

October 25, 2011

Shinsei Bank, Limited  
Cardif Assurance Vie

### **Shinsei Bank and Cardif Assurance Vie to Offer Shinsei Bank Female Account Holders Medical Insurance via Direct Marketing Campaign**

Tokyo (Tuesday, October 25, 2011) --- Shinsei Bank, Limited (“Shinsei Bank”; “the Bank”) and Cardif Assurance Vie (“Cardif”) have announced that they will begin offering *MediReturn Shinsei*, a medical insurance product with a maturity benefit, via direct marketing (non-face-to-face telesales) to Shinsei Bank female account holders from Tuesday, November 1, 2011.

Acting as an agent for Cardif, Shinsei Bank will set up a dedicated call center from which it will provide information on this product to female holders of Shinsei Bank’s *PowerFlex* bank account by telephone, and send product documentation to those who request it. Customers may apply for the medical insurance policy by simply returning the application form enclosed with the documentation.

In addition to providing robust protection in case of hospitalization or operations relating to female-specific diseases and all types of cancer, *MediReturn Shinsei* includes a maturity benefit payment after 10 years, thus offering provisions for whatever the future holds in one simple and easy-to-understand medical insurance policy for women.

By informing its female customers about personal insurance products over the telephone, Shinsei Bank aims to strengthen its offering of products that meet the lifestyle needs of eligible customers, and deepen relationships with customers who have previously had few opportunities to visit a branch.

Providing this new *bancassurance* product and related expertise to Shinsei Bank, Cardif is working to deliver even greater product value and services as it strives to win the trust and meet the expectations of Shinsei Bank and its customers.

#### **About Shinsei Bank, Limited**

*Shinsei Bank is a leading diversified Japanese financial institution providing a full range of financial products and services to both institutional and individual customers. The Bank has total assets of 9.4 trillion yen (US\$117.7 billion) on a consolidated basis (as of June 2011) and a network of outlets throughout Japan. Shinsei Bank demands uncompromising levels of integrity and transparency in all its activities to earn the trust of customers, staff and shareholders. The Bank is committed to delivering long-term profit growth and increasing value for all its stakeholders.*

News and other information about Shinsei Bank is available at <http://www.shinseibank.com/english/index.html>

#### **About Cardif Assurance Vie**

*Cardif Assurance Vie is a life insurance unit of BNP Paribas Cardif which is the life and property & casualty insurance subsidiary of BNP Paribas, a European leader in global banking and financial services.*

*In Japan, since the opening of the Japan branch office in April 2000, Cardif offers innovative and value-added protection products through variety of local partners, with 50 banks, 1 credit union and 16 non-banking financial institutions (as of October 1, 2011). Our main product is the creditor group life insurance product, including the market’s first, award-winning “credit payment protection with cancer rider”. More information about Cardif Assurance Vie is available at <http://www.cardif.co.jp/vie>*