

For Immediate Release

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Shinsei Bank to Launch a Campaign Celebrating the Opening of Three Million Individual Customer Accounts

Tokyo (Thursday, September 15, 2016) --- Shinsei Bank, Limited (hereinafter, “Shinsei Bank”; “the Bank”) announced today that the number of Shinsei Bank’s accounts for individual customers recently reached three million. To commemorate this occasion, the Bank will launch a campaign on Saturday, October 1, 2016 for two months giving bonus points to customers who use the Bank’s free ATM services.

After launching comprehensive Shinsei *PowerFlex* account in June 2001, Shinsei Bank has expanded its services and products to cater to the needs of individual customers, offering a range of options including yen deposits and foreign currency deposits in 13 different currencies, unique housing loan products, and programs to earn T points, a shared loyalty program offered by Tpoint Japan Co., Ltd. The Bank has also strived to improve customer convenience by, for instance, expanding its tie-up ATM. By March 2016, *PowerFlex* customers could use more than 10,000 ATMs free of charge. As a result of these efforts, the number of accounts for individual customers including conventional accounts reached 3,007,761 as of August 31, 2016.

As part of the T point program, customers who deposit or withdraw money at E-net ATMs in FamilyMart and other convenience stores have been entitled to earn 10 points per transaction, up to 20 points per a month. To celebrate the Bank’s three million accounts, the Bank will expand the ATMs that offer T points in response to the growing interest in point services in the low interest rate environment. Please refer to the details of the campaign below.

Shinsei Bank will continue striving to improve and expand products and services in order to achieve better customer satisfaction.

■ “Gift Point Campaign for Users of Free ATM Services: Celebrate the opening of three million accounts! Enjoy Shinsei Bank’s services with extra benefits!” (Japanese only)

Customers who deposit or withdraw money at ATMs designated by Shinsei Bank will earn 10 points per transaction for T point or nanaco¹ point services. (Points can be earned up to twice a month, not exceeding 40 points during the entire campaign period.)

*Please join the campaign using an online form provided by the Bank and select the type of ATM that will earn you points. (Japanese only)

*This campaign can’t be used together with T point provision by using E-net ATMs at the T point program.

Campaign period: Saturday, October 1, 2016 to Wednesday, November 30, 2016

Eligible ATMs and points you earn: Deposits or withdrawals at any of the following ATMs

Eligible ATMs	Points you earn
E-net ATM ² , Patsat ³ , VIEW ALTTE ⁴ , Japan Post Bank/Japan Post Network ATM    	T points 
Seven Bank ATM 	nanaco ^{*1} points 

- * Entrants can either join the campaign first or use an eligible ATM first.
- * Entrants will select one of the above ATMs to earn points. Only one type of ATM can be selected.
- * Entrants will not earn any points if they did not use the eligible ATM that they selected when entering the campaign.
- * Entrants may change the eligible ATM for earning points by re-entering the campaign.

¹“nanaco” is a trademark of Seven Card Service Co.,Ltd.

²Entrants of this campaign will not earn any points from using the E-net ATM under the T-Point program in October and November 2016 (inquiry number: 5007) even if they have earned points under this campaign and they have joined the T-Point program (inquiry number: 5007).

³Station ATMs “Patsat” nanaco” are installed in major stations in the Hankyu Railway.

⁴“VIEW ALTTE” ATMs are installed in major stations in the East Japan Railway Company railways. As services offered by “VIEW ALTTE” ATMs, cash withdrawals and balance inquiries can be made with a Shinsei Bank *PowerFlex* Cash Card.

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 9.2 trillion yen on a consolidated basis (as of June 30, 2016) 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/corporate/en/index.html>