

Available services

If you press the numbers according to the chart below, you can reach the desired service information without waiting for the recorded message to guide you.

For ① 'Report on cash card loss or financial fraud' and ② 'Inquiries about Internet banking' listed below, operators will assist you 24 hours/365 days. For other menus operators will assist you from 8:00 a.m. to 9:00 p.m. / 365 days. Automated voice system services will be available 24 hours/365 days.

The below menu is as of February 2018, and may be changed without advance notice.

Main menu	Sub menu 1	Sub menu 2	ID	Response type
① Report on cash card loss or financial fraud				Operator
② Inquiries about Internet banking				Operator
③ Change of PIN code, address, withdrawal limits etc.	① Change of PIN *1		●	Automated voice
	② Change of address, withdrawal limits *2, 3			Operator
	⑨ To listen to the options again			
	⑩ To go back to the main menu			
	① Domestic wire transfer *4			Operator
④ Wire transfer	② International wire transfer to a pre-registered account			Operator
	⑧ Other international wire transfer			Operator
	⑨ To listen to the options again			
	⑩ To go back to the main menu			
	① inquiries about account balance *5		●	Automated voice
⑤ Japanese Yen account	① Yen savings account	② transactions of your Yen savings account	●	Automated voice
		⑧ others		Operator
		⑨ To listen to the options again		
		⑩ To go back to the main menu		
		① inquiries about account balance	●	Automated voice
	② 2 weeks maturity deposit in Japanese Yen	② To open a 2 weeks maturity deposit in Japanese Yen	●	Automated voice
		③ Early-withdrawal or changing maturity date instruction		Operator
		⑧ others		Operator
		⑨ To listen to the options again		
		⑩ To go back to the main menu		
③ PowerYokin			Operator	
④ Yen time deposit	① inquiries about account balance	●	Automated voice	
	⑧ others		Operator	
	⑨ To listen to the options again			
	⑩ To go back to the main menu			
	⑧ others		Operator	
⑨ To listen to the options again				
⑩ To go back to the main menu				
Foreign currency account inquiry, exchange rate inquiry, or a foreign currencies exchange transaction *6	① exchange rate	① Purchasing the foreign currency	●	Automated voice
		② Selling the foreign currency	●	Automated voice
		⑧ others		Operator
		⑨ To listen to the options again		
		⑩ To back to the main menu		
	② Foreign currency buying and selling	① inquiries about account balance	●	Automated voice
		② transaction details about deposit and withdrawal	●	Automated voice
		⑧ others		Operator
		⑨ To listen to the options again		
		⑩ To go back to the main menu		
③ Foreign currency savings account	① inquiries about account balance	●	Automated voice	
	⑧ others		Operator	
	⑨ To listen to the options again			
	⑩ To go back to the main menu			
	① inquiries about account balance	●	Automated voice	
④ Foreign currency time deposit	⑧ others		Operator	
	⑨ To listen to the options again			
	⑩ To go back to the main menu			
	⑧ others		Operator	
	⑨ To listen to the options again			
⑩ To go back to the main menu				
⑧ Others	① Operator			Operator
	② Home mortgages *7			Operator
	① Privacy policy	●	Automated voice	
	② Sales policy	●	Automated voice	
	⑨ To listen to the options again			
⑩ To go back to the main menu				
⑨ To listen to the options again				
⑩ To go back to the main menu				

●...Bank account number and ID number input ID number = Branch code (3 digits) + Account number (7 digits) + Your cash card PIN (4 digits)

Operator Automated voice

The services may be changed without notice.

***1 Change of PIN** ■Your PIN should not be easy to guess and should not contain your birthday or telephone number. If you change your PIN after 9:00 p.m., your new PIN will be effective the following morning.

***2 Change of name, address and phone number** ■You are able to apply for a change of name/address/telephone number. If you have an investment trust account or Shinsei Securities account, please contact PowerCall for change of address. We will send you an "Address change form" to your new address. Please send this form back to us along with the necessary ID. You are also able to download the form from our website.

***3 Change of ATM withdrawal limit, domestic fund transfer limit.** ■You can change the limit via PowerDirect (internet banking) up to JPY 2 million.

***4 Domestic funds transfers** ■Transactions made after 2:30 p.m. on weekdays, weekends and on public holidays will be finalized on the following business day.

***5 Account Balance** ■If you have many products with us, you will not be able to check the account balance for certain time-deposits by automated voice message. In this case, an operator will answer your inquiry.

***6 Trading foreign currencies**【The maximum and minimum amount for each foreign exchange transaction using the automated voice】 (Maximum) weekdays: amount equivalent to JPY 5 million, Weekends and holidays etc. * : Amount equivalent to JPY 2 million. (Minimum) Amount equivalent to JPY 1,000. The selling of foreign currency using the automatic voice recording can only be done in units of 1 basic currency unit (selling foreign currency in fractions less than one basic currency unit is not accepted). * 'Weekends and holidays etc.' means from around 7:00a.m. on Saturdays to around 7:00 a.m. on Mondays (Japan Time) and when foreign exchange market is closed. 【Minimum amount of foreign currency transactions with an operator】 • Amount equivalent to JPY 1,000 per transacting between yen and a foreign currency. • Units of 10 basic currency per transaction between foreign currencies.

***7 Home mortgages and card loans** ■Acceptance times differ depending on the type of inquiry. Please visit the Shinsei website.