



Shinsei Bank

Start Up Guide

Thank you for choosing
Shinsei PowerFlex.

Please read this guide
before using our service.

Color your life



Start using Shinsei PowerFlex

〈Customers who opened an account by post or via internet〉

1 Receiving your Welcome Kit

You will receive a 'Welcome Kit' from us. This includes; Start Up Guide, Shinsei Account Statement Binder and PowerFlex Customer Agreements.

Customers who opened an account via internet will not receive the 'PowerFlex Customer Agreements' since it has been confirmed online.

2 Receiving your PIN notice, Cash card and Security code card

For security reasons, the 'PIN notice', 'cash card' and 'Security code card' will each be posted separately from the Welcome Kit.

If your cash card or your Security code card is returned to the Bank due to an unknown address, etc., your account may be temporarily suspended for security reasons.



PIN notice

This is a notice informing you of your 4-digit PIN. Your PIN is required to make cash withdrawals or account balance inquiries at ATMs, to use telephone banking via PowerCall, and internet banking via PowerDirect, etc.

Your PIN can be changed on our toll free number 0120-456-272. Please press *77 on the automated voice system.



Branch code

Account number

Cash card

The Branch code and account number are shown on the card. If you open the account via internet or post, the branch code will be 400 (Head Office).



Security code card

Security code card is required to log into our online banking service, Shinsei PowerDirect.

〈Customers who opened an account at a branch〉

Receiving your PIN notice, Cash card and Security code card

Your 'PIN notice', 'cash card' and 'Security code card' will each be posted separately.

※Customers who received their cash card when opening an account at a branch will receive only the Security code card by post. If you registered your PIN at the same time of your account opening, the PIN notice will not be posted.

※If your cash card or your Security code card is returned to the Bank due to an unknown address, etc., your account may be temporarily suspended for security reasons.

Accessing your account

Available ATMs and Fees

As of July 2017

ATM	Services			Operating hours* ¹	Fees* ²
	Balance inquiry	Deposit	Withdrawal		
Seven Bank ATMs 	○	○	○	24 hours 365 days	Free
Enet ATMs 	○	○	○		
Lawson ATMs 	○	○	○		
Aeon Bank ATMs イオン銀行	○	○	○		
Patsat ATMs	○	○	○	【Balance inquiry / Withdrawal】 7 a.m. - 11 p.m. Weekdays 7 a.m. - 9 p.m. Sat, Sun and national holiday (operating hours on Jan 2 and 3, and Dec 31 are the same as holidays) 【Deposit】 7 a.m. - 9 p.m.	
JR East Japan Railway ATMs	○	×	○	Same as train operating hours	
Japan Post Bank and Post office ATMs*³	○	○	○	【Balance inquiry / Withdrawal】 12:05 a.m. - 11:55 p.m. Weekdays and Sat 12:05 a.m. - 9 p.m. Sun and national holiday ATMs will be available from 7 a.m. on Mondays and days following a national holiday 【Deposit】 7 a.m. - 9 p.m. Weekdays 9 a.m. - 5 p.m. Sat, Sun and national holiday	
City banks and Mitsubishi UFJ Trust Bank ATMs	○	×	○	8 a.m. - 9 p.m. 365days	
Mitsuisumitomo Trust Bank ATMs	○	×	○	8 a.m. - 9 p.m. Weekdays 9 a.m. - 5 p.m. Sat, Sun and national holiday	
Aozora Bank ATMs	○	×	○	8:45 a.m. - 7 p.m. Weekdays 9 a.m. - 5 p.m. Sat, Sun and national holiday (operating hours on Jan 2 and 3, and Dec 31 are the same as holidays)	
Shoko Chukin Bank ATMs	○	×	○	8 a.m. - 9 p.m. Weekdays 9 a.m. - 5 p.m. Sat and Sun	

* 1 Some ATMs may have different service hours. ATMs are not available during the maintenance period.

* 2 ATM transaction slips issued by city banks and other partner financial institutions show a withdrawal fee, however this is covered by Shinsei Bank and no fees are deducted from customers' PowerFlex Yen savings accounts.

* 3 Japan Post Bank ATMs located in FamilyMart generally operate from 12:05 a.m. to 11:55 p.m. 365 days a year. Operating hours start from 7 a.m. on the day following the third Sunday of every month.

※ATM operating hours may differ depending on business hours of the building in which the ATM is installed.

※Coin transactions are not available.

※Foreign currency in cash is not available at the branches or ATMs.

Verifying your transactions with account statements

Monthly account statement details showing transaction activities such as ATM transactions, asset management transactions, etc. are available for viewing online through our internet banking service, PowerDirect. Passbooks are not issued with PowerFlex accounts. In addition, you can change your monthly report language from Japanese to English contacting PowerCall at 0120-456-022.

●How to verify your transactions

To view your statements, log in to PowerDirect (internet banking) and click on 'account information' and select then 'transaction report'. We will send you an e-mail to your registered e-mail address when the report is updated.

Initial Setup

You will be required to perform some initial settings when you first log in. If you have already done the initial settings, please start from the login instructions on the next page.

Please keep the following items handy when logging in. Please access our website and click 'Login' button.



Cash card

Your branch code and account number are shown on this card. If you opened your account via internet or post, the branch code will be 400 (Head Office).



Security code card

Alphanumeric characters are shown on this card.



PIN notice

Your PIN is shown on this post card.



Shinsei Web site

1 Input the branch code (3 digits) and account number (7 digits) shown on your cash card.

2 Confirm if there is a check in the box.

If the box under 2 is checked, please input the data in the box under 3 and 4 using the security keyboard.

3 Input your PIN (4 digits).

You can change your PIN by contacting PowerCall at 0120-456-272(*⇒7⇒7).

4 Input your birthday (8 digits: yyyyymmdd)

e.g. If your birthday is December 9, 1960, please input 19601209.

5 Click 'Login'.

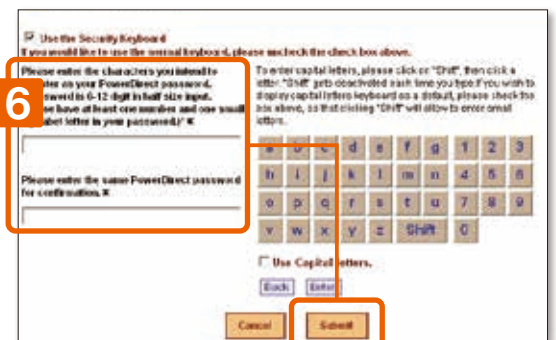
6 Enter your desired PowerDirect password according to the below password policy and click 'Submit'.

- The password should be between 6-12 characters long and contains at least two types of characters under the following categories: English lowercase characters (a through z), base 10 digits (0 through 9).
- Lowercase characters and uppercase characters are recognized as separate characters.
- You cannot use non-alphanumeric characters such as '!' or '/'.
- You can log in using your new PowerDirect password from the next log in.

7 Enter your Security code card number.

Please input your Security code card number (5 digits in each field) shown on the upper right side of the back of the card.

8 Check the box after you read and acknowledge the affirmation and click 'Next' and your Security code card will be activated.



If you would like to proceed to the online banking site, click on 'Login Again' and move to next page. You can log off by clicking 'Exit'.

How to Log in

You will be required to log into PowerDirect for your ID confirmation.

Please keep the following items handy when logging in. Please access our website and click 'Login' button.



Cash card

Your branch code and account number are shown on this card. If you opened your account via internet or post, the branch code will be 400 (Head Office).



Security code card

Alphanumeric characters are shown on this card.



Shinsei Web site

1 Input the branch code (3 digits) and account number (7 digits) on your cash card.

2 Confirm if there is a check in the box.

3 Input your PIN (4 digits).

4 Input your PowerDirect Password.

5 Click 'Login'.

6 Input the three different corresponding letters or numeric characters on the Security code card.

If C2, B1 and J1 is indicated, please input L, 6 and 1 for each field.

0	A	1	B	2	C	3	D	4	E	5
1	F	6	G	7	H	8	I	9	J	K
2	L	M	N	5	O	6	P	7	Q	8
4	U	3	V	4	W	5	X	6	Y	7

B1 → C2 → J1

7 Click 'Login'.

1 Your 13-digit account number (3-digit Branch ID followed by 7-digit Customer ID) must be entered on your cash card.

2 Use the Security Keyboard. If you would like to use the normal keyboard, please uncheck the check box above.

3 Your 4-digit PIN. Please click the keyboard below.

4 Your Shinsei PowerDirect password. Please click the keyboard below.

5 LOGIN

6 Security Code Card. Check Usage for Operation Guide. Please look up your Security Code Card; enter value of the indicated coordinate.

C2 B1 J1

The three specified grid coordinates will be indicated by color change card. The color of the coordinate where the value to be entered is indicated is dark brown; the please confirm the location on your Security Code Card.

Please be aware that row indices start from 0 (Zero). In the grid, number zero is shown "0" whereas the alphabet O is "O".

In case Security Code Card is lost, damaged, or locked, please call Shinsei PowerCall (8120-456-055).

7 Login

Note: If you lose your Security code card, please call PowerCall for re-issuance. Please note that it will take some time to reissue the Security code card, and that PowerDirect services are not available without your Security code card. (Issuance/re-issuance requests are not available at the bank counter). Your Security code card is used exclusively for PowerDirect, not for ATM services. The website screen image above are subject to change.

Fund transfer

1 Click the 'Transfers' tab and select 'Transfers'.



2 Confirm the following information: Debit Account (your Yen savings balance), Remitter (your name), Daily Domestic Funds transfer limit, Outgoing funds transfer fee remainder of monthly reimbursement*.



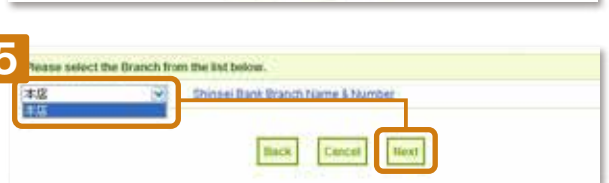
3 Select the beneficiary among new and registered beneficiaries.



4 Select the beneficiary bank and click 'Next'.
If the beneficiary bank is not listed, please type at least the first character of the Bank's name in single byte katakana (半角カタカナ) and click 'Search'.



5 Select the beneficiary bank branch and click 'Next'.



For example, if the branch is 'Honten', please input 'ホ' in katakana in the column and click 'Search'.



If you have trouble inputting single byte katakana, please click on 'here' to use the online keyboard to enter this information.



* The domestic transfer fee is free once per month. If you clear some conditions it will be 5 or 10 free fund transfers per month. If you used up the free transfers, it will cost you JPY 308 transfer fee (incl.tax) for Standard customers, JPY 103 (incl.tax) for Platinum customers, JPY 206 (incl.tax) for Gold customers. The transfer fee between Shinsei branches is free with no limit. For details, please check our website.



6 Input the beneficiary information and Please click 'Next'.

- Please select the account type from the pull down menu. 7=Futsu Yokin (Savings account), 1=Toza Yokin (Checking account), 7=Chochiku Yokin(Savings Deposit).
- Please input the 7-digit beneficiary account number. (If the account number is 6 digits, please put 0 on the start. If the account number is 5 digits, please put 00 before the account number.)
- Please input the beneficiary name in single-byte katakana.

7 Input the amount you would like to transfer. Click 'Next'.

8 After confirming the contents of the transaction, please click 'Submit'.

Note: If you select 'Yes', this beneficiary will be registered in the system so you will not have to input these information again to send funds. You will be able to select this beneficiary from the list from the next time.

9 A notice stating that the transaction has been accepted will be displayed. Please print the screen if necessary, this page will be shown one time only.

※ Transfer requests are available 24/7. However, transfers made after 2:30 p.m. on a business day will be processed on the following business day. A same day transfer is available from 9 a.m. to 2:30 p.m. on business days. However, please allow for some time before the funds are transferred to the beneficiary account.

Overseas Remittance/ Domestic Remittance to non-resident beneficiary in foreign currency

Available to	PowerFlex account holders												
How to register	At a branch (Excluding some branches. For details, please contact PowerCall.)												
Available currencies	<p>12 currencies</p> <table border="1" style="width: 100%;"> <tr> <td>US Dollar (USD)</td> <td>British Pound (GBP)</td> </tr> <tr> <td>Canadian Dollar (CAD)</td> <td>Australian Dollar (AUD)</td> </tr> <tr> <td>New Zealand Dollar (NZD)</td> <td>Euro (EUR)</td> </tr> <tr> <td>Hong Kong Dollar (HKD)</td> <td>Singapore Dollar (SGD)</td> </tr> <tr> <td>Japanese Yen (JPY)</td> <td>South African Rand (ZAR)</td> </tr> <tr> <td>Norwegian Krone (NOK)</td> <td>Turkish Lira (TRY)</td> </tr> </table> <p>Transfers can only be made with the local currency. USD, EUR, JPY excluded. JPY may be converted into USD first and arrive in the recipient country's currency. <u>In this case, foreign exchange rate and fees vary depending on the beneficiary banks and unfortunately Shinsei bank has no control over this.</u></p>	US Dollar (USD)	British Pound (GBP)	Canadian Dollar (CAD)	Australian Dollar (AUD)	New Zealand Dollar (NZD)	Euro (EUR)	Hong Kong Dollar (HKD)	Singapore Dollar (SGD)	Japanese Yen (JPY)	South African Rand (ZAR)	Norwegian Krone (NOK)	Turkish Lira (TRY)
US Dollar (USD)	British Pound (GBP)												
Canadian Dollar (CAD)	Australian Dollar (AUD)												
New Zealand Dollar (NZD)	Euro (EUR)												
Hong Kong Dollar (HKD)	Singapore Dollar (SGD)												
Japanese Yen (JPY)	South African Rand (ZAR)												
Norwegian Krone (NOK)	Turkish Lira (TRY)												
How to make a remittance	<p>At a branch or by phone ※Instruction by phone is only available if the customer has pre-registered the beneficiary.</p> <p>To pre-register a beneficiary, funds must first be sent and successfully received. You cannot pre-register a beneficiary without making a remittance.</p> <p>Please prepare the following items when you make an overseas remittance at the branch.</p> <ul style="list-style-type: none"> ●PowerFlex cash card ●Your registered seal (hanko) or signature ●Beneficiary bank information Beneficiary's name, address and account number. Beneficiary bank's name and code*, branch name and branch address. <p>*US Banks: SWIFT (BIC) code and ABA (Fed Wire) number Canadian Banks: Transit number UK Banks: Sort Code Euro area Banks : IBAN Australia and New Zealand Banks: BSB number</p> <p>If any information is incorrect or insufficient, it will result in a delay in delivery or non-delivery of funds into the intended beneficiary's bank account.</p>												
Cut off time for Yen remittance	The funds will be processed on the following business day after we have confirmed your funds in our account and received your remittance instructions.												
Cut off time for Foreign currency remittance	<ul style="list-style-type: none"> ●JPY 【Overseas remittance / Domestic remittance】 If the processing is completed on the application day, the fund will be transferred on the following business day. ●AUD/ NZD/HKD/SGD 【Overseas remittance】 If the transaction is completed by 11 a.m., the funds will be transferred on the same day. 【Domestic remittance】 If the transaction is completed on the application day, the funds will be transferred on the following business day. ●Other currencies: 【Overseas remittance】 If the transaction is completed by 1 p.m., the funds will be transferred on the same day. 【Domestic remittance】 If the transaction is completed by 11 a.m., the funds will be transferred on the same day. <p>※It will take approximately 30 minutes to process and complete the request.</p>												

Fees	<p>●JPY 4,000 per remittance Shinsei Platinum customers are entitled to one international remittance free of charge per month. When funds are remitted from a Yen saving account, the funds are exchanged at the Bank's designated exchange rate and transferred to the applicable currency savings account with the applicable fee. Please confirm the foreign exchange fees on the shinsei website.*</p> <p>●JPY 4,000 will be charged for an unsuccessful remittance, application corrections, and or cancellations. Other fees may be charged and deducted from the amount remitted.</p> <p>●The beneficiary bank and intermediary bank(s) may also charge fees which will be deducted from your remittance. Please note, therefore, the amount remitted may not necessarily be the exact amount credited to the beneficiary.</p> <p>*Please note that this service does not apply to transfers of foreign currencies to other domestic banks.</p>
Exchange rate (Applied exchange rate)	The PowerFlex exchange rate will be applied depending on the customer's stage.
Remittance time	<p>【Overseas remittance】 It may take approximately 1 week after processing.</p> <p>【Domestic remittance】 It may take 2 to 4 business days after processing depending on the amount remitted. However, the remittance amount and currency remitted or local banking practice on the beneficiary end may cause delays in some cases.</p>
Intermediary Bank	The intermediary bank may differ depending on the amount or currency sent, or the country where the beneficiary bank is located.

You may be asked for further details about the remittance before the remittance is processed in cases where the amount exceeds certain limits.

Conditions for overseas remittance via Shinsei PowerCall to the account registered in advance (hereafter the “Transaction”)

1. Requests for the Transaction are acceptable from 9 a.m. to 4 p.m. on weekdays via Shinsei PowerCall (0120-456-062). Foreign remittance in all Transactions will be effected as of the immediately following business day in Japan of the application date. (If such immediately following business day falls on holidays (hereafter, the “Beneficiary Country's Holidays”) in the country of Beneficiary Bank (hereafter the “Beneficiary Country”), the foreign remittance in the Transaction will be effected on the immediately following business day in Japan of such Beneficiary Country's Holidays which is not the Beneficiary Country's Holiday.)
2. The amount to be remitted per one foreign remittance in the Transaction shall be up to 30 million yen.
3. Any certificates concerning Transactions shall not be issued by Shinsei Bank.
4. Shinsei Bank shall not be responsible for any losses or damages incurred by failure of the Transactions by reasons for which Shinsei Bank is not responsible such as political or social situations of the Beneficiary Country, or by refund of the foreign remittance in the Transactions which is made although Shinsei Bank has carried on the Transactions in accordance with the conditions of the advance registration. In addition, remittance fees, charges and fees incurred in relation to such failure or refund of the foreign remittance shall not be returned to the applicant.
5. Shinsei Bank can not accept the request to change conditions of advance registration either in whole or in part. Therefore, if applicant desires to change conditions of such advance registration, the applicant shall request Shinsei Bank to delete the data of advance registration which is already registered and request for re-registration, provided however, such requests shall be accepted only by teller windows of head office or branches of Shinsei Bank.
6. You can register only one account by advance registration, and requests for additional advance registrations shall not be accepted. When a second account is newly registered, the existing account shall be deleted. It will take approximately 10 business days to complete advance registration.
7. Shinsei Bank accepts the request for advance registration in the range which is stipulated by Shinsei Bank. Due to changes of the laws, regulations or other policies or rules which are stipulated by Shinsei Bank, it may become impossible to complete the Transactions with the conditions of advance registration.
8. In addition to the above, the Transactions are subject to the Customer Agreement on Shinsei PowerCall (for PowerFlex), the Customer Agreement on Foreign Remittance Transactions (for PowerFlex), and other relevant policies stipulated by Shinsei Bank.
9. For any inquiries concerning foreign remittance, please do not hesitate to contact Shinsei PowerCall (toll free at 0120-456-022).

Shinsei PowerCall

Assistance from an operator is available 24 hours a day, 7 days a week.
This service includes nights, weekends and holidays.

Toll-Free 0120-456-022

From the U.S.A. and Canada

1-866-744-6734 (Toll-free)*

From foreign countries other than the U.S.A. and Canada

+81-3-5954-7763 (Not toll-free)

Overseas remittance to a pre-registered account

0120-456-062 (9 a.m. - 4 p.m. weekdays)

For English, please press *77 once connected.

PIN change

0120-456-272 (Toll-free)

For English, please press *77 once connected.

Foreign currency buying and selling

0120-456-507 (Toll-free)

For English, please press *77 once connected.

*Phone charges may apply from calls made from mobile phones, and or by the service(s) provided by the local phone company. For details, please contact your phone service provider. Global roaming charges may apply for international calls made from your Japanese mobile phone.

1 Available telephone types

<Available telephones for PowerCall>

1. Push-button(touch tone) type telephones
2. Push-button(touch tone) type public telephones

<Not available>

Dial type(dial line) telephones (Some Internet phone services such as Skype may not be available.)

2 Available hours

24 hours/365 days (except during system maintenance)

■ **Service hours may vary depending on the transaction and the inquiry.**

Foreign Currency Buy/Sell	Transactions made between 9:30 p.m.-12 a.m. may be finalized on the following day.
Time Deposit	
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.

3 Identification verification

Please input the following numbers to identify yourself.

■ **Branch code (3 digits)+Account number (7 digits)**

※These numbers are embossed on your cash card.

■ **Your cash card PIN (4 digits)**



We may verbally confirm some extra personal information for requests regarding ATM withdrawal limit changes, domestic fund transfer limit changes, PowerYokin transfers, etc.

Notice For your security, your account will be temporarily locked in case you enter the incorrect PIN several times in succession to your branch code + account number. Please contact PowerCall at 0120-456-022 (3⇒2⇒2) for assistance.

4

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. The below menu is as of July 2017, 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				
2 Inquiries about Internet banking				
3 Change of PIN code, address, withdrawal limits etc.	1 Change of PIN *1		●	
	2 Change of address, withdrawal limits *2, 3			
	9 To listen to the options again			
	0 To go back to the main menu			
	1 Domestic wire transfer			
4 Wire transfer	2 International wire transfer to a pre-registered account			
	8 Other international wire transfer			
	9 To listen to the options again			
	0 To go back to the main menu			
	1 Yen savings account	1 inquiries about account balance *4	●	
	2 transactions of your Yen savings account	●		
	8 others			
	9 To listen to the options again			
	0 To go back to the main menu			
5 Japanese Yen account	2 2 weeks maturity deposit in Japanese Yen	1 inquiries about account balance	●	
		2 To open a 2 weeks maturity deposit in Japanese Yen	●	
		3 Early-withdrawal or changing maturity date instruction		
		8 others		
		9 To listen to the options again		
		0 To go back to the main menu		
	3 PowerYokin			
	4 Yen time deposit	1 inquiries about account balance	●	
		8 others		
		9 To listen to the options again		
0 To go back to the main menu				
8 others				
	9 To listen to the options again			
	0 To go back to the main menu			
Foreign currency account inquiry, exchange rate inquiry, or a foreign currencies exchange transaction *5	1 exchange rate	1 Purchasing the foreign currency	●	
		2 Selling the foreign currency	●	
		8 others		
		9 To listen to the options again		
		0 To go back to the main menu		
	2 Foreign currency buying and selling	1 inquiries about account balance	●	
		2 transaction details about deposit and withdrawal	●	
		8 others		
		9 To listen to the options again		
		0 To go back to the main menu		
	3 Foreign currency savings account	1 inquiries about account balance	●	
		8 others		
		9 To listen to the options again		
		0 To go back to the main menu		
		8 others		
4 Foreign currency time deposit	1 inquiries about account balance	●		
	8 others			
	9 To listen to the options again			
	0 To go back to the main menu			
	8 others			
	9 To listen to the options again			
	0 To go back to the main menu			
8 Others	1 Operator			
	2 Home mortgages *6			
	3 Sales and Privacy Policies	1 Privacy policy	●	
		2 Sales policy	●	
		9 To listen to the options again		
		0 To go back to the main menu		
		9 To listen to the options again		
	0 To go back to the main menu			
9 To listen to the options again				

●...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 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, and PowerYokin transfer limits.** ■You can change the limit via PowerDirect (internet banking) up to JPY 2 million.

*** 4 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.

* 5 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 7:00 a.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.

*** 6 Home mortgages and card loans** ■Acceptance times differ depending on the type of inquiry. Please visit the Shinsei website or call PowerCall for details.

For customers who wish to purchase foreign currency deposits, structured deposits, investment trust etc. via PowerCall

Under the Financial Instruments and Exchange Law, we offer advice on financial products to meet customer's needs. As the time of transactions, therefore, customers' assets status and intention about asset management will be asked, and features, risks, and fees which financial products entail will be explained.

●Before purchasing financial products which the Bank designates such as foreign currency deposits, structured deposits, etc, customers are required to acknowledge documents the Bank designates, for instance, a product description document to be confirmed prior to concluding an agreement. ●When purchasing investment trusts, customers are required to receive the latest prospectus including supplementary documents. ●Description documents to be confirmed prior to concluding an agreement, etc. of each financial products are available at branches and through PowerCall.

Changing your Personal Details

Changing your Address

- 1 If you do not have an investment trust account, please contact PowerCall (0120-456-022) for change of address. Your address will be updated over the phone.
- 2 If you have an investment trust account or Shinsei Securities account, please contact PowerCall (0120-456-022) for change of address. We will send you an “Address change form” and postage paid envelope to your new address. Please send this form back to us along with 1 identification document from the list below to finalize your change of address. We will need to confirm your name, date of birth, and new address on the identification document.

A photocopy of both sides of your Residence Card, or Special Permanent Residence Certificate.

※In addition, the “Address change form” and postage paid envelope are also available on our website.

- Please note that if mail is returned to us due to the recipient’s address being invalid, we may place partial restrictions on your account until your new address is registered.
- Please note that foreign citizens who will leave Japan (nonresidents of Japan) are required to close their account. Please contact PowerCall (0120-456-022) for further details.

Changing your registered Telephone Number

Please contact PowerCall (0120-456-022) for change of telephone number. Your new telephone number will be updated over the phone. Identification document not required.

Your telephone number can also be updated by post. Please access our website for “Address change form” and postage paid envelope.

Changing your name / registered seal or signature

Change of name: Please contact PowerCall (0120-456-022) for change of name. We will send the necessary application forms to your registered address. Please confirm the relevant information and send this back along with identification documents to confirm your **new** and **previous** name, date of birth, and address.

Changing your registered seal or signature: Please contact PowerCall (0120-456-022) for changing your registered seal or signature. We will send the necessary application forms to your registered address. Please fill in the relevant information and send this form back to us. No identification document will be required if the previous signature or seal can be added.

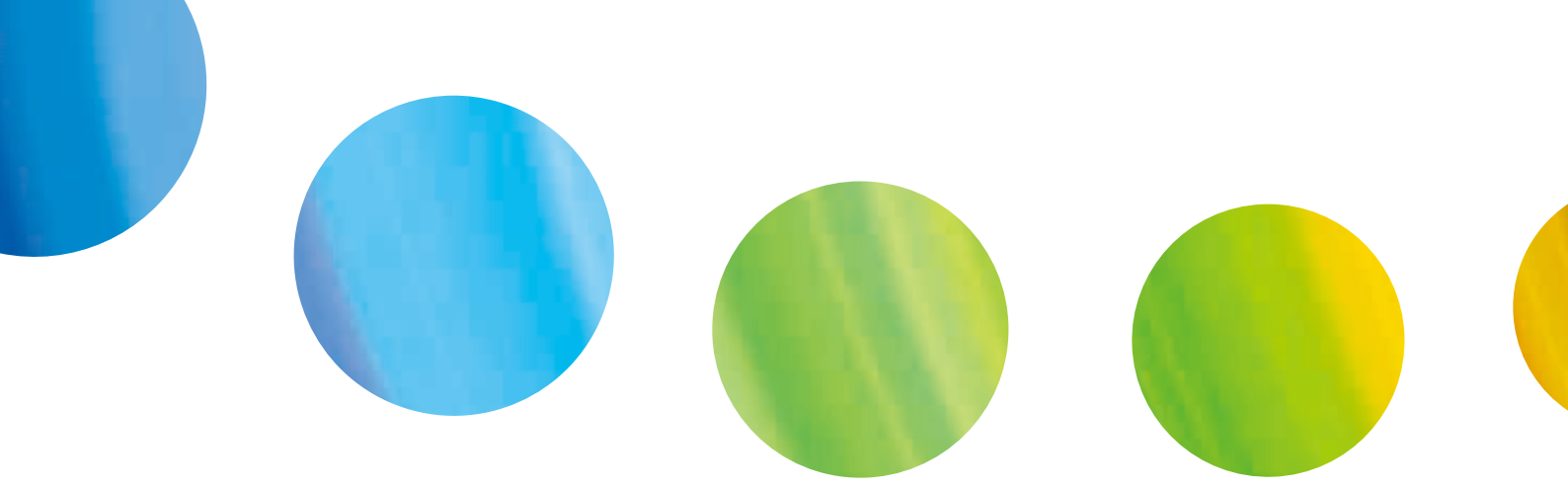
Changing your PIN

Please change your PIN by automated voice system at PowerCall (0120-456-272).

Changing the language for your monthly statement

Your monthly statement is available in either Japanese or English. You can switch the language of your statement by contacting PowerCall at 0120-456-022. Your monthly statement in the new language will be available from the following month.

※Please note that the language on past statements cannot be changed.



Contact Information

Shinsei PowerCall ▶

0120-456-022

Toll-Free

< 24 hours everyday >

Internet ▶

www.shinseibank.com/english/