

Revised Fees and Charges in line with Increase in Consumption Tax Rate

Fees and charges for transactions and services will be changed effective April 1, 2014 as the consumption tax rate is to be raised to 8% from 5% under the revised Consumption Tax Act.

(Revised fees and charges estimated as of January 31, 2014)
(in yen)

Transaction and Services

Transaction		Per	Location	Fees (5% tax included) effective until March 31, 2014	Fees (8% tax included) effective April 1, 2014
Fund transfer	to Shinsei Bank	transaction	Branch	600 (1,000) ¹	617 (1,000) ¹
			Call Center	300	308
			Internet banking	0	0
Fund transfer	to other domestic banks	transaction	Branch	600 (1,000) ¹	617 (1,000) ¹
			Call Center	300	308
			Internet banking (For fund transfers exceeding the number of allotted free online fund transfers)	Shinsei Platinum 100	Shinsei Platinum 103
				Shinsei Gold 200	Shinsei Gold 206
Shinsei Standard 300	Shinsei Standard 308				
Request for refund of domestic fund transfer (upon the fund sender's request)		transaction	Branch ²	500 (1,000) ¹	515 (1,000) ¹
			Call Center	0	0
Issue of bank check		transaction	Branch	1,000	1,000
Collection of a check	Within the area jurisdiction of same clearing house	transaction	Branch	2,000	2,057
	Other than above			2,000	2,057
Request for return of a check in collection	Within the area jurisdiction of same clearing house	transaction	Branch	2,000	2,057
	Other than above			2,000	2,057
Return of dishonored check	Within the area jurisdiction of same clearing house	transaction	Branch	2,000	2,057
	Other than above			2,000	2,057
Issue of account balance certificate (To be charged from May 2014)		certificate	Branch•Call Center	0	1,080 (from May 1, 2014)
Reissue	Bankbook or Transaction certificate	certificate	Branch	0	0
	Certificate	certificate	Branch	0	0
	A/C statement	statement	Branch	0	0
			Call Center	0	0
Cash card ³	card	Branch•Call Center	1,000	1,030	
Usage of partner financial institution ATMs		transaction	ATM	0	0
Usage of partner convenience store ATMs		transaction	ATM	0	0

PowerSmart Home Mortgage

Transaction		Per	Location	Fees (5% tax included) effective until March 31, 2014	Fees (8% tax included) effective April 1, 2014
Handling	Anshin Pack W (Double)	contract	—	157,500	157,500
	Anshin Pack	contract	—	100,000	100,000
	Others	contract	—	50,000	50,000
Early Partial Repayment		transaction	—	0	0
Early Full Repayment	Early full repayment made within 5 years from disbursement of loan with Anshin Pack W (i.e. loan paid off before the 60th repayment date) ⁴	transaction	—	157,500	157,500
	Others	transaction	—	0	0
Home Mortgage Balance Statement Issuance	Year end	statement	—	0	0
	Others	statement	—	1,000	1,030
Repayment Schedule Reissue		statement	—	1,000	1,030
Home Mortgage Balance Statement Issuance for Joint Guarantor		statement	—	1,000	1,030
Interest-Paid Statement Issuance		statement	—	1,000	1,030
Principal-Paid Statement Issuance		statement	—	1,000	1,030
Switching to Fixed-Interest Rate Type ⁵		contract	—	5,000	5,140

¹ Fees in parentheses apply to those who do not have an account with Shinsei Bank.

² Refund free of charge for up to once per month. ¥515 per refund for second times onwards. Please note that those who do not have an account with Shinsei Bank will be charged ¥1,000 per refund. (effective April 1, 2014)

³ Over-the-counter reissuance to change the card color or to replace a stolen/lost card is charged. Reissuance via call center to change the card color is charged.

⁴ However, there is no charge for early full repayment with insurance money paid by group life insurance or group nursing-care insurance or for early full repayment with proceeds from the sale of collateral.

⁵ Switching to an interest rate type to fixed rate from floating rate or initial-fixed rate.

[Note]

• Fees on application for investment trust products Shinsei Bank offers are also taxable. For exact fees, please check with the prospectus and the applicable prospectus supplement.

• Some products and services Shinsei Bank offers are not taxable; foreign-denominated fund transfers to other domestic banks, PowerFlex overseas remittance, GoRemit Shinsei overseas remittance, Shinsei Bank Card Loan Lake, Smart Card Loan, etc. Please confirm before applying for products and services.

Customers are strongly encouraged to confirm detailed information on transaction/service on our website or via our call center, Shinsei PowerCall.

Shinsei PowerCall **0120-456-860**
[Toll-Free / 24 hours everyday]

Internet
www.shinseibank.com/english/

 **SHINSEI BANK**