

Notice for Customers regarding customer identification change under the "Foreign Account Tax Compliance Act (FATCA)  
(for Corporate Customers)

Shinsei Bank starts following new procedures for customer identification in compliance with the Foreign Account Tax Compliance Act ("FATCA") of U.S. law, which becomes effective as of 1<sup>st</sup> July, 2014, as well as following the Act on Prevention of Transfer of Criminal Proceeds.

FATCA is to prevent asset concealing and tax evasion by U.S. taxpayers with their accounts opened in financial institutions overseas (meaning countries other than the U.S.). It also requires foreign financial institutions to report to the IRS periodically the information of all their customers who are "US persons" and "foreign financial institutions" that do not become compliant with FATCA.

Shinsei Bank will consequently start confirming whether customer's identification belongs to U.S. citizens or U.S. residents under U.S. taxation laws from 1st July 2014, when opening a new account.

In order to confirm entity status under FATCA, Shinsei Bank would ask corporate customers to submit specific documents which are required by IRS in addition to the documents requested in our current process.

We would appreciate your understanding for new procedure of FATCA.

For inquiry for new corporate customer account opening, please contact at  
Corporate call center (Corporate Deposit) Toll Free 0120-511-025  
Weekday 9:00AM~17:00PM