

PowerFlex Yen Savings Deposit

1. Product name	<i>PowerFlex</i> Yen Savings Deposit
2. Eligibility	Individual customers with <i>PowerFlex</i> accounts
3. Term	No predetermined period
4. Deposit method, Currency, Minimum deposit amount, and Deposit unit	<p>1) Deposit method: May be at any time.</p> <p>2) Currency: Yen</p> <p>3) Minimum deposit: 1 yen or more</p> <p>4) Deposit unit: In units of 1 yen</p>
5. Withdrawal	May be at any time.
6. Interest	<p>● Applicable Interest</p> <p>The applicable interest rate will be set according to the 4 deposit stages shown below. The applicable interest rate will be determined by the deposit's final account balance of each day. However, depending on the market circumstances the applicable interest rate may be the same for all deposit stages.</p> <p>1) From 1 yen to less than 1,000,000 yen</p> <p>2) From 1,000,000 yen to less than 3,000,000 yen</p> <p>3) From 3,000,000 yen to less than 10,000,000 yen</p> <p>4) 10,000,000 yen or more</p> <p>The daily variable interest rates are based on the rates displayed each day at Bank counters.</p> <p>Further details are available at Bank counters or at Shinsei PowerCall (telephone banking).</p> <p>● Payment</p> <p>Interest is paid every month on the day specified by the Bank. Further details are available at Bank counters or from Shinsei PowerCall (telephone banking).</p> <p>● Calculation</p> <p>Minimum interest bearing amount: 1yen</p> <p>Interest is applied in units of 1 yen</p> <p>Interest accrues on the balance at the end of each day, calculated on a 365-day year basis Interest is rounded down to the nearest whole number.</p>
7. Deposit insurance	This deposit is covered by deposit insurance. However, since this is not a deposit for payment and settlement purposes bearing no interest, being redeemable on demand,

	and providing normally required payment and settlement services, this deposit will only be covered along with other deposits covered under deposit insurance for ¥10 million in principal plus related interest.
8. Designated dispute resolution body	In case of trouble at financial transactions, dispute resolution organizations which are certified by the Financial Alternative Dispute Resolution System provides a resolution support framework for handling consumers' complaints and resolving disputes. Financial Alternative Dispute Resolution System is the system to settle disputes outside the court. Neutral mediators work for dispute parties to settle without judicial procedures. Contact: Consumer Relations Office of Japanese Bankers Association Phone numbers: 0570-017109, 03-5252-3772
9. Tax	Tax: Separate withholding tax (National tax 15.315% Local tax 5%) For further details please consult a certified accountant or tax consultant.
10. Financial institution that handles these time deposits	Shinsei Bank, Limited 4-3, Nihonbashi-muromachi 2-chome, Chuo-ku, Tokyo
11. Contact	Shinsei Bank branch or Shinsei PowerCall (0120-456-860)