

For Immediate Release

Shinsei Bank, Limited
APLUS FINANCIAL Co., Ltd.
Manchester United Football Club

Shinsei Bank Group to Team Up With Manchester United to Issue Affiliate Credit Cards in Japan

Tokyo (Thursday, July 19, 2012) – APLUS Co., Ltd. (“APLUS”), a member company of the Shinsei Bank Group, today announced that it has agreed a partnership with English Premier League football club, Manchester United (“the Club”), to launch two new credit cards - the “Manchester United Card GOLD” and “Manchester United Card” – aimed at the Club’s supporters in Japan.

Applications for the cards will be accepted via APLUS and Shinsei Bank’s websites from Friday, July 20, 2012, on which date Shinsei Bank will also place application forms in its branches. In addition, Manchester United will also begin promoting the cards via its official Japanese website (<http://www.manutd.jp/>) from the same date. On Monday, August 20, 2012 the Shinsei Bank Group and Manchester United will hold a special event in Tokyo to celebrate the launch of the new cards. At the event, members of the public will have the opportunity to write messages of support to the Manchester United players on a giant team jersey. Footage of the event, as well as a detailed image of the jersey, will later be uploaded to the campaign website.

Manchester United’s Commercial Director, Richard Arnold, said of the new partnership:

“Manchester United has always had a fantastic following in Japan, with almost 50 million fans tuning into our games last season. Our partnership with Shinsei Bank Group was agreed back in March and we have both been working together to create products that will give our Japanese followers a range of unique incentives as a Manchester United card holder. Not only are the cards the only ones in Japan to feature the official Manchester United crest, applicants also have the reassurance of knowing they are provided by one of Japan’s premier banking groups.”

Sanjeev Gupta, Senior Managing Executive Officer and Head of the Individual Group at Shinsei Bank, commented on the partnership as follows:

“We are delighted that Manchester United, one of the world’s leading football clubs, has selected Shinsei Bank Group as their partner to launch affiliate credit cards in Japan. Shinsei Bank’s Individual Group offers a wide range of financial products and services, ranging from asset management to loans, through our retail banking and consumer finance businesses. Launching these new affiliate cards, we will draw upon the synergies between these two businesses to provide attractive services not only to Manchester United supporters but also to the wider community of football fans in Japan.”

Satoshi Noguchi, President of APLUS, which manages Shinsei Bank Group’s credit card business, commented as follows:

“At APLUS, we are very proud to be able to offer these new Manchester United credit cards to customers in Japan through this partnership. We hope the cards will unite supporters in Japan with their fellow fans across the globe, and create a bridge between Manchester United and Japan. Going forward, we pledge to provide the highest levels of service to delight ever more fans in Japan.”

The cards are available in two varieties, a gold card – “Manchester United Card GOLD” with an annual fee of 10,500 yen (including tax), and a standard card – “Manchester United Card” with an annual fee of 1,575 yen (including tax). Both cards feature a unique design, created especially for the Japanese market, which incorporates the Manchester United crest. A special gift – an official Manchester United key holder - will be given to the first 2,000 cardholders. All customers who become cardholders during a special campaign period (July 20, 2012 – December 31, 2012) will also receive complimentary Manchester United branded goods, according to the value of purchases made on the card. For further details of each card and the complimentary gifts, please read the attachment or visit the dedicated application page that will be available on APLUS’ website from July 20, 2012 (<http://www.aplus.co.jp/card/mu/aplus/>) (Japanese only).

Going forward, the Shinsei Bank Group will continue working together with Manchester United to launch new initiatives attractive to Manchester United supporters and the wider football fan community.

About Shinsei Bank, Limited

Shinsei Bank is a leading diversified Japanese financial institution providing a full range of financial products and services to both institutional and individual customers. The Bank has total assets of 8.6 trillion yen (US\$105.0 billion) on a consolidated basis (as of March 2012) and a network of outlets throughout Japan. Shinsei Bank demands uncompromising levels of integrity and transparency in all its activities to earn the trust of customers, staff and shareholders. The Bank is committed to delivering long-term profit growth and increasing value for all its stakeholders.

News and other information about Shinsei Bank is available at <http://www.shinseibank.com/english/index.html>

About APLUS Group

The APLUS Group provides a wide range of consumer finance services as a major subsidiary of Shinsei Bank, Limited. APLUS Co., Ltd., a leading company in the APLUS Group, operates installment sales credit, credit card, loan and settlement businesses. For more details, visit the company's website at <http://www.aplus.co.jp/> (Japanese only)

About Manchester United Football Group

Manchester United is the world's most popular football club, with an estimated 659 million followers and was recently named by Forbes magazine as the most valuable sports club in the world. Founded in 1878, the Club has won a record 19 English league championships to add to its record 11 English FA Cups, 3 European Cups, 1 European Cup Winners' Cup, 1 FIFA Club World Cup, 1 Intercontinental Cup and 4 English League Cups. Its Manager, Sir Alex Ferguson, is the most successful manager in British history. Off the field, the Club enjoys similar success with record turnover for a British club and the highest operating profit levels in world football.