

For Immediate Release

Shinsei Bank, Limited
 APLUS FINANCIAL Co., Ltd.
 Culture Convenience Club Co., Ltd.

**Shinsei Bank and Culture Convenience Club
 Form an Alliance to Award T Points to Financial Services Users**

- Aiming to enlarge the customer base of the Shinsei Bank Group and Culture Convenience Club -

Tokyo (Tuesday, July 16, 2013)--Today Shinsei Bank, Limited (President and CEO: Shigeki Toma, "Shinsei Bank"; the "Bank") announced that Shinsei Bank and Culture Convenience Club Co., Ltd. (President and CEO: Muneaki Masuda, "CCC") entered into a business alliance agreement on June 25, 2013 to introduce financial products and services to "T Members" who are the users of the "T Point" (*)--a shared loyalty program offered by CCC. In a bid to enlarge their retail customer bases, Shinsei Bank and CCC will provide T Members with information on its comprehensive *PowerFlex* account and a wide range of other financial services.

Based on this alliance, Shinsei Bank and CCC will award T Points to T Members on accessions such as when they open a *PowerFlex* account or use designated financial products and services starting from the middle of August 2013.

APLUS Co., Ltd. (Representative Director and President: Satoshi Noguchi, "APLUS"), a member company of the Shinsei Bank Group, has already formed an alliance with CCC for the T Point service in a wide range of areas including credit cards, shopping credit, auto credit, and rent settlement, and there are currently more than 5 million such issued cards in circulation (As of the end of May 2013). In the future, we will be evaluating the development and provision of new financial products and services in which Shinsei Bank's offerings are combined with T Point services, targeted at satisfying the needs of the 5 million current T Members who have T Cards with APLUS credit cards functions attached, as well as other T Members.

In its Second Medium-Term Management Plan that began in April 2013, Shinsei Bank aims to increase its number of customers who can freely use the products and services provided by the member companies of the Shinsei Bank Group according to their needs. The alliance with CCC is positioned as an important strategic move to realize this goal, and is expected to improve both quality and quantity of the T Point services offered by the Shinsei Bank Group and to increase the users of the Group's products and services.

In addition, through the formation of the business alliance, CCC is aiming to enlarging the environment in which T Members can easily accumulate points by making relatively high-value financial products and services eligible for the T Point service.

(*) The "T Point" is a shared loyalty program operated by CCC. As of June 30, 2013, the number of the T Members reached 46.02 million (active unique members) and as of May 31, 2013, there were 58,000 T Point alliance shops in 100 companies throughout Japan. The T Point is the largest shared loyalty program in Japan and is available in a wide range of areas that are closely related to people's lives through partnerships with such businesses as TSUTAYA, ENEOS, Gusto, Kitamura Camera, and Yahoo! Shopping.

【Profile of Shinsei Bank, APLUS, and Culture Convenience Club】

Name:	Shinsei Bank, Limited	APLUS Co., Ltd.	Culture Convenience Club Co., Ltd.
Representative:	Shigeki Toma President and CEO	Satoshi Noguchi Representative Director and President	Muneaki Masuda President and CEO
Head Office address:	2-4-3 Nihonbashi-muromachi, Chuo-ku, Tokyo	4-1 Shinogawa-machi, Shinjuku-ku, Tokyo	6 th Floor, Shibuya Garden Tower 16-17 Nanpeidai-cho, Shibuya-ku, Tokyo
Business:	Banking business	Shopping credit, card, and settlement	Lifestyle planner making lifestyle recommendations to customers through platforms such as TSUTAYA, TSUTAYA online, and T Card
Capital: (as of March 31, 2013)	512.2 billion yen	15 billion yen	31.9 billion yen (Capital and capital surplus)