

For Immediate Release

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

Regarding the Start of T Point Awards for the Opening of New Accounts and Deposit Transactions
- Efforts to enlarge customer base through awarding T Points for use of financial services -

Tokyo (Friday, August 30, 2013) --- Shinsei Bank, Limited (“Shinsei Bank;” “the Bank;” President: Shigeki Toma) and Culture Convenience Club Co., Ltd. (“CCC”) today announced that Shinsei Bank, CCC and its consolidated subsidiary Tpoint Japan Co., Ltd. (“TPJ;” President: Muneaki Masuda) will begin awarding T Points* to T Members of the “T Point” shared loyalty program who open a new Shinsei Bank PowerFlex account starting September 5, 2013. This will be the first time that TPJ awards T Points to T Members for opening an account.

“T Members” who open a new PowerFlex account will be awarded a total of 400 “T Points.” Additionally, customers who make use of “two week maturity deposits” within three months of opening a PowerFlex account will be awarded additional “T Points” based upon the remaining balance of “two week maturity deposits” in their accounts three months from the date they first opened the account.

Shinsei Bank and CCC reached a basic agreement in June 2013 to enter into a business alliance in order to enlarge the customer bases of both Shinsei Bank and CCC through the provision of financial products and services to “T Members”.** Shinsei Bank and CCC look to increase the number of offered services and point-applicable products in the future.

* “T Points” are points awarded in the shared loyalty program offered by Tpoint Japan Co., Ltd. and, as of the end of July 2013, has 46,440,000 members (active and unique) and over 60,000 stores and 103 companies that participate in the program. “T Point” is Japan’s largest shared loyalty program and is offered in places such as TSUTAYA, ENEOS, Family Mart, Gusto, and Yahoo! Shopping, and the points can be used in a large variety of outlets which are highly relevant to the lifestyles of its customers.

** Please refer to the press pre-release entitled “Shinsei Bank and Culture Convenience Club Form an Alliance to Award T Points to Financial Services Users,” released July 16, 2013.

[T Point Service Summary]

T Point Service Operating Company:	Tpoint Japan Co., Ltd.	
T Point Service Webpage:	http://tsite.jp/ (Japanese only)	
Partnership Service Start Date:	September 5, 2013	
Partnership Services Offered:	T Points to be awarded to customers who newly open a Shinsei Bank PowerFlex account through the T Point and T Card website “T Site”	
T Points to be awarded with opening of a new Shinsei Bank PowerFlex account:	400 points	
T Points to be awarded corresponding to the balance of “two week maturity deposits” three months after the opening of the new account:	“Two week maturity deposits” balance	T Points awarded
	500,000-1,000,000 yen	200 points
	1,000,000-3,000,000 yen	600 points
	3,000,000< yen	1,000 points

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 8.8 trillion yen (US\$89.2 billion) on a consolidated basis (as of June 2013) 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>