



For Immediate Release

Shinsei Bank, Limited
Culture Convenience Club Co., Ltd.
E-net Co., Ltd.

Convenience Store ATM T Point Campaign Launched

- Promoting the Use of Shinsei Bank PowerFlex Accounts by Awarding T-Points for the Use of ATMs -

Tokyo (Monday, October 28, 2013) --- Shinsei Bank, Limited (“Shinsei Bank”) today announced that Shinsei Bank together with Tpoint Japan Co., Ltd. (President: Muneaki Masuda)(hereafter “TPJ”), a consolidated subsidiary of Culture Convenience Club Co., Ltd. (“hereafter “CCC”), and with E-net Co., Ltd. (President and CEO: Kunihiro Ishihara)(hereafter “E-net”), will begin a campaign to encourage the use of E-net ATMs by Shinsei Bank *PowerFlex* account customers and T Members from Monday, October 28, 2013. During the campaign period customers who register on the campaign website will be eligible to share T Points (points will be divided equally between those who enter) and customers who utilize E-net ATMs will be awarded T Points based upon the number of times they utilize the ATMs.

Shinsei Bank has entered into an agreement with E-net regarding the use of E-net ATMs in October 2013, in order to expand its ATM network into major convenience store chains. As a result, it is now possible to utilize Shinsei Bank *PowerFlex* cash cards at E-net ATMs located within major convenience store chain outlets such as FamilyMart, and Three F. This campaign is being implemented by Shinsei Bank, TPJ and E-net in order to raise awareness of the ability to now use *PowerFlex* cash cards at these ATMs.

Shinsei Bank and CCC have entered into a business alliance to enlarge the customer base of the Shinsei Bank Group and CCC by offering financial products and services to T Members. A basic agreement on this business alliance was reached in June 2013, and starting from September 2013, new customers who opened new Shinsei Bank *PowerFlex* accounts have been receiving T Points. Shinsei Bank and CCC are working to further expand the offering of products and services which are eligible to T Points.

[Overview of E-net ATM Alliance Commemoration Campaign]

■ Campaign Wave #1: 2 million T Point Campaign

Eligibility: Open entry¹
 Campaign Dates: Monday October 28, 2013; 0900 JST – Saturday November 30, 2013; 2000 JST
 Campaign Website: <http://www.shinseibank.com/campaign/1310enet/>
 T Points Awarded: A total of 2 million T Points will be divided evenly between entrants who register on the campaign website.²

¹ A Shinsei Bank *PowerFlex* account is not needed for entry. A T membership number is necessary.

² Each customer is only eligible for one entry, regardless of multiple entries. Fractional T Points will be truncated. If more than 2 million customers apply, T Points will be awarded to the first 2 million customers. T Points will be credited to accounts by December 31, 2013. Shinsei Bank is not able to release information regarding the total number of entries or points awarded to entrants. To see the total number of points awarded, please confirm the number of T Points credited to your account through your T Point history. T Points will not be awarded if there are errors in T membership information that is submitted.

■ Campaign Wave #2: E-net ATM Utilization Campaign

Eligibility: Customers who satisfy both requirements listed below are eligible to receive T Points:
 1) Customers who have registered on the campaign website.³
 2) Customers who utilize E-net ATMs to deposit/withdraw money from their Shinsei Bank *PowerFlex* accounts.⁴
 Campaign Website: <http://www.shinseibank.com/campaign/1310enet/>
 Campaign Dates: Campaign Entry⁵: Monday October 28, 2013; 0900 JST– Tuesday December 31, 2013; 2000 JST
 Dates of eligible E-net ATM use⁵: Monday October 28, 2013; 0900 JST– Tuesday December 31, 2013; 2000 JST

T Points Awarded: All eligible customers will be awarded T Points based upon the number of times customers utilize E-net ATMs during the campaign period as shown below.⁶

Number of deposits and withdrawals	1 Time	2 Times	3 Times	4 Times	5 Times or more
T Points Awarded	10 Points	20 Points	30 Points	40 Points	50 Points

³ A Shinsei Bank *PowerFlex* account and T membership number is required for eligibility.

⁴ Minimum deposit/withdrawal amount is 1,000JPY (there is no handling of coins). Balance inquiries are not eligible transactions.

⁵ Transactions are still eligible even if entry into the campaign is made after the transactions take place.

⁶ The maximum T Points each customer may receive is 50 points (regardless of multiple entries). Points will be credited to accounts by January 31, 2014. T Points will not be awarded if there are errors to either Shinsei Bank account information or T membership number that is submitted. Points cannot be awarded after the fact in the case that entry into the campaign is done in a manner not prescribed by Shinsei Bank. T Points cannot be awarded in the event that the Shinsei Bank *PowerFlex* account is closed before T Points are awarded.