

For Immediate Release

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## Shinsei Bank Begins Smartphone Banking Services through Shinsei *PowerDirect*

Tokyo (Monday, February 24, 2014) --- Shinsei Bank, Limited (“Shinsei Bank”; “the Bank”), today announced that it has started providing smartphone banking services through its online banking services “Shinsei *PowerDirect*” (The English version of smartphone banking services will be available in March).

Services available on Shinsei *PowerDirect* for Smartphones include, but are not limited to, the following:

- Account overview (excludes information on investment trusts)
- Account activity summary
- Yen and Foreign currency savings deposit services (13 currencies currently available) available 24 hours a day, 7 days a week
- Interbank fund transfers

Going forward, Shinsei Bank looks to further expand the functions and services available through Smartphone banking, such as those for other types of deposits and transaction processing.

Through the launch of Smartphone Shinsei *PowerDirect* services, in addition to measures such as the expansion of Shinsei Bank’s fee-free ATM network to approximately 96,000 ATMs nationwide through ATM tie-ups with convenience store chains, Shinsei Bank looks to continue to work to expand its customer base through the provision of high added value products and services, including customer friendly online banking services.

### ■ Overview of Functions Available on Shinsei *PowerDirect*: Smartphone Banking

Functions provided / Menu	
Accounts	<ul style="list-style-type: none"> <li>• Account Overview*</li> <li>• Account activity summary*</li> </ul>
Transfers	<ul style="list-style-type: none"> <li>• Interbank Transfers</li> <li>• Transfer Status Inquiries/Cancellations</li> </ul>
Investments	<ul style="list-style-type: none"> <li>• Foreign Currency Savings Deposit Services</li> </ul>
Rates & Prices	<ul style="list-style-type: none"> <li>• Exchange Rates</li> <li>• Savings Account Interest Rates</li> <li>• Time Deposit Interest Rates</li> </ul>
Customer Support	<ul style="list-style-type: none"> <li>• FAQs</li> </ul>

\*Excludes information on investment trusts

Screen Image



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*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 9.1 trillion yen (US\$86.8 billion) on a consolidated basis (as of December 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>*