

For Immediate Release

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Home Mortgage Campaign to Support Reconstruction Efforts following the Great East Japan Earthquake

- 30,000 yen processing fee discount and donation of the same amount
 to the Great East Japan Earthquake Recovery Initiatives Foundation -

Tokyo (Tuesday, September 30, 2014) --- Shinsei Bank, Limited (“Shinsei Bank”; the “Bank”) today announced that it will launch a home mortgage campaign aimed at supporting reconstruction after the Great East Japan Earthquake from Wednesday, October 1, 2014 to Tuesday, March 31, 2015. During the campaign period, the Bank will offer a 30,000 yen discount on the processing fee of its “*PowerSmart Home Mortgage Anshin Pack W*” (hereinafter, “*Anshin Pack W*”), and will make a donation of the same amount to the Great East Japan Earthquake Recovery Initiatives Foundation. The entire amount of our donation will be applied to “*Manaberu Kikin*,” a scholarship program established and operated by the Foundation for the high school students of the Tohoku Region.

Three years have passed since the Great East Japan Earthquake, and rebuilding in the Tohoku Region is progressing. On the other hand, it is difficult for individuals to understand the best way to support reconstruction efforts due to changes in support activities as time has passed and a reduction in opportunities to understand the needs of the people in the Tohoku region.

This campaign is designed to support the rebuilding of the region by reminding *Anshin Pack W* customers of the support required for the affected areas, and providing donations to “*Manaberu kikin*,” which aims to bring up the next generation – a goal that strongly resonates with the product attributes of *Anshin Pack W* which is designed to provide support for families with children. Details of the campaign are below.

Shinsei Bank will continue to support reconstruction efforts following the Great East Japan Earthquake as one of its key corporate social responsibility activities and actively looks to provide support to respond to the needs of the affected areas.

■ “*PowerSmart Home Mortgage: Now is the Time for Reconstruction Support Project*” Campaign

- Campaign overview:
- A 30,000 yen discount (including consumption tax) will be applied to the processing fee* charged to customers who conclude a contract for and take out a “*PowerSmart Home Mortgage Anshin Pack W*” during the campaign period.
 - In addition, Shinsei Bank will donate the same amount (30,000 yen) to the Great East Japan Earthquake Recovery Initiatives Foundation.
 - The donations made by the Bank will be used for “*Manaberu Kikin*,” a scholarship program for high school students.
- Period:
- From Wednesday, October 2014 to Tuesday, March 31, 2015
- Eligibility:
- Customers who take out a loan on or before Tuesday, March 31, 2015
 - Customers who select *Anshin Pack W* at the time of borrowing

Applicable products: *PowerSmart Home Mortgage Anshin Pack W*

*The processing fee for *Anshin Pack W* will be 162,000 yen (including consumption tax) as of October 1, 2014.

Note: For further details regarding the “*PowerSmart Home Mortgage Anshin Pack W*,” please refer to Shinsei Bank’s website or call the call center. (*Shinsei Powercall* (call center): 0120-456-515; Hours of operation: 9:00 to 19:00; Open year-round with the exception of the year-end and New Year’s holidays)

■ **Great East Japan Earthquake Recovery Initiatives Foundation**

(<http://minnade-ganbaro.jp/>) (Japanese only)

Established in June 2011 the Foundation aims to support children and their families who were affected by the Great East Japan Earthquake, primarily through the provision of subsidy programs including “*Manaberu Kikin*,” a scholarship program for high school students. The Foundation looks to continue engaging in such support activities together with regional government offices, educational institutions and non-profit organizations in order to create a nurturing environment for the children in the Tohoku Region.

■ **“*Manaberu Kikin*,” a scholarship program for high school students**

(<http://minnade-ganbaro.jp/katsudou/project/manaberukikin/>) (Japanese only)

Established in November 2011, the scholarship provides financial support for high school students who have difficulty in meeting the financial obligations of attending school due to increased economic burdens as a result of factors by the Earthquake. From the fiscal year 2012 to the fiscal year 2014, the scholarship has provided support to 2,484 students in total.

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 9.5 trillion yen on a consolidated basis (as of June 30, 2014) 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>