

For Immediate Release

Company Name: Shinsei Bank, Limited
Name of Representative: Shigeki Toma
President and CEO
(Code: 8303, TSE First Section)

Shinsei Bank Launches a Smartphone Application for “Shinsei Bank Card Loan – Lake”

Tokyo (Friday, January 23, 2015) --- Shinsei Bank, Limited (“Shinsei Bank;” “the Bank”) announced today that it launched a Smartphone Application (App) for its unsecured personal card loan service, Shinsei Bank Card Loan – Lake (“Lake”). The Bank has started accepting new applications for loans using this App on Thursday, January 22, 2015.

In addition to the services offered on the Lake members’ web site, this App provides both existing Lake customers and those who have newly applied for the service with a variety of functions including push notifications, acceptance of new applications, acceptance of application documents, application status updates, loan diagnostics, and repayment simulations. This new App allows new customers applying for a loan from Lake to do everything from applying for a loan to finalizing their loan contract from the convenience of their smartphone.

Since March 2014, Lake has been offering services on its mobile site to its members. With the introduction of this App, customers can take advantage of Lake services with an even greater level of convenience. Going forward, Shinsei Bank will further enhance the convenience of its online transactions in order to offer its customers high valued-added products and services and, in the process, strive to expand its customer base.

■ Functions and Services Offered through the Lake Smartphone App

<p>Login function to access members’ site, and members’ site services</p>	<p>Repayment simulation</p>
<p>All services that can be accessed after logging onto the members’ site using smartphones (e.g., borrowing and repayment) are now available. .</p>	<p>Branch/ATM search</p>
<p>New applications and document submission</p>	<p>The closest Lake branch and ATM can be searched using the GPS function contained in smartphones.</p>
<p>Documents required for application can be submitted using a camera function on the smartphone, This means that the entire process, from application to contract procedures, can be carried out with this app.</p>	<p>Push notification</p>
<p>Confirmation of the screening status</p>	<p>With the use of push notification, customers are kept informed of repayment schedules, nearby branches, progress in application procedures, and campaign announcements.</p>
<p>Loan diagnostic</p>	

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 on a consolidated basis (as of September 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>