

For Immediate Release

Shinsei Bank, Limited
T Point Japan Co., Ltd.

Expansion of T Point Program

- Extensive overhaul of program to provide T points based upon daily use of banking services and account balances -

Tokyo (Wednesday, April 1, 2015) --- Shinsei Bank, Limited (President: Shigeki Toma, hereinafter, "Shinsei Bank"; the "Bank") today announced an extensive overhaul of its program to provide "T Points" to customers of its comprehensive *PowerFlex* accounts, effective Wednesday, April 1, 2015. T Points is a shared loyalty point program offered by T Point Japan Co., Ltd. (President: Muneaki Masuda; hereinafter, "T Point Japan"), a consolidated subsidiary of Culture Convenience Club Co., Ltd. (President: Muneaki Masuda; hereinafter, "CCC").

While Shinsei Bank has provided programs and campaigns to offer T points to "T Members," through this program overhaul, opportunities for customers to earn T points will be significantly increased comparing the existing program. For example, under the renewed program, T points are offered to new customers logging into their Internet banking account, *Shinsei PowerDirect*, and when an existing customer withdraws cash from ATM outside Japan, receives cash through a bank transfer from other banks, and newly registers automatic withdrawals. T points will also be provided to customers in a lottery depending on their account balance every month.

Shinsei Bank and CCC entered into a business alliance in June 2013 in order to expand their customer bases, and have started providing T points to customers who open *PowerFlex* accounts. Shinsei Bank has expanded its programs and campaigns for T Members to earn T points when they use Shinsei Bank's services in their various day to day activities. As a result of such campaigns, Shinsei Bank has been successful in acquiring new customers and activating transactions, and as a result has decided to expand the program.

In its Second Medium-Term Management Plan, Shinsei Bank aims to increase its number of customers who can freely use the products and services provided by the member companies of the Shinsei Bank Group according to their needs. Because T point services are strategically important in the realization of this goal, Shinsei Bank will consider additional improvements to the T Point services offered by the Shinsei Bank Group in order to increase users of the Group's products and services. In addition, through the program expansion, T Point Japan is aiming to enlarge the environment in which T Members can accumulate points by making relatively high-value financial products and services eligible for the T Points.

* "T Point" is a shared loyalty program operated by T Point Japan. As of February 28, 2015, the number of the T Members reached 52.78 million (active unique members) and as of February 28, 2015, there were approximately 350,000 T Point alliance shops in 121 companies throughout Japan. The T Point is the largest shared loyalty program in Japan and can be used in businesses such as TSUTAYA, ENEOS, Gusto, Kitamura Camera, and Yahoo! Shopping that are closely related to people's day to day lives.

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