

For Immediate Release

Shinsei Bank, Limited
APLUS FINANCIAL Co., Ltd.

Regarding the Launch of “Overseas Prepaid Card GAICA” on July 13, 2015

- Full-scale entry into the overseas prepaid card business by the Shinsei Bank Group -

Tokyo (Tuesday, July 14, 2015) --- Shinsei Bank, Limited (Chuo-ku, Tokyo; President and CEO: Hideyuki Kudo; hereinafter “Shinsei Bank,” the “Bank”) and its consolidated subsidiary, APLUS FINANCIAL Co., Ltd. (Tokyo Office: Shinjuku-ku, Tokyo; Representative Director and President: Satoshi Noguchi; hereinafter “APLUS FINANCIAL”), announced today that they had launched “Overseas Prepaid Card GAICA” (hereinafter, “GAICA”), a prepaid card exclusively for use overseas, on Monday, July 13, 2015. As announced on June 22, 2015*, this signals the Shinsei Bank Group’s full-scale entry into the overseas prepaid card business. APLUS Co., Ltd. (Tokyo Office: Shinjuku-ku, Tokyo; Representative Director and President: Satoshi Noguchi; hereinafter “APLUS”), a consolidated subsidiary of APLUS FINANCIAL, will make effective use of its Visa membership to issue GAICA, which will be handled by APLUS and Shinsei Bank.

GAICA is a prepaid card exclusively for use overseas and is supported by the international brand, Visa. It is available free of annual membership fees to customers aged 13 and over who reside in Japan. Applications for GAICA are made through the dedicated website created by APLUS (<http://www.gaica.jp>, Japanese only). GAICA supports fund withdrawals in local currencies from approximately 2.3 million ATMs bearing the “Visa” or “PLUS” logo in more than 200 countries/regions (as of December 31, 2014) up to the amount loaded to the cards in yen (the maximum loading amount is 1 million yen per load). Furthermore, GAICA can be used to make purchases in Visa member merchants within the amount of the outstanding balance on the card.

GAICA also offers Shinsei Bank *PowerFlex* customers an optional function called “Flex Function.” In addition to Japanese yen, the Flex Function enables *PowerFlex* customers to directly load their cards from their foreign currency savings accounts 24 hours a day in four foreign currencies, US dollars, euros, British pounds, and Australian dollars, and return any outstanding amount on their cards to their ordinary savings accounts in the same currency. This function augments GAICA’s convenience for *PowerFlex* customers.

To celebrate the introduction of GAICA, APLUS has launched on Monday, July 13, 2015, a 500-yen bonus load campaign for all customers who have applied for GAICA and have loaded a total amount of at least 5,000 yen or its equivalent on their cards during the campaign period.

Shinsei Bank and APLUS FINANCIAL will combine APLUS’s card and settlement expertise and the Bank’s foreign currency products and services in order to offer their customers new ways to use foreign currencies and highly convenient foreign currency services.

* This refers to the media release on June 22, 2015 titled “Shinsei Bank Group to Enter the Overseas Prepaid Card Business.” Please refer to the attachment to the said release for the product outline of “Overseas Prepaid Card GAICA.”

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 8.8 trillion yen on a consolidated basis (as of March 31, 2015) 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/corporate/en/index.html>