

For Immediate Release

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Shinsei Bank Launches “Shinsei Bank Smart Card Loan Plus”

– New card loan service starts for Shinsei Bank Group customers on Monday, November 9 using the business platform of Shinsei Bank Card Loan - Lake –

Tokyo (Monday, November 2, 2015) --- Shinsei Bank, Limited (hereinafter “Shinsei Bank,” the “Bank”) announced today that the Bank will launch “Shinsei Bank Smart Card Loan Plus” (hereinafter, “Smart Card Loan Plus”) on Monday, November 9, 2015 in order to boost the Bank’s card loan offering to Shinsei Bank Group customers. Shinsei Bank seeks to further expand its card loan business including “Shinsei Bank Card Loan - Lake” (hereinafter, “Lake”), the unsecured personal card loan offered by Shinsei Bank, and increase its earnings from this business through the launch of a card loan under a new brand utilizing the business platform of LAKE.

Shinsei Bank began offering Lake in October 2011 following to get the Lake brand from its consolidated subsidiary, Shinsei Financial Co., Ltd. (Chiyoda-ku, Tokyo; President and CEO Riku Sugie; hereinafter, “Shinsei Financial”). Leveraging the knowledge and expertise developed at Shinsei Financial, the Bank has increased the Lake loan balance to 187.3 billion yen as of September 30, 2015. The introduction of Smart Card Loan Plus will enhance the Bank’s product lineup and is part of the Bank’s initiatives to actively capture the diverse card loan needs of Shinsei Bank Group customers.

Shinsei Bank proactively promotes the product’s convenience by simplifying application procedures using its online banking service, *Shinsei PowerDirect*, and enabling loan withdrawals and repayments 24 hours a day by linking Smart Card Loan Plus to the Bank’s comprehensive account *PowerFlex*. In contrast to mass-marketing used for Lake, the Bank’s marketing activities for Smart Card Loan Plus will be performed through the Bank’s branches and its website, and will be finely tuned to target *PowerFlex* customers and customers who are opening new accounts.

Shinsei Bank will launch Smart Card Loan Plus as a key cross-selling product targeting *PowerFlex* and other Shinsei Bank Group customers and as a complementary product for Lake, which is the Bank’s core card loan offering. With the introduction of Smart Card Loan Plus, the Bank aims to build a structure for generating stable, medium- to long-term earnings for its entire card loan business.

■ Shinsei Bank Smart Card Loan Plus card Design



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 8.9 trillion yen on a consolidated basis (as of September 30, 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>

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