

Expansion of T Point Program

- Enhanced "T Point Program 2016" to award T points for investment trusts and foreign currency transactions -

Tokyo (Monday, March 7, 2016) --- Shinsei Bank, Limited (President: Hideyuki Kudo; hereinafter, "Shinsei Bank" or the "Bank") today announced an enhancement of its program, named "T Point Program 2016," to provide "T points,"* to customers of its comprehensive *PowerFlex* accounts, effective Friday, April 1, 2016. T points is a shared loyalty point program offered by Tpoint Japan Co., Ltd. (President: Muneaki Masuda; hereinafter, "Tpoint Japan"), a consolidated subsidiary of Culture Convenience Club Co., Ltd. (President & CEO: Muneaki Masuda; hereinafter, "CCC").

Shinsei Bank, through a business alliance with Tpoint Japan, has launched programs and campaigns since September 2013 to offer T points to "T Members," when opening the Bank's comprehensive *PowerFlex* account or for using its products and services. In order to increase awareness and use of the Bank's T point services by customers, T points were initially provided mainly for online transactions and usage of ATMs. In April 2015, a program for the offering of T points was created, and customers could earn T points based on their daily usage of bank services including receipt of cash through a bank transfer and registration of direct debits, as well as transactions over the counter. As a result, Shinsei Bank has enjoyed fair success in acquiring new customers and increasing transactions, as demonstrated by new accounts opened through the T point program and campaigns accounting for 20 percent of total new accounts. Through this program enhancement, opportunities for customers to earn T points will be increased, such as the offering of T points for investment trust and foreign currency transactions.

In its Third Medium-Term Management Plan, Shinsei Bank aims to achieve a multi-tiered use of the Shinsei Bank Group's customer base. 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 its Group in order to increase the number of users of the Group's products and services. In addition, through the program expansion, Tpoint Japan will seek to expand the environment in which T Members can accumulate points by making relatively high-value financial products and services eligible for T points.

* "T point" is a shared loyalty program operated by Tpoint Japan. As of January 31, 2016, the number of the T Members reached 570.7 million (active members) and as of January 31, 2016, there were approximately 4.9 million T point alliance shops in 132 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, Yahoo! Shopping, and Softbank cell phone that are closely related to people's day to day lives.

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