

For Immediate Release

Shinsei Bank, Limited
APLUS FINANCIAL Co., Ltd.

Okinawa Based RYUBO Group to Commence Acceptance of the Chinese Payment Service “WeChat Pay”

*- “WeChat Pay” to be introduced at its department store and convenience stores, targeting the Anniversary of
the Founding of the People’s Republic of China (October 1) -*

Tokyo (September 30, 2016) --- APLUS Co., Ltd (Tokyo Head Office: Chiyoda-ku, Tokyo; Representative Director and President: Akira Watanabe; hereinafter, “APLUS”), a Group company of Shinsei Bank, Limited (Chuo-ku, Tokyo; President and CEO: Hideyuki Kudo, hereinafter, “Shinsei Bank”; the “Bank”), has entered into an agreement concerning the acceptance of “WeChat Pay,” the mobile payment service for Chinese customers, with each of the three companies in the RYUBO Group, which operates a department store, super markets, and convenience stores in Okinawa prefecture. In accordance with these agreements, RYUBO Group will start begin accepting WeChat Pay in the department store RYUBO in Naha and at its FamilyMart, REXA RYUBO shop on Saturday, October 1, 2016, the Anniversary of the Founding of the People’s Republic of China, when many Chinese tourists are expected to visit Japan.

The three companies with which APLUS has entered into the agreement for the use of WeChat Pay include: RYUBO Industry Ltd. (Naha-shi, Okinawa; CEO: Itokazu Goichi), which operates the department store RYUBO, a commercial complex; RYUBO Store Ltd. (Naha-shi, Okinawa; CEO: Itokazu Goichi), which operates 14 supermarkets and two “MUJI” household goods outlets; and Okinawa Family Mart Co., Ltd. (Naha-shi, Okinawa; CEO: Masato Nozaki; hereinafter “Okinawa FamilyMart”), which operates 300 FamilyMart stores in Okinawa. Effective October 1, WeChat Pay will be introduced at the cosmetics counter on the first floor of the department store RYUBO and in the MUJI Kumoji shop on the eighth floor of the same commercial complex, and in the MUJI Ameku and FamilyMart REXA RYUBO stores in Naha. RYUBO Group will consider accepting WeChat Pay at other counters within the department store RYUBO and other shops operated by Okinawa FamilyMart depending on the actual usage of WeChat Pay in the installed shops. The RYUBO Group also intends to engage in active communication efforts targeting China based tourists customers by utilizing China’s largest SNS service, “WeChat” which is operated by Tencent Holdings Ltd. (hereinafter, “Tencent”).

With APLUS as the core business entity, Shinsei Bank Group has sought to develop and enlarge a domestic network of retailers accepting WeChat Pay in accordance with the agreement¹ concluded with Tenpay Payment Technology Co., Ltd. (hereinafter, “Tenpay”), a member company of Tencent Group, concerning the provision of settlement agent services in Japan. WeChat Pay is a mobile payment service for China based customers operated by Tenpay. Okinawa is an area with a high level of popularity amongst tourists from Chinese with statistics showing that the number of tourists from China visiting Okinawa having exceeded 300,000 for the first time² in 2015. Under the agreement concluded with APLUS in August 2016 concerning the use of WeChat Pay, Laox Co., Ltd., which operates general duty free shops, will begin accepting WeChat Pay at two outlets in Okinawa on October 1. Following the formation of the partnership with RYUBO Group, APLUS will promote business partnerships with regional companies and thereby facilitate the acceptance of WeChat Pay among merchants Okinawa including retail shops, drug stores, duty free shops, souvenir shops and restaurants.

¹ Please refer to “Shinsei Bank Group to Provide Settlement Agent Services in Japan for Chinese Payment Service “WeChat Pay”” released on April 13, 2016

² “2015 Summary of Statistics of Tourists to Okinawa” (Okinawa Prefectural Government, Department of Culture, Tourism and Sports, Tourists Policy Division; released on April 8, 2016)

■APLUS Co., Ltd.

Name	APLUS Co., Ltd. (100% subsidiary of APLUS FINANCIAL Co., Ltd.)
Representative	Representative Director and President: Akira Watanabe
Head Office	12-8, Soto-kanda 3-chome, Chiyoda-ku, Tokyo
Main Business	Shopping credit business, card business, settlements business, etc.

* For further details of WeChat Pay, please access the following URL: <https://wechatpay.aplus.co.jp/>.

■RYUBO Industry Ltd.

Name RYUBO Industry Ltd.
Representative CEO Goichi Itokazu
Head Office 1-1, Kumoji1-chome, Naha-shi, Okinawa
Main Business Department store management and operation

■RYUBO Store Ltd.

Name RYUBO Store Ltd.
Representative CEO Goichi Itokazu
Head Office 9-49, Matsuo 1-chome, Naha-shi, Okinawa
Main Business General merchandise retailing, and management and operation of supermarkets and MUJI

■Okinawa Family Mart Co., Ltd.

Name Okinawa Family Mart Co., Ltd.
Representative CEO Masato Nozaki
Head Office 4-18, Minato-machi 3-chome, Naha-shi, Okinawa
Main Business Franchised convenience store business

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