

For Immediate Release

Shinsei Bank Japan, Limited
Tpoint Japan Co., Ltd.

Launch of a New “T Point × Shinsei Bank PowerSmart Home Mortgage” Product Offering up to 1,000 T Points Every Month for Ten Years

- A unique mortgage offering up to 120,000 T points will become available from Monday, October 3 -

Tokyo (Monday, October 3, 2016) --- Shinsei Bank, Limited (Chuo-ku, Tokyo; President and CEO: Hideyuki Kudo; hereinafter, “Shinsei Bank”; “the Bank”) will begin offering the “T Point x Shinsei Bank PowerSmart Home Mortgage” (hereinafter, “T Point x Home Mortgage”) from Monday, October 3, 2016. This mortgage product, if requirements are met, offers customers the opportunity to earn up to 1,000 “T points”¹ at each scheduled repayment every month until their 120th repayment (up to 10 years) starting from the execution of the loan, or up to 120,000 points in total. T points is a shared loyalty program operated by Tpoint Japan Co., Ltd. (Shibuya-ku, Tokyo; Representative Director President and COO: Kazuhiko Kitamura; hereinafter, “Tpoint Japan”).

“T Point x Home Mortgage” is available to “T Members,” who use T points, concluding a contract for a Shinsei Bank PowerSmart housing loan of 20 million yen or more with a loan tenor of 20 years or greater and selecting a prescribed interest rate type such as a long-term fixed interest rate. However, any early repayment of the loan by such customers will terminate their ability to earn T points through the program.

Through its business alliance with Tpoint Japan, Shinsei Bank has introduced programs and campaigns since September 2013 to offer T points to T Members when they open a Shinsei PowerFlex account or when they use the Bank’s products or services. With respect to mortgages, the Bank offers programs which provide customers an opportunity to earn T points when concluding a contract for a new loan or a refinancing². There is a growing trend in the number of mortgage customers who are using T point programs; now accounting for more than 20% of the Bank’s mortgage customers in fiscal year 2015³ and T Members’ awareness of Shinsei Bank is increasing. Shinsei Bank will offer this new product as a unique housing loan product in the age of low interest rates as part of efforts to provide products and services to T Members who are comparatively younger than other housing loan customers and in order to make it possible for the Bank to penetrate new customer segments.

As the leveraging of T Point services is one of the core strategies aimed at realizing the full utilization of the Shinsei Bank Group companies’ varied customer bases, a goal within its Third Medium-Term Management Plan, Shinsei Bank will further expand the utilization of T point services in the Group. In addition, through the program expansion, Tpoint Japan is seeking to enlarge the environment in which T Members can accumulate points by making relatively high-value financial products and services eligible for T points.

¹ “T point” is a shared loyalty program operated by Tpoint Japan. As of the end of August 2016, the number of T Members reached 59.8 million (active unique members) and as of the end of August 2016, there were approximately 560,000 T point alliance shops in 158 companies throughout Japan. The T point is the largest shared loyalty program in Japan and can be used in businesses such as TSUTAYA, FamilyMart, ENEOS, Gusto, Yahoo! Shopping, and SoftBank Mobiles that are closely related to people’s day to day lives.

² “T point × Shinsei Bank PowerSmart Home Mortgage” is not valid in combination with “Home Mortgage Program for ANA Mileage Club Members,” “Home Mortgage T Point Program,” or “Home Mortgage Big Point Present Campaign.”

³ Based on the number of Shinsei Bank PowerSmart Home Mortgage contracts concluded.

[T Point × Shinsei Bank PowerSmart Home Mortgage (“T Point × Home Mortgage”)]

■ Eligibility requirements

The following requirements must be met to be eligible for the program.

- The loan amount is 20 million yen or more; the loan tenor is 20 years or greater
- A mortgage type is selected from the designated options
- An application for “T Point × Home Mortgage” is made before finalizing contract details.
- After concluding a housing loan contract, a T membership number is specified in the application

form by the first scheduled repayment date

*Excludes “bonus repayments”.

■ Eligible interest rate types (as of October 3, 2016)

- Initial fixed interest rate: 10 years, 15 years, or 20 years
- Long-term fixed interest rate (Fixed rate through the entire term): 25 years, 30 years, or 35 years

■ Minimum transaction amount

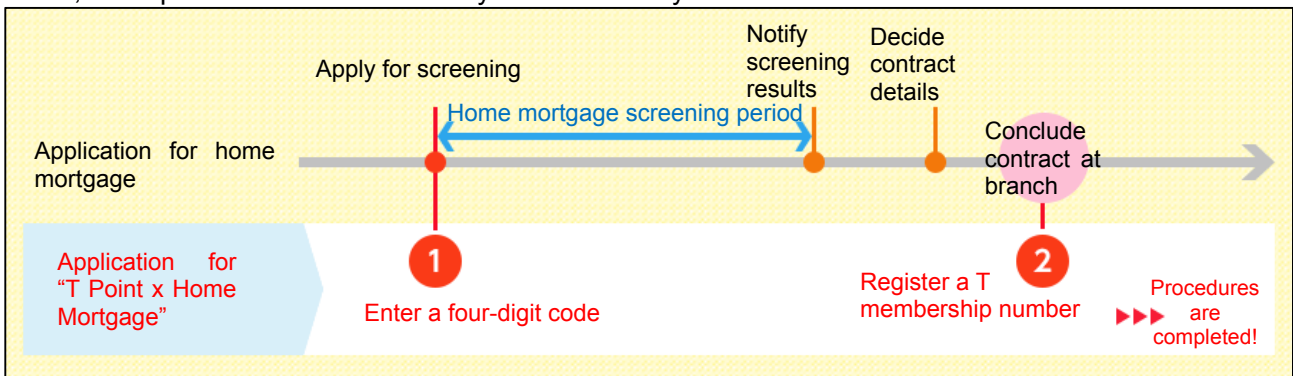
- Loan amount of 20 million yen

* The combination of renovation funds under the name of the same borrower is permitted.

* In the case of “pair loans” (in which two people in a legally recognized union or a parent and his/her child are each the principal obligor in separate loans), each obligor’s loan amount must be 20 million yen or more on a standalone basis.

■ Offering of T points and the flow of T points earning

- 1,000 T points will be offered every month for ten years after the execution of loan.



[Points to note on “T Point × Home Mortgage”]

Important points concerning “T Point × Home Mortgage”

- Applicants who are using various campaign programs, housing loans affiliated with businesses, housing loans affiliated with real-estate companies, or preferential treatments of the Bank’s asset accumulation savings (“*zaikei*”) are not eligible for this product.
- Due to the provisions of the Act against Unjustifiable Premiums and Misleading Representations, restrictions are imposed on the interest rate options; no semi-annual (i.e., bonus) repayments are permitted.
- Applicants may not apply for *Anshin Pack W*.
- T points will be awarded in the following month with the end of the month of a scheduled repayment as the base date.
- If a scheduled repayment is in arrears as of the base date, no T points will be awarded in the following month.
- If there is any change to the T membership number which is subject to the awarding of T points, please complete related procedures by the scheduled repayment date of each month. The change will be reflected in the awarding of T points in the following month. If an active T membership number is not registered before the awarding of T points, no points will be awarded.
- If T points cannot be awarded due to the preceding two reasons, T points will not be awarded retrospectively even after any outstanding issues are resolved.
- The making of early repayments after the execution of the loan is permitted. Please note, however, that **T points will no longer be awarded after any early repayments.**

For further details please call Shinsei PowerCall <Housing Loans> at 0120-456-515 between 09:00 and 19:00 on weekdays, Saturdays, Sundays or national holidays (except for the year-end and New Year holidays).

[As of October 3, 2016]

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