

For Immediate Release

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President and CEO  
(Code: 8303, TSE First Section)

## “Shinsei Bank Card Loan - Lake” ATM Partnership with JAPAN POST BANK

Tokyo (Monday, October 3, 2016) --- Shinsei Bank, Limited (hereinafter “Shinsei Bank”; “the Bank”) has entered a partnership with JAPAN POST BANK Co., Ltd. (Chiyoda-ku, Tokyo; President and Representative Executive Officer: Norito Ikeda; hereinafter “Japan Post Bank”) for the interlinking of ATMs and will begin offering “Shinsei Bank Card Loan - Lake” unsecured card loan (hereinafter “Lake”) services through Japan Post Bank ATMs (hereinafter “Japan Post ATMs”) from Monday, October 3, 2016.

Shinsei Bank has expanded its affiliated ATM network by entering into partnerships with Seven Bank, Ltd., E-net Co., Ltd., Lawson ATM Networks, Inc., and AEON Bank, Ltd. in order to make the usage of ATMs installed in Seven Eleven, FamilyMart, Lawson, MINISTOP and other major convenience stores available for Lake customers in addition to Lake exclusive ATMs. As of June 30, 2016, approximately 53,000 affiliated ATMs can be used free of charge for borrowings, repayments and loanable amount inquiries.

Japan Post Bank operates approximately 27,300 ATMs (as of March 31, 2016) located in post offices and certain FamilyMart outlets across Japan. Through this partnership with Japan Post Bank, the number of Lake affiliate ATMs will grow to exceed 80,000 units and will serve to significantly improve Lake customer convenience. Services for borrowings, repayments and loanable amount inquiries will be available free of charge for Lake and “Shinsei Bank Smart Card Loan Plus” customers through Japan Post ATMs.

Shinsei Bank will continue to provide its card loan customers with high value-added products and services through the expansion of its ATM network.

### [Outline of Services Available at Japan Post Bank ATMs]

Service Commencement: Monday, October 3, 2016

Services: Borrowings, repayments and loanable amount inquiries for “Shinsei Bank Card Loan - Lake” and “Shinsei Bank Smart Card Loan Plus” cards

Available ATMs: Japan Post ATMs (Over 27,300 ATMs nationwide as of March 31, 2016)

Handling charge: None for any transactions, regardless of the day or time

Available days: Every day

Available hours: From 0:10 to 23:50 a day

Note1: Some services may not be available due to system maintenance.

Note2: Available hours depend on ATMs. Please see details in the Japan Post Bank website (<http://www.jp-bank.japanpost.jp/>).

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*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 9.2 trillion yen on a consolidated basis (as of June 30, 2016) 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>*