

For Immediate Release

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TEL: 03-6880-7000Company Name: Shinsei Bank, Limited
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President and CEO
(Code: 8303, TSE First Section)**Enhancement of Services for Retail Customers of Non-Japanese Nationality***– Building a transaction environment for serving the needs of the Bank’s strategic focus customer segment and seeking to improve products and services –*

Tokyo (Tuesday, February 7, 2017) --- Shinsei Bank, Limited (hereinafter, “Shinsei Bank,” “the Bank”) announced today that it will enhance the services it offers to retail customers of non-Japanese nationality through its comprehensive Shinsei *PowerFlex* (hereinafter, “*PowerFlex*”). As part of these efforts, Shinsei Bank will improve its English-language services offered at its call centers and branches and has completely renewed its English website on January 31, 2017. The percentage of Shinsei Bank’s retail customers of non-Japanese nationality who own foreign currency deposits and have registered account transfers is relatively large at around twice that of Japanese national customers for the same products and services. By engaging in strategic efforts to improve its product and service offering to its non-Japanese national retail customer segment, Shinsei Bank seeks to build a more customer-friendly environment and will also start developing financial products and services which meet the needs of non-Japanese national retail customers.

As the number of non-Japanese residents¹ living in Japan continues to increase due to factors such as the recovering Japanese economy, the number of Shinsei Bank’s non-Japanese national retail customers is also growing and approximately 23% of customers visiting one of the Bank’s branches are non-Japanese nationals (a daily average of the first half of fiscal year 2016). Shinsei Bank will seek to undertake a strategic approach to meet the needs of its non-Japanese national retail customers and has established a cross-division improvement team in September 2016 to start building a transaction-friendly environment.

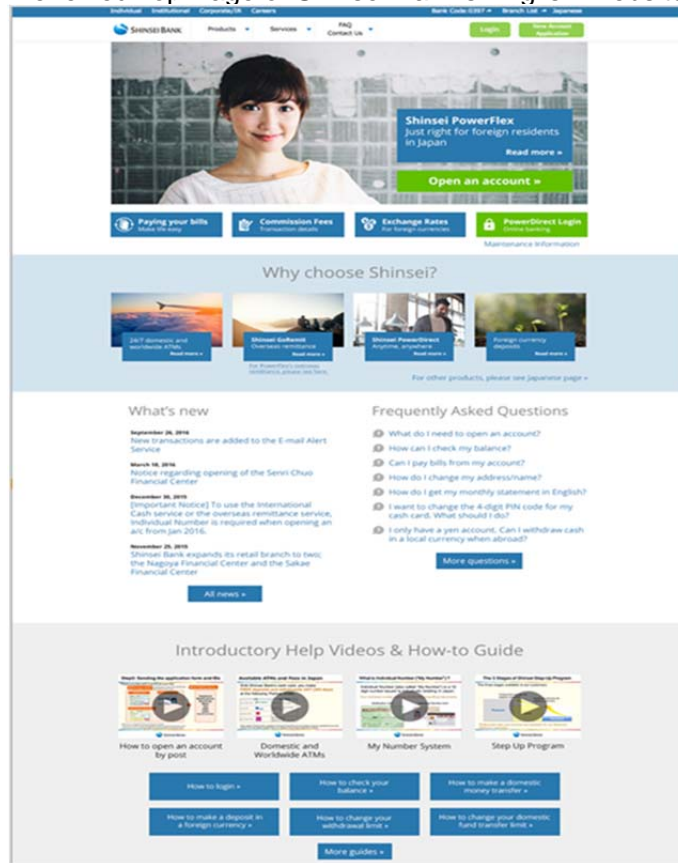
Specifically, Shinsei Bank has established a team dedicated to providing English-language services in October 2016 to enhance the service quality of its call centers, and has strengthened cooperation with its branch staff members. In its Head Office, Shinjuku, Ikebukuro and Fukuoka branches which experience a high level of non-Japanese customer traffic, Shinsei Bank has introduced an interpretation service using a tablet terminal and English account opening application forms that can be completed with a pen tablet. Additionally, the Bank has updated its English language website to improve its ease of use through modifications such as bringing the service menus of products and services frequently utilized by non-Japanese nationals such as those for overseas ATMs and remittance services to prominent positions on the Bank’s homepage and providing operation manuals with videos and pictures. Its frequently-asked-questions (FAQ) page will also be expanded and updated shortly.

An increase in transactions by non-Japanese national customers contributes to inflows of foreign currencies and settlement funds. Shinsei Bank will work to develop new financial products and services that meet the needs of its customers residing in Japan.

¹ The number of foreign residents in Japan as of June 30, 2016: 2,307,388 (increased 75,199 (3.4%) compared to December 31, 2015) (Ministry of Justice: foreign resident data)

Shinsei Bank is a leading diversified Japanese financial institution providing a various range of financial products and services to both institutional and individual customers. The Bank has a network of outlets throughout Japan and is committed in its pursuit of uncompromising levels of integrity and transparency in all of its activities in order to earn the trust of its 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>

Renewed Top Page of Shinsei Bank's English Website



Page for Videos and Operation Manual

