

SHINSEI BANK, LIMITED

SHINSEI BANK

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For Immediate Release

Shinsei Bank, Limited APLUS FINANCIAL Co., Ltd.

Acceptance of WeChat Pay, a China Based Settlement Service, Commenced by Seven Companies Including EDION, Kokumin, and ANA DUTY FREE SHOP

Tokyo (Monday, April 10, 2017) --- Shinsei Bank, Limited (Chuo-ku, Tokyo; President and CEO: Hideyuki Kudo; hereinafter, "Shinsei Bank," "the Bank") has announced today that APLUS Co., Ltd. (Tokyo Head Office: Chiyoda-ku, Tokyo; Representative Director and President: Akira Watanabe; hereinafter, "APLUS"), a Group member company of Shinsei Bank, has entered into agreements concerning the acceptance of "WeChat Pay," a China based settlement service, with seven companies including EDION Corporation (Osaka City, Chairman and President: Masataka Kubo; hereinafter, "EDION"), a home electronics specialty outlet operator, Kokumin Co., Ltd. (Osaka City, Representative Director and President: Hidenobu Kinumaki; hereinafter, "Kokumin"), a drugstore and pharmacy operator, and ALL NIPPON AIRWAYS TRADING DUTY FREE CO., LTD. (Narita City, Chiba prefecture; President Hiroko Oguchi; hereinafter, "ANA TRADING DUTY FREE"), an operator of airport ANA DUTY FREE SHOPs, which have started accepting WeChat Pay from March 2017.

In addition to EDION, Kokumin and ANA TRADING DUTY FREE, AMANO INC. (Nagoya City; Representative Director: Shinji Amano), a drug and cosmetic goods outlet operator, Kinotoya (Sapporo City; Chairman: Akio Naganuma), a manufacturer and retailer of Western confectionaries, Josuian Co., Ltd. (Fukuoka City; Representative Director and President: Koujiro Mori), a manufacturer and seller of Japanese confectionaries, and Dalloyau Japon (Bunkyo-ku, Tokyo; Representative Director and President: Shunji Inoue), a manufacturer and seller of Western confectionaries, a total of seven companies, have commenced the acceptance of WeChat Pay. EDION will accept WeChat Pay in its "AKIBA" and "Doutonbori" outlets in Tokyo and Osaka, respectively, and ANA TRADING DUTY FREE will accept WeChat Pay in its ANA DUTY FREE SHOP outlets in Narita International Airport and Naha Airport.

With APLUS as the main business entity, the Shinsei Bank Group is developing a WeChat Pay merchant network in Japan in accordance with the agreement¹ between Tenpay Payment Technology Co., Ltd. (hereinafter, "Tenpay"), the Tencent Group company which operates WeChat Pay, and the Bank regarding the provision of settlement agent service in Japan. With the acceptance of the settlement service by the seven companies, the WeChat Pay service is now accepted by 250 companies in approximately 4,300 outlets (as of April 5, 2017). APLUS will continue proactively engaging in efforts to expand the network of merchants accepting WeChat Pay in Japan.

¹ Please refer to the press release entitled "Shinsei Bank Group to Provide Settlement Agent Services in Japan for Chinese Payment Service 'WeChat Pay' " released on April 13, 2016.

■APLUS Co., Ltd.	
Name:	APLUS Co., Ltd. (100% subsidiary of APLUS FINANCIAL Co., Ltd.)
Representative:	Representative Director and President: Akira Watanabe
Tokyo Head Office:	12-8, Soto-kanda 3-chome, Chiyoda-ku, Tokyo
Main business	Shopping credit business, card business, settlements business, etc.
*For details of WeChat Pay, refer to: https://wechatpay.aplus.co.jp/	