



July 12, 2017

The Tokyo Star Bank, Limited

Shinsei Bank, Limited

APLUS FINANCIAL Co., Ltd.

**The Tokyo Star Bank, Limited and APLUS, a Shinsei Bank Group Company, Enter Into Agreement Concerning Chinese Payment Service “WeChat Pay”**

Tokyo (Wednesday, July 12, 2017) --- The Tokyo Star Bank, Limited (Minato-ku, Tokyo; Director, President, Representative Executive Officer, CEO: Seiji Sato; hereinafter, “Tokyo Star Bank”) and APLUS Co., Ltd. (Tokyo Head Office: Chiyoda-ku, Tokyo; Representative Director and President: Akira Watanabe; hereinafter, “APLUS”), a Group member company of Shinsei Bank, Limited (Chuo-ku, Tokyo; President and CEO: Hideyuki Kudo; hereinafter, “Shinsei Bank”), have entered into an agreement concerning introducing “WeChat Pay,” a China based payment system, effective as of July 12, 2017.

WeChat Pay is a mobile payment service provided to Chinese customers through WeChat, China’s largest SNS application operated by Tencent Holdings Ltd. (hereinafter, “Tencent”), and APLUS serves as an agent in providing WeChat Pay payment service in Japan.

Tokyo Star Bank provides value-added, highly-advanced solutions, including structured finance such as nonrecourse finance and buy-out finance, that meet the customers’ individual needs, as well as promotes entering into comprehensive transactions based on relationship building in order to meet its customers’ diversified needs. This alliance is part of these initiatives, and Tokyo Star Bank will introduce APLUS to its customers who are considering the implementation of WeChat Pay in order to attract the rapidly-increasing number of Chinese tourists visiting Japan.

With APLUS as the main business entity, the Shinsei Bank Group is developing a WeChat Pay merchant network in Japan in accordance with its agreement with Tenpay Payment Technology Co., Ltd. (hereinafter, “Tenpay”), the Tencent Group company which operates WeChat Pay, regarding the provision of agency services related to making payments in Japan.<sup>1</sup> Thus far, Laox Co., LTD., a general duty-free shop operator, AEON Retail, an AEON Group member company operating a general merchandise store business, the Nihon Kotsu Group which operates a taxi company, and MARRONNIER GATE GINZA, department stores in Ginza, Tokyo, have begun the implementation of WeChat Pay. APLUS will continue to actively engage in increasing the number of WeChat Pay merchants.

<sup>1</sup> For details, please refer to the press release “Shinsei Bank Group to Provide Settlement Agent Services in Japan for Chinese Payment Service “WeChat Pay” released on April 13, 2016.