

For Immediate Release

Shinsei Bank, Limited  
APLUS FINANCIAL Co., Ltd.**Acceptance of WeChat Pay, a China Based Settlement Service, Commenced  
by Six Companies Including AEON RYUKYU, A&S Takashimaya Duty Free, Kiroro  
Associates, and Heichinrou**

Tokyo (Friday, July 21, 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 six companies including AEON RYUKYU Co., Ltd. (Shimajiri-gun, Okinawa; Representative Director and President: Keiji Sagata; hereinafter, "AEON RYUKYU"), an operator of supermarkets, "AEON," in Okinawa, A&S Takashimaya Duty Free Company Limited (Shibuya-ku, Tokyo; President and CEO: Ryugo Nishimura; hereinafter, "A&S Takashimaya Duty Free"), a duty free outlet operator in the department store, Takashimaya, Kiroro Associates Co., Ltd. (Akaigawa-mura, Hokkaido; President and CEO: Mackenzie Ian Donald; hereinafter, "Kiroro Associates"), an operator of ski areas and activity facilities in Hokkaido, and Heichinrou Co., Ltd. (Yokohama-shi, Kanagawa; President and CEO: Yasuhiro Hayashi; hereinafter, "Heichinrou"), a Chinese restaurant management company, which have started accepting WeChat Pay.

In addition to AEON RYUKYU, A&S Takashimaya Duty Free, Kiroro Associates, and Heichinrou, Nakazawa Ltd. (Konan-shi, Shiga; President and CEO: Michimori Nakazawa), a sales company of eye glasses and jewelry goods, and JR Hokkaido Inn Management (Sapporo-shi; President and CEO: Seiji Ishimi), a group member company of JR Hokkaido Hotels and a hotel operator, a total of six companies, have commenced the acceptance of WeChat Pay. A&S Takashimaya Duty Free has accepted WeChat Pay in its duty free outlet, and Kiroro Associates has accepted WeChat Pay in its ski areas and activity facilities. AEON RYUKYU starts accepting WeChat Pay in its AEON Chatan store from July 21, 2017, and Heichinrou will accept from July 2017.

With APLUS as the main business entity, the Shinsei Bank Group is developing a WeChat Pay merchant network in Japan in accordance with the agreement<sup>1</sup> between Tenpay Payment Technology Co., Ltd. (hereinafter, "Tenpay"), the Tencent Group company which operates WeChat Pay, and APLUS regarding the provision of settlement agent service in Japan. With the acceptance of the settlement service by the six companies, the WeChat Pay service is now accepted by 500 companies in approximately 5,500 outlets (as of July 19, 2017). APLUS will continue proactively engaging in efforts to expand the network of merchants accepting WeChat Pay in Japan.

<sup>1</sup> 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.

Note: For details of WeChat Pay, refer to: <https://wechatpay.aplus.co.jp/>

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*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>*