

For Immediate Release

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(Code: 8303, TSE First Section)

**Commencement of Robo-Advisor Based Asset Management Service for Individual Customers**

– **“THEO Plus Shinsei Bank”** to be launched on Wednesday, November 1, and acceptance of applications for the Personal Defined Contribution Pension Plan (called “iDeco”) to start from Friday, December 1 –

Tokyo (Tuesday, October 31, 2017) --- Shinsei Bank, Limited (hereinafter, “Shinsei Bank,” “the Bank”) announced today that it will start providing an asset management service using a robo-advisor to its individual customers. Based on its partnership with MONEY DESIGN, Co., Ltd. (Minato-ku, Tokyo; CEO: Jin Nakamura; hereinafter, “MONEY DESIGN”), the Bank will commence the discretionary ETF (exchange traded fund) investment services, **“THEO Plus Shinsei Bank,”** to its comprehensive *PowerFlex* account (hereinafter, “*PowerFlex*”) holders from Wednesday, November 1, 2017. In addition, from Friday, December 1, 2017, Shinsei Bank plans to accept applications for “MYDC,” a Personal Defined Contribution Pension Plan (“iDeco”)<sup>1</sup> service which will be provided by MONEY DESIGN as plan administrator.

**THEO Plus Shinsei Bank** is a service for *PowerFlex* customers customizing THEO, which was originally developed by MONEY DESIGN. Only by answering five questions such as their age, current annual income, and amount of financial assets, the robo-advisor will propose and support to invest in the optimal combination among approximately 6,000 ETFs worldwide. Users can complete their application via smartphone and start investment from 10,000 yen. Further, the service is available at a low cost, with the investment management fee of up to 1% (annually). With the launch of **THEO Plus Shinsei Bank**, Shinsei Bank will conduct campaigns and seminars.

MYDC is an *iDeCo* plan commenced from January 2017 by MYDC Co., Ltd. (Minato-ku, Tokyo; Representative Director and President: Takushi Maekawa), which plans to merge with MONEY DESIGN on November 1, 2017. Shinsei Bank will provide the *iDeCo* service as its application accepting financial institution. Leveraging the robo-advisor functions, customers will be able to receive supports to select *iDeCo* products with their smartphones and personal computers, and simply promote an application process.

Based on the partnership with MONEY DESIGN, including subscription to the company’s third party allotment conducted in July 2017, and dispatching of the Bank’s Managing Executive Officer to the company, Shinsei Bank has been considering providing asset management services leveraging a robo-advisor. Starting this enhancement of the asset management service, Shinsei Bank will continue to consider various tie-up opportunities with MONEY DESIGN.

<sup>1</sup> MONEY DESIGN, Co., Ltd. has been applying to an operation managing institution of *iDeco*.

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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 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>*