INFORMATION



For Immediate Release

Company Name: Shinsei Bank, Limited Name of Representative: Hideyuki Kudo President and CEO (Code: 8303, TSE First Section)

Suspension of Services over the Year End to the Beginning of the Year Due to Migration to the Next Core Banking System (Six days from December 29, 2018, to January 3, 2019)

Tokyo (Tuesday, October 2, 2018) --- Shinsei Bank will begin offering its services on the next core banking system from Friday, January 4, 2019, aiming to enhance our services, customer usability and stable operations of the system.

As safety and certainty are our first priority in migrating to the next core banking system, we have decided to suspend our online systems during the dates set out below. During this period all services including the use of the Shinsei Bank ATM card at the affiliated convenience stores (ATMs, the call centers, internet banking, etc.) will be suspended.

Cash withdrawal will not be available at ATMs during this suspension period over the year end to the beginning of the year. Please be prepared for this suspension period, such as withdrawal of your cash beforehand. We apologize for any inconvenience during this suspension period and hope you understand that this is a necessary step for a safe migration to the new system.

[Service suspension period]

From 0:00 on Saturday, December 29, 2018 to 24:00 on Thursday, January 3, 2019 (six days in total)

* Some services will have limitations on Friday, December 28, 2018, the day prior to the suspension period.

[Services to be suspended]

All services including ATMs, the call centers, and internet banking

* Reports on loss of ATM cards or financial crimes will be available 24 hours a day during the suspension period at Shinsei Power Call (call centers).

We apologize for any inconvenience and ask for your continued support for our further endeavors to improve our services to our customers.

Please find the following contact information for any inquiries regarding this suspension:

【Shinsei Bank website】 http://www.shinseibank.com/

[Shinsei Power Call (for individual customers)] 0120-456-007

Operation hours (calls received by operators): 8:00 to 21:00 (including Saturdays, Sundays, and holidays) (excluding December 29, 2018 to January 3, 2019)

[Shinsei Corporate Call Center (for institutional customers)] 0120-511-025

Operation hours: 9:00 to 17:00 (on bank working days)

[Note]

Crimes have been observed where criminals pose as police officers or financial institution staff to obtain from our customers their bank account numbers and pin codes over the phone and withdraw money through the internet or with forged ATM cards.

Please beware that <u>our bank staff will never ask for our customers' bank account numbers</u> <u>or pin codes</u>, <u>or visit your homes to ask for your ATM cards</u>.

Summary of the Migration to the Next Core Banking System

[Purpose of Migration]

- Enhance our services and customer usability
- Improve the efficiency and stability of system operations by changing system configuration
- Enhance capacity for responding to system failures
 - * The system migration will not require our customers to perform any special procedures

[Launch Date of the Core Banking New System]

■ 0:00 am, Friday, January 4, 2019

[Changes in Services due to the migration]

- I) Remittances and transfers between Shinsei Bank accounts through Shinsei PowerDirect (internet banking) will be available 24 hours a day.
- II) Remittances to Shinsei Bank's individual customer accounts through Shinsei Corporate Direct (corporate internet banking) will be extended until 20:00 (remittances to corporate accounts will remain available until 20:00).

End

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