

For Immediate Release

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President and CEO
(Code: 8303, TSE First Section)

Commencement of “Shinsei Bank Smart Money Lending” for DOCOMO users

Tokyo (Thursday, August 29, 2019) --- Shinsei Bank, Limited (hereinafter, “Shinsei Bank”) today announced that we launched “Shinsei Bank Smart Money Lending (hereinafter, “Smart Money Lending”)", a new financing service that utilizes the “DOCOMO Lending Platform”^{*1} of NTT DOCOMO, INC. (hereinafter, “DOCOMO”).



ドコモ回線ご契約者向け

新生銀行スマートマネーレンディング

Smart Money Lending is a new financing service with the following features. DOCOMO provides credit guarantees, and Shinsei Financial Co., Ltd. (Chiyoda-ku, Tokyo; Hiroyuki Torigoe, President and CEO) of the Shinsei Bank Group provides credit re-guarantees.

- **Completed with smartphones, no special card required**

All procedures from application to borrowing can be completed on a smartphone. As borrowing money can be transferred to a bank account or a docomo Kouza of the customer, a dedicated card for the borrowing is not required.

- **Supporting systematic use of the "Lending Manager"™^{*2} app**

Proprietary app provided by DOCOMO enables customers to check borrowing conditions and bank account balances, as well as to provide simulation services for borrowing and advice on the timing of repayments, thereby supporting customers' planned use of the service.

- **Setting interest rates in accordance with the usage status of DOCOMO**

“DOCOMO scoring” is utilized to set borrowing rates. In response to the approval of guarantees and the provision of terms and conditions from DOCOMO, a credit guarantee company, Shinsei Bank performs the prescribed credit review and finally determines the terms and conditions for loans.

In addition, we offers a preferential interest rate of up to 1.2% per annum depending on the contract term of DOCOMO and the collaboration with the "Money Forward"^{*3} through the "Lending Manager" app. The longer the DOCOMO contract term is, the greater the preferential interest rate range is applied. For more information on the terms of preferential interest rates, please refer to the product summary^{*4} on the Shinsei Bank's website.

As one of the value co-creating businesses in our medium-term strategies, the Shinsei Bank Group is working to create new business models that go beyond existing frameworks and meet the diverse needs of its customers through collaboration with external partners with open and flexible platforms, while leveraging the Group's technological strengths in information and finance as a financial institution. Through Smart Money Lending, we will continue to provide optimal financial services to customers using DOCOMO networks.

*1 For more information on the DOCOMO Lending Platform, please refer to DOCOMO's press release materials (Japanese only).

https://www.nttdocomo.co.jp/info/news_release/2019/08/29_00.html

*2 "Lending Manager" is a trademark of DOCOMO.

*3 "Money Forward" is an automatic household account book and asset management service for individuals provided by Money Forward, Inc.

*4 Product Summary (Japanese only)

https://www.shinseibank.com/powerflex/smoneypdf/smoney_description.pdf

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 <https://www.shinseibank.com/corporate/en/index.html>

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