

For Immediate Release

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

Launch of "Electronic Delivery Service for Investment Trust Distribution Prospectus" at Over-the-Counters

Tokyo (Tuesday, October 1, 2019) --- Shinsei Bank, Limited (hereinafter, "Shinsei Bank") launched the "electronic delivery service for investment trust distribution prospectus" (hereinafter, "Prospectus") at over-the-counter (hereinafter, "OTC") as part of initiatives to promote "the best interests of customers" and "the provision of important information in an easy-to-understand manner," which are one of the policies on customer-oriented business conduct. In line with this, on August 31, 2019, we shifted to digital management by using the Customer Relationship Management system while abolishing inventory control of the prospectus at the OTC.

This service uses large monitors to explain products and services to customers who apply for investment trusts at the OTC and electronically provides the prospectus in lieu of documents (for customers who have agreed electronic delivery).

Electronic prospectus has been available only for the internet banking so far. However, when we implemented a pilot service at several branches in advance, approximately 65% of customers wanted it and we received favorable feedbacks for the service, and we decided to implement it at all of our branches.

With the introduction of this service, customers will be able to check electronically issued prospectuses on mobile devices such as smartphones and personal computers, and will not need to store them in writing. In addition to reducing logistics and waste-related expenses, we will reduce the burden of inventory management at our branches, which will lead to more efficient operations. Reduction of binding costs of the prospectus is also expected at the investment trust management companies.

Shinsei Bank's Medium-Term Strategies aim to fulfill its social responsibilities by providing customer-oriented services, and to contribute to sustainable growth and SDGs. Starting with the launch of this service, we will strive to improve our methods of providing products and services in line with our customers' various lifestyles. At the same time, we will promote the development and provision of services based on a customer-oriented perspective and an innovative approach through the utilization of digital technology.

End

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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【For the details】

<Electronic delivery process of prospectuses at the over-the-counter> (※patent pending in Japan)

