

October 30, 2020

Credd Finance, Ltd.  
 Seven Bank, Ltd.  
 Shinsei Bank, Limited  
 APLUS Co., Ltd.

**Started Offering “Purpose Loans (Unsecured)” to Foreign Residents Even Without Permanent Residence Status**  
**- Namely "Sendy Personal Loan" (in addition to Credit Card) -**

Credd Finance, Ltd. (Headquartered in Chiyoda-ku, Tokyo; Yasuharu Ueki, President and Representative Director: hereinafter, "Credd Finance"), a joint venture company of Seven Bank, Ltd. (Headquartered in Chiyoda-ku, Tokyo; Yasuaki Funatake, President and Representative Director; hereinafter, "Seven Bank"), Shinsei Bank, Limited (Headquartered in Chuo-ku, Tokyo; Hideyuki Kudo, President and CEO; hereinafter, "Shinsei Bank"), and has begun offering "Purpose Loans" as a second product in collaboration with APLUS Co., Ltd. (Headquartered in Chiyoda-ku, Tokyo; Tetsuro Shimizu, Representative Director and President, hereinafter, "APLUS").

Credd Finance aims to provide a variety of easy to use financial services so that they can help foreign residents to live in Japan more conveniently. We have begun accepting applications for Sendy Personal Loan, a new product designed for foreign residents, in line with the above philosophy from October 30, 2020.

This product is an unsecured, non-guarantor loan for foreigners who are eligible to stay for work. This product includes a wide range of purpose loans such as “purchasing personal cars”, “educational expenses”, “vehicle training center expenses”, “moving expenses”, “medical/beauty care expenses” and “renovation expenses”. Please also refer to the following website for details.

<https://sendy-app.com/ja/loan/> (Japanese)

<https://sendy-app.com/en/loan/> (English)

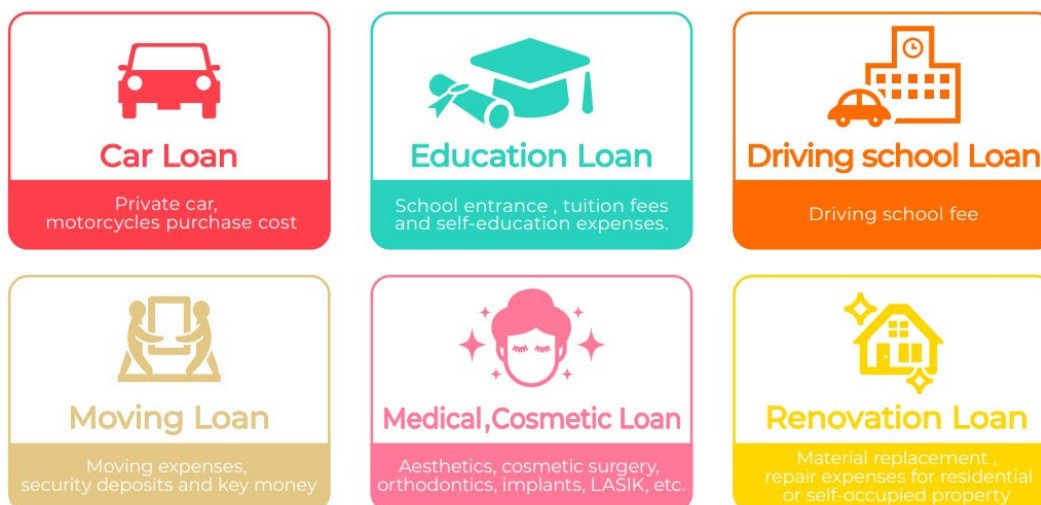
Credd Finance will continue to aim to realize “Fair Finance” and contribute to multicultural coexistence by meeting each customer needs without being constrained by precedents.

**[Sendy Personal Loan Product Outline]**

Name	Sendy Personal Loan	
Use of funding	Private Cars, Education	Driving School, House-Moving, Medical/Beauty Care, Renovation
Interest rate on loans (actual annual rate)	8.9%~15.0%	13.2%~15.0%
Form of contract	Loan Agreement	
Repayment method	Account Transfer (Transfer from Seven Bank Account of the Customer)	
Number of repayments and repayment period	6 to 36 times (or the expiration date of the residence period in Japan, whichever is earlier).	
Amount of loan	JPY0.1 million to JPY0.5 million (JPY10 thousand unit)	
Application method	Applications can be made at Tokyo, Ueno, Nagoya and Sake branches of Seven Global Remit Co., Ltd., an agent company of APLUS.	

Note: At the time of loan application, there will be a credit evaluation by APLUS.

## Types of loan according to your needs



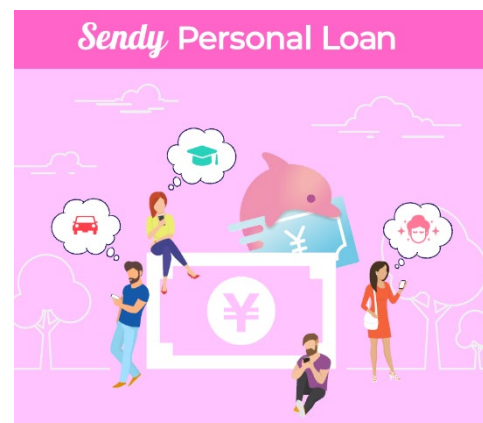
[Credd Finance, Ltd.] (URL:<https://www.credd-finance.co.jp/> Japanese only)

Name	Credd Finance, Ltd.
Address	1-6-1, Marunouchi, Chiyoda-ku, Tokyo, Japan
Job Title/Name of Representative	President and Representative Director Yasuharu Ueki
Shareholders and Percentage of Shares Held	Seven Bank, Ltd. 60% Shinsei Bank, Limited 40%

[Reference]

Press Release on Establishment of Credd Finance, Ltd.  
<https://pdf.irpocket.com/C8303/xFFN/jJ0A/WPuG.pdf>

Press release of the first product, Sindy Credit Card  
<https://pdf.irpocket.com/C8303/wVz1/Cs9l/QfcR.pdf>



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

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