

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

## Launch of “Shinsei Bank Smart Card Loan Plus for Nissen”

Tokyo (Wednesday, November 11, 2020) --- Shinsei Bank, Limited (hereinafter, “Shinsei Bank”) has launched today “Shinsei Bank Smart Card Loan Plus for Nissen (the “Product”)”, a loan product for individual customers of Nissen Group, a major mail order company.

This Product will utilize the knowledge and know-how of the Shinsei Bank Group accumulated through the “Shinsei Bank Smart Card Loan” for Shinsei Bank customers. In addition, Nissen Credit Service Co., Ltd. (Headquartered in Kyoto City, Kyoto; Toshiyuki Takemoto, President and Representative Director; hereinafter, “Nissen Credit Service”) will provide credit guarantee. Shinsei Bank and Nissen Credit Service will jointly promote this business.

In addition, through the website and direct mail of Shinsei Bank and the Nissen Group, we will develop fine-tuned “One to One” marketing mainly targeting female customers as well as respond to the various card loan needs of Nissen Group customers appropriately. For more details on the Product, please refer to the Product Overview.

“Growth Through Value Co-Creation” is one of the Shinsei Bank Group's basic strategies in the Medium-Term Strategies. While leveraging the Shinsei Bank Group's strengths in technology in both information and finance as a financial institution, it aims to provide new values to its customers through collaboration with external partners with open and flexible platforms. It will also strive to provide even more optimal financial services to Nissen Group customers through this Product.

### Product Overview

[https://www.shinseibank.com/powerflex/splus\\_ncs/pdf/splus\\_ncs\\_description\\_201111.pdf](https://www.shinseibank.com/powerflex/splus_ncs/pdf/splus_ncs_description_201111.pdf) (Japanese only)

### ■ Outline of Nissen Credit Service Co., Ltd.

Trade Name : Nissen Credit Service Co., Ltd.  
 Address : 26 Nishikujoimachi, Kyoto Minami-ku, Kyoto  
 Representative : President and Representative Director: Toshiyukii Takemoto  
 Name  
 Incorporation : October 21, 2000  
 Paid-in Capital : JPY4.05 billion (including additional paid-in capital)  
 Shareholders : Nissen Holdings Co., Ltd. 50%  
                   Shinsei Bank, Limited 50%  
 Business : Loans, Credit Cards and others  
 Activities  
 U R L : <https://www.nissen-ncs.jp/WEB/corporation/outline/> (Japanese only)

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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>*

For further information, please contact:

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