

For Immediate Release

## Shinsei Bank to Provide 24/7 ATM Services During Golden Week Holidays

Tokyo (Thursday, April 22, 2004) - Shinsei Bank, Limited ("Shinsei Bank") today announced that its ATM services during the Golden Week holidays (April 29 to May 5, 2004) will be available 24-hours-a-day as usual.

Since June 2001, Shinsei Bank has provided 24-hours-a-day, seven-days-a-week service at ATMs installed at its head office and branches. During the upcoming Golden Week holidays, Shinsei's integrated *PowerFlex* account cash cardholders will be able to utilize ATM services for cash deposits/withdrawals and balance inquiries at ATMs installed at the Bank's head office and branches, at Keihin Kyuko train stations ("Keikyu Station Bank") and at Daily Yamazaki convenience stores. (See the Appendix for details.) At IY Bank's ATMs installed at 24/7 Seven-Eleven convenience stores (about 7,900 ATMs), ATM services for cash withdrawals/deposits and balance inquiries will be also available 24-hours-a-day.

### ATM Operating Hours and Fees During Golden Week Holidays ATMs Installed at Shinsei Head Office and Branches

| Date  | Operating Hours ( 1, 2) | Fees |
|---|-------------------------|------|
| Thursday, April 29 to<br>Wednesday, May 5, 2004 | 24-hours-a-day          | Free |

- ( 1) Due to system maintenance work, ATM services will be unavailable from 0:30 to 1:30am and from 8:00 to 9:00am on Tuesday, May 4, 2004.
- ( 2) Operating hours of Keikyu Station Bank ATM services are from 6:00 to 24:00. Due to system maintenance work, Keikyu Station Bank ATM services will be unavailable from 6:00 to 9:00am on Tuesday, May 4, 2004.

## ATM Operating Hours and Fees During Golden Week Holidays

- For *PowerFlex* cash cardholders -

### Shinsei ATMs Installed at Head Office and Branches

| Transaction                                 | Operating Hours | Fees | Withdrawal Limit ( 1)                                     |
|---|-----------------|------|---|
| Withdrawals<br>Deposits<br>Balance Inquires | 24-hours-a-day  | Free | - 2 million yen per withdrawal<br>- 5 million yen per day |

( 1) 5 million yen daily withdrawal limit includes withdrawals made through Shinsei ATMs (including remittance to Postal Savings accounts), ATMs of financial institutions with ATM tie-up agreements and Postal Savings ATMs.

### IY Bank ATMs Installed at Seven-Eleven Convenience Stores

| Transaction                                 | Operating Hours | Fees | Withdrawal Limit ( 1)                                   |
|---|-----------------|------|---|
| Withdrawals<br>Deposits<br>Balance Inquires | 24-hours-a-day  | Free | - 500,000 yen per withdrawal<br>- 2 million yen per day |

( 1) 2 million yen daily withdrawal limit includes withdrawals made through Shinsei ATMs (including remittance to Postal Savings accounts), ATMs of financial institutions with ATM tie-up agreements and Postal Savings ATMs. The maximum number of bills available per transaction (withdrawals/deposits) is 50.

### Keikyu Station Bank ATMs Installed at Keihin Kyuko Train Stations

| Transaction                                 | Operating Hours | Fees | Withdrawal Limit ( 1)                                   |
|---|-----------------|------|---|
| Withdrawals<br>Deposits<br>Balance Inquires | 6:00 – 24:00    | Free | - 500,000 yen per withdrawal<br>- 5 million yen per day |

( 1) 5 million yen daily withdrawal limit includes withdrawals made through Shinsei ATMs (including remittance to Postal Savings accounts), ATMs of financial institutions with ATM tie-up agreements and Postal Savings ATMs.

### Shinsei Daily Bank ATMs Installed at Daily Yamazaki Convenience Stores

| Transaction                                 | Operating Hours | Fees | Withdrawal Limit ( 1)                                   |
|---|-----------------|------|---|
| Withdrawals<br>Deposits<br>Balance Inquires | 24-hours-a-day  | Free | - 500,000 yen per withdrawal<br>- 5 million yen per day |

( 1) 5 million yen daily withdrawal limit includes withdrawals made through Shinsei ATMs (including remittance to Postal Savings accounts), ATMs of financial institutions with ATM tie-up agreements and Postal Savings ATMs.