

For Immediate release

Shinsei Bank, Limited
(Code: 8303 TSE First Section)

Shinsei Bank Launches ATM Services at National Medical Facilities

Tokyo (Monday, July 5, 2004) – Shinsei Bank, Limited (“Shinsei Bank”) today announced that it launched ATM services at national medical facilities.

Effective July 5, 2004, Shinsei Bank installed ATMs in National Hospital Organization Yokohama Medical Center and Osaka National Hospital. By the end of July, Shinsei Bank plans to install ATMs in four other medical facilities in the Tokyo metropolitan area and the Kansai region. Shinsei Bank considers expanding ATM services at facilities including medical institutions depending on their usage situations.

Services available at these ATMs are as follows:

- ① Holders of Shinsei Bank cash cards for comprehensive *PowerFlex* accounts can utilize ATM services for cash deposits/withdrawals and balance inquiries free of charge 24 hours a day, seven days a week.
- ② Holders of cash cards issued by financial institutions with ATM tie-up agreements such as city banks can utilize ATM services for cash withdrawals and balance inquiries free of charge.
- ③ Holders of Postal Savings cash cards can utilize ATM services for cash deposits/withdrawals and balance inquiries free of charge. (Fees will be charged on cash deposits and withdrawals.)

Large-scale medical facilities are generally located in large premises and sometimes lack accessibility to bank branches nearby. The installation of Shinsei ATMs at such medical facilities will improve convenience for staff, patients and visitors.

Since the launch of its comprehensive *PowerFlex* account in June, 2001, Shinsei Bank has improved customer services by providing 24-hours-a-day, seven-days-a-week free of charge ATM services, and expanded a nationwide network of about 60,000 ATMs in total with ATM tie-up agreements with all city banks, Postal Savings and IY Bank.

By installing ATMs in medical facilities, Shinsei Bank expects to further expand our ATM network and increase customer convenience.

<Reference>

Medical facility	Address	ATM operating hours
National Hospital Organization Yokohama Medical Center	3-60-2, Harajuku, Totsuka-ku, Yokohama, Kanagawa	24-hours-a-day (ATM services may be unavailable depending on facilities' conditions.)
National Hospital Organization Osaka National Hospital	2-1-14, Hoen-zaka, Chuo-ku, Osaka	

ATM Service Operating Hours and Fees (as of July 5, 2004)

Shinsei PowerFlex Account Cash Cards

Transaction	Operating Hours	Fees	Withdrawal Limit (1)
Withdrawals/ deposits, balance inquiries	24-hours-a-day	Free of charge	500,000 yen per withdrawal 5 million yen per day

(1) Withdrawals are limited to 5 million yen per day. The limit includes withdrawals through Shinsei ATMs (including remittance to Postal Savings accounts), withdrawals through ATMs of financial institutions with ATM tie-up agreements and through Postal Savings ATMs.

Cash Cards of Financial Institutions with ATM Tie-Up Agreements

Transaction	Operating Hours	Fees	Withdrawal Limit
Withdrawals, balance inquiries	Weekdays: 8:45 - 19:00 Sat./ Sun. 9:00 - 17:00	Free of charge	200,000 yen per withdrawal 2 million yen per day (2)

NOTE: No operations on national holidays, except national holidays that fall on a Sunday (in which case ATMs do not operate on the following Monday). No operations on January 1,2 and 3.

Financial institutions with ATM tie-up agreements: All city banks (Mizuho, Bank of Tokyo-Mitsubishi, UFJ, Sumitomo Mitsui, Resona and Saitama-Resona), trust banks (Chuo-Mitsui TB, Mitsubishi TB, Sumitomo TB, Mizuho TB and UFJ TB), Aozora Bank and Shoko-Chukin.

(2) The daily withdrawal limit includes withdrawals made through ATMs/CDs of the card issuing financial institution or other financial institutions on the same day.

Cash Cards of Postal Savings Accounts

Transaction	Operating Hours	Fees (3)	Withdrawal Limit
Withdrawals/ deposits, balance inquiries	Weekdays: 0:05 - 23:55 Sat./ Sun.: 0:05 - 20:10 Services are available from 6:30 on Mondays and business days immediately succeeding a holiday.	105 yen 210 yen	200,000 yen per withdrawal Not to exceed the balance of the Postal Savings account

NOTE: No operations on January 1,2 and 3.

(3) 105 yen is charged for deposits or withdrawals from 8:45 to 18:00 on weekdays and from 9:00 to 14:00 on Saturdays. 210 yen is charged on other deposits or withdrawals.

A maximum of 500,000 yen can be deposited per transaction for all types of cardholders.