

For Immediate Release

Shinsei Bank, Limited  
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### **Shinsei Bank International ATMs Accept Cirrus and MasterCard**

Tokyo (Thursday, May 26, 2005) --- Shinsei Bank, Limited ("Shinsei Bank") today announced that its ATMs which currently accept cash and credit cards issued by foreign institutions ("International ATMs") also start accepting Cirrus, MasterCard International and Maestro cards issued overseas. In addition to cards issued by PLUS, VISA International and VISA Electron, Shinsei International ATMs are now able to accept about 2 billion cards issued worldwide.

Since September 2004, Shinsei Bank has installed 51 International ATMs in the Tokyo Metropolitan and Kinki areas, such as in Roppongi Hills (Minato-ku, Tokyo). International ATMs provide convenient services to overseas travelers, foreigners living in Japan and Japanese customers who hold overseas bank accounts.

Unlike many other countries, most Japanese ATMs, with the exception of Japan Post and a small number of financial institutions, have not been able to accept cards issued overseas. There have been calls for change both locally and abroad, following many incidents of overseas travelers expecting to be able to use cards from their home country in Japan, only to end up with cash shortage problems. On the other hand, a Shinsei Bank cash card can be used to withdraw cash in the local currency at nearly 950,000 ATMs in 150 countries participating in the PLUS network. As a financial institution forming part of a global network, Shinsei Bank considers providing ATM services to foreign cash cardholders as its duty.

Shinsei Bank plans to install more International ATMs in high-demand areas including airports and business districts.

Foreign cards accepted:

Card type	Issuing Institution
Cash card	Financial institutions participating in the PLUS or Cirrus networks
Credit card	VISA International, MasterCard International
Debit card	Financial institutions participating in the VISA Electron or Maestro networks

Operating hours: 24 hours/365 days (hours may differ depending on location and issuing institution)

ATM locations: 51 ATMs at 36 locations including Roppongi Hills (Minato-ku, Tokyo) and Tokyo Metro Stations (Ningyocho, Ogikubo, Nogizaka, and Kiba)

Services: Withdrawal, cash advance and balance inquiry

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*Shinsei Bank is a Japanese banking institution founded on global standards of governance and management. With over \$59 billion in assets and 29 branches throughout Japan (non-consolidated, as of March 2005), Shinsei provides a broad range of value-added financial solutions to institutional and individual customers under the banner of "Better Banking." Our PowerFlex account, free ATM network and internet banking service along with our customer friendly financial centers have redefined the Japanese retail banking experience. Shinsei is committed to long-term growth and profitability by expanding its customer-focused business model.*

*News and other information about Shinsei Bank are available at <http://www.shinseibank.com/english/index.html>.*