

For Immediate Release

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

### Establishing Fund Transfer Limits on *PowerFlex* Account

Tokyo (Wednesday, November 2, 2005) – Effective December 1, 2005, Shinsei Bank, Limited (“Shinsei Bank”) will set a daily limit as below for fund transfers including transfers to accounts within Shinsei Bank in order to ensure transaction security for the customers using the *PowerFlex* Account. While the fund transfer limit will initially be set at 500,000 yen, a uniform amount, customers will be able to change the limit depending on their transaction needs.

#### Shinsei Bank fund transfer limit (Daily limit; effective December 1, 2005)

Initial limit (Uniform amount)	Request-based change of the limit
500,000 yen	Between 0 yen and 2,000,000 yen in units of 10,000 yen *

\* This is the case for making change through internet banking Shinsei *PowerDirect*. Customers who want to set the fund transfer limit at an amount exceeding two million yen need to contact the Call Center (Shinsei *PowerCall*) or visit the branch (Shinsei Financial Center.)

Shinsei Bank places primary importance on safeguarding the valuable information and assets of customers. Separately, Shinsei Bank has already carried out a reduction in the ATM withdrawal limit; services for changing the ATM limit; “*PowerYokin*” a deposit that prevents direct withdrawals from ATMs unless customers transfer the funds to an ordinary account in advance and so on. At the same time, Shinsei Bank is striving to ensure the safety of customer deposits by taking the following security measures for internet banking Shinsei *PowerDirect*.

- Log-in by three kinds of codes for identification; branch number/account number (10 digit), ID number (4 digit) and a *PowerDirect* password (6-12 digit)
- Log-in by inputting on the security board (a safer method for not leaving keyboard operation records)
- Use of 128-bit SSL encryption
- Banking server protection using firewalls, etc.

By pursuing customer convenience and further security, the Bank endeavor to realize the brand concept, “Color your life,” which embodies the Bank’s commitment to bring the reality of a lifestyle abundant with color to the customers. Shinsei Bank continues to strive to develop products and services which offer value and convenience to the customers with the aim of being the bank of choice.

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*Shinsei Bank is a Japanese banking institution founded on global standards of governance and management. With over \$56 billion in assets and 29 branches throughout Japan (non-consolidated, as of June 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>.*