

For Immediate Release

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

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

Tokyo (Thursday, April 19, 2007) – Shinsei Bank, Limited (“Shinsei Bank”) today announced that its ATM services including deposits, withdrawals and balance inquiries during the Golden Week holidays (April 28 to May 6, 2007) will be available 24-hours-a-day free of charge, as usual to Shinsei “PowerFlex” customers at Shinsei Bank ATMs and Seven Bank ATMs (12,096 ATMs nationwide). For withdrawal at partner network ATMs by Shinsei “PowerFlex” cash card, Shinsei Bank will refund any fees charged.

Shinsei customers will also be able to make transactions via Internet Banking (Shinsei *PowerDirect*) and Call Center (Shinsei *PowerCall*) as usual, during the Golden Week holidays.

Shinsei Bank’s services (Operate as usual, during the Golden Week holidays)

	Available services	Operating hours
Shinsei Bank ATMs	Withdrawals, deposits, balance inquiries <free of charge>	<b>24 hours<sup>2</sup></b>
Internet Banking (Shinsei <i>PowerDirect</i> )	Accepting transaction applications (Yen and foreign currency deposits, investment trusts, stocks), account information inquiries, accepting transfer applications <sup>1</sup> , etc.	
Call Center (Shinsei <i>PowerCall</i> )	Accepting transaction applications (Yen and foreign currency deposits, investment trusts, debentures), account information inquiries, accepting transfer applications <sup>1</sup> , request for materials, various changes to accountholder’s information, inquiries, etc.	

1. Transfer applications which are accepted from 14:30 on April 27, 2007 to 24:00 April 30, 2007 will be processed on May 1, 2007 and transfer applications which are accepted from 14:30 on May 2, 2007 to 24:00 May 6, 2007 will be processed on May 7, 2007.
2. Except for a regular maintenance time of ATMs and Internet Banking (Shinsei *PowerDirect*).
3. Please see appendix for further details about ATM services.

Shinsei Bank is aiming to bring the reality of a lifestyle abundant with color to our customers, through the branding concept “Color your life” and will continue to strive at developing products and services which offer value and convenience to our customers.

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Shinsei Bank is a Japanese financial institution providing a full range of financial products and services to both institutional and retail customers based on a three pillar business model comprising Institutional Banking, Consumer and Commercial Finance and Retail Banking. The Bank has total assets of US\$ 92 billion on a consolidated basis and a network of 29 Shinsei Bank branches in Japan (as of December 2006). Shinsei Bank demands uncompromising levels of integrity and transparency in all its activities to earn the trust of 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 <http://www.shinseibank.com/english/index.html>.

【Appendix】

**ATM Operating Hours and Fees During the Golden Week Holidays  
- For Shinsei “PowerFlex” cash card holders -**

	ATMs		Operating Hours	Fees	
<b>Shinsei Bank ATMs</b>	Shinsei Bank ATMs installed at Head Office and Branches Other Shinsei Bank ATMs		24 hours	Free of charge	
	Shinsei Bank ATMs installed at Tokyo Metro stations		5:00 - 24:00		
	Keikyu Station Bank ATMs (ATMs installed at Keihin Electric Express Railway stations, etc.)		6:00 - 24:00		
Seven Bank ATMs (ATMs installed at Seven-Eleven convenience stores, etc.)		24 hours			
<b>Partner network ATMs</b>	Japan Post Office ATMs	Deposit	Weekdays 7:00 - 21:00 Sat. & Sun. and Holidays 9:00 - 17:00 (Services not available on May 4, 5, and 6)	Fee is reimbursed later (substantially free of charge)	
		Withdrawal	Weekdays & Sat. 0:05 - 23:55 Sun. & Holidays 0:05 - 20:00 (From 7:00 on the following day of Sundays or holidays) (Services not available on May 4, 5, and 6)		
	All City Banks <sup>1</sup> ATMs Four Trust Banks <sup>2</sup> ATMs		Withdrawal		Weekdays 8:00 - 21:00 Sat. & Sun. and Holidays 9:00 - 17:00 (Services not available on May 3, 4, and 5)
	Aozora Bank ATMs Shokochukin Bank ATMs		Withdrawal		Weekdays 8:45 - 19:00 Sat. & Sun. 9:00 - 17:00 (Services not available on May 3, 4, and 5)

1. Tokyo-Mitsubishi UFJ, Mizuho, Sumitomo Mitsui, Resona, and Saitama Resona

2. Chuo Mitsui Trust, Mitsubishi UFJ Trust, Sumitomo Trust, and Mizuho Trust

\* ATM operating hours are subject to change depending on the operating hours of the outlets at which they are installed.