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For Immediate Release

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

Shinsei Bank: 24-Hour ATM Service During Golden Week Holidays

Tokyo (Monday, April 21, 2008) – Shinsei Bank, Limited, today announced that its ATM services - including deposits, withdrawals and account balance inquiries - will be available as usual 24 hours a day¹, free of charge, during the entire Golden Week holidays for Shinsei *PowerFlex* account holders using its ATMs located at the bank's Head Office and other branches and inside selected Tokyo Metro stations and Keihin Electric Express Railway stations, etc.

In addition, Shinsei's *PowerFlex* account holders will receive the same free ATM services 24 hours a day¹ at the 13,042 Seven Bank ATMs (as of April 21, 2008) installed in Seven-Eleven convenience stores operating non-stop throughout the year. Customers making transactions at partner² ATMs will receive a refund of any charges incurred at a later date.

Shinsei Bank ATM services for customers with Shinsei's PowerFlex cash card

	ATMs		Operating hours ¹		Fees & Charges
Shinsei Bank ATMs	Shinsei Bank ATMs at Head Office and other branches Other Shinsei Bank ATMs Shinsei Bank ATMs installed at Tokyo Metro stations Keikyu Station Bank ATMs (ATMs installed at Keihin Electric Express Railway stations, etc.)	Account balance inquiries, deposits, and withdrawals	365 days	24 hours 5:00 - 24:00 6:00 - 24:00	Free of charge

Shinsei Bank has been providing 24-hours-a-day, 365-days-a-year ATM services since the launch of Shinsei's *PowerFlex* account in June 2001, to give customers the freedom to access their assets and make transactions whenever they want. Shinsei Bank will continue to provide services that allow customers to take full advantage of the benefits of their Shinsei account.

- 1. ATM operating hours may differ depending on business hours of the building at which ATMs are installed.
- Japan Post Bank, all city banks (Tokyo-Mitsubishi UFJ, Mizuho, Sumitomo Mitsui, Resona, Saitama Resona), 4 trust banks (Chuo Mitsui Trust, Mitsubishi UFJ Trust, Sumitomo Trust, Mizuho Trust), Aozora Bank, Shokochukin Bank and Miura Fujisawa Shinkin Bank.

Shinsei Bank is a leading diversified Japanese financial institution providing a full range of financial products and services to both institutional and retail customers based on a three-pillar strategic business model comprising institutional banking, consumer and commercial finance and retail banking. The Bank has total assets of US\$104 billion on a consolidated basis (as of December 2007) and a network of 42 outlets that includes 35 Shinsei Financial Centers, 2 Platinum Centers and 5 BankSpots in Japan. 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.