

For Immediate Release

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

## Shinsei Bank: 24-Hour ATM Service Over Year-End Holidays

Tokyo (Friday, December 12, 2008) – Shinsei Bank, Limited, today announced that its ATM services will be available throughout the entire year-end and New Year holiday period.

Shinsei Bank *PowerFlex* account holders will be able to use Shinsei’s ATM services - including deposits, withdrawals and account balance inquiries - as usual 24 hours a day<sup>1</sup>, free of charge, during the entire year-end and New Year holidays at ATMs located in the bank’s head office and other branches.

In addition, Shinsei’s *PowerFlex* account holders will receive the same free ATM services 24 hours a day<sup>1</sup> at the 13,476 Seven Bank ATMs (as of December 12, 2008) installed in Seven-Eleven convenience stores, Tokyo (Haneda), Narita and Kansai international airports and other locations operating non-stop year-round.

Customers making transactions at partner<sup>2</sup> 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  | Service and Operating Hours <sup>1</sup>             |          |              | Fees & Charges |
|---|--|----------|--------------|----------------|
| Shinsei Bank ATMs at Head Office and other branches<br>Other Shinsei Bank ATMs<br>Seven Bank ATMs | Account balance inquiries, deposits, and withdrawals | 365 days | 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 |                |

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.
2. 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, Shoko Chukin 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 individual customers. The Bank has total assets of 12.4 trillion yen (US\$119 billion) on a consolidated basis (as of September 2008) and a network of 36 outlets that includes 34 Shinsei Financial Centers and 2 Platinum Centers 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>.