

February 17, 2021

 Shinsei Bank, Limited
 Shinsei Financial Co., Ltd.

Collaboration on “FamiPay Loan”, a New Loan Service for FamiPay Users

- Shinsei Financial Provides Credit Guarantee and Know-How Related to Loan Operations -

Shinsei Financial Co., Ltd. (Headquartered in Chiyoda-ku, Tokyo; Hiroyuki Torigoe, President & Chief Executive Officer; hereinafter, “Shinsei Financial”), a subsidiary of Shinsei Bank, Limited (Headquartered in Chuo-ku, Tokyo; Hideyuki Kudo, President and CEO; hereinafter, “Shinsei Bank”) concluded a basic agreement on a business alliance with Famima Digital One Co., Ltd. (Headquartered in Minato-ku, Tokyo; Naoyoshi Tsukamoto, Representative Director and President; hereinafter, “Famima Digital One”), a subsidiary of FamilyMart Co., Ltd. (Headquartered in Minato-ku, Tokyo; Takashi Sawada, Representative Director and President; hereinafter, “FamilyMart”). Shinsei Financial and Famima Digital One will start collaboration for a new loan service, “FamiPay Loan”.

Subject to registration as a money lender with relevant authorities, Famima Digital One plans to launch “FamiPay Loan”, a loan service for FamiPay members in the summer of 2021 or later as part of its efforts to promote its “advance financial and digital strategies”. FamiPay is an all-in-one type smartphone app including coupons delivery, points accumulation as well as settlement services, and its total number of downloads has exceeded approximately 6.5 million (as of the end of December 2020).

Shinsei Financial will provide credit guarantee service for “FamiPay Loans”, and will provide core system as well as expertise in credit risk assessment, credit collection and operations related to unsecured personal loans that it has cultivated over many years. Shinsei Financial will support the deployment of this new financial service by Famima Digital One.

With regard to “FamiPay Loans”, Shinsei Financial and SecondXight, Inc. (Headquartered in Chuo-ku, Tokyo; Hirokazu Takayama, Representative Director, CEO and CAO; hereinafter, “SecondXight”) will also collaborate with Famima Digital One to develop a new credit framework by combining FamilyMart's enormous purchase data with the long-standing expertise and analytical capabilities of each collaborating company.

“Growth Through Value Co-Creation” is one of the Shinsei Bank Group's basic strategies in the Medium-Term Strategies. Through this business alliance, it will provide new, reliable and convenient financial services for FamiPay customers by combining Famima Digital One with a broad customer base and the financial expertise of Shinsei Financial.

[Overview of Famima Digital One]

N a m e : Famima Digital One Co., Ltd.
Head Office : msb Tamachi Tamachi Station Tower S, 3-1-21 Shibaura, Minato-ku, Tokyo
Representative : Naoyoshi Tsukamoto, Representative Director and President
N a m e
D a t e o f : May 19, 2000
establishment
Paid-in Capital : JPY645 million
Shareholders : 100% by FamilyMart Co.,Ltd.
B u s i n e s s : FinTech, Mail Order Sales
A c t i v i t i e s

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Shinsei Bank is a leading diversified Japanese financial institution providing a various range of financial products and services to both institutional and individual customers. The Bank has a network of outlets throughout Japan and is committed in its pursuit of uncompromising levels of integrity and transparency in all of its activities in order to earn the trust of its 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 <https://www.shinseibank.com/corporate/en/index.html>

For further information, please contact:
Group Investor Relations & Corporate Communications Division
Shinsei Bank, Limited (www.shinseibank.com)
E-Mail: Shinsei_PR@shinseibank.com

