

Monex, Inc.  
Shinsei Bank, Limited  
Shinsei Securities Co., Ltd.

## **Launch of Financial Instruments Intermediary Business Services by Monex and the Shinsei Bank Group**

Tokyo(Tuesday, January 4, 2022) --- Monex, Inc. (Representative Director and President; Yuko Seimei; hereinafter, "Monex"), Shinsei Bank, Limited (President and Chief Executive Officer; Hideyuki Kudo; hereinafter, "Shinsei Bank"), and Shinsei Securities Co., Ltd. (100% subsidiary of Shinsei Bank, President and Representative Director; Yasuhiro Iwamoto; hereinafter, "Shinsei Securities," and together with Shinsei Bank, "Shinsei Bank Group") launched a comprehensive business partnership (hereinafter, the "Partnership") in the financial instruments intermediary business that was announced on January 27, 2021.

### **1. Overview of the Partnership**

Shinsei Bank and Shinsei Securities transferred the rights and obligations related to Shinsei Bank's investment trust accounts and Shinsei Securities' bond safekeeping accounts of individual customers mainly involved in the financial instruments intermediary business with Shinsei Bank to Monex on January 4 through a company split (hereinafter, "Company Split").

Under the new structure, after the transfer, Shinsei Bank is to continue to solicit, sell, and follow up on investment trusts, bonds, and other financial instruments to existing customers and new customers of the Bank, under consignment of financial instruments intermediary business entrusted by Monex. In addition, Shinsei Securities mainly acts as an intermediary for Monex to provide bond services. Monex is to execute transactions with customers and manage their accounts.

### **2. Newly launched services and functions**

Through the Partnership, customers of Shinsei Bank can access Monex's broad product lineup. Major products and their outline are as follows.

#### **• Equity-related services (Japanese stocks and U.S. stocks)**

Monex offers a low-cost way to start trading stocks. The commission for Japanese stocks is 110 yen (in the case of commission courses per transaction and cash trades). One Kabu Service (stocks less than one unit) allows customers to trade from one share even if they do not have a lump sum of money for investment, and the purchase commission is free (0 yen).

U.S. stocks, for which there is growing demand, are also becoming easier to trade. U.S. equity trading tools of TradeStation, a U.S.-based group company of Monex, are also compatible with smartphone apps. The number of issues handled is abundant, at over 4,700, with transaction fees of 0.495% of the commitment amount (minimum US\$0 to maximum US\$22). In addition, Monex supports transactions with a variety of functions, including a periodic purchase service that also supports the reinvestment of dividends.

Monex professionals provide easy-to-understand information through reports and seminars with a full range of stock information.

\* The fees are inclusive of taxes. The number of issues handled for U.S. stocks is the sum of

individual stocks, ADRs, and ETFs (including issues available for sell order only).

• **Investment trust-related services**

Customers of Shinsei Bank can select from over 1,200 funds as Shinsei Bank has added funds handled by Monex in its product lineup. The investment trust accumulation investment service allows customers daily accumulation investment in addition to monthly accumulation investment.

In addition, the outline of the new functions to be provided in conjunction with the Partnership is as follows.

**1) Immediate deposit/withdrawal (free of charge) between Monex and Shinsei Bank [all customers]**

We provide the immediate internet fund transferring between Shinsei Bank and Monex at free of charge. Except for a privilege service, Shinsei Bank is the only bank where customers can enjoy free immediate internet fund transferring.

**2) Immediate foreign currency deposit (free of charge) from Shinsei Bank to Monex [all customers]**

We provide a foreign currency deposit function from Shinsei Bank's foreign currency saving account to Monex. Customers can operate it via the Internet and can use the immediate foreign currency deposit at free of charge. The currencies covered include U.S. dollar, euro, Australian dollar, New Zealand dollar, RMB, Turkish lira, South African rand, Canadian dollar and British pound.

**3) Foreign currency Omakase fund transferring from Monex to Shinsei Bank (free of charge) [For customers of Shinsei Bank intermediary who have registered Shinsei Bank as their Monex withdrawal account]**

Customers can set up to transfer their foreign currencies at Monex (U.S. dollar, euro, Australian dollar, New Zealand dollar, RMB, Turkish lira, South African rand, Canadian dollar, and British pound) automatically to the Shinsei Bank's foreign currency savings account once every business day.

**4) Single Sign-on from Shinsei Bank to Monex [For customers of Shinsei Bank intermediary]**

Log in from the Login screen of Shinsei Power Direct (internet banking service) without entering an ID or passwords to the Monex account (single sign-on).

**5) Determination of stage assessment of the Shinsei Step Up Program [For customers of Shinsei Bank intermediary who have registered Shinsei Bank as their Monex withdrawal account]**

The outstanding balance of the relevant products (investment trusts and bonds) in Monex is included for stage assessment of the program.

**3. Overview of each company**

Trade Name	Monex, Inc.	Shinsei Bank, Limited	Shinsei Securities Co., Ltd.
Address	12-32, Akasaka 1-chome, Minato-ku, Tokyo	4-3, Nihonbashi Muromachi 2-chome, Chuo-ku, Tokyo	4-3, Nihonbashi Muromachi 2-chome, Chuo-ku, Tokyo
Representative	Yuko Seimei Representative	Hideyuki Kudo President and CEO	Yasuhiro Iwamoto President and

	Director and President		Representative Director
Business Activities	Securities business	Banking	Securities business
Paid-in Capital	JPY12.2 billion	JPY512.2 billion	JPY8.75 billion (Shinsei Bank 100% owned)
Incorporation	May, 1999	December, 1952	December, 2000

#### 4. Outline of the business of post-absorption-type company split related to the division to be split or succeeded

Business Overview of Monex (as of January 4, 2022)

Number of accounts	2,160 thousand accounts
Aggregate outstanding balance of investment trust	JPY980 billions
Aggregate outstanding balance of bond safekeeping accounts	JPY280 billions

#### 5. Outlook

The impact of the Partnership on the consolidated financial results of the Monex and the Shinsei Bank Group is immaterial.

End

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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>*

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