

Shinsei Bank, Limited
Shinsei Financial Co., Ltd.

**Launch of Credit Guarantee Service to Famima Digital One Co., Ltd.
as a part of its Loan Service, "FamiPay Loan"**

Tokyo (Monday, December 13, 2021) --- Shinsei Financial Co., Ltd (Headquartered in Chiyoda-ku, Tokyo; Junichi Kobayashi, President and CEO; hereinafter, "Shinsei Financial"), a member of the Shinsei Bank Group, concluded a credit guarantee business alliance agreement with Famima Digital One Co., Ltd. (Headquartered in Minato-ku, Tokyo; Kazuhiro Nakano, Representative Director and President, hereinafter, "Famima Digital One"), a group company of FamilyMart Co.,Ltd. (Headquartered in Minato-ku, Tokyo; Kensuke Hosomi, Representative Director and President, hereinafter, "FamilyMart"), and will begin providing credit guarantee service in relation to "FamiPay Loan", a new loan service provided by Famima Digital One, from December 14, 2021.

"FamiPay Loan" is provided as a part of "FamiPay", which is a smartphone app enabling customers to receive all-in-one services including coupon/point/payment and making them more satisfied as they use services more for their daily shopping. It is a new service for "FamiPay Settlement", a smartphone settlement service provided by Famima Digital One. This is a loan service that completes the whole process from loan application to usage within the app.

Shinsei Financial provides its expertise and a core system in screening/collection/operations related to unsecured personal loans which it has cultivated over many years and supports the development of new financial services by Famima Digital One after the launch of "FamiPay Loan" service and this credit guarantee business alliance.

"Growth Through Value Co-Creation" is one of the Shinsei Bank Group's basic strategies in the Medium Term Strategies. Through this business alliance, we will combine Famima Digital One, which has a broad customer base, with the financial expertise of Shinsei Financial to provide reliable and convenient new financial services to Famima Digital One customers

[Service subject to warranty (outline)]

Product name : FamiPay Loan
Loan interest rate : 0.8% to 18.0% (annual percentage rate)
Repayment method : Revolving payment in accordance with outstanding balance
Repayment period : Up to 10 years from the last borrowing date
Number of repayments : Once to 120 times
Delayed damages : 20.0% (annualized)
Collateral and guarantors : Not required
Provider : Famima Digital One Co., Ltd.
Method of application : Famipay app (Android, iOS)

[Overview of Famima Digital One]

Name : Famima Digital One Co., Ltd.
Head Office : msb Tamachi Tamachi Station Tower S, 3-1-21 Shibaura,
Minato-ku, Tokyo
Representative Name : Kazuhiro Nakano, Representative Director and President
Date of establishment : May 19, 2000
Paid-in Capital : JPY1.095 billion
Shareholders : FamilyMart Co.,Ltd. 100%

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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:
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