

Customer's risk tolerance level and Investment Objective

The customer's investment style is an important indicator for SBI Shinsei Bank to introduce suitable financial products to the customer.

SBI Shinsei Bank will introduce products that meet customer's risk tolerance level by confirming the customer's investment objective, investment experiences and situation of financial assets.

The risk tolerance level is classified from 1 to 6 as below. Level 6 is the highest risk tolerance level.

Your Risk Tolerance Level	Investment Policy	Tolerable Risk
1	Focus on cash liquidity / principal guaranteed	Focus only on principal guaranteed products.
2	Focus on stability	Focus on principal guarantee, but can allow an extremely small loss in principal.
3	Focus on balance	Focus on reducing the risk of loss of principal even if profitability is low, but some degree of loss of principal is acceptable.
4	Focus on balance	In asset management, focus on products focusing on profitability while considering a reasonable risk of loss of principal.
5	Focus on balance	Consider active investment and aim for high returns while considering the risk of a large loss of principal.
6	Focus on profitability	Focus on high returns and aim for high profitability with the risk of losses on the principal.

- Please note that above risk tolerance level is not a general definition and it has been set originally by SBI Shinsei Bank.