

March 26, 2019
Shinsei Bank, Limited

Our Services Related to Era Name Change and 10-day Holiday

Dear Customers,

Thank you for using Shinsei Bank.

In celebration of the Imperial succession, a ten-day holiday will start from Saturday, April 27th to Monday, May 6th.

Shinsei Bank is making preparations in order not to inconvenience our customers, but some transactions may be affected right before and right after the holiday period. Please take note of the information below. Thank you for your understanding and cooperation on this matter.

1. Branch operations

The Shinsei Bank Head Office/branches will be closed during the ten-day holiday.

The branches may be crowded right before and after the holiday period and it may therefore take more time than usual to serve customers. Customers are advised to visit the Head Office/branches well in advance.

2. Change of Era name

Customers can use checks with issued with the date “Heisei” (平成) as is, even after the Era name has changed.

- We will be able to accept checks with the dates “Heisei” (平成) and “XXX (the new era name) gannen” (●●元年).
- Payments will be processed by reading “Heisei” (平成) as the new Era name, even if the checks do not have a correction stamp or have not been revised to the new Era name.
- Some time is needed until we prepare new checks with the new Era name. For a certain period of time after the new Era name is announced, customers will receive checks with “Heisei” (平成) crossed out and replaced with the new Era name.

3. Services which will be affected during the ten-day holiday

(1) ATMs

- Shinsei Bank cash cards will be available as usual at our partner ATMs.
- Customers are encouraged to withdraw any necessary cash before the holiday period since some ATMs may not be available due to business hours of the establishments where the ATMs are installed or maintenance of the ATMs.

(2) Fund transfers

- Fund transfers made to other banks after the cut-off time for same day transfers on Friday, April 26th will be made on Tuesday, May 7th.
- Fund transfers between Shinsei Bank accounts through Shinsei PowerDirect (Internet banking) will be available 24 hours.
- Overseas remittances may require more time than usual to process because we will need to confirm the purpose of transaction.

(3) Direct debits (automatic withdrawals)

- Direct debit dates (automatic withdrawals) during the ten-day holiday will be delayed to Tuesday, May 7th or later. (Please be aware some Direct debit dates may be withdrawn at an earlier date.)
- Customers are advised to contact their respective credit card companies, shopping credit companies, utility companies, and local governments (for tax and pension) for details.

(4) Postal Mail deliveries

- There will be a delay in postal mail deliveries of documents, cash cards, PIN codes, etc. during and close to the holiday period.

4. Others

Please be careful of cash card frauds!

Shinsei Bank employees will never request customers to provide their cash card or ask for their PIN code for services related to the change of Era name or for the 10-day holiday.

End