

PowerFlex Account Application and Signature Registration Form and Notification of Person Who Will Conduct Specified Transactions

Name in Roman letters

Last

First

Middle

Name in Chinese characters

Katakana (if known)

Application Date

Month / Day / Year

Date of Birth

Month / Day / Year

Gender

☐ Male ☐ Female

Address

Country of residence

☐ My country of residence is Japan only.
Unless this box is checked, we cannot open your account.

Telephone ()

Email Address

Purpose of Use

Please be sure to tick ONE box only.

☐ Asset management / Savings ☐ Payment of living expenses ☐ Receiving salary / pension income ☐ Mortgage

☐ Overseas remittance ☐ Other (Please specify. Do not leave blank.)

Occupation

☐ Company employee ☐ Government employee ☐ Company executive ☐ Self employed ☐ Professional (Doctor, Lawyer etc)

☐ Agricultural employee ☐ Freelance contractor ☐ Part-time worker ☐ Homemaker ☐ Unemployed

☐ Other (if you are a student, please choose here.) (Please specify. If you are a student, please specify your school name. Do not leave blank.)

Type of industry

☐ Agriculture/Forestry and Fishery, Mining ☐ Construction ☐ Automotive, Transport equipment ☐ Electric, Electronic equipment

☐ Foods, Pharmaceutical, Cosmetics ☐ Other Manufacturing ☐ Energy ☐ Trading company, Wholesale Trade, Retail Trade, Restaurant

☐ Finance, Securities, Insurance ☐ Real Estate ☐ Transportation, Communications ☐ Hospitality ☐ Government, Education

☐ Other (Please specify. Do not leave blank.)

Company name (Optional)

Managerial position (Optional)

☐ Business owner, Member of the Board ☐ General Manager, Director ☐ Manager, Section Chief ☐ General Employee

☐ Temporary Employee ☐ Other (Please specify. Do not leave blank.)

Number of employees

☐ 1-9 ☐ 10-99 ☐ 100-999 ☐ 1,000-9,999 ☐ over 10,000

Please sign or place your seal in the box below after you confirm the“Foreign Currency Savings Deposits”and matters described on the second page hereof. The signature or seal placed below will be registered with Shinsei Bank as a means of identification for your account.

I acknowledge and agree all the matters described in this application form including the“Foreign Currency Savings Deposits”and each item on the second page hereof, and accept the terms and conditions stated in the PowerFlex Customer Agreements, and then I wish to open PowerFlex account. In addition, in accordance with the provisions of the first portion of Article 10-5, Paragraph 1 of the “Act on Special Provisions of the Income Tax Act, the Corporation Tax Act and the Local Tax Act Incidental to Enforcement of Tax Treaties” (Act No. 46 of 1969), I hereby submit a “Notification of a person who will conduct Specified Transactions” to Shinsei Bank which is a Reporting Financial Institution as stipulated in Article 10-5, Paragraph 7, Item 1 of the Act; and pledge by signing or placing my seal in the “Signature or Seal” column below that the country of residence and other information entered in this form is true and correct.

Signature or Seal

Color cash card number

Account Number

Write your choice of color cash card corresponding to the chart of the Shinsei PowerFlex Account Guide. If this field is left blank, you will automatically receive “Big Sky” (001).

Leave this box blank.

Foreign Currency Savings Deposits

●I confirm that I understand that:

○Unlike regular yen deposits, foreign currency savings deposits are not covered by deposit insurance.

○There is a risk of capital loss when my deposit is withdrawn and is converted back to Japanese yen, due to fluctuations in the exchange rates.

○Foreign currency savings deposits may fall below my original investment amount even if there is no currency fluctuation, due to the difference between TTS rate (Exchange rate quote from yen to foreign currency) and TTB rate (Exchange rate quote from foreign currency to yen), which are designated by the Bank.

●I have carefully read, understood, and confirmed the "Product Description of Foreign Currency Deposits to be confirmed prior to concluding the Customer Agreement on Foreign Currency Savings Deposit for PowerFlex Account". Therefore the "Product Description of Foreign Currency Deposits to be confirmed at the time of concluding the Customer Agreement on Foreign Currency Savings Deposit for PowerFlex Account" is not necessary for me to be given.

Account Management Fees

I acknowledge that Shinsei Bank will automatically deduct payment for the account management fees in accordance with the Bank's terms and conditions.

<Account management fees are currently waived.>

Handling of Personal Information of Individual Customers

In accordance with the Act on the Protection of Personal Information (Act No. 57, May 30, 2003) and the Act on the Use of Numbers to Identify a Specific Individual in the Administrative Procedure (Act No. 27, May 31, 2013), the Bank shall use collected customers' "personal information and 'social security and tax numbers' ("Individual Numbers")" (collectively, "Personal Information") for the following operations within the scope required to achieve the following purpose of use. The Bank shall stipulate the purpose of use specifically for customers' clear understanding of the purpose. For instance, when the Bank asks customers to answer questionnaires, the Bank shall endeavor to limit the purpose of use (e.g., to count and organize questionnaire results) according to the situation.

Operations

●Deposits, domestic exchange, money exchange, loans, foreign exchange, and incidental operations thereto ●Investment trust sales, insurance sales, securities brokerage, trusts, corporate bonds, and other operations that banks are permitted to operate under the laws, and incidental operations thereto ●Other operations that banks are permitted to operate, and incidental operations thereto (including those that will be permitted to be handled in the future)

Purpose of Use

I. Purposes of Use of Personal Information

Of the Personal Information, the Bank shall use personal information to the extent required to achieve the following purposes of use:

1. Concerning finance instruments and services of the Bank and its affiliates and partners, the Bank shall use personal information for the following purposes of use:

●Receive applications for financial instruments and services (e.g., application for opening an account for various financial instruments); ●Conduct identity verification based on the Act on Prevention of Transfer of Criminal Proceeds and confirm eligibility for using financial services; ●Conduct management for continuous transactions (e.g., due date control in deposit, loan, and other transactions); ●Make judgments on the appropriateness of providing financial instruments and services (e.g., judgment against the principle of appropriateness); ●When all or part of processing of personal information is entrusted by other businesses, accomplish this entrusted operation appropriately; ●Exercise rights or fulfill obligations in accordance with contracts (i.e., contracts between a customer and the Bank and contracts directly or indirectly related to the Bank's operations) and the relevant laws and regulations; ●Study and develop financial instruments and services through market research, data analyses, and surveys; ●Provide customers with various proposals on financial instruments and services by sending direct mail or other means; ●Provide customers with various proposals on the products and services of its affiliates and partners; ●Cancel various transactions and conduct management after cancellation of transactions; and ●Any other purposes for administering the Bank's financial instruments and services appropriately and effectively.

II. Purposes of Use of Individual Numbers

Of the Personal Information, the Bank shall use Individual Numbers and personal information incorporating Individual Numbers within the scope required to achieve the purposes of use listed below:

1. Individual Numbers administrative operations for customers

●Application for and report of the opening of accounts for financial instruments transactions ●Preparation of statutory documents pertaining to financial instrument transactions ●Preparation of statutory documents pertaining to life insurance contracts and so forth ●Preparation of statutory documents pertaining to non-life insurance contracts and so forth ●Preparation of statutory documents pertaining to trust transactions ●Preparation of statutory documents pertaining to transactions of gold bullion and so forth ●Preparation of statutory documents pertaining to overseas remittances and other transactions ●Application of the tax-free savings system and so forth ●Operation of the property accumulation system (zaikei) and so forth ●Preparation of statutory documents pertaining to educational funds management contracts ●Preparation of statutory documents pertaining to marriage/child rearing funds management contracts ●Provision of Individual Numbers to book-entry institutions and so forth concerning financial instruments transactions ●Acceptance of applications for income tax convention ●Operation of numbering deposit accounts (*1) (*1) This revision (addition) is effective on January 1, 2018.

2. Individual Numbers administrative operations for individuals

●Preparation of payment reports for compensation, fees, contract money, and awards ●Preparation of payment reports for real estate rentals ●Preparation of payment reports for remuneration for the acquisition of real estate and so forth ●Preparation of payment reports for agent commissions for selling/purchasing/lending of real estate and so forth ●Preparation of payment reports for remuneration paid to nonresidents and so forth for personal services provision business ●Preparation of payment reports for real estate rentals paid to nonresidents and so forth ●Preparation of payment reports for industrial property royalties paid to nonresidents and so forth ●Preparation of payment reports for machine rental fees paid to nonresidents and so forth ●Preparation of payment reports for salaries, compensation, pensions, and awards paid to nonresidents and so forth ●Preparation of payment reports for remuneration for the acquisition of real estate paid to nonresidents and so forth

3. Utilization for operations related to the Bank to the extent permissible under laws and regulations

4. If the Bank is entrusted with business by a company or organization and handles the Personal Information of the employees, members, retired employees, and shareholders of such company or organization in the course of business, the Bank shall use their Individual Numbers solely to the extent required to fulfill entrusted operations in accordance with the provisions of the service agreement of each operation.

Representations and Covenants Renouncing Antisocial Forces

I represent and covenant that I am not and will not be an organized group of gangsters (boryoku dan), a member of an organized group of gangsters, a person whom 5 years have not yet passed since leaving an organized group of gangsters, a quasi member of an organized group of gangsters, an affiliated business enterprise of an organized group of gangsters, a sokaiya corporate racketeer, a hoodlum who claims to advocate for social activities etc. (shakai undo tou hyoubou goro), a violent group with special intellect etc. (tokushu chinou boryoku shudan tou), or others who conform to these persons or groups ("Organized Crime Group Members, etc."), and that I do not, and will not, constitute any of the following 1. (a) - (e), and that I do not, either in person or with the assistance of any third party, engage in any activities that correspond to any of the following 2. (a) - (e). I will not make any objections if the Bank suspends transactions under the PowerFlex account or, upon notice, terminates the PowerFlex account, in cases where: I have breached the representations and covenants I made above; or the representations and covenants I made above have proved to be false. If such suspension of the transactions or termination of the PowerFlex account causes any damages, I shall take full responsibility and I will not claim for any damages against the Bank, and will compensate any damages incurred by the Bank.

1. (a) Connected with Organized Crime Group Members, etc. where my management is recognized to be controlled by Organized Crime Group Members, etc.;

(b) Connected with Organized Crime Group Members, etc. where Organized Crime Group Members, etc. are recognized to be substantially involved in my management;

(c) Connected with Organized Crime Group Members, etc. where I am recognized to be wrongfully using Organized Crime Group Members, etc. to fraudulently benefit oneself or a third party or for the purpose of causing damage to a third party;

(d) Connected with Organized Crime Group Members, etc. where I am recognized to be providing funds, etc. or necessary accommodations to Organized Crime Group Members, etc.;

(e) Officers or persons who are substantially involved in my management have connections with Organized Crime Group Members, etc. which should be socially condemned.

2. (a) Making a threatening demand (boryoku-teki yokyu kouei);

(b) Making an unjustifiable demand beyond legal liability;

(c) In relation to a transaction, engaging in threatening speech or behavior or using illegal force;

(d) Damaging the credit of your Bank or obstructing your Bank's business by spreading false rumors, using fraudulent means or using illegal force; or

(e) Any activities similar to any of the foregoing.

How to fill in the Application Form

Write the **exact** name that appears **on your ID**. Please only provide your middle name if it is shown on your ID. If your name is different from your ID, you will be asked to resubmit your application form. The name embossed on your cash card will be your last name and first name. If your name is longer than the allowed limit, the name printed on your cash card may be partially cut off.

Shinsei Bank shall not be held responsible for any damages caused by misidentification as long as it has confirmed identity of the name excluding the middle name despite its register in this form.

PowerFlex Account Application and Signature Registration Form and Notification of Person Who Will Conduct Specified Transactions

1 Application Date Month 12 / Day 01 / Year 2017

2 Name in Roman letters

Last S h i n s e i

First T a r o

Middle

3 Name in Chinese characters 新生 太郎

4 Katakana (if known) シンセイ タロウ

5 Date of Birth Month 12 / Day 01 / Year 1990

6 Gender ☒ Male ☐ Female

7 Address X-X-X Nihonbashi-muromachi, Chuo-ku, Tokyo

8 Country of residence ☒ My country of residence is Japan only.
 Unless this box is checked, we cannot open your account.

Telephone (03) 1234 - XXXX

9 If you do not have a mobile phone, please register your home phone number (landline).

10 Email Address taro.shinsei @ shinseibank.co.jp

11 Purpose of Use Please be sure to tick ONE box only.

☒ Asset management / Savings ☐ Payment of living expenses ☐ Receiving salary / pension income ☐ Mortgage

☐ Overseas remittance ☐ Other ()

12 Occupation

☒ Company employee ☐ Government employee ☐ Company executive ☐ Self employed ☐ Professional (Doctor, Lawyer etc)

☐ Freelance contractor ☐ Part-time worker ☐ Homemaker ☐ Unemployed

☐ Agricultural employee ☐ Other (if you are a student,)

13 Type of industry Please specify, if you are a student, please specify your school name, do not leave blank.

☐ Agriculture/Forestry and Fishery, Mining ☐ Construction ☐ Automotive, Transport equipment ☐ Electric, Electronic equipment

☐ Foods, Pharmaceutical, Cosmetics ☐ Other Manufacturing ☐ Energy ☐ Trading company, Wholesale Trade, Retail Trade, Restaurant

☐ Finance, Securities, Insurance ☐ Real Estate ☐ Transportation, Communications ☐ Hospitality ☐ Government, Education

☐ Other ()

14 Company name (Optional) Please specify, Do not leave blank.

15 Managerial position (Optional)

☐ Business owner, Member of the Board ☐ General Manager, Director ☐ Manager, Section Chief ☐ General Employee

☐ Temporary Employee ☐ Other ()

16 Number of employees Please specify, Do not leave blank.

☐ 1-9 ☐ 10-99 ☐ 100-999 ☐ 1,000-9,999 ☐ over 10,000

Please sign or place your seal in the box below after you confirm the "Foreign Currency Savings Deposits" and matters described on the second page hereof. The signature or seal placed below will be registered with Shinsei Bank as a means of identification for your account.

I acknowledge and agree all the matters described in this application form including the "Foreign Currency Savings Deposits" and each item on the second page hereof, and accept the terms and conditions stated in the PowerFlex Customer Agreements, and then I wish to open PowerFlex account. In addition, in accordance with the provisions of the first portion of Article 10-5, Paragraph 1 of the "Act on Special Provisions of the Income Tax Act, the Corporation Tax Act and the Local Tax Act Incident to Enforcement of Tax Treaties" (Act No. 46 of 1969), I hereby submit a "Notification of a person who will conduct Specified Transactions" to Shinsei Bank which is a Reporting Financial Institution as stipulated in Article 10-5, Paragraph 7, Item 1 of the Act; and pledge by signing or placing my seal in the "Signature or Seal" column below that the country of residence and other information entered in this form is true and correct.

17 Signature or Seal Taro Shinsei

18 Color cash card number 14001

19 Account Number Leave this box blank.

(Notes) - Correction to signature/seal is NOT allowed. If you make a mistake, please fill out a new form.
- If you provide both your signature and seal, your seal will be registered.

登録No.7124-7 20.04 1902044

1 Application Date

Please provide the date you fill in the form.

2 Name in Roman letters

Please ensure that your first, last, and middle name on the account application form is the same as on your identification document. Please only provide your middle name if it is shown on your ID.

-If your name is written in Chinese characters, please also provide your name in Roman letters.
-If there is not enough space in the 'last name' and 'first name' fields, please continue your name in the 'middle name' section. Please put a space between your names.

3 Name in Chinese characters

Please leave the box open if you do not have a Kanji of your name.

4 Katakana

Please write your name in katakana if you are able to. Please use the same spelling and characters as on your identification documents. Otherwise please leave this space blank.

5 Date of Birth

Please provide your date of birth.

6 Gender

Please tick your gender.

7 Address

The address supplied must be your current address and must match the address shown on your ID. If the address on your ID is not current, please update it before sending your application form.

8 Country of residence

Please tick the box. Unless this box is checked, we cannot open your account.

9 Telephone

Please provide your mobile phone number. If you do not have a mobile phone, please provide your home phone number instead.

10 Email Address

Please provide your Email address.

11 Purpose of Use/Occupation

Please tick the appropriate box. If 'Other', please specify. If any of the boxes are left blank, the application will not be accepted.

12 Type of industry / Company name / Managerial position / Number of employees

Please tick the appropriate box. If 'Other', please specify. If you have been residing in Japan for less than 6 months, please make sure to fill that information in.

13 Signature or Seal

Signature should be difficult to imitate, and always written in the same way.

14 Color cash card number

Please refer to 'Color Sample for the Shinsei Color Cash Card' for the selection of colors, and provide the corresponding number in the box.

Please print clearly.

【Sample of Signature of Seal】

Signature or Seal ShinseiTaro Signature in English

Signature or Seal 新生 太郎 Signature in Chinese characters

Signature or Seal 新生B太郎 Signature with a letter or number between the first and last names

When you submit an application for automatic account transfer (Direct debit) for utility bills, you are required to provide your registered signature in the seal column (捺印欄). Please provide your signature as registered with us. Do not change your signature (abbreviate/change the shape) to fit the seal column.

• Stamp your personal seal ONCE and CLEARLY inside the box. The following examples cannot be accepted.

Signature or Seal 新生 Multiple stamps

Signature or Seal 新生 Multiple stamps

Signature or Seal 新生 Unclear

【How to make a correction】

< When using a signature as identification >

中央区
港区日本橋室町
Signature 新生 太郎

1. Cross out the mistake using two parallel lines.
2. Provide your signature in the nearest available space to the correction.

< When using a personal seal as identification >

中央区
港区日本橋室町

1. Cross out the mistake using two parallel lines.
2. Stamp over the parallel lines.

Corrections can not be made to your name, signature or seal. Please contact Shinsei PowerCall (0120-456-860), if you need additional application forms.

Color Sample for the Shinsei Color Cash Card

Choose your favorite color from our range of 32 colors.



001 Big Sky



002 Air Mist



003 Deep Ocean



004 Twilight



005 Dreamy Purple



006 Lilac



007 Wine Red Cocktail



008 Baby Face



009 Cherry Blossom



010 Rose Pink



011 First Rouge



012 Tomato Kiss



013 Orange Juice



014 Crème Brûlée



015 Sunflower



016 Passion Yellow



017 Melon Soda



018 Fresh Leaves



019 Green Salad



020 Grasshopper



021 Bamboo



022 Crocodile



023 Indigo Blue



024 Morning Aqua



025 Green Tea



026 Straw Hat



027 Café au lait



028 Mocha Brown



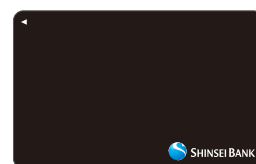
029 Chocolate Caramel



030 White Christmas



031 Royal Grey



032 Midnight

Please fill out the number of the color you chose on the account application form.

Please note that the actual color may vary from the color on this form.

**Product Description of Foreign Currency Deposits
to be confirmed prior to concluding**

the Customer Agreement on Foreign Currency Savings Deposit for *PowerFlex* Account

(This is the document to be delivered based on the laws and ordinances before concluding the forementioned Agreement, and doubles as the product description of foreign currency deposits, etc.)

Please read this document carefully.

Characteristic of Foreign Currency Savings Deposit for *PowerFlex* Account:

- This deposit is a foreign currency savings deposit. Foreign currency savings deposit is defined as a deposit in foreign currency (currencies other than yen) whose term or maturity is not specified.
- For deposit currency, there is a choice among US dollar, Euro, Australian dollar, New Zealand dollar, and other currencies designated by Shinsei Bank (hereinafter referred to as “the Bank”).
- Deposit in foreign currency cash is not accepted. Withdrawal in foreign currency cash is not accepted at the Bank branches, provided however, that the Bank accepts foreign currency cash withdrawal in the way prescribed by the Bank.

Matters to be noted:

- Foreign currency deposits entail the risk of foreign exchange rate fluctuation. When a customer places a deposit by exchanging yen into a foreign currency, the customer may incur exchange losses - in terms of yen - depending on the trends in the foreign exchange market, with the result that the funds to be repaid - when translated into yen using the exchange rate as of the repayment date - would be smaller than the yen amount initially deposited.

When a customer places a deposit in a foreign currency, and converts the deposit into another currency eligible for a direct non-JPY cross currency exchange, the customer may suffer exchange losses - in terms of the initially deposited currency - depending on the trends in the foreign exchange market, with the result that the funds to be repaid - when translated into the initially deposited currency using the exchange rate as of the repayment date - would be smaller than the initially deposited currency amount.

Fees and charges:

- When a customer starts a foreign currency deposit in yen, the Bank-designated telegraphic transfer selling rate (TTS rate) which includes foreign exchange fee will apply to exchange a yen original investment to a foreign currency deposit principal. Then, the Bank-designated telegraphic transfer buying rate (TTB rate) which includes foreign exchange fee will apply to exchange withdrawal or interest amount from a foreign currency to yen. Therefore, there is a risk of principal less than the original investment even if foreign exchange rates do not fluctuate.
- A customer is allowed to switch a foreign currency deposited with a foreign currency savings account to another foreign currency, however, provided that those foreign currencies shall be currencies eligible for a direct non-JPY cross currency exchange. The Bank-designated foreign exchange rate which includes foreign exchange fee will apply when switching a currency. Therefore, there is a risk of principal less than the original investment.
- Foreign exchange fee depends on a pair of currencies. For details, refer to the after- mentioned “Fees and Charges relating to Foreign Currency Deposits”.

Risk of principal less than the original investment due to exchange rate fluctuation:

- When a customer places a deposit by exchanging yen into a foreign currency, the customer may incur exchange losses - in terms of yen - depending on the trends in the foreign exchange market, with the result that the funds to be repaid - when translated into yen using the exchange rate as of the repayment date - would be smaller than the yen amount initially deposited.
- When a customer places a deposit in a foreign currency, and converts the deposit into another currency (provided, however, that such currency is limited to those handled by the Bank), the customer may suffer exchange losses - in terms of the initially deposited currency - depending on the trends in the foreign exchange market, with the result that the funds to be repaid - when translated into the initially deposited

currency using the exchange rate as of the repayment date - would be smaller than the initially deposited currency amount.

Bank Name: Shinsei Bank, Limited

Address: 4-3, Nihonbashi-muromachi 2-chome, Chuo-ku, Tokyo

Product description (Please read carefully and understand fully this product description before application.)

1. Product name	<i>PowerFlex</i> Foreign Currency Savings Deposit
2. Product outline	Foreign currency deposit (other than yen currency) without term or maturity
3. Eligibility	Individual customers with <i>PowerFlex</i> account
4. Term	No term designated
5. Deposit method, Currency, Minimum deposit amount, Unit	<p>1) Deposit will be made anytime in the manner described below.</p> <ul style="list-style-type: none"> A foreign currency which is exchanged from a <i>PowerFlex</i> yen savings deposit is remitted to a <i>PowerFlex</i> foreign currency savings deposit in the same currency. A currency of a <i>PowerFlex</i> foreign currency savings deposit is exchanged and remitted into a <i>PowerFlex</i> another foreign currency savings deposit, which is eligible for a direct non-JPY cross currency exchange. A currency of a <i>PowerFlex</i> foreign currency deposit is remitted into a <i>PowerFlex</i> foreign currency savings deposit in the same foreign currency. Inward fund transfer in a currency eligible for a direct non-JPY cross currency exchange is settled to remit into a <i>PowerFlex</i> foreign currency savings deposit in the same currency. <p>Some currencies are unavailable for deposits through inward fund transfer.</p> <p>2) Currency eligible for foreign currency savings deposit: United States dollar (USD), Euro (EUR), Canadian dollar (CAD), Great Britain pound (GBP), Australian dollar (AUD), New Zealand dollar (NZD), Hong Kong dollar (HKD), Singapore dollar (SGD) and other currencies designated by the Bank. Please confirm the available currencies on the Bank website at http://www.shinseibank.com, by the call center, Shinsei PowerCall, on 0120-456-860, or at the Bank counter.</p> <p>3) Currency eligible for a direct non-JPY cross currency exchange transactions: USD, EUR, CAD, GBP, AUD, and NZD</p> <p>4) Minimum deposit amount At least 1 fractional currency</p> <p>5) Unit of deposit Unit of 1 fractional currency</p>
6. Withdrawal method	<p>Withdrawal will be made anytime in the manner described below..</p> <ul style="list-style-type: none"> A withdrawal currency is exchanged to yen and remitted to a <i>PowerFlex</i> yen savings account. (After the remittance, fund transfer and cash withdrawal are available in yen.) A withdrawal currency eligible for a direct non-JPY cross currency exchange is exchanged into another foreign currency eligible for a direct non-JPY cross currency exchange and remitted to a <i>PowerFlex</i> foreign currency savings deposit in the same currency. A withdrawal currency is remitted into a <i>PowerFlex</i> foreign currency deposit in the same currency, or remitted to purchase an investment trust in the same currency. A withdrawal currency is transferred in the same currency. <p>However, some currencies are unavailable for withdrawals through fund transfer.</p> <p>Some currencies designated by the Bank can be withdrawn in cash only via "Foreign Currency Deposit Cash Delivery Service" whose contract is needed to be separately entered into.</p>
7. Interest	<p>1) Applicable interest rate</p> <ul style="list-style-type: none"> Variable interest rates which are posted daily at the Bank counters will apply. Variable interest rates quoted by 4 layers of final account balance on the end of every day will apply. (There may be the case where the same interest rate will apply for some or all layers.) <p>From 1 fractional currency to less than 10,000 basic currency units From 10,000 basic currency units to less than 30,000 basic currency units From 30,000 basic currency units to less than 100,000 basic currency units 100,000 basic currency units or more</p> <ul style="list-style-type: none"> For accurate interest rates, please contact the call center, Shinsei PowerCall, or the Bank counter. <p>2) Frequency of interest payment and Payment method of interest</p> <ul style="list-style-type: none"> Interest shall be credited to a foreign currency savings account with the Bank designated date of every month. For specific date of interest payment, please contact the call center, Shinsei PowerCall, or the Bank counter. <p>3) Calculation method</p> <p>The interest unit shall be 1 fractional currency unit. The interest shall be calculated daily for the final account balance on a pro-rata basis based on a year of 365 days. The fractional figure shall be rounded off.</p>

8. Foreign-exchange rate fluctuation to be noted	<ul style="list-style-type: none"> When a customer places a deposit by exchanging yen into a foreign currency, the customer may incur exchange losses - in terms of yen - depending on the trends in the foreign exchange market, with the result that the funds to be repaid - when translated into yen using the exchange rate as of the repayment date - would be smaller than the yen amount initially deposited. When a customer places a deposit in a foreign currency, and converts the deposit into another currency (provided, however, that such currency is limited to those handled by the Bank), the customer may suffer exchange losses - in terms of the initially deposited currency - depending on the trends in the foreign exchange market, with the result that the funds to be repaid - when translated into the initially deposited currency using the exchange rate as of the repayment date - would be smaller than the initially deposited currency amount.
9. Exchange fee and exchange rate	<ul style="list-style-type: none"> When a customer starts a foreign currency deposit with yen, the Bank-designated telegraphic transfer selling rate (TTS rate) which includes foreign exchange fee will apply to exchange a yen original investment to a foreign currency deposit principal. Then, the Bank-designated telegraphic transfer buying rate (TTB rate) which includes foreign exchange fee will apply to exchange withdrawal or interest amount from foreign currency to yen. Therefore, there is a risk of principal less than the customer's original investment even if foreign exchange rates do not fluctuate. Foreign currency deposited with a foreign currency savings account can be exchanged to another foreign currency which is eligible for a direct non-JPY cross currency exchange. The Bank-designated foreign exchange rate which includes foreign exchange fee will apply when switching a currency eligible for a direct non-JPY cross currency exchange to another currency eligible for a direct non-JPY cross currency exchange. Therefore, there is a risk of principal less than the customer's original investment even if foreign exchange rates do not fluctuate. Foreign exchange fee depends on a pair of currencies. For details, refer to the after-mentioned "Fees and Charges relating to Foreign Currency Deposits", or contact the call center, Shinsei PowerCall or the Bank counter.
10. Other fees	Depending on deposit method and withdrawal method, other fees may be charged. For details, please refer to the after-mentioned "Fees and Charges relating to Foreign Currency Deposits", or please contact the call center, Shinsei PowerCall, or the Bank counter.
11. Foreign exchange forward contracts	N/A
12. Overdraft service	N/A
13. Special contracts to be added	N/A
14. Tax	<ul style="list-style-type: none"> Interest is subject to 20.315% withholding tax (national tax 15.315% and local tax 5%) Foreign exchange gain is subject to aggregate taxation as miscellaneous income by filing an individual income tax return. Foreign exchange loss is deductible from miscellaneous income. <i>Maru-yu</i> (Tax exempt treatment on interest of small-size savings of certain people): N/A <p>For more details, please consult a certified public accountant or a certified tax accountant on your own.</p>
15. Deposit insurance	Not covered by deposit insurance
16. Designated dispute resolution body	<p>In case of trouble at financial transactions, dispute resolution organizations which are certified by the Financial Alternative Dispute Resolution System provides a resolution support framework for handling consumers' complaints and resolving disputes. Financial Alternative Dispute Resolution System is the system to settle disputes outside the court. Neutral mediators work for dispute parties to settle without judicial procedures.</p> <p>Japanese Bankers Association Contact: Consumer Relations Office Phone numbers: 0570-017109, 03-5252-3772</p>
17. Certified investor-protection association	N/A
18. Others	There are some limitations in services of foreign currency deposit and withdrawal. For details, refer to the "Fees and Charges relating to Foreign Currency Deposits".
19. Contact	Please visit our branch or call to our call center, Shinsei PowerCall, toll-free at 0120-456-860 .

Fees and Charges relating to Foreign Currency Deposit

(1) Deposit / Withdrawal method and fees

• Deposit

Deposit method	Fees
Deposits of yen in cash	Yen cash is not acceptable. Yen cash will be deposited to a <i>PowerFlex</i> yen savings account to be remitted to a <i>PowerFlex</i> foreign currency savings account.
Remittance from <i>PowerFlex</i> yen savings deposit	<ul style="list-style-type: none"> The Bank-designated telegraphic transfer selling rate (TTS rate) which includes foreign exchange fee will apply when exchanging yen to foreign currency. Refer to “(2) Foreign exchange fee” in this document, for foreign exchange fees which are included in TTS rate.
Deposits of foreign currency in cash, by traveler's check or check	N/A
Remittance from <i>PowerFlex</i> another foreign currency deposit	<ul style="list-style-type: none"> Currency is limited to currencies eligible for a direct non-JPY cross currency exchange. The Bank-designated foreign exchange rate which includes foreign exchange fee will apply when exchanging foreign currency to another foreign currency. Refer to “(2) Foreign exchange fee” in this document, for foreign exchange fees which are included in foreign exchange rate.
Remittance from the <i>PowerFlex</i> foreign currency deposits with the same currency	• No fees and charges
Deposit of a foreign currency you have received by fund transfer	• No fees and charges. However, receiving funds transferred from overseas needs to pay an administrative fee designated by the Bank. For details, please contact the call center, Shinsei PowerCall, or the Bank counter.

• Withdrawal

Withdrawal method	Fees
Withdrawals of yen in cash Remittance to yen savings deposit	<ul style="list-style-type: none"> The Bank-designated telegraphic transfer buying rate (TTB rate) which includes foreign exchange fee will apply when exchanging foreign currency to yen. Refer to “(2) Foreign exchange fee”, for foreign exchange fees which are included in TTB rate.
Withdrawals of foreign currency in cash	<ul style="list-style-type: none"> Some currencies designated by the Bank can be withdrawn in cash only via “Foreign Currency Deposit Cash Delivery Service” whose contract is needed to be separately entered into. Handling fee which is calculated at the Bank-designated rate for each currency and delivery fee will be charged for “Foreign Currency Deposit Cash Delivery Service”. The fees are subject to change depending on a contract agreed between the Bank and a delivery outsourcing company, postal charges, etc., therefore exact or maximum amount and calculation formula are not detailed here. Each time customers use “Foreign Currency Deposit Cash Delivery Service”, they are advised to call the Bank call center, Shinsei PowerCall, to confirm the total amount of fees that will be charged.
Withdrawals of foreign currency by traveler's check or check	N/A
Remittance to a <i>PowerFlex</i> another foreign currency deposit	<ul style="list-style-type: none"> Currency is limited to currencies eligible for a direct non-JPY cross currency exchange. The Bank-designated foreign exchange rate which includes foreign exchange fee will apply when exchanging foreign currency to another foreign currency. Refer to “(2) Foreign exchange fee”, for foreign exchange fees which are included in foreign exchange rate.
Remittance to a <i>PowerFlex</i> foreign currency deposit in the same currency	No fees and charges
Remittance to purchase an investment trust in the same foreign currency	No fees and charges (Investment trust sales fee will be separately charged.)
Fund transfer in foreign currency	<ul style="list-style-type: none"> Fund transfer in foreign currency is not available at branches. Application to GoRemit overseas remittance service must be made before making the remittances. Remittance fees will be charged.

(2) Foreign exchange fee

- Exchange between Japanese yen and foreign currency

Maximum exchange fees for converting each currency are as follows;

5 yen per 1 U.S. dollar, 5 yen per 1 Euro, 5 yen per 1 Australian dollar, 5 yen per 1 New Zealand dollar, 5 yen per 1 Canadian dollar, 5.5 yen per Great Britain Pound, and 5.5 yen per 1 currency unit of other currencies.

When converting currency at the time of deposit or withdrawal, please confirm the Bank-designated telegraphic transfer selling rate (TTS rate) or the Bank-designated telegraphic transfer buying rate (TTB rate) which includes foreign exchange fee.

- Exchange between currencies eligible for a direct non-JPY cross currency exchange

Currency pair		Exchange fee per transaction	
EUR	GBP	1 EUR	0.01 GBP
EUR	AUD	1 EUR	0.02 AUD
EUR	NZD	1 EUR	0.02 NZD
EUR	USD	1 EUR	0.01 USD
EUR	CAD	1 EUR	0.02 CAD
GBP	AUD	1 GBP	0.02 AUD
GBP	NZD	1 GBP	0.02 NZD
GBP	USD	1 GBP	0.02 USD
GBP	CAD	1 GBP	0.02 CAD
AUD	NZD	1 AUD	0.01 NZD
AUD	USD	1 AUD	0.01 USD
AUD	CAD	1 AUD	0.01 CAD
NZD	USD	1 NZD	0.01 USD
NZD	CAD	1 NZD	0.01 CAD
USD	CAD	1 USD	0.01 CAD

- Fees mentioned above are the upper limit on foreign exchange fees. Lower amount of fees may be quoted and applied.
- The maximum amount of fees mentioned above will apply in case of rapid movement of foreign exchange market or in case of sharp increase in the number of currency exchange order in market closed day such as weekend.
Foreign exchange fees different from ones mentioned above will apply due to campaign, program etc. the Bank offers, but will not exceed the level of foreign exchange fees mentioned above. Customers are advised to confirm foreign exchange fees and TTS or TTB rate being applied when engaging in foreign exchange transactions.
- Foreign exchange fees and charges are subject to change.
- Consumption tax is not levied on the fees and charges above.

The English translation used in the product descriptions are intended solely for customer convenience, and shall be used as for reference only. Should there be any discrepancy between the Japanese and the English text, the Japanese text shall take precedence.

Please cut out the label along the bold line and attach it to an envelope. A stamp is not required.

If you do not have an envelope, you can create one by cutting along the dotted line and following the instructions. Make sure that you seal the tabs together and reinforce with glue.
Please use A4 size white paper and do not alter the size of the image when printing.
This envelope can ONLY be used to send documents and cannot be passed to any third party.

Tab ②

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Tab ③ : Attach with glue.

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料金受取人払郵便

晴海局
承認

8034

差出有効期間
2021年8月
31日まで

● 切手不要

No postage
necessary

1048702

定形郵便物

新生銀行

メールアドレス

(口座開設担当)係 行



Checklist

Before mailing, please review
the items below.

-Application form

☐ Enclosed with signature or personal seal

-Identification document(s)

☐ Enclosed both A and B

A: a copy of both sides of your ID
(Residence Card or Special Permanent Resident Certificate)

B: One of the following documents

- ① A copy of Japanese Driver's License
- ② An original copy of Residence Certificate
- ③ An original copy of a Utility Bill Receipt
(Landline telephone, electricity, water, gas, or NHK)

For inquiries please contact us.

0120-456-860 *77



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Tab ④ : Attach with glue.

fold here

<How to make an envelope> Place glue on Tab ① and paste Tab ② on top of Tab ①.
Use glue to firmly seal Tabs ③ and ④ to the rear of the envelope.

Tab ① : Place glue on this tab. Please take care that the glue stays within the edges of the tab.

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