

For Immediate Release

Shinsei Bank, Limited
 APLUS FINANCIAL Co., Ltd.
 Tenpay Payment Technology Co., Ltd.
 NETSTARS Co., Ltd.

Shinsei Bank Group to Provide Settlement Agent Services in Japan for Chinese Payment Service “WeChat Pay”

- APLUS to commence development of retailer network, introduce “WeChat Pay” in Laox Co., Ltd.-

Tokyo (Wednesday, April 13, 2016) --- Shinsei Bank, Limited (Chuo-ku, Tokyo; President and CEO: Hideyuki Kudo; hereinafter “Shinsei Bank”; the “Bank”) and its consolidated subsidiary, APLUS FINANCIAL Co., Ltd. (Tokyo Office: Chiyoda-ku, Tokyo; Representative Director and President: Satoshi Noguchi; hereinafter “APLUS FINANCIAL”), announced today that they will start providing payment agent services in Japan for “WeChat Pay,” a mobile payment service for Chinese customers operated by China’s largest online messaging and calling app, “WeChat,” provided by Tencent holdings Ltd. (hereinafter “Tencent”). APLUS FINANCIAL’s consolidated subsidiary, APLUS Co., Ltd. (hereinafter “APLUS”) reached an agreement with Tenpay Payment Technology Co., Ltd. (hereinafter, “Tenpay”), a group company of China’s Tencent Group, to provide a settlement agent service for WeChat Pay in Japan.

This is Shinsei Bank’s first initiative to strengthen its settlement business, which Shinsei Bank has identified as one of its strategic initiative areas in its Group’s Third Medium-Term Management Plan. The Shinsei Bank Group will develop a merchant network in Japan which accepts WeChat Pay with APLUS, which is engaged in the settlement and credit card businesses, as the main business entity.

APLUS concluded a business alliance with NETSTARS Co., Ltd. (hereinafter “NETSTARS”) regarding the expansion of WeChat Pay, and will begin offering settlement services for WeChat Pay to merchants between the end of April to May, 2016 utilizing the settlement application and system developed by NETSTARS. At the launch of the service, WeChat Pay will be accepted by Laox Co., Ltd and shops and outlets operated by TOKYO PEARL Co., Ltd. and Brand off Co., Ltd., retailers which provide jewelry and brand name goods. By entering into a business agreement with NETSTARS, member retailers will be able to utilize functions that can aid in the creation and strengthening of relationships with customers visiting Japan from China. These functions will include the sending of information regarding shops and products, promoting sales through the provision of coupons and the continuing the sale of products to customers after their return to China through online retail sites to customers visiting Japan from China through their official WeChat accounts.

Additionally, the Shinsei Bank Group plans to further expand and improve inbound settlement agent services between Japan and China through measures such as expanding settlement services to include “QQ Wallet,” a mobile payment service provided by “QQ,” a leading social networking site (SNS) in China also operated by Tencent.

■Outline of Tencent Holdings Ltd.

Name: Tencent Holdings Ltd.
 Representative: Executive Director, Chairman and CEO Ma Huateng
 Head Office: Shenzhen, China
 Main business: Online value-added services through SNS portals such as “QQ” and “WeChat,” online advertising, etc.

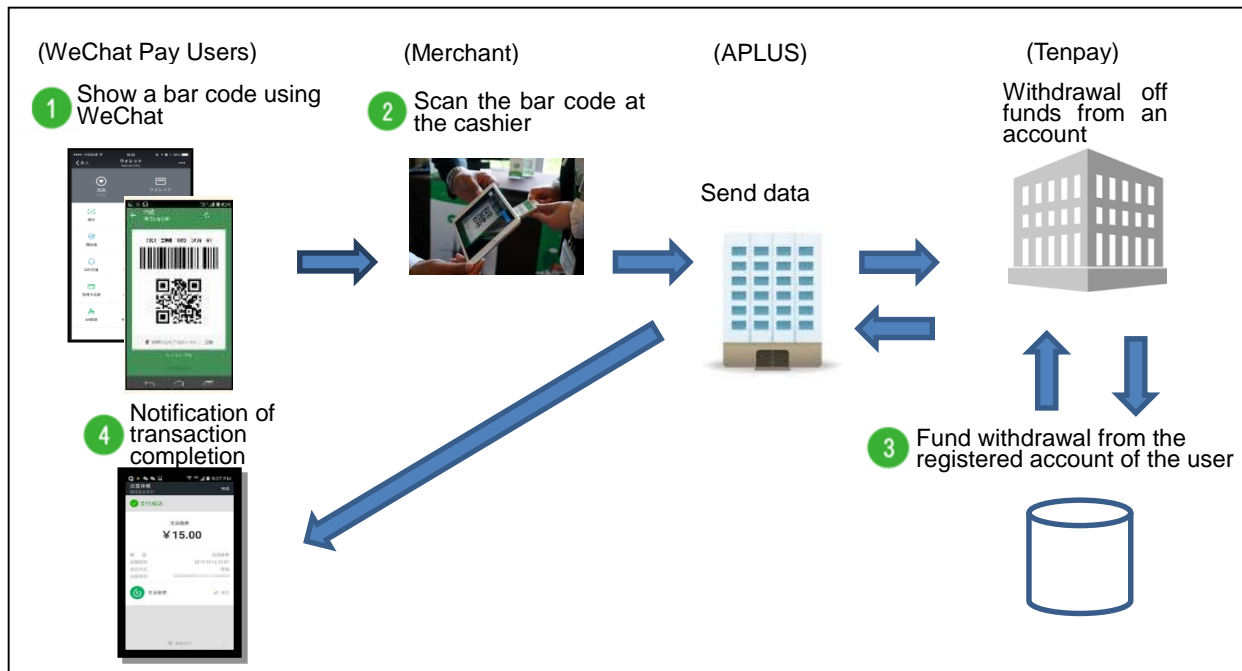
■Outline of Tenpay Payment Technology Co., Ltd.

Name: Tenpay Payment Technology Co., Ltd.
 Representative: Executive Director, Chairman and CEO Ma Huateng
 Head Office: Shenzhen, China
 Main business: E-commerce, electronic payments, technology development for payments and settlements, computer technology service, etc.

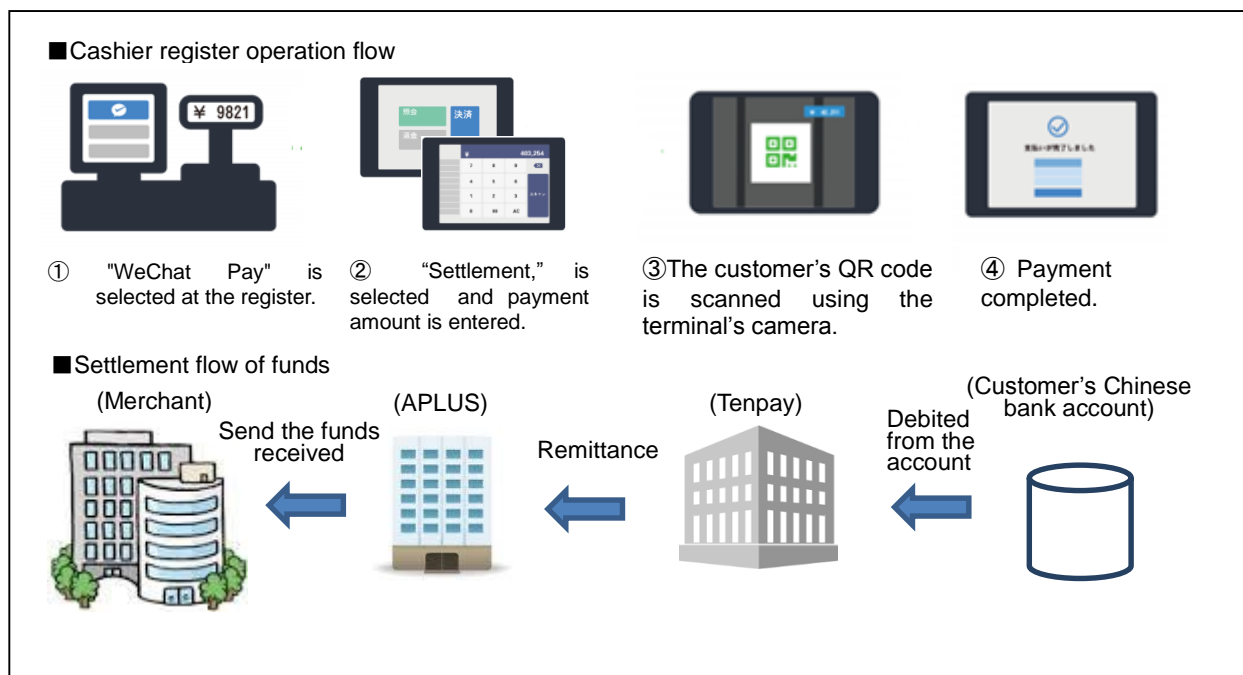
■Outline of NETSTARS Co., Ltd.

Name: NETSTARS Co., Ltd.
 Representative: CEO Tsuyoshi Ri
 Head Office: Chuo-ku, Tokyo
 Main business: International communication services, mobile SNS, settlement services, etc.

■Flow for Customers Utilizing WeChat Pay



■Flow for Retailers Utilizing WeChat Pay (with tablets)



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