

Seven Bank, Ltd.
October 29, 2009

Seven Bank to Launch Personal Loan Services on January 25, 2010
—Making Seven Bank accounts even more appealing by meeting
customers' small-loan needs—

Seven Bank, Ltd. announces that it will launch personal loan services (revolving credit loans) on January 25, 2010.

The service will offer small-denomination loans of up to 100,000 yen that can be borrowed and repaid via Seven Bank's nationwide network of over 14,000 ATMs. This highly convenient service will make Seven Bank accounts more accessible and even more useful to customers.

1. Scheduled service launch: January 25, 2010

2. Features

(1) Speedy loan application process

- Seven Bank accountholders can apply on the spot from a PC or mobile phone and complete the borrowing process in as little as 30 minutes.*

(2) Borrowing and repayment via Seven Bank's network of over 14,000 ATMs in Japan

- Customers can borrow and repay loans 24 hours a day, 365 days a year, via Seven Bank's nationwide ATM network.

(3) Diverse borrowing and repayment channels

- Customers can borrow and repay loans at their convenience via not only ATMs but PCs and mobile phones as well (Internet/mobile/telephone banking).

*This does not apply outside of loan screening hours, such as night hours and bank holidays.

3. Service details

Credit limit	100,000 yen
Interest rate	15% per annum (subject to change based on interest rate fluctuations)
Target customers	Seven Bank accountholders (individuals) who meet the following requirements: 1. Applicants must be 20 years or older and under 70 years old at the time of application 2. Applicants must meet the screening criteria and be eligible for a guarantee from the designated loan guarantee company
Application channels	Internet banking and mobile banking *Applications are not accepted via ATMs, telephone banking, or in writing.
Contract period	One year (automatic renewal)
Borrowing channels	1. Seven Bank ATMs: cash (1,000yen denominations) 2. Internet/mobile/telephone banking: transfer to ordinary deposit account (1-yen denominations)
Scheduled repayments	Repayment date: 27th of each month Repayment amount: 5,000 yen per month (automatically deducted from savings account)
Voluntary repayments	1. Via Seven Bank ATMs: cash (1,000-yen denominations) or transfer from savings account (1-yen denominations) 2. Via Internet/mobile/telephone banking: transfer from savings account (1-yen denominations) *Both full and partial repayments are accepted.
Guarantee company	Acom Co., Ltd.

*For details of the relevant products and services, refer to Seven Bank's website once the service is launched.