

**Notice Regarding on an Agreement of Establishing a Joint Venture between SBI Holdings and Wirex Limited that Provides Payment Services of Cryptocurrencies**

SBI Holdings, Inc. (Head office: Minato-ku, Tokyo; Representative Director: Yoshitaka Kitao; hereinafter “SBI Holdings”) and Wirex Limited (Head office: London, U.K.; hereinafter “Wirex”), a provider of payment services of cryptocurrencies, hereby announce that they have recently entered into a memorandum of understanding. The purpose of the memorandum of understanding is to establish a joint venture company to operate business in Asia.

Wirex is a provider of payment services that allows the customer to use bitcoin and other cryptocurrencies on the Visa Card networks across the world. This payment service enables the user to instantly exchange cryptocurrencies to legal tenders, including U.S. dollars, euros or U.K. pounds, on an application of Wirex. And with the “Wirex Card,” which is issued by Wirex, the user can use such legal tenders on the Visa and Master Card networks around the world, including ATMs and credit card merchants. Wirex’s service, already having over 900 thousand customers in 130 countries across the world, will likely see its customers to grow further in number, going forward.

SBI Holdings plans to form a joint venture company with Wirex by investing in Wirex’s local subsidiary in Japan by the end of October 2017. The joint venture company will issue a cryptocurrency payment card in Japan, as well as develop other co-businesses in the field of cryptocurrencies, DLT and payment. As it has been announced in March 2017, SBI Investment Co., Ltd. (Head office: Minato-ku, Tokyo; Representative Director: Katsuya Kawashima), which is a subsidiary of SBI Holdings and conducts investments and management of venture capital funds, has invested in Wirex through the FinTech Fund.

[Outline of a joint venture company (plan)]

Name	SBI Wirex Asia Limited
Head Office	ARK Mori Building 12F, 1-12-32 Akasaka, Minato-ku Tokyo
Directors	Executive Chairman: Yoshitaka Kitao CEO: Wataru Kojima
Establishment	As of the end of October 2017
Shareholders	SBI Group 60%, Wirex Limited 40%

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For further information, please contact:  
SBI Holdings, Inc. Corporate Communications Dept., Tel: +81 3 6229-0126  
Wirex Limited Imran Khan, Head of Communications  
Tel: +44 7585 213 051 / Email: imran.khan@wirexapp.com