

September 18, 2025

Katsuya Kawashima
President & CEO
SBI Shinsei Bank, Ltd.

Masato Takamura
President & CEO
SBI SECURITIES Co., Ltd.

Launch of the SBI Hyper Yokin, a dedicated settlement account in collaboration with SBI SECURITIES
A new deposit product that automates fund transfers between bank and securities accounts

SBI Shinsei Bank, Ltd. (Head Office: Chuo-ku, Tokyo; President & CEO: Katsuya Kawashima, hereinafter “SBI Shinsei Bank”) and SBI SECURITIES Co., Ltd. (Head Office: Minato-ku, Tokyo; President & CEO: Masato Takamura, hereinafter “SBI SECURITIES”) are pleased to announce the launch of a new deposit product, “SBI Hyper Yokin”.

Applications will be accepted starting Tuesday, September 23, 2025, and the service will launch on Wednesday, September 24, 2025.

SBI Hyper Yokin is a yen ordinary deposit account that enables automated fund transfers between SBI Shinsei Bank and SBI SECURITIES. It allows customers to manage their funds smoothly and efficiently across both banking and securities accounts without the need for manual transfers.

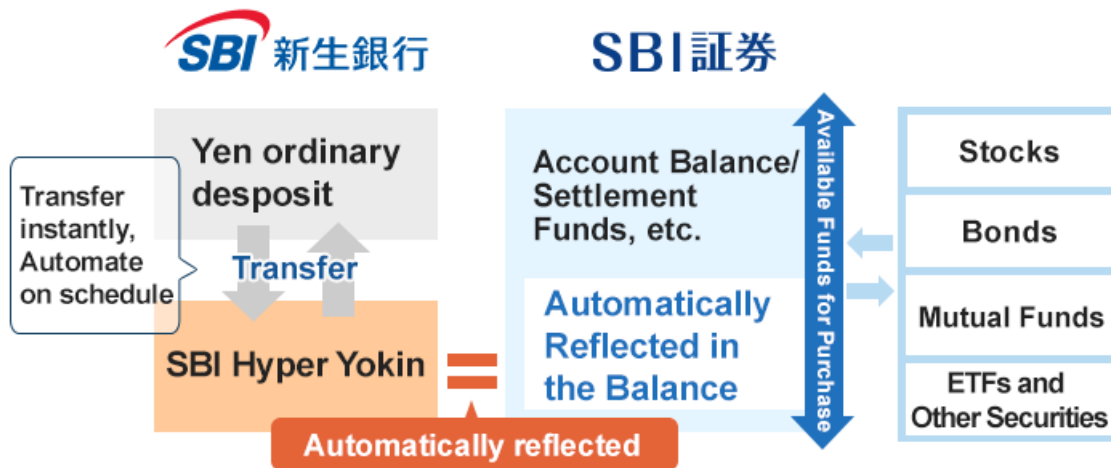
The balance of the SBI Hyper Yokin account, provided by SBI Shinsei Bank, is automatically reflected in the “Available Funds for Purchase” at SBI SECURITIES. Therefore, as long as there is a sufficient balance in the SBI Hyper Yokin account, customers do not need to manually transfer funds to their securities account when purchasing securities. Similarly, when selling securities, the proceeds are automatically transferred to the SBI Hyper Yokin account.

Additionally, by using the “Fixed Amount Auto Transfer Service”, which is being launched simultaneously, customers can automatically transfer a pre-set amount from their yen ordinary deposit account to the SBI Hyper Yokin at regular intervals.

Furthermore, the interest rate for SBI Hyper Yokin will be offered at 0.42% per annum (before tax), which exceeds the current highest interest rate of 0.40% per annum (before tax)* for yen ordinary deposits provided by our bank.

*As of September 18, 2025

How SBI Hyper Yokin Works



Note:

Customers currently using the automatic sweep service (SBI Hybrid Deposit) between SBI SECURITIES and SBI Sumishin Net Bank cannot use this service concurrently. To apply for SBI Hyper Yokin, please first deactivate the SBI Hybrid Yokin service, and then submit a separate application for SBI Hyper Yokin.

To commemorate the launch of SBI Hyper Yokin, we are planning a variety of promotional campaigns, including the distribution of XRP crypto asset gift vouchers for customers who open an SBI Hyper Yokin account, as well as preferential mortgage interest rates.

SBI Shinsei Bank Group will continue to uphold the SBI Group's commitment to its 'Customer-Centric Principle' by offering financial services that meet diverse customer needs through products and solutions tailored to the evolving times.

【Overview of SBI Hyper Yokin (Planned)】

Item	Details(Planned)
Product Name	SBI Hyper Yokin
Eligible Customers	Individual customers with accounts at both SBI Shinsei Bank and SBI SECURITIES
Principal Protection	Available
Deposit Insurance	Deposit insurance coverage: up to 10 million yen in principal, including other fixed-term protected deposits held by the customer at our bank, plus interest.
Interest Rate	Interest rate: 0.42% annually (0.3346% after tax)
Interest Payment Date	Paid on the 12th of each month, based on the account balance as of the 11th
Linkage with SBI SECURITIES Account	Deposit balance is automatically reflected in the "Available Funds for Purchase" in your SBI SECURITIES account.

Fund Usage	Immediately available for securities transactions (stocks, mutual funds, etc.)
Fixed Amount Auto Transfer Service	You can set up automatic transfers of a specified amount and timing from your yen ordinary deposit account to SBI Hyper Yokin account in advance via PowerDirect (internet banking).
Step Up Program	Diamond Stage applied from the second month after opening SBI Hyper Yokin account

Note: Product details are under development and subject to change.

For more information on the Step Up Program, please click [here](#).

Please ensure that you review the product description available at our branch or on our website before applying for this deposit product.

Contact Information

SBI Shinsei Bank Sustainability & Communications Division

For media inquiries: SBIShinsei_PR@sbishinseibank.co.jp