

27th April 2018

AEON Financial Service Co., Ltd

AEON Bank Co., Ltd

Launch of Foreign Currency Deposits Service**- Steady Asset Building, Starting from a Small Investment -**

This is to notify that Aeon Bank Co., Ltd (headquarter: Koto Ward, Tokyo, president and representative director, Hiroyuki Watanabe), hereinafter “our bank,” a subsidiary of Aeon Financial Service Co., Ltd (headquarters: Chiyoda Ward, Tokyo, president and CEO, Kenji Kawahara) will begin offering foreign currency deposits (ordinary deposits, time deposits, installment deposits) from May 7 (Monday), 2018.

With the ability to deposit three currencies i.e. the US dollar, Australian dollar and the New Zealand dollar from one foreign currency unit for a foreign exchange fee of zero yen, we offer a product that is easy to use for our customers considering starting their own asset-building. For foreign currency installment deposits, customers can set their own pace of installments, beginning at 500 yen, to take place every day or on every 5th, 15th, or 25th of the month. Furthermore, customers can receive benefits via the “Aeon Bank My Stage” program based on their foreign currency deposit balances and transfer transactions for foreign currency installment deposits.

This foreign currency deposits service is available at all 140 Aeon Bank branches nationwide, and we are available for consultations 365 days a year. Furthermore, applications can be conducted via smartphone and computer, allowing customers to select the method most convenient to them.

In view of this new foreign currency deposit service, we currently offer a campaign where customers who apply for three month deposits receive a special annual interest rate of 5%, while customers applying for installment deposit will all receive a 500 yen digital coupon.

Moving forward, our bank will work to further expand our asset building services by keeping in mind our customers’ life stages, and providing an extensive product lineup that aligns with their asset management needs.

■Product Summary

	Foreign Currency Ordinary Deposit	Foreign Currency Time Deposit	Foreign Currency Installment Deposit
Available To	Individual customers over the age of 20 years with an Aeon Bank multi-purpose account		
Applicable Currencies	US dollar, Australian dollar, New Zealand dollar		US dollar
Available Hours	Account application: 365 days a year Deposits and withdrawals: Weekdays Transaction service not available on: Saturdays, Sundays and public holidays For the transaction hours of each service, please contact your bank branch or refer to our website.		
Foreign Exchange Rate	Fluctuates according to market conditions.		
Foreign Exchange Fee	For deposits (all currencies): 0 yen, For withdrawals (all currencies): Maximum 0.5 yen		
Minimum Deposit Amount	1 foreign currency unit	100 foreign currency units	500 yen
Deposit Method	Transfer from yen deposit account	Transfer from yen deposit account or Transfer from foreign currency ordinary account	Transfer from yen deposit account
Interest	Variable Rate	Fixed Rate	Variable Rate
Other	—	Deposit period: 1 month, 3 months, 6 months, 1 year	Installment date: Every day, or the 5th, 15th, 25th of every month
	We do not accept foreign exchange rate specifications (limit price) and exchange reservations.		
	Deposits and withdrawals of foreign currency cash and travelers' checks are not accepted.		

■Foreign Currency Time Deposit Special Interest Rate Campaign (Outline)

Period	May 7 (Monday), 2018 – July 31 (Tuesday), 2018		
Applicable To	Customers who deposit into a 3 month foreign currency time deposit		
Where to Apply	AEON Bank branches or via internet banking		
Deposit Period	3 months		
Applicable Currencies	US dollar	Australian dollar	New Zealand dollar
Applicable Interest Rate (Pre-Tax)	5.0% p.a.	5.0% p.a.	5.0% p.a.
Deposit Amount	Minimum 1,000 dollars		
Deposit Limit	No upper limit on deposit amount and no limit on number of deposit units		
Other	Deposits from yen deposit accounts and foreign currency deposit accounts are applicable. Cancellation before maturity will result in foreign currency deposit branch interest rates being applied.		

■Installment Deposits Campaign (Outline)

Period	May 7 (Monday), 2018 – July 31 (Tuesday), 2018		
Applicable To	Customers who apply for foreign currency installment deposits (US dollar)		
Where to Apply	AEON Bank branches or via internet banking		
Gift	500 yen digital coupon * To be sent to the registered email address one month after the start of the campaign.		
Other	Gifts apply to one contract per person.		

[Notes on Foreign Currency Deposits]

- Foreign currency deposits carry a risk of losses of the principal in yen as a result of exchange rate losses from foreign exchange fluctuations, when converting foreign currencies back into yen.
- For exchanging foreign currency into yen, a maximum of 0.5 yen transaction fee per 1 foreign currency unit is applied. As a result, there is a risk of losses in the yen denominated principal even if foreign exchange rates do not fluctuate.
- Foreign currency deposits are not guaranteed by deposit insurance regulation.
- In the event of high exchange rate volatility, transactions may be suspended.
- The applicable interest rate after tax for the foreign currency time deposit campaign is 3.984% p.a.
- Interest rates are before tax and are subject to a 20.315% tax.
- If foreign currency time deposits are continued beyond the maturity date, the branch interest rate for the foreign currency time deposits at the time of extension will be applied for the same period.
- Customers should carefully read the pre-contract documents (and documents relating to foreign currency deposit) available online and at bank branches before making all decisions, and must bear full responsibility for use of these products.