

## Sony Bank to Launch New Service “Sony Bank WALLET”

Sony Bank Inc., a wholly-owned subsidiary of Sony Financial Holdings plans to commence service of “Sony Bank WALLET,” a cash card with a Visa debit function, on January 4, 2016.

Sony Bank WALLET is a Sony Bank cash card that includes a Visa debit function that can be used around the world. The first card in Japan<sup>\*1</sup> with a debit function that can be used with 11 currencies (Japanese yen, U.S. dollar, euro, U.K. pound, Australian dollar, New Zealand dollar, Swiss franc, Hong Kong dollar, Canadian dollar, South African rand and Swedish krona). In addition to facilitating shopping in more than 200 of the world’s countries and regions, the card allows local-currency withdrawals from ATMs overseas. Yen transactions are deducted from the customer’s ordinary yen deposit account, while transactions in other currencies are, in principle, immediately deducted from ordinary foreign currency deposits, allowing foreign currency amounts deposited at Sony Bank to be used as is<sup>\*2</sup>. If the foreign currency balance is insufficient, an amount equivalent to the shortfall is automatically transferred from the customer’s ordinary yen deposit account using the Sony Bank exchange rate (TTS).

Customers with a Sony Bank cash card can exchange their cards for a Sony Bank WALLET card free of charge and annual fee. The new Sony Bank WALLET cards are scheduled for issuance from January 4, 2016.

By offering a new way to use currency with the Sony Bank WALLET card, Sony Bank aims to enhance the convenience of using foreign currencies overseas. As a foreign currency specialist, Sony Bank provides foreign currency services tailored to individual customers’ needs.

\*1 This is the first debit card in Japan that allows for payments via deposit accounts in three or more currencies, as well as cash withdrawals, according to a survey by *Diamond ZAI* (as of September 30, 2015).

\*2 If the customer uses the card in a currency other than the target currency or does not have an account in the target currency, a usage fee will be added for yen conversion at the rate stipulated by the affiliated international institution in addition to Sony Bank’s commission. These amounts will be deducted, in principle, immediately from the customer’s ordinary yen deposit account.

\*3 Patent pending

### ■ Main Features of Sony Bank WALLET

- Japan’s first<sup>\*1</sup> cash card with a debit function that can be used in 11 currencies

#### As a Cash Card

The card can be used at affiliated ATMs in Japan to make withdrawals from and deposits into ordinary yen deposit accounts.

#### As Visa Debit

The card can be used for shopping in Japan and overseas using ordinary deposit balances in any of 11 currencies, as well as for local-currency withdrawals at overseas ATMs.

- Foreign currency amounts deposited at Sony Bank can be used as is.  
If the foreign currency balance is insufficient, an amount equivalent to the shortfall is automatically transferred from the customer’s ordinary yen deposit account
- The card is eligible for up to 2% cash back when shopping in Japan.
- The card is available in two designs, Standard and PostPet.



Standard

PostPet

Note: This is an English-language summary of a Japanese announcement made by Sony Bank on October 19, 2015. The summary was prepared by Sony Financial Holdings solely for convenience of non-Japanese readers.