

(English Translation)

Note: This material is an English translation of a Japanese announcement made on June 23, 2005. Although the Company intended to faithfully translate the Japanese document into English, the accurateness and correctness of this English translation are not guaranteed and thus you are encouraged to refer to the original Japanese document. This translation was made as a matter of record only and does not constitute an offer to sell or the solicitation of an offer to buy the securities in the U.S.

June 23, 2005

To Investors and Customers:

Monex Beans Holdings, Inc.

Announcement of Account Opening Introduction Service Alliance with Japan Net Bank

This announcement is to inform that Monex Beans, Inc.* (“Monex Beans”; Oki Matsumoto, President & CEO) and The Japan Net Bank, Limited (“Japan Net Bank”; Shuichi Fujimori, President) have decided to start an Account Introduction Service Alliance as of June 24, 2005.

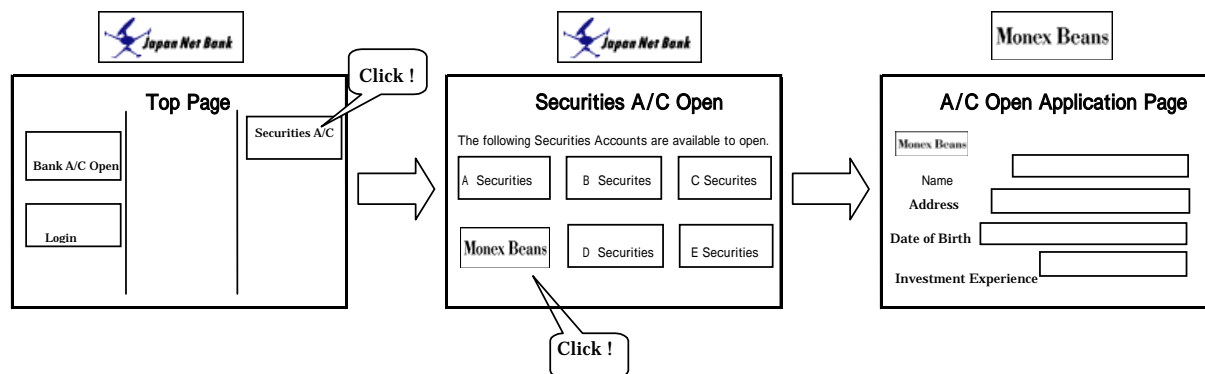
*100% subsidiary of Monex Beans Holdings, Inc. (Oki Matsumoto, President & CEO)

1. Purpose of Alliance

With this alliance, users of Japan Net Bank will be able to open accounts at Monex Beans smoothly and easily. The registration of Japan Net Banks’ Securities Intermediary is not required for this service. Users of Japan Net Bank will continuously be able to use existing deposit services of Monex Beans, and deposit money from their Japan Net Bank account to Monex Beans account instantly and free of charge.

2. Contents of Service

Users of Japan Net Bank will have access to Monex Beans Account Opening page via Japan Net Banks’ introduction page by clicking the Securities Account Opening button on Japan Net Banks’ top page. Monex Beans will pay a introduction fee to Japan Net Bank for every account acquired through this service.



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