

MONEX GROUP

Notice on Granting Cryptocurrency Bitcoin as Mid-term Shareholder Benefit for Fiscal Year 2019

TOKYO, September 24, 2019 - Monex Group, Inc. (“the Company”) announces that it has decided to grant a cryptocurrency, Bitcoin (“BTC”), as mid-term shareholder benefit for fiscal year 2019 to its shareholders who hold the Company’s shares as of September 30, 2019 in addition to the existing shareholder benefits.

1. Reasons for changes

The Company has hitherto offered Monex Points as a shareholder benefit to those shareholders who hold the Company’s shares under custody in brokerage accounts of Monex, Inc., the company’s subsidiary. Responding to increasing aspiration for building assets in cryptocurrencies, the Company has decided to grant 500-yen equivalent cryptocurrency BTC to those shareholders who hold Coincheck accounts, which are operated by the company’s subsidiary Coincheck, Inc.

Please note that it has yet to be determined whether granting the cryptocurrency BTC as a part of shareholder benefits will continue after the end of fiscal year 2019, i.e. March 31, 2020.

2. Details of changes

* Changes are marked with underlines.

(1) Eligible shareholders

Before amendment:

Shareholders who own 100 shares (i.e. 1 shares unit) or more which are under custody in the brokerage accounts of Monex, Inc., a subsidiary of the Company, as of September 30 or March 31 each year, and who trade at least once per the referred period. The above only applies to the Company’s shares by cash trading, not by margin trading.

After amendment:

i) Monex Points granted for accounts in Monex, Inc. (continued)

Shareholders who own 100 shares (i.e. 1 shares unit) or more which are under custody in the brokerage accounts of Monex, Inc., a subsidiary of the Company, as of September 30 or March 31 each year, and who trade at least once per the referred period. The above only applies to the Company’s shares by cash trading, not by margin trading.

ii) Cryptocurrency BTC granted for accounts in Coincheck (added)

Shareholders who is recorded in the shareholder list as of September 30, 2019 and have completed the opening of Coincheck accounts and applied for the benefit through the “Shareholder Benefits Application Site” by the end of March 2020.

(2) Changes of the shareholder benefit program

Before amendment:

Eligible shareholders receive *Monex points* according to the amount of brokerage commission paid for cash trading of any symbols (including the amount of consumption tax, etc.) during a defined period in each shareholder’s brokerage account of Monex, Inc. The points to be provided are determined depending on the number of shares held at the

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reference date as per the table below. For reference, one *Monex points* is equivalent to one yen.

The number of shares at the reference date	Providing points		
	Cashback rate to be multiplied by the amount of brokerage commission for the cash trading	Maximum points (half-year period)	Minimum points (half-year period)
100~ 999	—	—	50 points
1,000~ 1,999	0.5%	10,000 points	500 points
2,000~19,999	2.0%	20,000 points	500 points
20,000~	10.0%	30,000 points	500 points

The reference date (delivery date)	Defined period (execution date)	Timing of providing points
September 30	From October 1 to March 31 of the following year	From April 1 to 30 of the following year
March 31	From April 1 to September 30	From October 1 to 31

Note) The above does not apply to shareholders who close the brokerage account at the timing of providing points.

After amendment:

Below two items will be covered as shareholder benefits:

i) Monex Points granted for accounts in Monex, Inc. (continued)

Eligible shareholders receive *Monex points* according to the amount of brokerage commission paid for cash trading of any symbols (including the amount of consumption tax, etc.) during a defined period in each shareholder's brokerage account of Monex, Inc. The points to be provided are determined depending on the number of shares held at the reference date as per the table below. For reference, one *Monex points* is equivalent to one yen.

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20,000~	10.0%	30,000 points	500 points

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Note) The above does not apply to shareholders who close the brokerage account at the timing

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of providing points.

ii) Cryptocurrency BTC granted for accounts in Coincheck (added)

From the end of November, the Company will start sending out mail, "Guidance for Shareholder Benefits," via post to the registered address of shareholders who are recorded in the shareholder list as of September 30, 2019. Shareholders are required to open accounts in Coincheck and complete the application in the "Shareholder Benefit Application Site" by 11:59 p.m. on March 31, 2020 in order to receive 500-yen equivalent cryptocurrency BTC in early April 2020.

Please Note:

1. Opening accounts with Coincheck is free of charge.
2. The shareholder benefit of 500-yen equivalent cryptocurrency BTC is granted to all shareholders regardless of the number of shares they are holding.
3. In order to open Coincheck accounts and trade cryptocurrency BTC shareholders need to have an internet environment with PCs, smartphones, tablets and other devices. It is the shareholders' responsibility to prepare such an internet environment.
4. Some applications for opening an account with Coincheck may not be accepted, depending on screening and other procedures. Shareholders should be aware that they are not eligible to receive the cryptocurrency BTC in such a case.
5. Shareholders who have closed their Coincheck accounts before cryptocurrency BTC are granted will not be eligible.

(Please read through the details included in the "Guidance for Shareholder Benefits," which will be sent out at the end of November.)

Contact: Akiko Kato
Corporate Communications Office
Monex Group, Inc.
+81-3-4323-8698

Atsushi Demoto, Yuki Nakano
Investor Relations, Financial Control Department
Monex Group, Inc.
+81-3-4323-8698

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