

MONEX GROUP

Announcement of Subsidiary's Release

TOKYO, December 26, 2019 – Monex, Inc., a fully owned subsidiary of Monex Group, Inc., issued the following press release today.

Attachment: Summary of Monex, Inc. press release

Smartphone App “ferci” to Begin Offering Equity Trading Services for Young Traders

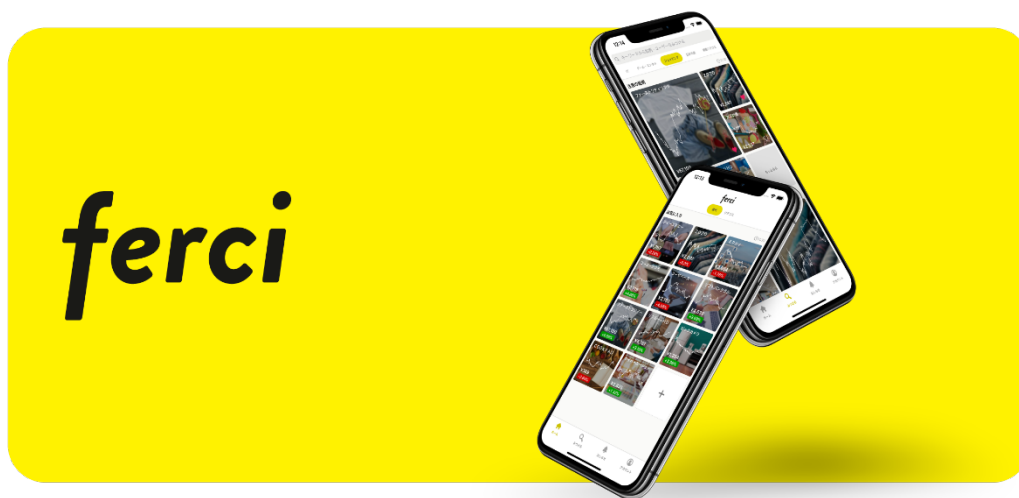
Contact: Akiko Kato
Corporate Communications Office
Monex Group, Inc.
+81-3-4323-8698

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

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Smartphone App “ferci” to Begin Offering Equity Trading Services for Young Traders

TOKYO, December 26, 2019 - Monex, Inc. (Headquarters: Minato-ku, Tokyo; Representative Director and President: Yuko Seimei, hereinafter “Monex”) announced today that its smartphone app for younger traders, “ferci”, will begin offering equity trading services, scheduled from 5:00 p.m. on Thursday, December 26, 2019.



■ Origin of the name “ferci”

The app name “ferci” derives from Japanese words for “more choices.” The smartphone app is designed to provide younger generation with a new choice for asset formation, who faces future financial risks living in a super-aging society and with issues with pension system.

■ Background to introduce equity (cash) trading function

Monex has been offering the app ferci since June 2019 to give younger traders, who consider smartphones an integral part of their daily lives, friendly access to the investment community.

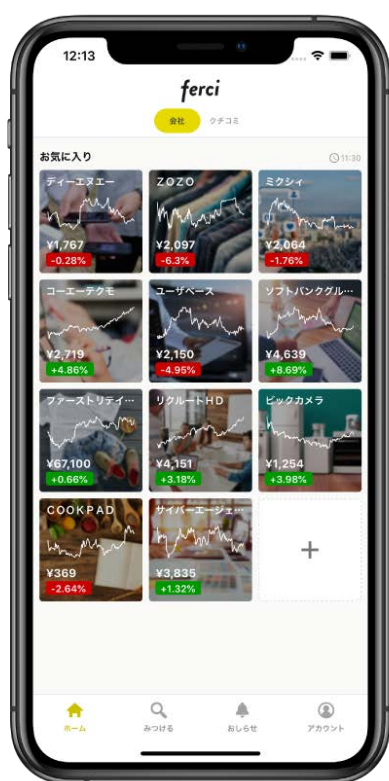
As part of the upgrade and in response to requests from a number of customers, ferci will have an equity (cash) trading function. The app’s very simple user interface is designed to enable even those new to investing an easy way to buy and sell Japanese equities, including ETFs and REIT.

■ Four Features of ferici

The app ferici allows young traders to conduct everything on their smartphones from opening general accounts at Monex to depositing and trading equities (cash). Users can deposit and trade all Japanese stocks available through Monex.

In addition, a community function that allows traders to interact with each other makes it easier for beginner traders to start investing by referencing more experienced traders.

1. With an intuitive design for smartphones, the app enables users to open Monex general trading accounts, deposit funds and trade equities (cash) in an easy manner.



The home screen can be customized according to the user's choice of favorite stocks



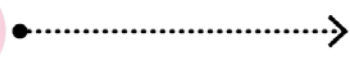
Users can search stocks by category, such as IT-related, fashion, etc.



Complicated screen functions and information have been removed to ease novice traders to start investing

Users can easily trade stocks by entering the number of stocks in the order

- Users can register favorite stocks with just one tap. The app gives alerts when stock prices move.



- The app offers a community function where users can post comments on a stock.



Comments can be posted on the thread of every Japanese stock

Users can send “replies” to comments of other traders

- The app is based on Monex’s application programming interface, thus can be used concurrently with other Monex services.

■ Overview of equity trading services through ferci

Trading securities:	Japanese listed equities (including ETF and REIT)
Unit of trading:	One stock
Commission fees:	Subject to the trading services offered by Monex, Inc.
Stock coverage:	Subject to the trading services offered by Monex, Inc.
Order type:	Market order only

Monex will continue to upgrade the features and usability of ferci as the company receives feedback from individual traders. For details, please refer to the official website (<https://www.ferci.jp/index.html>) [in Japanese only].

As outlined in “[For Creative Minds](#),” a brand statement announced by Monex Group in November 2018, Monex is dedicated to the “Future of Money” by leveraging new ideas and perspectives that go beyond traditional frameworks.

Contacts: Tadashi Fukushima, Maho Tsugawa
Public Relations Office, Monex, Inc.
+81-3-4323-3981

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