

MONEX GROUP

Announcement of Subsidiary's Release

TOKYO, April 27, 2021 – Monex, Inc., a wholly owned subsidiary of Monex Group, Inc., issued the following press release today.

Attachment: Summary of Monex, Inc. press release

Announcing the Launch Date of Monex Card, an Affiliated Credit Card

Monex Points Given for the Use of the Credit Card

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Announcing the Launch Date of Monex Card, an Affiliated Credit Card

Monex Points Given for the Use of the Credit Card

TOKYO, April 27, 2021 - Monex, Inc. (Representative Director and President: Yuko Seimei, hereinafter “Monex”) and Aplus Co., Ltd. (Representative Director and President: Tetsuro Shimizu, hereinafter “Aplus”), a Shinsei Bank Group company, announced that an affiliated credit card service, “Monex Card,” which was publicly announced on Wednesday, January 27, 2021, will be officially launched on Wednesday, May 15, 2021. The start of a new service that allows customers to settle periodic investments in mutual funds through Monex Card will come later this winter.

■ Background

Since the previous announcement, both companies have been preparing to launch Monex Card. Monex aims to transform its business model to asset management model, which provides the customers with services and advices that increase customers’ assets in custody. New services related to Monex Card such as periodic investments in mutual funds (scheduled to be launched this winter) will help to increase customers’ assets in custody. Meanwhile, Aplus aspires to “pursue growth through co-creation of value,” which is part of the basic policy under the company’s mid-term management strategy. The company hopes to expand its customer base as it offers better financial services with the addition of Monex Cards.

With the launch of Monex Cards, as they work together to benefit from the synergies, both Monex and Aplus are committed to offering financial services that cater to the specific needs of customers.

■ Features

1. Monex Points Offered

Monex provides a reward program called Monex Points. To acquire Monex Points, customers were required to hold mutual funds or trade equities thus far. Henceforth, one Monex Point is given for every 100-yen payment made with Monex Cards.

2. Free Immediate Cash Out

Monex is offering Immediate Cash Out services for 330 yen per cash-out transaction, in which a customer can receive funds from their securities account to the account of a financial institution designated by the customer anywhere in Japan. Holders of Monex Cards can enjoy Immediate Cash Out services for free up to five times per month. This helps them move funds to their bank accounts when they urgently need more cash with no concern over fees.

■ About Monex Points

Monex Points are earned through stock trading or mutual funds. Points can be used to pay stock trading commissions or to exchange with cryptocurrencies through Coincheck Inc., a Monex Group company. Customers can also exchange Monex Points with rewards offered by affiliated companies to enjoy shopping, dining and leisure.