

To our valued customers:

Expansion of Internet Banking Functions for Non-resident Retail Customers, and Changes to the Delivery of Monthly Account Statements and Other Documents

Thank you very much for continuing to use Tokyo Star Bank.

We are pleased to inform you that, starting in December 2026 (tentative), Tokyo Star Bank will expand the internet banking functions available to non-resident retail customers, and broadening the range of inquiries available for account balances, deposit/withdrawal statements, and repayment schedules.

In addition, in order to expand internet banking functions and promote environmental protection through paperless operations, we will discontinue the free postal delivery of monthly account statements and repayment schedules currently mailed to the homes of customers.

Please refer to the information below for details. We kindly ask for your understanding.

1. Launch of inquiry service for foreign currency deposits, time deposits, and loan information

With Tokyo Star Direct (Internet Banking), from December 2026 (tentative), in addition to balance inquiries and transaction detail inquiries for the JPY ordinary deposit account you currently use, you will be able to check balances and statements for foreign currency deposits and time deposits, as well as scheduled loan repayments and loan repayment histories, anytime, 24 hours a day.

Available inquiry services

Item	Current	New *from December 2026 (tentative)
JPY deposits	Ordinary deposits: balance and transaction (deposit/withdrawal) details Time deposits: - -	Ordinary deposits: balance, transaction (deposit/withdrawal) details Time deposits: balance, transaction details
Foreign currency deposits	-	Ordinary deposits: balance, transaction (deposit/withdrawal) details Time deposits: balance, transaction details
Loan information (Tokyo Lucky Star)	-	Inquiries of loan contract details, repayment history, and future repayment schedule

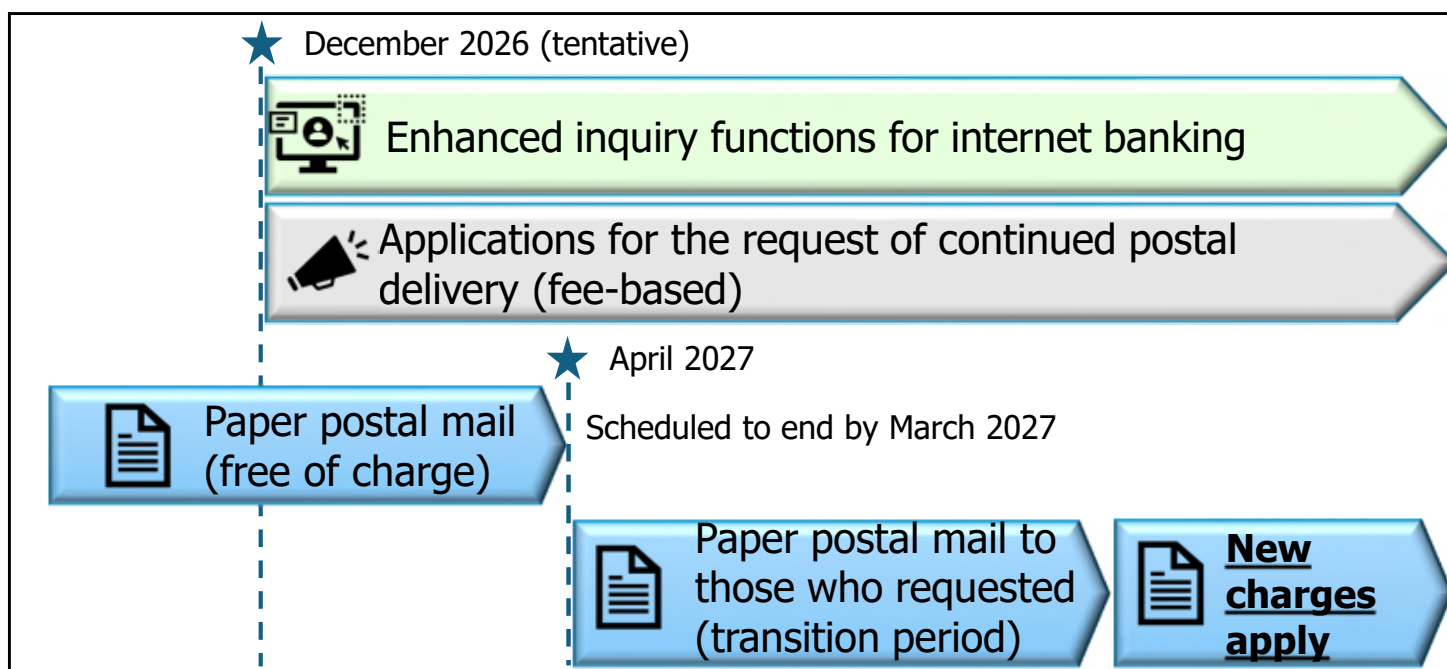
* The new functions above are only relevant to inquiry services, and not include functions for applying transaction requests.

2. Discontinuation of Free Postal Delivery of monthly account statements and repayment schedules, and introduction of a fee-based postal service

With the new inquiry services described above, we plan to discontinue the free paper monthly account statements and repayment schedules sent through postal mail after the statement for March 2027. From April 2027, we ask that you access and review these documents through internet banking.

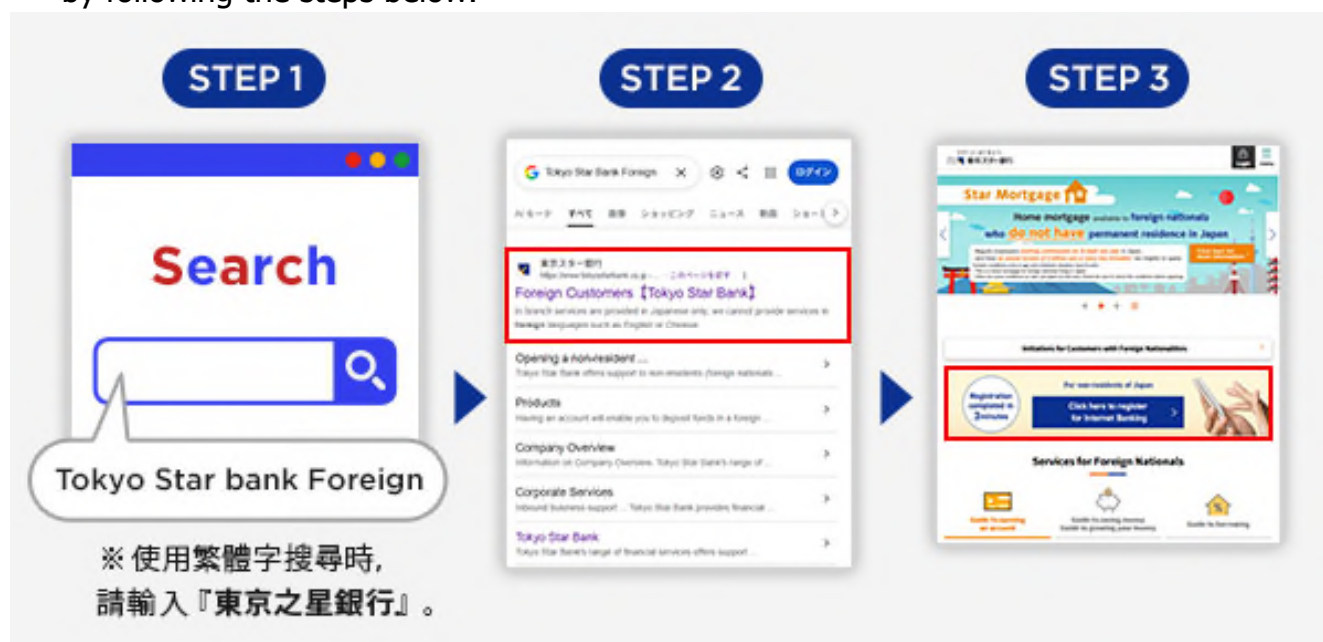
For customers who wish to continue receiving paper monthly account statements and repayment schedules through postal mail, we plan to offer a paid postal mail service. Further details will be provided from November 2026.

3. Schedule



[Reference] How to apply for Tokyo Star Direct (Internet Banking)

- Customers who have not yet completed user registration can access the application page by following the steps below.



If you have any questions, please refer to the Frequently Asked Questions on Tokyo Star Bank's website or ask a bank staff member.