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August 26, 2024

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(Securities code: 5838, Prime Market, Tokyo Stock Exchange)
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Notice Concerning Shareholder Benefit Program (As of the End of September 2024)

Rakuten Bank, Ltd. (the “Company”) hereby announces that it has decided to implement a shareholder benefit program for shareholders as of the end of September 2024. The details are as follows:

1. Details of the Shareholder Benefit Program

(1) Qualified Shareholders

Shareholders who are listed in the shareholder registry as of September 30, 2024, and own 100 shares (i.e., 1 share unit) or more. To be listed in the shareholder registry as of September 30, 2024, shareholders must hold shares by the end of trading on the record date (September 26, 2024).

Note: All individual personal bank accounts, except for those at OKB and NCB branches, will be eligible for the benefits.

(2) List of Benefits for Use at the Company’s Services in Japan

The benefits remain unchanged from those implemented as of the end of March 2024.

	Product Name	Benefit	Additional Bonus for Salary Receivers*
a)	Yen Fixed Deposit (up to a deposit limit of 3 million yen)	During the benefit period, enjoy an interest rate of 6-month Yen Fixed Deposit + 0.25% as provided by us at the beginning of each month	Additional +0.25% bonus
b)	Foreign Currency Fixed Deposit (for deposits in yen, any currency is accepted)	During the benefit period, receive a cashback of 500 yen for a deposit period of at least 1 month and a deposit of 10,000 currency units or more	Additional 500 yen (total of 1,000 yen)
c)	Rakuten Dual Fixed Deposit (any currency)	During the benefit period, receive a cashback of 750 yen for a deposit of 1 million yen or more	Additional 750 yen (total of 1,500 yen)
d)	Rakuten Ext Deposit Flat 10 years	During the benefit period, receive a cashback of 10,000 yen for a deposit of 2 million yen or more	Additional 10,000 yen (total of 20,000 yen)
e)	Rakuten Ext Deposit Flat 15 years	During the benefit period, receive a cashback of 10,000 yen for a deposit of 2 million yen or more	Additional 10,000 yen (total of 20,000 yen)
f)	Rakuten Ext Deposit Step Up 10 years	During the benefit period, receive a cashback of 10,000 yen for a deposit of 2 million yen or more	Additional 10,000 yen (total of 20,000 yen)
g)	Rakuten Bank Home Loan (Floating Interest Rate)	At the time of loan execution during the benefit period, receive a cashback of 30,000 yen for loan administrative fees	Additional 30,000 yen (total of 60,000 yen)
h)	Rakuten Bank Flat 35	At the time of loan execution during the benefit period, receive a cashback of 10,000 yen for loan administrative fees	Additional 10,000 yen (total of 20,000 yen)

* The determination of the salary receipt bonus will be based on whether or not the salary is received in November 2024. If the salary is received through a method other than “salary transfer,” it will not be considered as a salary receipt by the Company, and the benefits will not be granted.

(3) Notification Method

In December 2024, detailed information about the benefit program will be sent to qualified shareholders. Additionally, there are certain terms and conditions (such as the benefit period) for the above benefits. Please check the “Shareholder Benefits” section (Japanese language only) on our Investor Relations website for more details.

3. Important Notes

- Personal business accounts are not eligible for the shareholder benefit program.
- Please note that the contents of the shareholder benefits may change in the future.
- This benefit program is not offered on a selective basis. All the above benefits are available to qualified shareholders.
- To apply for this program, qualified shareholders must access the Company’s website in Japanese as indicated in the detailed information to be mailed in December 2024, and enter their shareholder number, etc.

This announcement shall not be deemed to constitute an offer to sell or a solicitation of an offer to buy securities.

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