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August 25, 2025

Company name: Rakuten Bank, Ltd.  
 Name of representative: Tomotaka Torin, President & CEO  
 (Securities code: 5838, Prime Market, Tokyo Stock Exchange)  
 Inquiries: Hirokazu Okazaki, General Manager,  
 Planning Division  
 (Telephone: +81-(0)50-5581-6120)

## **Notice Concerning Shareholder Benefit Program (As of the End of September 2025)**

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 2025. The details are as follows:

### **1. Details of the Shareholder Benefit Program**

#### **(1) Eligible Shareholders**

Shareholders who are listed in the shareholder registry as of September 30, 2025, and own 100 shares (i.e., 1 share unit) or more will be eligible. To be listed in the shareholder registry as of September 30, 2025, shareholders must hold shares by the end of trading on the record date (September 26, 2025).

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**

Regarding our shareholder benefit program, we have revised **the terms of our yen fixed-term deposit, specifically the deposit period and maximum deposit limit**, from what was previously offered.

We are committed to continuously improving our shareholder benefit program to meet the expectations of our individual shareholders.

	<b>Product Name</b>	<b>Benefit</b>	<b>Additional Bonus for Salary Receivers<sup>*2</sup></b>
a)	Yen Fixed-Term Deposit <sup>*1</sup> (up to a deposit limit of <b><u>6 million yen</u></b> )	During the benefit period, enjoy an interest rate of <b><u>3-month</u></b> yen fixed-term deposit + 0.25% per annum (before tax) as provided by us at the beginning of each month	Additional +0.25% bonus (Total +0.50%) per annum (before tax)
b)	Foreign Currency Fixed-Term Deposit (deposited from yen, any foreign 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-Term 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)

\*1 For details on yen fixed-term deposits, please refer to the product description document (<https://www.rakuten-bank.co.jp/assets/fixeddep/term/details.html> (Japanese only)).

\*2 The determination of the salary receipt bonus (for receiving salary or bonuses into an individual account in your name at the Company) will be based on whether or not the salary is received between November 1, 2025, and November 30, 2025. Please note that if the salary is received through a method other than “salary transfer,” it will not be recognized as a salary receipt by the Company, and the benefits will not be granted.

### (3) Notification Method

In early December 2025, detailed information about the benefit program will be sent to eligible shareholders. Additionally, certain terms and conditions (such as the applicable period for the benefits) apply to the above benefits. For more details, please refer to the “Shareholder Benefits” section (Japanese language only) on our Investor Relations website.

## 2. 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 eligible shareholders.
- To apply for this program, eligible shareholders must access the Company’s website in Japanese as indicated in the detailed information to be mailed in December 2025, 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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