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February 25, 2026

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Name of representative: Tomotaka Torin, President & CEO
(Securities code: 5838, Prime Market, Tokyo Stock Exchange)
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Notice Concerning Shareholder Benefit Program (As of March 31, 2026)

Rakuten Bank, Ltd. (the “Company”) hereby announces that it has decided to implement a shareholder benefit program for shareholders as of March 31, 2026. 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 March 31, 2026, and own 100 shares (i.e., 1 share unit) or more will be eligible. To be listed in the shareholder registry as of March 31, 2026, shareholders must hold shares by the end of trading on the record date (March 27, 2026).

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

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

Regarding our shareholder benefit program, we have **removed three Rakuten Ext Deposit products** from what was previously offered.

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

	Product Name	Benefit	Additional Bonus for Salary Receivers^{*2}
a)	Yen Fixed-Term Deposit ^{*1} (up to a deposit limit of 6 million yen)	During the benefit period, enjoy an interest rate of 3-month yen fixed-term deposit + 0.25% per annum (before tax) as provided by us at the beginning of each month	Additional +0.25% bonus per annum (before tax) (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 one month and a deposit of 10,000 currency units or more	Additional 500 yen (total 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 1,500 yen)
d)	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 60,000 yen)
e)	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 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 salary is received between May 1, 2026, and May 31, 2026. 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 June 2026, detailed information about the benefit program will be sent to eligible shareholders, enclosed with the Notice of the Annual General Shareholders' Meeting. 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 guidance enclosed with the Notice of the Annual General Shareholders' Meeting to be mailed in June 2026, 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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