

July 7, 2017

TO: Members of the Press

INVEST Securities Co., Ltd.
(JASDAQ code: 8709)

INVEST Securities' Money Hatch, the First Asset Management Service in the World that Lets You Begin Investing With No Funds

Expected Launch Date July 24, 2017

On July 24, 2017, INVEST Securities (headquarters located in Minato-ku, Tokyo; President and CEO Takeshi Kawaji) will launch an accumulation-type investment management service called Money Hatch, which makes it possible to invest points earned via credit card use in overseas exchange-traded funds (ETFs) through automated trading of contracts for difference (CFDs).

Feature 1: Use points earned via credit card use as principal to invest

With Money Hatch, cardholders can use points (1% of the value of purchases) earned with their INVEST Cards, a credit card issued by INVEST Securities, for investing. A distinguishing feature of this service is that cardholders can start investing without funds on hand.

Feature 2: Automatically accumulate funds for investing by trading FX

Even without using credit cards, by simply trading via INVEST Securities' FX services, clients can accumulate funds for investing in ETF proportional to their trading volume. Without additional funds for investing, clients can continue investing with cash back from daily trading with INVEST Securities. We plan to add more methods to help our clients accumulate funds for investing.

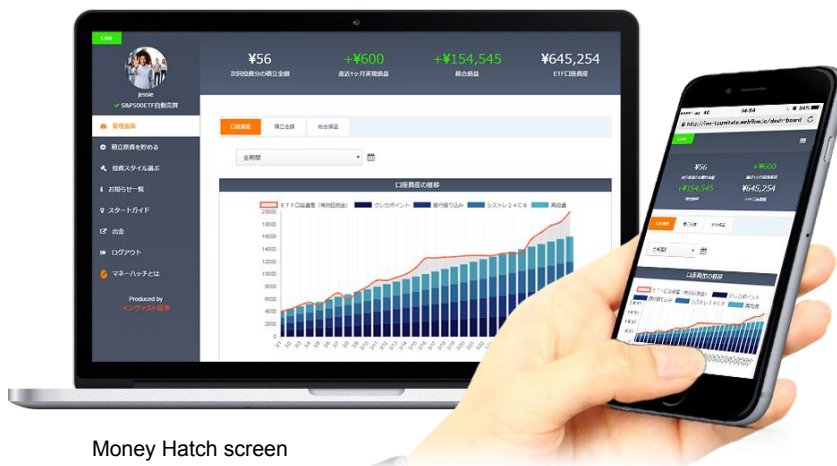
Feature 3: Eliminate the disadvantages of overseas investments

Money Hatch employs a unique investment scheme.

Investing in overseas ETFs using CFDs (which are settled based on the difference between the current value of an asset and its value at contract time) eliminates currency risk for the principal investment which is a disadvantage of investing overseas and makes it possible to invest small amounts starting with 0.1 units. INVEST Securities also suggests that clients aim for stable, strong performance that limits fluctuations in asset value by adopting INVEST Securities' proprietary automated trading method.

Learn by actually investing, Money Hatch's underlying concept

Money Hatch emphasizes the value of "starting with no funds", "results that let you experience investing", and "simple but enjoyable flexibility" so that even beginner investors can try investing. INVEST Securities wants users to acquire knowledge of investing and learn the importance and pleasure of investing, by actually investing.



Money Hatch screen

* An INVEST Securities account (TriAutoETF) is necessary to use Money Hatch.

■ Accumulate INVAST Card points and use them for investing

Cardholders earn cash back (1% of the value of purchases made with the card) for use as funds for investing. An INVAST Card can be applied for through Money Hatch.



INVAST Card

To celebrate the introduction of the INVAST card, INVAST Securities is also launching a cash-back campaign during which new users will receive 1,000 yen. The cash back can be used for investing in Money Hatch. See the website for details.

■ Use cash back from INVAST Securities' FX services for investing

Cash back proportional to trading volume via the INVAST Securities' various FX services can be used for investing.

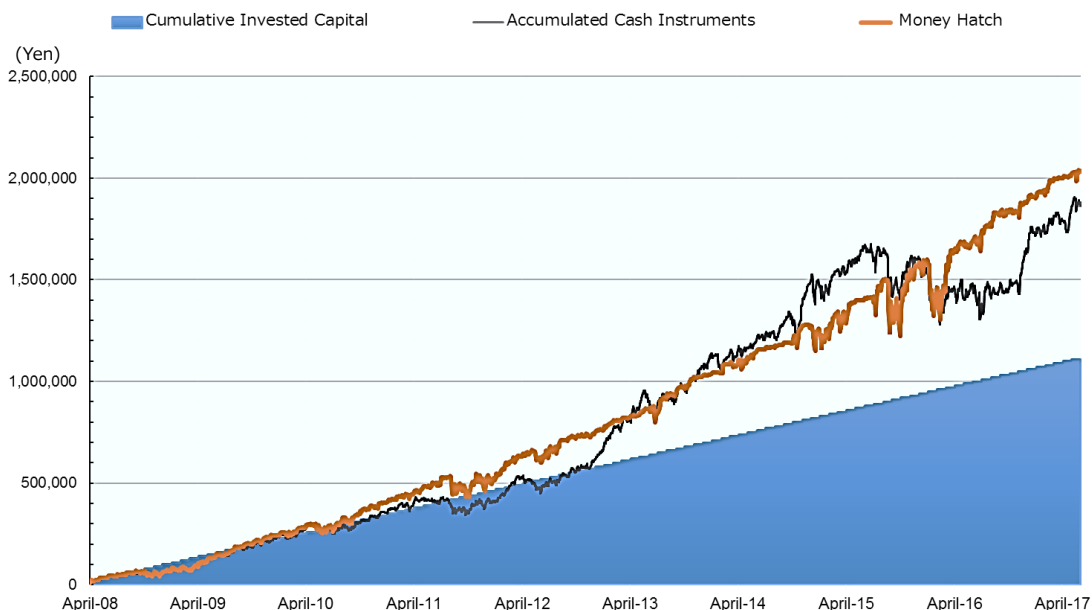
Service	Cash back per 10,000 units of a currency	Cash-back campaign ends
 Japan's largest selectable system trade	30 yen	October 31, 2017
 Industry's narrowest FX spread, fixed 0.003 yen for dollar-yen trades	10 yen	
 Industry's largest FX exchange	30 yen	
 Over-the-counter FX with highly-rated trading tools	10 yen	

- * Funds accumulated from Money Hatch can be recorded with a single click.
- * For details on cash back program, please check our website.
- * ST24 has the largest number of accounts in Japan according to research by Tradency dated July 1, 2016.
- * Click 365 has the largest value of deposited assets in Japan according to research by Yano Research Institute dated March 2016.
- * In addition, we are working on introducing other features such as bank account withdrawals.

■ Simulation of gains from automated trading

With Money Hatch, orders are placed automatically based on the monthly contribution to capital. Automated trading captures ETF price movements and reinvests the gains.

Comparison against investing 10,000 yen monthly in global stock ETF



* Simulation examples since April 2008 (assumptions are listed below)

Simulation of investing 10,000 yen monthly since April 2008

Funds are invested in iShares MSCI ACWI ETF.

Length of investment	Cumulative Invested Capital	Accumulated Cash Instruments	Money Hatch
1 year	120,000 yen	75,052 yen	70,309 yen
5 years	600,000 yen	765,839 yen	807,001 yen
Through June 2017	1,110,000 yen	1,882,202 yen	2,032,288 yen

- **Simulation assumptions**

- **Money Hatch**

- Money Hatch employs the Global Stock ETF Automated Trading 1.5x investment scheme.
 - The ETF price is the closing price for the day and includes a spread (0.1%-0.3% depending on the fund).
 - Interest cost is calculated each business day as LIBOR + 1.25% and converted to yen (LIBOR reflects historical data)
 - Dividends, after 30% U.S. tax, are converted to yen at the exchange rate on the day paid.
 - The exchange rate used to convert actual gains (losses), unrealized gains (losses), dividends, and interest cost is the daily closing USD/JPY exchange rate plus a spread of 0.01 yen.

- **Accumulated Cash Instruments**

- It is possible to purchase 0.1 units.
 - There are no purchase fees or currency exchange fees, but there is an annual commission of 1% of assets, calculated daily.
 - Dividends, after 30% U.S. tax, are converted to yen at the exchange rate on the day paid.
 - The exchange rate used for conversions is the daily closing US dollar/yen exchange rate plus a spread of 0.01 yen.

The simulation is a back-test and does not guarantee future performance.

See the detailed introduction of other investment schemes here

<https://www.invast.jp/blogs/moneyhatch>

Inquiries regarding this should be directed to:
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【Company profile】

Company Name: INVAST Securities Co., Ltd.

Listed Stock Market: JASDAQ (securities code: 8709)

Headquarters: NBF Toranomon Building, 1-6-21 Nishi-Shinbashi, Minato-ku, Tokyo

Representative: President and CEO Takeshi Kawaji

Capital: 5,965,080,000 yen

Founded: August 10, 1960

Business: Financial instruments business based on Financial Instruments and Exchange Act

Registration Number: Director of Kanto Local Finance Bureau (Financial Instruments Business) No.26

Member of: Financial Futures Association of Japan, Japan Investment Advisers Association, and Japan Securities Dealers Association

[Notes on risk and expenses related to TriAutoETF]

Transactions may result in losses for various reasons, including changes in the unit price of ETFs invested in, interest rates, and exchange rates or deterioration in conditions in the underlying market or credit worthiness of issuers of underlying instruments. As for the position held by cardholders, there may be adjustments due to the receipt or payment of interest, securities lending fees, or amounts equivalent to dividends. If the effective margin falls below a certain level, INVAST Securities may automatically force the settlement of all open positions (loss cut), and because transactions that exceed the required margin can be made, there may be losses that exceed the margin due to sudden market changes, etc. ETFs may be delisted if conditions stipulated by the underlying market are met.

- There are no trading fees.
- For transactions, there is a difference (spread) between the selling price and purchase price of ETFs, and the spread may increase for any of various reasons such as sudden market changes.
- For both individual and corporate accounts, the margin is either 20% or 100% of the notional principal denominated in yen for each unit, and transactions can be up to about 5 times the margin.

For transactions, neither the principal nor gains are guaranteed. Clients should view INVAST Securities' website and gain an understanding of the mechanism and important points of transactions, and then make their own decision to conduct transactions and take responsibility for them.

<http://www.invast.jp/etf/service/risk/>