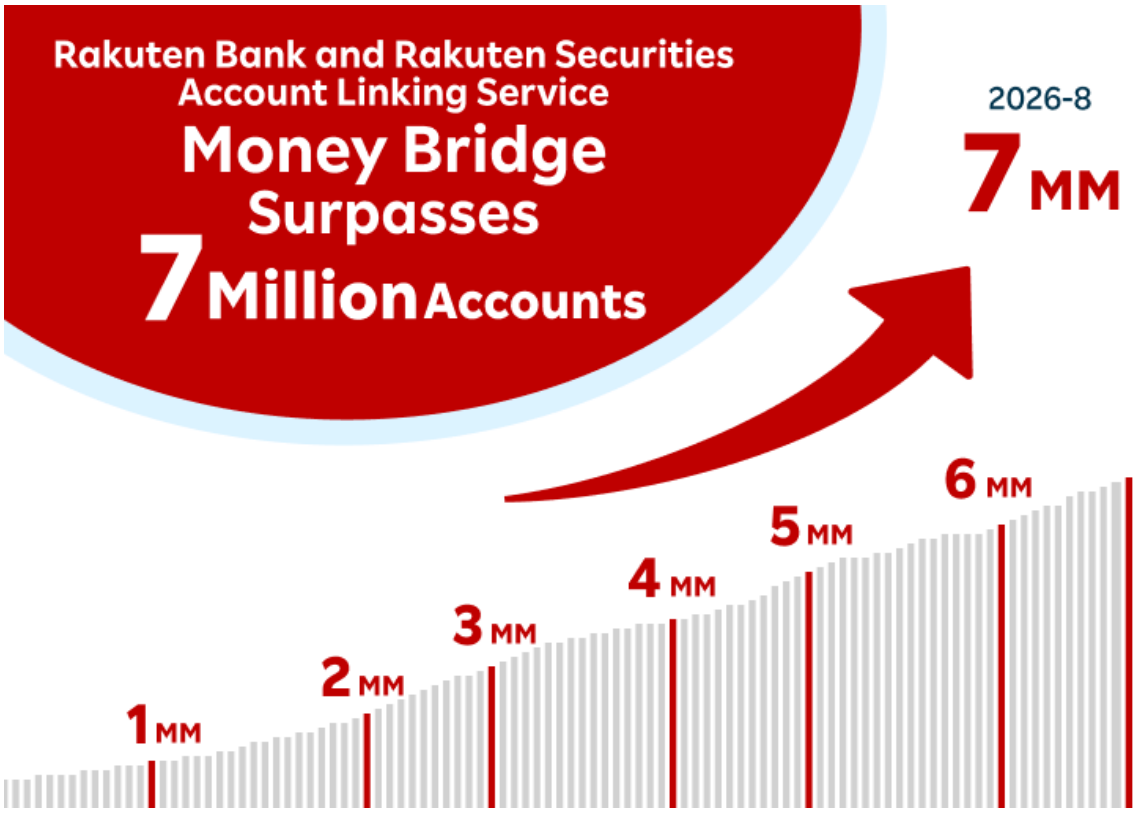
August 25, 2026

Press Release

Rakuten Bank, Ltd.
Rakuten Securities, Inc.

“Money Bridge” Service Linking Rakuten Bank and Rakuten Securities Accounts Surpasses 7 Million Accounts

Tokyo, August 25, 2026 - Rakuten Bank, Ltd. and Rakuten Securities, Inc. today announced that Money Bridge, a service connecting customers’ Rakuten Bank and Rakuten Securities accounts, has surpassed 7 million accounts.



Rakuten Bank and Rakuten Securities began offering Money Bridge in April 2011 to improve the convenience of services for private asset building and management. Anyone with both a Rakuten Bank and Rakuten Securities account can apply for a Money Bridge account free of charge. Once setup is complete, users can use the automatic deposit and withdrawal (sweep) function, which saves them the trouble of transferring funds manually between accounts. In addition, a preferential interest rate*[1] is applied on ordinary deposit accounts, while Rakuten Points are awarded for transactions made using Rakuten Securities. This user-friendly and efficient system, combined with the ability to earn Rakuten Points, has been embraced by Rakuten members, leading to the milestone of 7 million Money Bridge accounts.

In addition to Money Bridge, Rakuten Bank and Rakuten Securities launched “Rakuten Bank

Securities-Backed Loans" in June 2025. This new collaborative service leverages the Rakuten Ecosystem by allowing customers to borrow funds from Rakuten Bank using domestic listed stocks held at Rakuten Securities as collateral. As a result of these initiatives, Rakuten Bank reached 18.07 million accounts*2 at the end of March 2026, cementing its position as Japan's largest digital bank, and Rakuten Securities surpassed 14 million general securities customer accounts in April 2026, marking the largest number of non-consolidated securities accounts (based on disclosed information) among Japanese securities companies*3. These fully digital financial services do not require customers to visit a physical location, offering greater convenience and accessibility.

Going forward, Rakuten Bank and Rakuten Securities are committed to effectively utilizing the strengths of the Rakuten Group to deliver innovative and convenient services that go beyond those offered by traditional digital banks and online securities companies.

About Money Bridge

Money Bridge is a free service that anyone with both a Rakuten Bank and Rakuten Securities account can apply for. Once setup is complete, users can use a sweep function that automatically transfers funds between the two accounts. This eliminates the need for users to manually make deposits and withdrawals, resulting in a more seamless transaction experience.

- When making transactions using Rakuten Securities, insufficient funds are automatically withdrawn from the Rakuten Bank account's deposit balance*4.
- Funds from the Rakuten Securities account are automatically deposited to the Rakuten Bank account in the evening after each business day. These funds are automatically deposited into an account with a preferential interest rate*1.

Furthermore, users can earn Rakuten Points when using Rakuten Securities by applying for the Happy Program*5, provided by Rakuten Bank.

For more information on Money Bridge, visit:
https://www.rakuten-bank.co.jp/assets/intermediation/moneybridge/ (*Japanese page)
https://www.rakuten-sec.co.jp/web/bank/ (*Japanese page)

Notes

**1 The preferential interest rate will be applied for one month to users who have completed setting up the Money Bridge as of the end of the previous month. The interest rate on regular deposits is subject to change without prior notice, based on financial conditions. There is an upper limit on the amount of money that is eligible for the preferential interest rate of 0.48% (before tax) per year when registering with Money Bridge:*
Regular deposit balance of 10 million yen or less: 0.48% per year (0.382% per year after tax)
Regular deposit balance exceeding 10 million yen: 0.42% per year (0.334% after tax)
**2 The number of accounts as of the end of March 2026. Based on information disclosed by DOCOMO SMTB Net Bank (formerly SBI Sumishin Net Bank), PayPay Bank, au Jibun Bank, Daiwa Next Bank, UI Bank, and Minna-no Bank. Source: Rakuten Bank research.*
**3 Aggregated by Rakuten Securities from information publicly available on the websites of major online*

securities companies (top 5 companies: SBI Securities, Matsui Securities, Monex Securities, Mitsubishi UFJ eSmart Securities, Rakuten Securities (in alphabetical order)), major face-to-face securities companies (top 3 companies: SMBC Nikko Securities, Daiwa Securities, Nomura Securities (in alphabetical order)). As SBI Securities does not disclose the number of non-consolidated accounts, the number of accounts as of the end of March 2021 was used. For Nomura Securities and Daiwa Securities, accounts with balance, and for SMBC Nikko Securities, the total number of accounts was used. As of August 2026. Source: Rakuten Securities research.

**4 Products to which automatic sweep applies are domestic stocks (cash transactions (including Kabu Mini® (odd-lot share), Kabu Tsumi® (domestic stock savings), Kabu Pita® (fixed-amount transactions) and margin transactions), U.S. stocks (yen-settled (including savings and margin transactions)), investment trusts (including savings), bonds(yen-settled), Raku Wrap, IPO/PO, gold, silver and platinum and, foreign-currency-denominated MMF(including savings).*

**5 Rakuten Bank's customer loyalty program.*

Explanation of fees, etc. and risk

When investing in a Rakuten Securities product, certain fees and charges may be associated. Customers may also bear losses due to the fluctuating market value of the product(s). Regarding fees, etc. and risk associated with investing in product(s), customers should carefully read the page detailing the fees, etc. and risk associated with investment on the Rakuten Securities website and the pre-contract documents in order to ensure full understanding.

Trade name: Rakuten Bank, Ltd. (Rakuten Bank website)
Registration No.: Registered Financial Institution, Kanto Local Finance Bureau No. 609
Trade associations: Japan Securities Dealers Association, Financial Futures Association of Japan

Trade name: Rakuten Securities, Inc. (Rakuten Securities website)
Financial Instruments Business Operator: Kanto Local Finance Bureau (FIBO) No. 195, commodity futures trader
Money Lender's Registration No.: Governor of Tokyo (1) No. 32007
Trade associations: Japan Securities Dealers Association, Financial Futures Association of Japan, Commodity Futures Association of Japan, Type II Financial Instruments Firms Association, Japan Investment Advisers Association, Japan Financial Service Association Member No. 006365

**The information above was originally prepared in Japanese. The English version of this press release is a translation of the original Japanese document and has been provided solely for the convenience of non-Japanese readers. Should any discrepancy between the English translation and the original Japanese version arise, please refer to the Japanese version.*

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