

# MONEX GROUP

## Announcement of Group Company's Release

TOKYO, December 19 , 2025 – Monex, Inc., a group company of Monex Group, Inc., issued the following press release.

Attachment: Monex, Inc. press release

Notice Concerning the Conclusion of a Business Alliance Agreement Among Monex, Inc., NTT DOCOMO, INC., and SBI Sumishin Net Bank, Ltd..

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## **Notice Concerning the Conclusion of a Business Alliance Agreement Among Monex, Inc., NTT DOCOMO, INC., and SBI Sumishin Net Bank, Ltd.**

Monex, Inc. (Headquarters: Minato-ku, Tokyo; President, Member of the Board, Executive Director: Yuko Seimei; hereinafter "Monex Securities") hereby announces that, on December 19, 2025, it entered into a business alliance agreement with NTT DOCOMO, INC. (Headquarters: Chiyoda-ku, Tokyo; President and Chief Executive Officer, Representative Member of the Board of Directors: Yoshiaki Maeda; hereinafter "NTT DOCOMO") and SBI Sumishin Net Bank, Ltd. (Headquarters: Minato-ku Tokyo; Representative Director, President and Chief Executive Officer: Noriaki Maruyama; hereinafter "SBI Sumishin Net Bank") (the "Alliance")..

### **■Background**

Guided by its philosophy of "Creating the Future of Finance," Monex Securities has aimed to contribute to the democratization of capital markets. In January 2024, we entered into a capital and business alliance with NTT DOCOMO. to jointly create and provide new asset-building services that will be most preferred by customers, generating significant social impact by substantially advancing individual asset formation through investment. As the sole securities company within the NTT DOCOMO Group, we have steadily deepened our collaboration, including offering services like "d Card Savings" and the "Easy Asset Management" service linked to the d Payment app.

With Sumishin SBI Net Bank joining the NTT DOCOMO Group in October 2025, a three-company collaborative framework has now been established, combining expertise in telecommunications/payments, banking, and securities. Through the Alliance, the three companies will strive to realize "new financial experiences that support customers in every situation" and the establishment of "new standards in finance" by integrating their respective services and know-how.

### **■Overview of the Business Alliance**

The business alliance agreement outlines the following services the three companies currently aim to provide through this partnership. The launch of each service is scheduled for August 2026.

#### **(1) Simultaneous Account Opening**

We will establish a system enabling simultaneous application and opening of NTT DOCOMO services, Sumishin SBI Net Bank saving accounts, and Monex Securities comprehensive trading accounts through a single set of procedures. This will significantly simplify and streamline the various application processes.

#### **(2) Fund Sweep Function Between Bank Accounts and Securities Accounts**

We will offer the sweep function facilitating seamless fund transfers between customers' Sumishin SBI Net Bank account and customers' Monex Securities comprehensive securities

trading account. This allows automatic fund transfers from customers' Sumishin SBI Net Bank account to customers' Monex Securities comprehensive securities trading account, enabling customers to conduct transactions through Monex Securities without needing to manually perform deposit or withdrawal operations.

(3) Provision of preferential benefits through a three-company alliance

By using NTT DOCOMO, Sumishin SBI Net Bank, and Monex Securities services together, we plan to offer special benefits for greater savings.

■ **NTT DOCOMO Company Overview**

Company Name: NTT DOCOMO, INC.

Established: August 1991

Head Office Location: Sanno Park Tower, 2-11-1 Nagatachō, Chiyoda-ku, Tokyo

Capital: 949,680 million yen (as of March 31, 2025)

Main Business Activities: Telecommunications business, Smart-life business and other business

■ **Sumishin SBI Net Bank Company Overview**

Trade Name: Sumishin SBI Net Bank, Ltd.

Established: June 1986 (Obtained banking business license: September 2007)

Head Office Location: Sumitomo Fudosan Roppongi Grand Tower, 2-1, Roppongi 3-chome, Minato-ku, Tokyo, Japan.

Capital: 31,000 million yen (as of October 1, 2025)

Main Business Activities: Banking

Monex Securities will continue to consistently support our customers' asset building by proposing financial services tailored to each individual's life stage