

(English Translation)

Note: *This material is an English translation of a Japanese announcement made on September 26, 2005. Although the Company intended to faithfully translate the Japanese document into English, the accurateness and correctness of this English translation are not guaranteed and thus you are encouraged to refer to the original Japanese document. This translation was made as a matter of record only and does not constitute an offer to sell or the solicitation of an offer to buy the securities in the U.S.*

September 26, 2005

To Investors and Customers:

Monex Beans Holdings, Inc.

Announcement of Account Opening Introduction Service Alliance with Gourmet Navigator and Start of Shareholders' Benefit Service for Gourmet Navigator members

This announcement is to inform that Monex Beans, Inc.*¹ ("Monex Beans"; Oki Matsumoto, President&CEO) has entered into a formal agreement on securities account introduction business with Gourmet Navigator Incorporated ("Gourmet Navigator"; Seiichiro Kubo, President) and will start services today. At the same time, we will also start a shareholders' benefit service for Gourmet Navigator members. Details are as follows:

*¹100% subsidiary of Monex Beans Holdings, Inc.

Contents of Services

a. Account Opening Introduction Service

With this alliance, Gourmet Navigator members (approx. 3.5 million members as of September 2005) will be able to open Monex Beans account through the Gourmet Navigator member's website. When a Gourmet Navigator member logs into the Gourmet Navigator website, there will be a banner on the IR information page linked to the Monex Beans account opening page.

b. Shareholders' Benefit Service for Gourmet Navigator members

A Gourmet Navigator member who opens a Monex Beans account through this introduction service will be able to purchase shares of Gourmet Navigator free of brokerage commissions for a certain period of time. Through this benefit service, Monex Beans will be able to support more individual investors to become a shareholder of Gourmet Navigator.

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