

To Our Customers

Please refer to the following important notice to our customers;

1. Selling or buying a deposit bank account is a punishable offence

- Selling or buying a deposit bank account (i.e., selling or buying a deposit account pass book or cash card) is prohibited under the law of Japan and incurs punishment on both seller and buyer.
- If you return to your home country due to the expiration of the period of stay etc., to help prevent the unlawful usage of your bank accounts with us, please complete the account closing procedure.



2. Criminal offences regarding the financial services

The following acts are also punishable offences in addition to selling or buying a deposit bank account mentioned above. Please be aware that you may be disciplined by a punishment under laws or regulations or subject to a deportation order or an exclusion order in some circumstances;

- Underground banking or underground money lending services
Providing banking services without a license or unregistered fund transfers services (shadow banking) and unregistered money lending services (loan sharks) are criminal offences.
- Involvement with money laundering
Money laundering; the process of concealing the origins of criminal money by passing through a complex sequence of bank deposits or transfers, is a criminal offence.
- Use of a counterfeit credit card or cash card

3. Anti-Money Laundering and Combating the Financing of Terrorism

In recent years, the importance of anti-money laundering and combating the financing of terrorism (“AML/CFT”) has been growing as a priority issue that both Japanese and international community needs to address.

In cooperation with relevant ministries and agencies, we are implementing AML/CFT measures to effectively tackle the money laundering and terrorism financing techniques that are becoming more and more complicated and sophisticated.

In such circumstances, the Financial Services Agency has developed and issued the “Guidelines for Anti-Money Laundering and Combating the Financing of Terrorism” in February 2018 to provide essential elements on effective AML/CFT measures for financial institutions.

Based on the Guidelines, we are required to take enhanced measures as described below, which depend on the nature and specific circumstances of the transaction. We appreciate your understanding and cooperation on this matter.

Requests to our customers:

- When such enhanced measures are necessary, **it may take longer than expected to process your transaction.**

- Depending on the nature and circumstances of transaction, **you may be requested by mail or by other means to reconfirm or update the information that you have provided before, such as your full name, address, date of birth, and purpose of transaction.** In such a case, **you may also be requested relevant supporting documents.**
- If requested information is not provided in a timely manner, **we may decline new transactions.** In the case of existing customers, **we may have to restrict transactions or take other necessary measures.**