

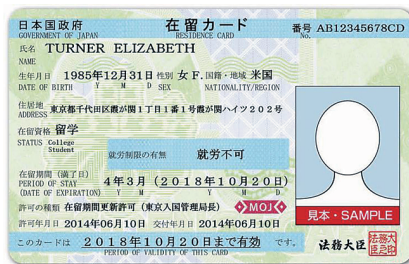
# To Our Foreign Customers

Please be informed that for opening a deposit bank account the following documents are required.  
Please have the mentioned items ready on your visit to open an account at a shinkin bank.

## 《 Documents required for opening a bank account 》

### Personal identification document

#### (Specimen) Residence Card



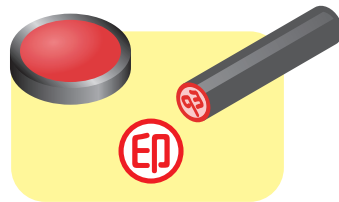
Source: Immigration Bureau of Japan Website

- The personal identification document must display a photograph of the bearer and the bearer's name, address (in Japan), and date of birth.

- For example:
- ▶ Residence card
  - ▶ Special permanent resident certificate
  - ▶ Individual number card
  - ▶ Passport

\* The account opening procedure may involve verification of the applicant's period of stay in Japan. An applicant may be requested to present more than one personal identification document.

### Seal imprint



- At the time of the account opening, the application form must be completed with the applicant's seal imprint. Please note that various financial institutions accept also the applicant's signature as an alternative.
- When you order your seal, please instruct the store that the seal must qualify for banking transactions.

### Other matters

- When applying for a bank account, please also bring an employee ID or other document enabling confirmation of the applicant's status of employment.
- Please note that for verification purposes the application procedure may involve a phone call to the applicant's place of employment.
- Applicants who require Japanese language support should request ongoing assistance from a person in their sphere of employment, etc.
- Students are requested to bring their student ID.
- In accordance with the law, the bank may verify the applicant's country of residence for tax purposes and whether the applicant is subject to U.S. taxation, and the applicant's taxpayer identification number may be required.

\* Please also adhere to the respective rules set by each individual financial institution.

Please inquire for information about setting your salary account and making automatic utility bill payments.

## 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 bank accounts, please complete the account closing procedure of your financial institution.



# To Customers of Shinkin Banks

## Request for understanding and cooperation with regular checks of "Customer Information"

-Please help us combat money laundering and terrorist financing-

In recent years, the importance of combating money laundering and terrorist financing has risen in international society. Financial crimes are also on the rise in Japan, such as unique fraud schemes in which criminals abuse bank accounts.

Financial institutions are conducting various measures based on the Act on Prevention of Transfer of Criminal Proceeds and the Financial Services Agency's "Guidelines for Anti-Money Laundering and Combating the Financing of Terrorism" in order to prevent crimes and create a safe and secure environment for customers to conduct transactions.

As part of these measures, financial institutions, including Shinkin Banks, are using their own designated methods to regularly check current customer information (\*).

(\*) Measures taken by each financial institution to regularly check customer information and transaction purposes regarding existing customers depending on the contents and status of their transactions.

Regular confirmation of customer information in this manner aims to prevent the improper use of bank accounts by criminal or terrorist organizations that intend to disguise themselves as law-abiding customers while using the banking services. These measures will also lead to a safe and secure environment for customers who use financial institutions.

We ask that our customers understand these measures and cooperate with regular requests from Shinkin Banks related to "Customer Information."

Many cases of fraud have recently been reported in which criminals attempted to acquire customer information through various means. Therefore, please contact the branch office of your Shinkin bank if you receive a suspicious request.