



BANK



Living in Japan: How to Open a Bank Account and Send Money



Opening a Bank Account

Bank Accounts can be made at the following financial institutions.

Bank

Shinkin Bank

Shinkumi Bank

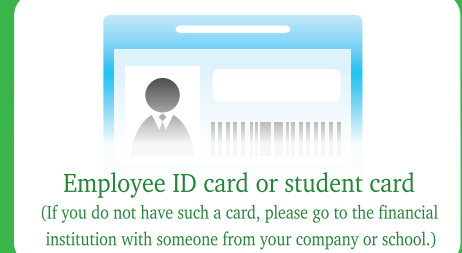
JA Bank

JF Marine Bank

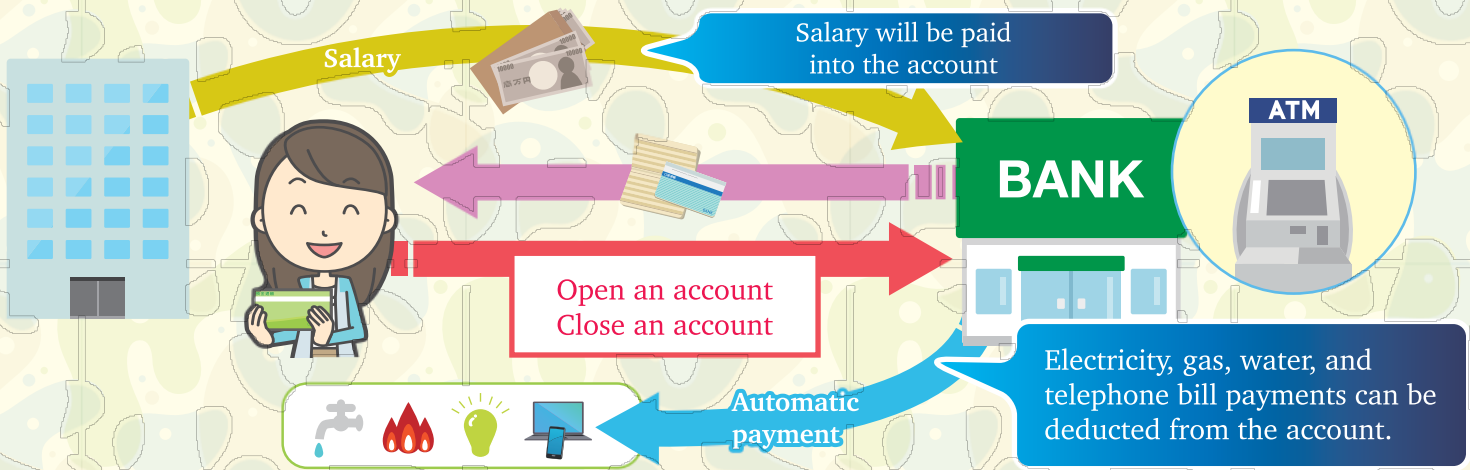
Labor Bank

When opening a bank account, you need to bring the following items, for example.

(The items required to be submitted may differ among financial institutions.)



In accordance with the request from the international community and the provisions of laws, financial institutions must ensure that the goods and services they deal with are not involved in money laundering or terrorist financing. To this end, financial institutions verify the identity information of customers (e.g., the name, address, period of stay, status of residence, and employment status) at the time of opening an account without exception, and after opening an account if necessary. You may not be able to open an account or use your account if your identity information is not verified.



Be sure to contact the financial institution in the following cases.

- ✓ If there is a change to your address, period of residence, or status of residence
- ✓ If you lose your bank book or cash card
- ✓ If you quit your work or school
- ✓ When you go back to your country (Please close your bank account)

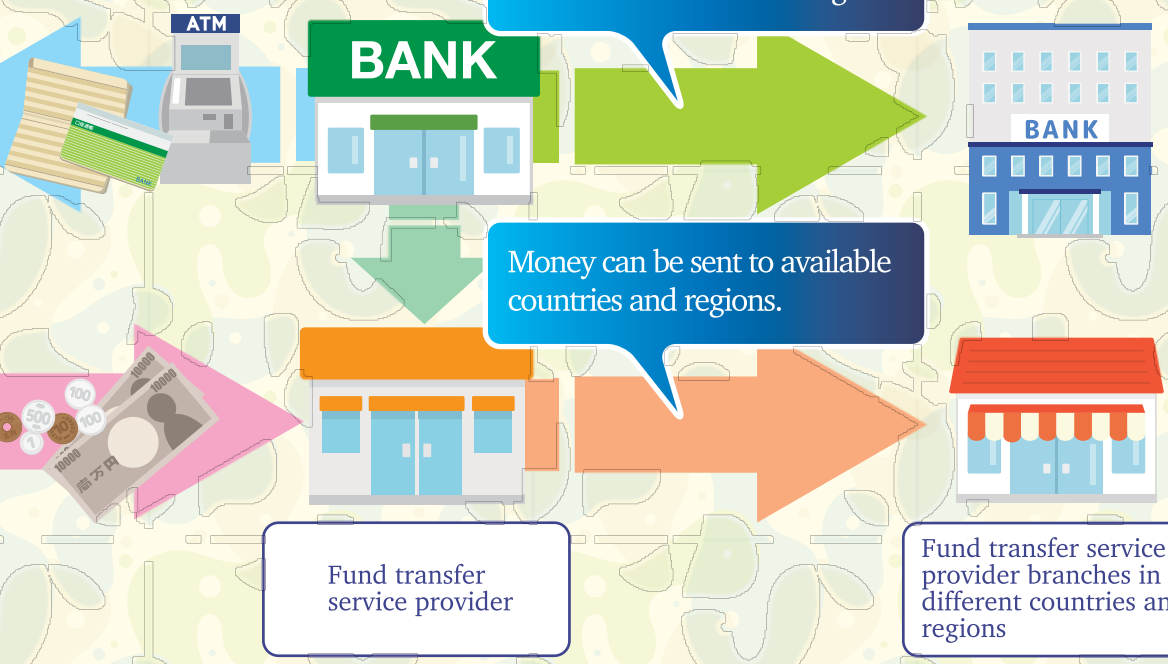
It's illegal!

I may give my bank account to someone else

I want to use your bank account after you go back to home country...



Overseas Sending Money



You can send money using bank account

You can send money using fund transfer service providers.

Do not use an unlicensed bank.
Licensed banks usually operate in buildings.

Do not use unregistered fund transfer service provider.
The latest list is available on the FSA website.
https://www.fsa.go.jp/menkyo/menkyoj/shikin_idou.pdf

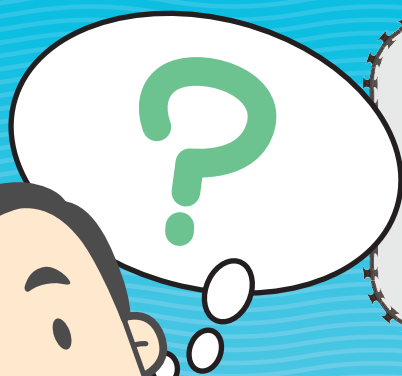
List of fund transfer service providers (80 companies as of January 31, 2021)

Please make inquiries to individual fund transfer service providers as to whether they deal with overseas money transfer service.

Travelex Japan K.K.	N&P JAPAN CO., LTD.	JAL Payment Port Co.,Ltd.
UNIDOS Co.,Ltd.	Metro Remittance (Japan) Co., Ltd.	White Card Co.,LTD.
Japan Money Express Co. Ltd.	CREDORAX JAPAN INC.	MTI Ltd.
TransRemittance Co., Ltd.	LINE Pay Corporation	CYURICA Co.,LTD.
SBI Remit Co., Ltd.	GMO Payment Gateway, Inc.	Rakuten Edy, Inc.
Queen Bee Capital Co., Ltd.	KaigaiSoukin Dot Com Co.,Ltd.	PayPay Corporation
Speed Money Transfer Japan K.K.	Western Union Japan K.K.	AGUINALDO JAPAN CO.LTD.
NTT DOCOMO, INC.	TransferWise Japan K.K.	ASIA PAY Co.,Ltd.
Credit Saison Co.,Ltd.	BDO Remit (Japan) Ltd.	WealthNavi Inc.
NTT Smart Trade Inc.	GMO Epsilon, Inc.	SBI SECURITIES Co.,Ltd.
Brastel Co., Ltd.	Digital Wallet Corporation	Nium Japan Kabushiki Kaisha
SB Payment Service Corp.	Payoneer Japan Ltd.	YEHEY JAPAN CO.LTD.
C-Square Inc.	WorldRemit Ltd.	OTEL INTERNATIONAL Limited
I-REMIT JAPAN K.K.	FSR Holdings Co Ltd	AN NAFIYU Co.,Ltd
Nippon Game Card Corporation	World Family Inc.	JPY, Inc.
Y & W Co., Ltd.	Matsui Securities Co., Ltd.	Kipp Financial Technologies,Inc.
MONEY PARTNERS CO.,LTD.	pring Inc.	MBILLING CO.LTD.
Digitel Co.,Ltd.	Asian Net Co., Ltd.	FinShot Co., Ltd.
JAPAN REMIT FINANCE CO., LTD.	au Payment Corporation	SGC preparatory CO., Ltd.
City Express Money Transfer Japan Co. Ltd.	C&B Inc.	Kyash Inc.
PayPal Pte. Ltd.	Solomon Capital Japan Inc.	BitCash Inc.
WELLNET CORPORATION	Kabayan International LTD	Smart Bank Inc.
Human Trust Co. Ltd.	Merpay, Inc.	Seven Global Remit, Ltd.
Forex Japan Co. Ltd.	Seven Payment Service, Ltd.	Densan System Co.,Ltd.
ECONTEXT, INC.	Curfex Japan, Inc	D. COMMUNICATIONS, INC.
Unimoni KK	Revolut Technologies Japan Inc.	APLUS Co., Ltd.
Cashwell Asset Management K.K.	RESPECT PAYMENT SERVICE Co., Ltd.	



**Money laundering
(hiding the owner of
money related to a crime)
is illegal.**



**Please send this money through
your bank account.
I will reward you 10,000 yen.**



If you are confused about the use of a deposit and savings account or sending money overseas, consult with someone at your company or school.



If you are unsure about if a provider is legitimate, do not use the provider and consult with someone at your company or school.



If you do something illegal, such as giving your bank account to others, you may not be able to stay in Japan or enter Japan.

(Revised in March 2021)

Financial Services Agency Contact Information

(Hours of Operation: Weekdays, 10:00 a.m. to 5:00 p.m.)

Counseling Office for Financial Services Users

0570-016811

(IP Phone:03-5251-6811)

* We do not offer counseling services in English, so please contact us via a person who understands Japanese.



One-stop e-mail for English inquiries : equestion@fsa.go.jp