

## 1. The daily limit for withdrawals and other cashing services from ATMs is 500,000 yen.

You can change this limit by completing a procedure at the savings counter of a Japan Post Bank branch or at a post office.

\*Withdrawals and other cashing services refer to the following services at an ATM: (1) withdrawal from ordinary postal savings (excludes fees for using ATMS at other affiliated financial institutions), (2) remittance to another account (excluding remittance fees), (3) payment with a payment slip, or (4) payment with a debit card.

\*This does not apply to transactions made at the counter or with Yucho Direct.

\*The daily limit can be changed within the set ranges other than the following ranges specified by usage conditions. You can also set a limit for the number of daily transactions.

Range for amount limit (should be set so that the three below will be $a \leq b \leq c$ .)			Range for number limit
Transactions with magnetic stripe (a)	Transactions with smart ATM card that does not use biometric authentication (b)	Transactions with smart ATM card that uses biometric authentication (c)	
0 to 2 million yen	0 to 2 million yen	0 to 10 million yen	0 to 999 times

\*At ATMs that do not use IC chips and cash dispensing terminals at debit card service member stores, smart ATM cards will be treated the same as a regular ATM card (using the magnetic stripe).

\*When making payments at ATMs of other affiliated financial institutions, your ATM card will be treated the same as a regular ATM card (using the magnetic stripe) even if the ATM uses biometric authentication or IC chips. See the website (<http://www.jp-bank.japanpost.jp/>) for information on affiliated financial institutions.

## 2. Before enabling biometric authentication, you must record your vein pattern in your finger.

- With a smart ATM card, the depositor him- or herself can record their finger vein pattern.

Once your smart ATM card has arrived, you can record your vein pattern at the savings counter at a Japan Post Bank branch or at a post office (excluding simple postal agencies). Please bring the required documents when doing so.

\*Please bring your smart ATM card, bankbook, seal, and ID showing your address, name, and date of birth (such as a driver's license).

\*When recording the vein pattern for a proxy smart ATM card, the primary card holder must accompany the proxy card holder to complete the procedure and each individual must show their driver's license or another form of ID.

\*Your smart ATM card will be sent from the Postal Savings Service Center.

- When withdrawing money with a smart ATM card that has already had a vein pattern recorded, the withdrawing individual will be asked to verify the vein pattern in their finger, thereby preventing withdrawals with a stolen smart ATM card or someone posing as the card holder.

\*Only if the maximum withdrawal amount for a and b above is set to 0 yen.

## 3. Important points for storing your bankbook and ATM card and managing your PIN

To protect your savings, please follow the rules below.

### [Managing your PIN]

1. Do not tell anyone. (The post office will never inquire about your PIN.)
2. Do not write it in your bankbook or on your ATM card.
3. When making a memo of your PIN, do not store (or carry) it together with your bankbook or ATM card.
4. Do not use a PIN that can be guessed easily, such as your birthday, or use a PIN from a locker or the like which is not used for bank transactions.
5. Periodically change your PIN.

### [Managing your bankbook or ATM card]

1. Do not give it to anyone without careful consideration. (Only do so when absolutely necessary, for example giving it to a caregiver when you are sick.)
2. Do not put it somewhere it can be easily stolen. (e.g. placing your bankbook or ATM card in your wallet and putting it in your car or another place where it is easily seen by others)
3. Do not put yourself in a position where it can be stolen easily by others. (e.g. if you are intoxicated and cannot take the necessary caution)
4. Periodically check your balance with your bankbook or ATM card at an ATM. (Check for unauthorized payments.)

## 4. If your bankbook or ATM card is or may be lost, stolen or forged.

Immediately contact the Lost Card Center or report the missing card to your nearest Japan Post Bank branch or post office and then contact the police.

**Lost Card Center** 0120-794889 (open 24 hours a day, 365 days a year)

## 5. If your bankbook or ATM card is forged or stolen, you will be compensated for any losses due to unauthorized withdrawals

If your bankbook or ATM card is forged or stolen and your savings are paid to someone despite your proper management of your bankbook and ATM card to prevent unauthorized use, you will be compensated for your losses.

To compensate you for your losses, your cooperation in our investigation will be required.

\*If the incident is found to be your fault due to improper management of your bankbook, ATM card, or PIN, you may not be compensated or the amount of compensation may be reduced.



## To foreign nationals applying to open an account

### ■ When opening an account, we ask that you present your residence card.

Please present your residence card in order for us to verify your nationality, status of residence and period of stay, etc.

※ Presentation of your residence card is not required if you are a diplomat, etc., and you have not been issued with one.

### ■ If the expiration date of your period of stay falls within three months of the date of your application to open an account, please apply after you have completed the procedure for renewal of your period of stay.

If the expiration date of your period of stay falls within three months of the date of your application to open an account, you will not be able to open an account.

If you intend to continue residing in Japan, after you have completed the procedure for renewal of your period of stay, please bring your new residence card with the renewed period of stay and apply to open an account.

\* If your period of stay, determined at the time of your entry into Japan, is three months or less and you have not been issued with a residence card, you will not be able to open a Japan Post Bank / Post Office account.

\* If you are in the process of renewing your status of residence / period of stay, please bring your new residence card after renewal.

### ■ We ask that you present your student ID card / employee ID card, etc.

If your status of residence is "Student" or "Technical Intern Training", please present your student ID card or employee ID card, etc., together with your residence card in order for us to verify your enrollment or work status.

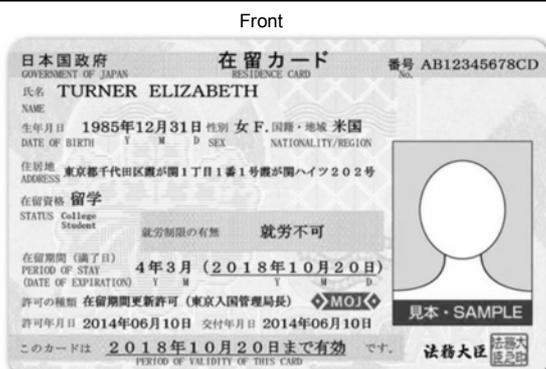
\* We may contact your educational institution or workplace to verify your enrollment or employment status.

### ■ It may take some time to open your account.

When a foreign national applies to open an account, it takes time to verify various matters in accordance with relevant laws and regulations, etc., so it may not be possible for your account to be opened on the day you apply, and we may have to send your passbook to your home address, by post, at a later date. In addition, please note that, in certain cases, the opening of your account may be refused.

### ■ Other matters to be noted

- If you have renewed your residence card or changed your address, please bring your renewed card to a service counter and notify us of the changes immediately. If you fail to notify us, your transactions may be temporarily restricted.
- We will make copies of the supporting documents you submit.
- When you move out of Japan, such as when returning to your home country, please complete the account cancellation procedure.
- It is a crime to transfer or sell an account (passbook or cash card) for the purpose of use by a third party. Please do not attempt to do so under any circumstances.



## Applications for Automatic Payment of Utility Charges, Etc.

Thank you for opening an account at Japan Post Bank.

When filling out an application form to designate your newly opened account for automatic payment of utility fees (electricity, telephone and other charges) or for direct deposit of your salary or wages, please be sure to write your name, Kana name, and account number, etc., exactly as shown in your passbook.

- \*1 On such application forms, be sure to use the same personal seal that you used for opening your account.
- \*2 For any other information not listed in the passbook (e.g. address, telephone number, etc.), use the same information that you provided to Japan Post Bank.
- \*3 Be careful to avoid providing any incorrect information. If an application does not match the information you have already provided to Japan Post Bank, you may be asked to correct the form.

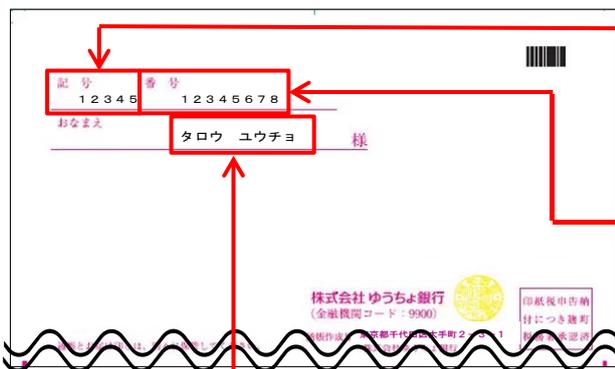
Passbook cover



(1)

Information to be entered in the Name\* field of an application  
 \* Other possible expressions  
 Account Holder, Depositor Name, Utility Customer, Applicant, etc.

Inside the passbook cover



(2)

Information to be entered in the Kigo field (記号) of an application

(3)

Information to be entered in the Account Number field (番号) of an application

(4)

Information to be entered in the Furigana\* field of an application  
 \* Other possible expressions  
 Name written in Katakana, etc.