

Request for Cooperation concerning Overseas Fund Transfers (Incoming and Outgoing Remittances)

Regarding overseas fund transfers (incoming and outgoing)*, our bank deals with all transactions in the following manner as countermeasures against money laundering and terrorist financing (hereinafter, “Money Laundering, etc.”).

Note : *Overseas fund transfers include both foreign currency remittances within Japan and Japanese Yen remittances requested by non-residents.

We regret that these procedures may cause some inconvenience to customers as it may take longer than before to process transactions, and in some cases the Bank may not be able to comply with the request. These countermeasures against Money Laundering, etc. are indispensable in order for the Bank to maintain appropriate procedures for overseas fund transfers, and thus your understanding and cooperation are kindly requested.

NOTICE

1. The Bank does not accept Cash Transactions for non-account holders (in any currency).

- (1) Transactions are limited to customers who hold accounts with the Bank in their own names.
- (2) The Bank reserves the right to decline requested fund transfers in some cases if regarding the transfers as “Cash Remittances” when Bank customers deposit cash into their Bank accounts for a short period before requesting a fund transfer.

2. The Bank must confirm the source of the funds to be transferred.

When the Bank cannot directly confirm the source of funds to be transferred, the Bank will request customers to present data to the Bank, such as deposit book (of the Bank and/or other banks) and/or monthly salary statements, by which the source of the funds may be confirmed.

Furthermore, the Bank reserves the right to decline the requested fund transfers at the Bank’s own judgment, even when the above data has been presented to the Bank.

3. The Bank must confirm the contents of the transactions (amount, purpose, recipients, etc.).

The Bank will request customers to present data (contract documents or invoices, etc.) and other information to confirm the contents (amount, purpose, recipients, etc.) of the requested transactions.

Furthermore, the Bank reserves the right to decline any fund transfer request at the Bank’s own judgment, even when the above information has been presented to the Bank.

4. The Bank may request more detailed information, depending on the content or transaction situation.

- (1) Transactions made frequently within a short period of time.
- (2) Transactions made with Bank accounts which were recently opened or which have been dormant for a long time.
- (3) Transactions in which the requested amounts seem excessive, in consideration of past transactions, occupation and business nature, purpose of the customer and their relationship with the recipients, etc.
- (4) Transactions requested at Bank branches which are far from the current home address or workplace of the customer.
- (5) Transactions which may infringe domestic and/or overseas authorities' regulations.

(a) Transactions addressed to 3 provinces and 3 cities* in northern China.

Note : *The 3 provinces are: Liaoning, Heilongjiang, and Jilin, and the 3 cities are: Dandong, Yanji, and Hunchun.

(b) Settlement transactions related to exports or intermediary trading of specialty products concerning North Korea*.

Note : *Manila clams, pine mushrooms, sea urchins (including prepared products), fresh water clams, snow crabs, hairy crabs, ark shell, shrimp, prepared sea cucumber products, left-eye flounder, right-eye flounder, octopi, clams, bearded clams, smilax china leaves.

(c) Settlement transactions related to exports or intermediary trading of used cars, etc.

(6) Any other transactions that the Bank deems it necessary to confirm more details.

End

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