

Important Notice to Customers

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, banks 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, banks 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 Customers

- ✓ Types of transactions which require enhanced measures, and content and means of enhanced measures may vary among banks.
- ✓ When such enhanced measures are necessary, it may take longer than expected to process your transaction.
- ✓ When your transaction involves a person residing or locating in specified jurisdictions, banks may need to confirm the status of assets and income and other information. In such a case, you may be requested to submit a document or answer additional questions that you have not been requested before.
- ✓ Depending on the nature and circumstances of transaction, you may be requested at the bank counter, 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, and/or you may be requested to present relevant supporting documents. Specific inquiries and requested documents may differ among banks.
- ✓ Based on your response to the inquiries and the nature of your transaction, banks may decline new transactions. In the case of existing customers, banks may have to restrict transactions or take other necessary measures based on your response to the inquiries, the nature of your transaction, Terms and Conditions of Deposit Accounts and other relevant circumstances.
- ✓ For further details, please contact your bank. If you have any further questions, after contacting your bank, please contact below.

● JBA Customer Relations Center

Tel : 0570-017109 or 03-5252-3772
Business day : Mon.-Fri. (excluding public holidays and bank holidays)
Business hours : 9:00am - 5:00pm

● Counseling Office for Financial Services Users

Tel : 0570-016811 or 03-5251-6811
Business hours : Weekdays 10:00am - 5:00pm



一般社団法人
全国銀行協会

 金融庁
Financial Services Agency