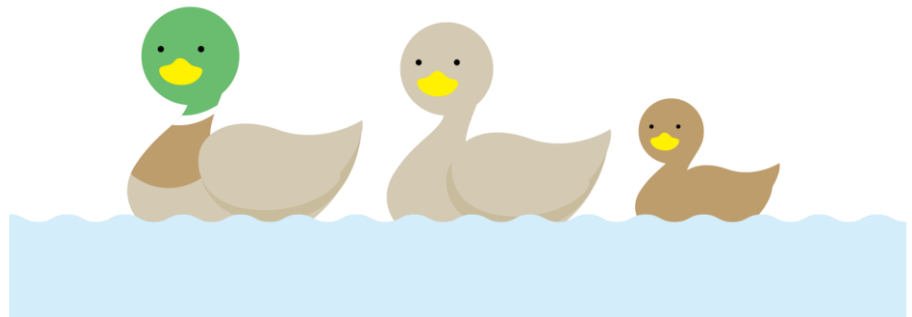


# Chapter 4

## Other Procedures



# 4 Other Procedures

## 4-1 Opening a Bank Account

普通預金(*futsu yokin*)  
a general account

通帳(*tsucho*)  
a bank book

キャッシュカード  
(*kyasshu kado*)  
a cash card

印鑑 (*Inkan*) or 印 (*In*)  
a personal seal

Seal Shops near  
Shonandai-Station:

### Hankoya-san 21

**Yumekobo**  
(On the first floor of Ito-  
Yokado)



(Japanese Only)  
<https://www.ekiten.jp/g0337/st4188/>



Under the Foreign Exchange and Foreign Trade Act, persons including international students, are considered “non-residents” for their first 6 months in Japan.

“Non-residents” are not allowed to open a bank account for their first 6 months in Japan, except for JP Bank and Suruga Bank. However, even these banks allow you to only make deposits or withdrawals until you have reached the sixth month of living in Japan.

### Personal Seal



You will need a personal seal when opening an account at a branch, so please prepare it in advance at a seal shop. (around 400 JPY~)  
Seals can be made using kanji, hiragana, katakana, and the alphabet, in recent years it has also become popular as a souvenir, making it a wonderful keepsake.

### JP Bank

To open a bank account at JP Bank, you need to visit one of their branches. There is one next to the North gate of SFC.

The application form will be given at the designated counter.  
Some branches may require you to visit with someone who can speak Japanese.

Please bring your residence card, student ID card with a sticker on the back, Japanese phone number, and a personal seal.

After completing the paperwork, you will receive a bank book (通帳 / *tsucho*) on the same day, and a cash card (キャッシュカード / *kyasshu kado*) will be sent to the address of the account holder approximately one week later. (There is a case where they cannot issue your bank book on the same day for some reason. In that case, your bank book will be sent to you by post later.)

\*MEXT scholarship recipients are required to open an account at JP Bank to receive their scholarship.

## Suruga Bank

You can open a bank account from your smartphone. Please follow the instructions on their website. Generally, no seal is required.

\*After residing in Japan for 6 months, you need to visit the nearest bank branch to change your “non-resident account” to a “resident account”.



<https://www.surugabank.co.jp/surugabank/foreigners/account/>

## Which Bank to Choose after Residing in Japan for 6 months?

Banks in Japan primarily consist of major city banks such as Mizuho Bank, Mitsubishi UFJ Bank, and Mitsui Sumitomo Bank—that have head offices in large cities like Tokyo and branch offices across the nation—and regional banks including Suruga Bank or Bank of Yokohama, that provide financial services in specified prefectures or regions in the country.

Students choose their banks based on convenience, but please note that some scholarship providers designate specific banks for their scholarship payment.

There is a convenience store “Lawson” on campus also has a bank ATM inside the shop. You cannot open a bank account at ATMs, however, you can withdraw cash from those ATMs once you set up your bank account in one of the branches outside of campus.

(You can find bank branches near main train stations such as Shonandai/Tsujido/ Fujisawa).

## Closing Your Bank Accounts

**Please make sure to close all your bank accounts when you leave Japan.**

When your unused bank accounts are used for bank transfer fraud or other scams, you will be held criminally responsible.

### Mega Banks

Mizuho Bank  
みずほ銀行

Bank of Mitsubishi UFJ  
三菱UFJ銀行

Sumitomo Mitsui  
Bank  
住友三井銀行

JP Bank  
ゆうちょ銀行

### Local Banks

Yokohama Bank  
横浜銀行

Suruga Bank  
スルガ銀行

### English Friendly Banks

Shinsei Bank

SMBC Trust Bank

### English Friendly Online Banks

Sony Bank

Rakuten Bank

Seven Bank

## Bank Terminology

口座開設(*koza kaisetsu*)  
opening a bank  
account

預け入れ(*azukeire*)  
Deposit

振替(*furikae*) Transfer

通帳記入(*tsucho kinyu*)  
Update Passbook

引き出し(*hikidashi*)  
Withdrawal

振込み(*furikomi*)  
Remittance

残高照会(*zandaka  
shokai*)  
Checking Balance

残高照会后お引き出し  
(*zandaka shokaigo  
ohikidashi*)  
Withdrawal After  
Checking Balance

外貨両替 (*gaika  
ryogae*) Money  
Exchange

海外送金(*kaigai sokin*)  
Overseas Remittance

手数料(*tesuryo*)  
Handling Charge

## Bank Services

Banking services including deposits and savings, direct payment for utility bills, automatic debit transfer for credit cards, remittance, etc. are all handled at banks and post offices (ゆうちょ銀行/*yucho ginko*). If you wish to send money home or overseas, you should consult with your bank about the options you have, since each financial institution varies in commission fees and handles services differently. For conducting domestic and overseas remittance that amounts to more than 100,000 JPY, a form of personal ID (residence card, health insurance card, etc.) is required.

When making a cash withdrawal at a bank counter, you will need the personal seal that you registered with when you opened your account or give them your signature if you did not use one. If using a bank card, cash can be withdrawn from ATMs or cash dispensers, but be aware that there may be a limit to the number of withdrawals and the amount that can be withdrawn per day.

Bank counters are normally open 9:00–15:00 and are usually closed on weekends and holidays.

As each financial institution has different service hours and fees at their branches and ATMs, please check their websites for more detailed information.

## Foreign Currency Exchange

Bank branches outside of Tokyo tend not to deal with foreign currency exchange.

You can find currency exchange shops such as World Currency shops in big cities and currency exchange machines in major train stations such as Akihabara, Ginza, Shinjuku, Kamakura, etc.

There is a currency exchange shop called Travelex in front of the JR ticket gate at Fujisawa Station, and there is also a currency exchange ATM at Enoshima.

## 4-2 Credit Card

There are many choices of credit cards, but ones issued by banks are subject to strict screening; it is considered difficult for those who have been in Japan for less than one or two years to get approved by the credit card company.

The following credit cards are easy for international students living in Japan to apply for and to get approved. Also, they charge no annual membership fee.

Rakuten Card

EPOS Card

Life Card

### **Keio Card**

Keio University also offers different credit card services. Information on these cards can be found in the Keio Co-op store in the Sigma Building at SFC.

Items required when applying for a credit card

- Bank account
- Address
- Mobile phone or fixed-line phone number
- Residence card
- Parents' consent for students under 18 years old

Please note that all the application needs to be done in Japanese language only.

Rakuten Card  
<https://www.rakuten-card.co.jp/>  
(Japanese language only)

<https://grp01.id.rakuten.co.jp/rms/nid/registfwdi>

### **Keio Card**

(Japanese language only)



<https://www.keiocard.com/>

## 4-3 Smartphone Contract

### What to Bring When Purchasing a Smartphone with a Contract

- Residence card
- Passport
- Bank card
- Personal Seal

Having a smartphone contract in Japan is one of the first struggles most non-Japanese students face when coming to Japan for the following reasons.

- Unable to purchase phone devices in installments as the period of stay is under 24 months
- In most cases, a credit card is required
- Contract and customer support are available only in Japanese

We recommend when you first arrive in Japan, using an international student's friendly mobile phone carrier such as GTN, which does not require a bank account, or seal for the contract. After settling down a few months later, once you have gathered the necessary documents, you can switch to a Japanese mobile carrier.

#### GTN mobile



[https://gtn-mobile.com/en/uni\\_plans/](https://gtn-mobile.com/en/uni_plans/)

#### mobal



<https://www.mobal.com/japan-sim-card/?source=3289>

#### Sakura Mobile



<https://www.sakuramobile.jp/>

### Smartphone Service Companies

#### The Big 3

Softbank  
AU  
Docomo

#### The Budget SIMs

Rakuten Mobile!  
Y!Mobile  
UQ Mobile etc.

#### International students friendly

GTN  
mobal  
Sakura Mobile

Please search and compare some mobile service companies and choose the best one for you.