

**Request concerning customer verification**

Due to the amendment of the Act on Prevention of Transfer of Criminal Proceeds, verification of the purposes of conducting transactions, occupations of customers, etc. will also be required starting from April 1, 2013.

Verification in opening new accounts, receipt and payment of cash of over 2 million yen, transfers of cash of over 100,000 yen and for other circumstances is required. Thank you for your cooperation.

**Prevention of laundering of funds obtained from illicit trafficking of drugs and other organized crime activities (money laundering) and prevention of financing of terrorists are internationally important matters.**

- In Japan, financial institutions are obliged to verify customer names, domiciles, dates of birth, etc. in order to prevent money laundering and financing of terrorists based on the Act on Prevention of Transfer of Criminal Proceeds.
- As verification of the names, domiciles, dates of birth, etc. of customers and/or the person who is actually in charge of conducting the specified transaction, etc. is required for transactions, certain official certificates are needed. Please be advised that transactions may be denied, if these official certificates cannot be provided.
- Furthermore, due to the amendment of the Act on Prevention of Transfer of Criminal Proceeds, verification of the purposes of conducting a transaction, occupation of the customer, etc. will also be required starting from April 1, 2013 (hereafter referred to as “verification at the time of transaction” together with the verification of customer name, domicile, date of birth, etc.). Additionally, due to provisions of the Act, existing customers may again be asked for verification of the purpose of conducting a transaction, occupation, etc.
- Moreover, due to the provisions of the Act, customers may be asked for additional verification as well as verification of the status of property and income for transactions with persons residing or located in a specified state or area. Additional documents will be required in such cases. For details of the procedures, please ask the financial institution with which you conduct business.

## **Transactions which require verification at the time of transaction**

Customers will be asked to present identification documents and for verification of the purposes of conducting a transaction, occupation, etc. when conducting the following transactions:

- (1) Transactions such as opening an account, leasing a safe-deposit box or safe custody
- (2) Transactions involving receipt and payment of cash, bearer checks, etc. of over 2 million yen
- (3) Transfers of cash of over 100,000 yen (including payment of electricity, gas and other public utility fees), or receipt of cash of over 100,000 yen through bearer checks
- (4) Loan transactions

\*Verification at the time of transaction may be required for transactions other than those described above.

## **Method of verification at the time of transaction and documents needed**

[Natural persons]

The name, domicile and date of birth of customers will be verified with the identification documents in either (1) or (2) below.

The purposes of conducting a transaction and occupation of the customer will also be confirmed.

- (1) In the case of the following identification documents, the name, domicile and date of birth of the customer will be verified through direct presentation of the original documents at the service counter.
  - A. Driver's license
  - B. Certificate of driving record (issued no earlier than April 1, 2012)
  - C. Passport or crew member's pocket-ledger
  - D. Basic resident register card (with photo)
  - E. Pension handbook
  - F. Welfare handbook
  - G. Health insurance certificate
  - H. Elderly's health insurance card
  - I. Maternal and child health book

- J. Physically disabled person's handbook
- K. Resident card or certificate of special permanent resident
- L. Seal registration certificate of registered seal used for the transaction
- M. Document issued by a public agency with a photo (only when presented by the customer)

(2) In the case of the following identification documents, the name, domicile and date of birth of the customer will be verified through direct presentation of the original documents at the service counter as well as confirmation of the arrival of documents related to the transaction, etc. that will be sent to the customer.

- A. Copy of a resident registration book
- B. Certificate of the matters recorded in a resident registration book
- C. Seal registration certificate (excluding L in (1) above)
- D. Transcript of or extract from a family register (with a copy of an appended card to the family register)
- E. Document issued by a public agency (excluding M in (1) above)

- (Notes) 1. For details of identification documents, please contact the financial institution with which you conduct business.
2. For transactions such as transfers of cash of over 100,000 yen, please present identification documents in (1) above, for example, a driver's license.
3. Based on the Act, names, domiciles and dates of birth of customers, as well as the names, and numbers of the identification documents will be recorded when they are presented. Also, copies of the identification documents may be made.
4. Foreigners not residing in Japan may conduct transactions such as receipt and payment or currency exchange of cash of over 2 million yen, transfers of cash of over 100,000 yen, etc. by presenting passports, etc. that show nationality and the number of the passport, etc.

\*Only if the period of stay is 90 days or less and there is no indication of domicile on the passport.

[Judicial persons]

Names and locations of head offices or main offices of customers will be verified with the identification documents in (1) below while the contents of business will be verified with the documents in (2) below. Furthermore, names, domiciles and dates of birth of the person who is actually in charge of conducting a transaction will be verified with the same identification documents as written in [Natural persons].

In addition, there will be verification of the purposes of conducting a transaction, whether or not there are natural/judicial persons with over 25% of voting rights (such as with shares) and, if there are such natural/judicial persons, their name, domicile and date of birth (if the customer is a general incorporated association, then the representative's name, domicile and date of birth).

(1) Identification documents for judicial persons

- A. Certificate of registered matters
- B. Seal registration certificate
- C. Document issued by a public agency

(2) Verification documents for contents of business

- A. Articles of incorporation or documents required to be prepared by the provisions of other laws and regulations which indicate content of business
- B. Certificate of registered matters (may be presented in place of identification documents in (1) above)
- C. Document issued by a public agency which indicate contents of business (may be presented in place of identification documents in (1) above if the name of the company and locations of head offices or main offices are indicated)

- (Notes) 1. If there are natural/judicial persons with more than 50% of voting rights, then the name, domicile and date of birth of only that natural/judicial person will be verified even if there is a different natural/judicial person with more than 25% of voting rights.
2. Customers may be asked to present documents other than those required by the Act (documents in (1) and (2) above) for verification of content of business, etc.

[Other customers (state , local public entities , incorporated administrative agencies , associations or foundations without legal personality , and listed companies)]

Name, domicile and date of birth of the person who is actually in charge of conducting a transaction will be verified with the identification documents for [Natural persons].

In addition, for associations and foundations without legal personality, the purposes of conducting a transaction and contents of business will be verified.

- Of the aforementioned identification documents, those which are underlined (for [Natural persons] , (1) M and (2) E and for [Judicial persons] , (1) C and (2) C, only documents without an expiration date) must be documents prepared no earlier than six months before the day the document is presented to or received by the financial institution. Please also note that other identification documents must be valid as of the day the document is presented to or received by the financial institution.
- When a person who is not the natural/judicial person opening an account, etc. comes to the bank, the person will be asked to present identification documents for [Natural persons] as well as documents for verification that the person is making a transaction for the customer that is opening the account, etc. (for natural persons, a copy of the resident registration book, etc. that show the person is a relative living at the same domicile; for judicial person, a letter of proxy, employee ID card, etc.)
- Procedures of Verification for customers that have already completed verification at the time of transaction may be done through methods prescribed by the banks such as presentation of passbooks or cash cards instead of having the customers present identification documents.
- Transactions may be suspended if the cash cards or information sent to customers by the bank are returned. In such instances, please bring your identification documents again and complete the necessary procedures such as for changing your domicile.
- Transactions using another person's identification documents or by false declaration of identification are prohibited by the Act on Prevention of Transfer of Criminal Proceeds.
- For details, please contact the service counter of the financial institution with which you conduct business.