Living in Japan: How to Open a Bank Account and Send Money

金融庁

英語

Opening a Bank Account

Bank Accounts can be made at the following financial institutions.

- Bank
- Shinkin Bank
- Shinkumi Bank
- JA Bank
- JF Marine Bank
- Labor Bank

When opening a bank account, you need to bring the following items, for example.

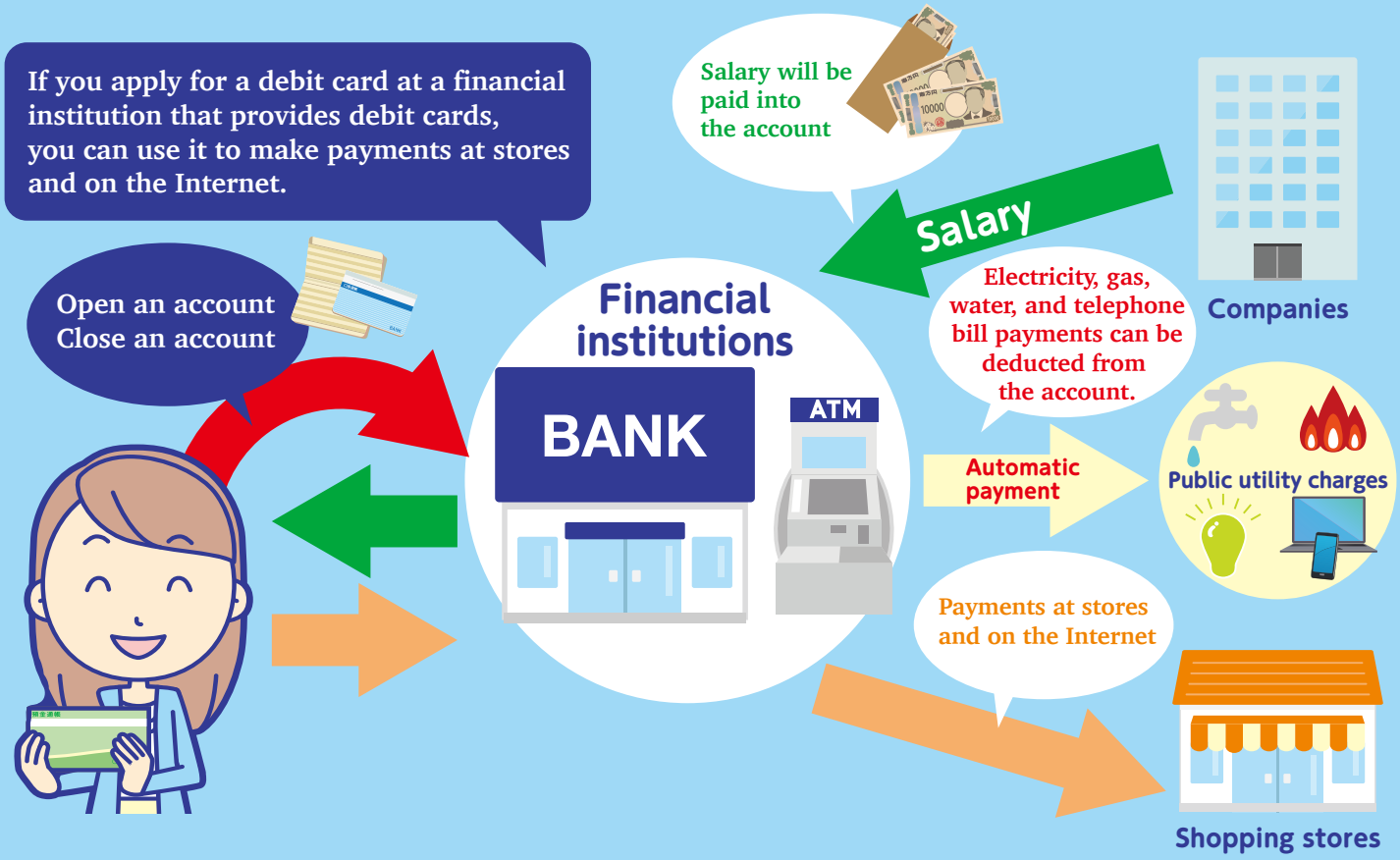
(The items required to be submitted may differ among financial institutions.)

Residence card
Passport

Hanko stamp
(some financial institution will accept a signature)

Employee ID card or student card
(If you do not have such a card, please go to the financial institution with someone from your company or school.)

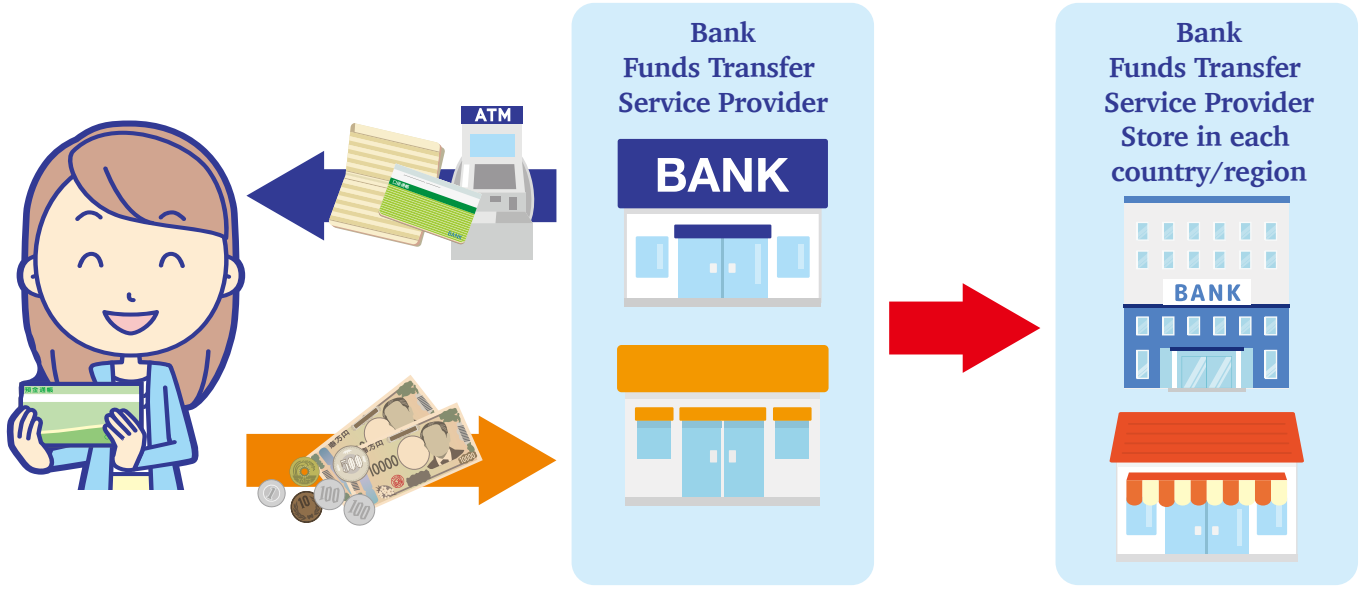
In accordance with the request from the international community and the provisions of laws, financial institutions must ensure that the goods and services they deal with are not involved in money laundering or terrorist financing. To this end, financial institutions verify the identity information of customers (e.g., the name, address, period of stay, status of residence, and employment status) at the time of opening an account without exception, and after opening an account if necessary. You may not be able to open an account or use your account if your identity information is not verified.



Be sure to contact the financial institution in the following cases.

- ✓ If there is a change to your address, period of residence, or status of residence
- ✓ If you quit your work or school
- ✓ If you lose your bank book or cash card
- ✓ When you go back to your country (Please close your bank account)

Overseas Sending Money



- You may need documentation that shows the purpose and details of the remittance.
- It may take some time for the money to arrive.

Banks and Funds Transfer Service Providers that are not licensed by the FSA are illegal and should not be used. A list of banks and licensed Funds Transfer Service Providers can be found on the FSA website.

(accessible via the two-dimensional code below)

The availability of overseas remittances and the countries/regions to which remittances can be made depend on each Bank/Funds Transfer Service Provider. For details, please contact your bank or Funds Transfer Service Provider.

Money laundering (hiding the owner of money related to a crime) is illegal.

- If you are confused about the use of a deposit and savings account or sending money overseas, consult with someone at your company or school.
- If you are unsure about if a provider is legitimate, do not use the provider and consult with someone at your company or school.
- If you do something illegal, such as giving your bank account to others, you may not be able to stay in Japan or enter Japan.

(Revised in September 2024)

Financial Services Agency Contact Information

(Hours of Operation: Weekdays, 10:00 a.m. to 5:00 p.m.)

Counseling Office for Financial Services Users

0570-016811 (IP Phone:03-5251-6811)

* We do not offer counseling services in English, so please contact us via a person who understands Japanese.

One-stop e-mail for English inquiries : equestion@fsa.go.jp