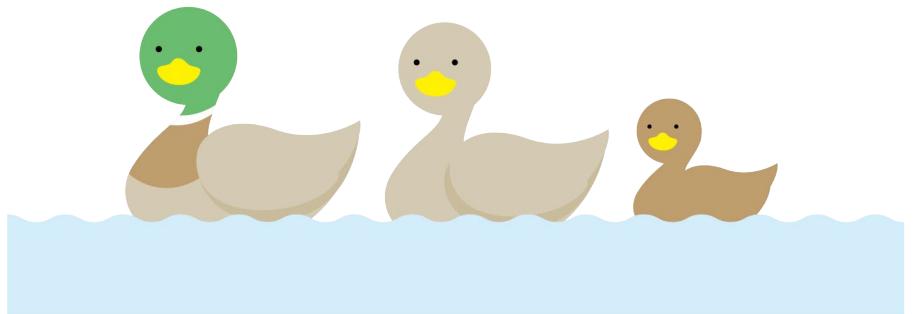


# Chapter 4

## Other Procedures



# 4 Other Procedures

## 4-1 Opening a Bank Account

Opening a bank account as early as possible after arriving in Japan is recommended since most scholarship payments will be made via direct deposit.

普通預金(*futsu yokin*)

a general account

You will probably create a general account (*futsu yokin*) which is convenient, however interest is low.

Most bills can be paid automatically if you request and fill out the appropriate forms.

印鑑(inkan)  
name seal

Generally, you will need your resident card, your student ID card and a personal name seal (*inkan*, if you have one) to open an account. Confirm in advance as requirements differ according to financial institutions.

At some banks, your period of stay must be over 6 months to open an account. Please check with the bank in advance for detailed information.

When you are at the bank, you need to fill in the Application Form with:

- Your Name
- Address
- (Japanese) Phone Number
- Date of Birth
- Password

通帳(*tsucho*)  
a bank book

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

After completing the paperwork, you will receive a bank book (*tsucho*) that day and a cash card (*kyasshu kado*) is sent to the address of the account holder approximately one week later.

## Which Bank to Choose?

Banks in Japan primarily consist of major city banks such as Mizuho Bank, Bank of Mitsubishi UFJ, and Mitsui Sumitomo—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.

There are many banks in Japan, and Keio University does not recommend any single one in particular.

There is a post office near the entrance of SFC, which offers bank service (JP Bank).

The Japan Post has ATMs in many places around Japan, including the more remote areas. You will not be charged fee to withdraw cash from JP Bank ATMs. You can spot post offices by their red 〒 mark.

Also, Suruga Bank has an ATM on campus (Media center 1F) and a convenience store “Lawson” on campus also has bank ATMs inside the shop. You can't open a bank account at ATMs, however, you can draw cash from those ATMs once you set up your bank account in one of branches outside of campus (You can find lots of bank branches near main train stations such as Shondandai/Tsujido/Fujisawa).

<Note>

Keio University will make a transfer to your bank account when necessary, but please beware that Keio University cannot make transfers to students' Japan Post Bank accounts.

### Japan Post Bank

ゆうちょ銀行



[http://www.jp-bank.japanpost.jp/en\\_index.html](http://www.jp-bank.japanpost.jp/en_index.html)

### Suruga Bank

スルガ銀行



[http://www.surugabank.co.jp/surugabank/comm\\_on/english/](http://www.surugabank.co.jp/surugabank/comm_on/english/)

### Mizuho Bank

みずほ銀行



<http://www.mizuhobank.com/index.html>

### Bank of Mitsubishi UFJ

三菱UFJ 銀行



[http://www.bk.mufg.jp/global/?link\\_id=p\\_top\\_head\\_global](http://www.bk.mufg.jp/global/?link_id=p_top_head_global)

### Sumitomo Mitsui Bank

住友三井銀行



<http://www.smbc.co.jp/global/>

## **Bank Terminology**

### **Bank Services**

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

残高照会後お引き出し

(*zandaka shokaigo ohikidashi*)

Withdrawal After Checking Balance

両替え (*ryogae*)

Exchange

海外送金(*kaigai sokin*)

overseas remittance

手数料(*tesuryo*)

handling charge

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 (*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.

Banks are normally open 9:00 a.m. - 3:00 p.m., 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**

Although you can exchange foreign currency at major banks and post offices, depending on the type of currency you are seeking, some outlets may not have it in stock and may not be able to exchange it for you right away. It is strongly recommended that you visit one of the major branches of your bank when seeking a variety of foreign currencies. When exchanging a large sum or minor currency, contact a local financial institution to find out whether such exchange is possible.

## 4-2 Credit Card

Getting a credit card as a foreigner in Japan may be very difficult—especially for students who are still underage, have not lived in Japan for a long time and do not speak Japanese. However, you can consult with your financial institution on whether they will offer you a card, or try other possibilities—e.g., retailers, the post office, department stores, or online services. Even if you are rejected at first, some can get a card when they try again after one year of living in Japan.

Keio University also offers different credit card services. Information on these cards can be found in the Alpha bldg. of SFC.

Items required when applying for a credit card

- Bank account
- Address
- Mobile phone or fixed-line phone
- Resident card
- Parents' consent for students under 20 years old

### **Keio card**

(Japanese language only)



<https://www.keiocard.co>  
m/

## 4-3 Mobile Phone Contract

### Mobile Phones

NTT docomo, au,  
Softbank have shops  
close to Shonandai  
station.

#### What to Bring When Purchasing a Mobile Phone with a Contract

- Residence card
- Passport
- Bank book
- Personal Seal
- Parental Consent  
Form (for students  
under 20 yrs old)

#### Letter of Consent Downloads

NTT docomo



[https://www.nttdocomo.co.jp/english/support/procedure/document/form\\_download/index.html](https://www.nttdocomo.co.jp/english/support/procedure/document/form_download/index.html)

Softbank



<http://www.softbank.jp/en/mobile/shop/buy/id/>

The biggest Japanese mobile phone companies are **NTT docomo, au, Softbank** and **Rakuten Mobile**. There are also several smaller companies which provide low-cost cell phone plans, but they typically use the networks of the big four companies.

To purchase a mobile phone with a contract, your **residence card** and **passport** are required to enroll into a subscription plan.

You pay for your phone usage at the end of a monthly billing cycle. Handsets can be purchased in full or in monthly installments.

If you wish to make direct payments from your bank account, also present **your bank book (通帳 tsucho)** and **personal seal** if you used one on your bank documents. Otherwise, you have to present your credit card which must be under the contractor's name.

Please note that if you have a one-year-residence status, you may not be able to pay the cost of the phone each month and then the amount you are calling and using data for on top of that, but have to pay cash up front for the phone.

You have to bring 20,000-80,000 JPY to purchase a phone depending on the model you want to buy.

### Parental Consent Form

Persons under the age of 20 must bring a parental consent form filled out by the legal guardian and the identification documents of the legal guardian such as a passport copy including the passport number, name, date of birth and current address if there is one in the passport or certificate of residence.

Please download the parental consent form from each phone companies' websites from the right column.

AU

The details of the contract can be filled out afterwards.



[http://www.au.kddi.com/english  
support/contract/](http://www.au.kddi.com/english/support/contract/)

### **SIM Cards**

If you want to use a smart phone from your country with a SIM card that you purchase here in Japan, you have to present a credit card that is under the same name as the contractor. Since the credit cards from overseas are sometimes rejected, you may not want to choose a SIM card for a smart phone in Japan right after arriving.

