

Common Reasons an Application to Open an Account via the Yucho Tetsuzuki App Will Be Declined (Reasons Determined During Comprehensive Judgment)

If you receive a 【Japan Post Bank】 Notification of the results of your application for opening an account with the message, “We judged the application information comprehensively and declined to open an account,” the following are the most likely reasons why Japan Post Bank declined your application to open an account.

- Japan Post Bank reserves the right to decline an application for reasons other than those listed below based on overall judgment. Moreover, Japan Post Bank does not provide individual reasons for declining an application to open an account. We appreciate your understanding.
- Regardless of the selected language, the only language that can be used for input is Japanese.

1 The reason for a cash transaction in excess of 2 million yen is insufficient.

Examples of insufficient entries	Examples of sufficient entries
<ul style="list-style-type: none">• Payment for □□• Deposit from ■■• Cash refund• Remittance/transfer of ◇◇ (Remittances/transfers are not cash transactions)	<ul style="list-style-type: none">• Cash refund required for payment of □□ because △△.• Deposit from ■■ in anticipation of receipt of cash because ▲▲.

2 The reason for opening an account at Japan Post bank or post office is insufficient. *Nonresidents only

Examples of insufficient entries	Examples of sufficient entries
<ul style="list-style-type: none">• I need a bank account.• I need to receive money from home.	<ul style="list-style-type: none">• I need to open an account at a post office because ◆◆. <p>* Explain why you chose Japan Post Bank/post office over other financial institutions for the reason (◆◆).</p>

3 Information on the source of transactions is insufficient. *Nonresidents only

Examples of insufficient entries	Examples of sufficient entries
<ul style="list-style-type: none">• Deposits	<ul style="list-style-type: none">• Part-time salary

4 You are applying to open another account.

5 The provided information—such as occupation, annual income, expected transaction amounts, and source of funds for the transaction—have been judged unreasonable and were not recognized.