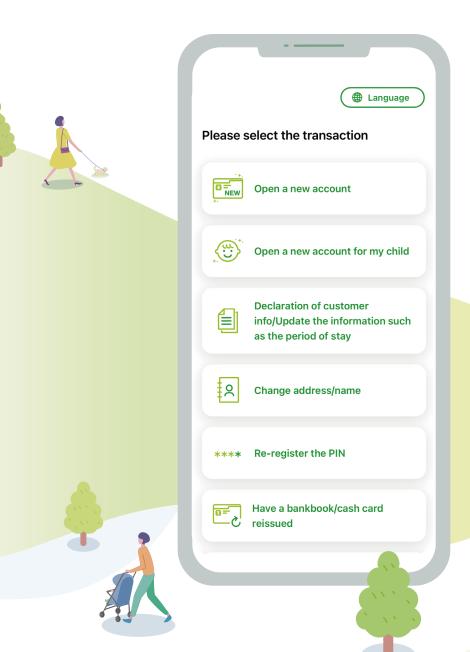


Detailed User Manual













Easily open an account or reset your PIN anytime with the official Japan Post Bank App.





iPhone

Android



This guidebook provides usage instructions for foreign nationals for Yucho Tetsuzuki App.

Please follow the onscreen instructions and provide information in Japanese where required.

Highlights!

- ✓ No membership registration required! Start using the app immediately.
- ✓ Procedures to open an account available in English, Chinese (Simplified), Vietnamese, or Japanese.
- ✓ One answer for each question! Proceed by answering questions quick and easy!
- ✓ Do it all from your smartphone! Use the app anywhere, anytime.

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1 About the App

What Is Yucho Tetsuzuki App?

Yucho Tetsuzuki App is an official app of Japan Post Bank, offering a convenient way to easily open an account and reset your PIN at any time. Only applications for accounts to be used by the individual themselves will be accepted through this application. This guide provides a detailed explanation of how to open an account.

* Please check the Japan Post Bank website for an explanation of how to reset your PIN.

Multilingual Account Opening Procedures

Procedures to open an account available in English, Chinese (Simplified), Vietnamese, or Japanese.

To open an account, your application must be screened by the Savings Administration Center but the entire process can be completed using the app.

* Opening a child account is limited to those with Japanese nationality, both for the account holder (child) and the representative (parent/guardian).

✓ No bankbook issued

This application is for Yucho Direct + (Plus), a a bankbook-free general account.

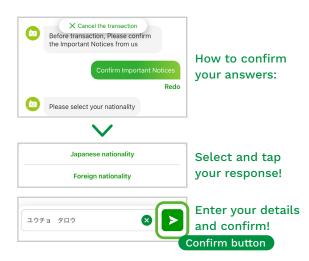
✓ No seal required

You don't need to register your seal (inkan).

* If you need to register your seal (inkan), please bring your IC cash card, the seal to be registered, and identification documents with your photo (Driver's License, Individual Number Card, Residence Card, etc.,) to your local Japan Post Bank or post office savings counter after opening your account to have your seal registered.

Simple Question-and-Answer Format

Simply answer the questions on the screen to proceed.



Hours of Use

- ·The maintenance period is from 23:50 to 0:05, during which the app cannot be used.
- * If you have not completed a procedure by 23:50, you will need to start over from the beginning after 0:05.
- * On the first Monday of each month, the service starts at 1:00.
- * On the second Wednesday of each month, the service is not available between 18:00 and 3:00 the following day.
- You cannot start procedures to open a new account between 23:00 and 0:05.
- · You cannot start any procedures between 23:30 and 0:05.



Supported Devices

Smartphones with cameras and IC chip reading capabilities (NFC function) can be used. Please check the Japan Post Bank website for supported devices and OS.

Japan Post Bank Website

https://www.jp-bank.japanpost.jp/app/tetsuzuki/app_tz_en.html



Installation Process

Open the App Store or Google Play on Your Smartphone

Please open the App Store if you are an iPhone user or Google Play if you are an Android user.

Install the App

Search for Yucho Tetsuzuki App or install it using the QR code. The app is free to download and install.

Icons

iPhone



- * Customers are responsible for data charges related to the installation, updating, and use of the application.
- * This application is only available in Japan.

Open the App on Your Phone

After the application installation is complete, tap the Yucho Tetsuzuki App icon and confirm that the application starts normally. If the screen shown on the right is displayed, you can use the application.

- * Apple, the Apple logo, iPhone, and iOS are trademarks of Apple Inc. registered in the U.S. and other countries.
- * App Store is a service mark of Apple Inc.
- * Android, Google Play, and the Google Play logo are trademarks of Google LLC. * QR Code is a registered trademark of DENSO WAVE INCORPORATED.



2 How To Read This Guide

The screens shown in this guide may differ from the actual ones.

They are subject to change without notice.

1 Notes

The following is a list of precautions for the procedure.

/ Notes

2 Tips for Using the App

Includes important tips about using the app.

? Tips for Using the App

3 Procedure Available via the App

Open an Account

You can apply to open an account with your residence card.

To open an account, your application must be confirmed by the Savings Administration Center, and it takes approximately 1 week for confirmation.

The account that can be applied for with this application is the "Yucho Direct + (Plus)", a bankbook-free general account.

- * If you wish to change to an account that issues a bankbook, you can do it by first opening an account using this app and then requesting it on an ATM that has a bankbook carry-over function using the cash card you received. There is no handling fee required for the change for two months after opening your account. If more than two months have passed since opening your account, a fee will be applicable.
- The result of the confirmation by the Savings Administration Center will be sent to the e-mail address you provided, in approximately 1 week.
- * If you need to register your seal (inkan), please bring your IC cash card, the seal to be registered, and identification documents with your photo (Driver's License, Individual Number Card, Residence Card, etc.,) to your local Japan Post Bank or post office savings counter after opening your account to have your seal registered.

Who Is Eligible To Open an Account



Individuals who do not have a general account with Japan Post Bank



Individuals residing in Japan



Individuals aged 16 and over

The following individuals may not open an account

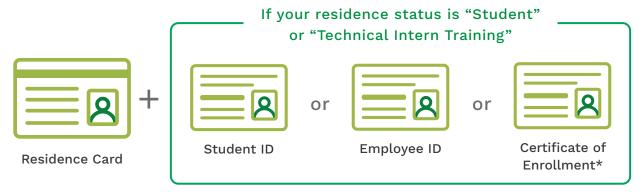
- · Customers who already have a general account with Japan Post Bank (This a lso applies to customers who are not currently using the account except in cases where the account has
- · Individual customers who wish to use an account for business purposes
- Corporate and organization (association or foundation without legal personality) customers
- · Individuals under 16 years old
- · Foreign nationals without a residence card (such as special permanent residents and diplomats)
- · Individuals whose residence card is set to expire within three months or who are currently renewing their residence card
- · Individuals who are in significant public positions with foreign governments (Foreign PEPs) and their family members
- · Individuals not residing in Japan
- · Individuals using the adult guardianship system
- · Individuals whose name includes II, III, etc. Individuals whose name include roman numbers II, III, etc.

What You Need To Apply

To apply for account opening, you will need a smartphone and the following items 1 and 2, so please prepare them in advance.

1 Personal Identification Documents

You will need to use your residence card, etc., as an identification document.



* If you do not have a student ID card, employee ID card, or other ID that proves that you belong to a school, company, or other organization, please use the employee/student registration certificate format on our website (please ask the person in charge at your place of work or school to fill in the format).

Notes regarding personal identification documents

- · The date of expiration on your residence card must be more than three months after the application date, and your current address must be listed on the card.
- · The front and back sides of the residence card will be photographed.
- · Depending on your residence status, you should provide a photograph of your student ID, employee ID, or certificate of enrollment.

2 E-Mail Address

An e-mail address is required for notification of screening results.



E-Mail Address

Notes about e-mail addresses

To confirm your e-mail address and to notify you of the results of your account opening application, you will receive an e-mail from the following e-mail address.

information@tetsuzuki.jp-bank.japanpost.jp

You may not receive the e-mail if your settings reject spam e-mails. Please check your e-mail settings in advance.

Application Process for Opening an Account

The procedure for opening an account with this application is as follows.

You can apply for an account by entering and confirming each item.

STEP 0.	P.9	Launching the App and Language Selection
Start	P.11	Confirmation of Handling of Personal Information



STEP 1.		Open an Account
Confirmation of	P.13	Review Important Notices
Important Notices	P.15	Confirmation of Nationality



P.16	Preparation and Confirmation of Residence Card
P.20	Scan Your Residence Card
P.22	Take a Photo of Your Residence Card (Back Side)
P.23	Take a Photo of Your Face
	P.20 P.22



		1
	P.27 Confirmation and Input of Residence Card Information	
	→P.27 Confirmation of Nationality	
	→P.32 Confirmation of Your Name	
	→P.35 Confirmation of Your Address	
	P.38 Enter Other Information	
STEP 3.	→P.38 Enter Your Phone Number	
Enter Required	→P.40 Confirmation of Employment or Enrollment in	
Information	School	
	P.45 Confirmation of Your Country of Residence (Tax	
	Country)	
	P.50 Declaration of Purpose of Making Transactions	
	P.64 Set Your Cash Card PIN	
	P.65 Setup Yucho Direct	
	·	



STEP 4.	P.67	Confirm Your Details
Check the	P.69	About Application Screening When Opening an
		Account
Transaction	P.70	Enter Your E-mail Address
Detail	P.71	Completion of Application
		, , , , , , , , , , , , , , , , , , , ,

Launching the App and Language Selection

1 Launch the App

Navigate to Yucho Tetsuzuki App icon. Tap the icon to launch the app. Please read the smartphone app "Terms of Use" and select "同意する(Agree)" if you agree to the terms.





2 Language Selection

Select the "Language" button in the upper right corner of the screen to display the language selection screen.

Please select the language you wish to use.

Procedures to open an account available in English, Chinese (Simplified),
Vietnamese, or Japanese.



Available languages vary depending on the

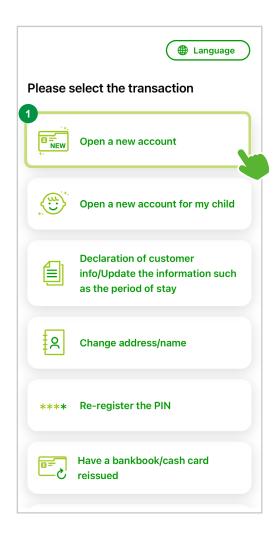
Japan Post Bank Debit Card links to the Japanese site.



Select a Procedure

1 Select the Procedure

Tap "Open a new account" and proceed to the next part.

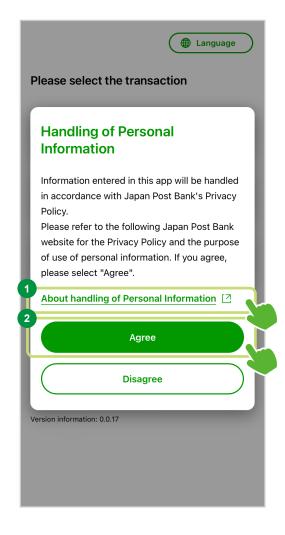


- Confirmation of Handling of Personal Information
- 1 Confirm the "About handling of Personal Information"

Please tap the "About handling of Personal Information" link and review its contents.

2 Select "Agree"

If you agree to the Handling of Personal Information, select "Agree" and proceed to the next step.



Confirmation of the Application Process

This is a guide to the application process to open an account.

1 Entering the code of the branch

When the chat content "If you were introduced to this app by Japan Post Bank or a post office, please enter the code of the branch where you were introduced to this app" is displayed along with a response field, please enter the branch code (five or six digits).

If you were not introduced, please select "I was not introduced to the app".

2 Review Each Step

The procedure consists of four steps:

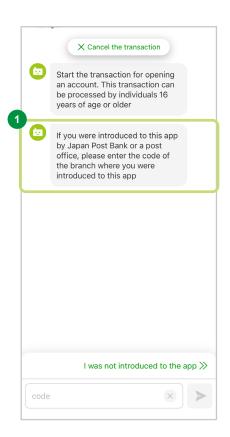
"Confirmation of Important Notices",

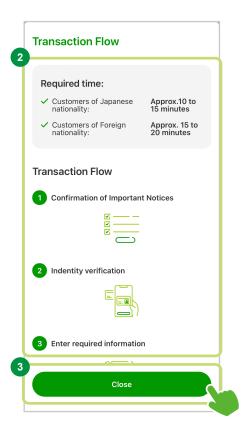
"Identify verification", "Enter required information" and "Check the transaction detail".

It takes about 15 to 20 minutes to open an account with this application.

3 Tap "Close"

Once you have confirmed the application process, tap "Close" and proceed to the next step.





STEP 1. Confirmation of Important Notices

Review Important Notices

Please review important information provided by Japan Post Bank before proceeding.

1 Tap "Confirm Important Notices"

Tap "Confirm Important Notices" and proceed to the next part.

2 Review the Notes

Please review the listed "Notes".

This app cannot be used for procedures by customers who fall under the conditions specified in the notes. We appreciate your understanding.



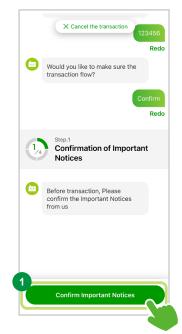
When opening an account, we will confirm the details of your application.

Depending on the screening results of your application, we may decline to open an account for you. We appreciate your understanding.

3 Review the Account Fetures

Please ensure you review "Account Features" listed here.

Please note that the only type of account that you can apply to open from this app is a non-bankbook-type general Yucho Direct + (Plus) account. If you wish to change to an account that issues a bankbook, you can do it by first opening an account using this app and then requesting it on an ATM that has a bankbook carry-over function using the cash card you received. There is no handling fee required for the change for two months after opening your account. If more than two months have passed since opening your account, a fee will be applicable.



Important Notices

Notes

- ✓ The following customers are not eligible
 - Customers who already have a general account with us.
 - Customers using the adult
 quardianchin system
 - · Customers not residing in Japa
 - Individual customers who wish to use an account for business purposes
 - · Corporate Customers
 - Customers who are foreign nationality and do not have a residence card (diplomats, diplomatrelated personnel, etc.)
- Please note that we may conduct a screening process when opening an account. Please note that we may decline to open an account as a result of the screening.
- After opening your account, we will send you your cash card by simple registered mail with no forwarding required to the delivery address. If you are planning to move in the near future, please carry out the transactions after moving (The cash card cannot automatically be forwarded).

Account Features

3

✓ Passbooks will not be issued

This is an application for the "Yucho Direct + (Plus)" comprehensive account without a bankbook. If you need a bankbook, please have one issued at your local ATM after receiving your cash card. It will be issued free of charge for 2 months after opening an account.

"Yucho Direct + (Plus)".

/ There is no seal registration.

When applying for account transfers, etc. in writing, the seal must be registered at Japan Post Bank or a post office savings counter.

Other Notes

✓ The card issued will be an IC cash card with J-Debit function. If you wish to use other cards, such as a JPBANK card with credit card function, please complete the app transaction on the web after opening an account with the app.

About Cash Card

✓ The auto-swing limit amount will be set at ¥13,000,000.

About auto-swing limit [2]

✓ If it is discovered that the account has been opened using a counterfeit / falsified personal identification document, the account will be suspended, closed, etc. and reported to the relevant authorities as prescribed by law

After confirmation, proceed to the next step

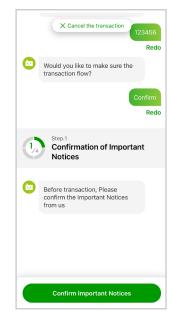
STEP 1. Confirmation of Important Notices

4 Other Notes

Please review the "Other Notes" listed.

5 Tap "After confirmation, proceed to the next step"

Once you have confimed the details outlined in Steps 1-4, please tap "After confirmation, proceed to the next step" button to proceed to the next step.



Important Notices

Notes

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 - Customers who already have a general account with us.
 - Customers using the adult guardianship system.
 - · Customers not residing in Japan.
 - Individual customers who wish to use an account for business purposes
 - · Corporate Customers
 - Customers who are foreign nationality and do not have a residence card (diplomats, diplomatrelated personnel, etc.)
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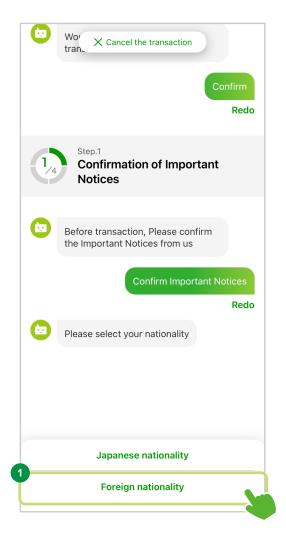
5 =

After confirmation, proceed to the next step

STEP 1. Confirmation of Important Notices

- Confirmation of Nationality
- Select "Foreign nationality"

Please select "Foreign nationality" and proceed to the next part.



Preparation and Confirmation of Residence Card

Please have your residence card ready to verify your identity.

Select "Have it"

Select "Have it" and proceed to the next screen.

For those without a residence card

If you do not have a residence card, please visit your nearest Japan Post Bank or post office banking counter location to verify your identity. This applies to

- · Special permanent residents
- · Diplomats and related personnel
- · US military personnel
- · United Nations military personnel

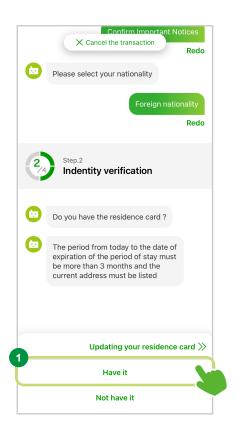
If you do not fall under any of the above categories and do not have a residence card, you will not be able to open an account.

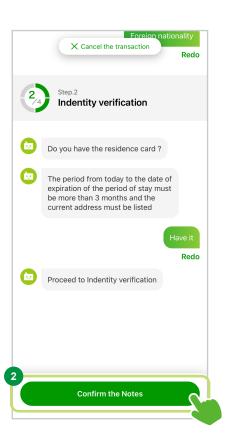
For those renewing

Customers who are in the process of renewing their residence card will not be able to open an account either through this application or by visiting a counter. Please proceed with verifying your identity once your card has been renewed.

2 Tap "Confirm the Notes"

Tap "Confirm the Notes" and proceed to the next screen.





Review the Notes

1 Confirmation of Notes "At the time of transaction"

Please review the details provided under "At the time of transaction."

2 Confirmation of Notes When Using Your Account

Please review the details provided under "At the time of using account."

3 Tap "After confirmation, proceed to the next step"

Once you have confirmed the details outlined in Steps 1-2, tap "After confirmation, proceed to the next step" to proceed to the next screen.















4 Tap "Proceed to Identity verification"

Tap "Proceed to Identity verification" and proceed to the next screen.

Notes

1

At the time of transaction

- The following foreign nationality customers are unable to apply
 - Customers who do not have an email address
 - Customers who are updating their residence card
 - Customers whose name includes Roman numerical (II, III, etc.)
- ✓ When foreign nationality customers apply to open an account, the account will not be opened on the day that you apply due to various confirmations and reviews based on relevant laws and regulations. Usually, it will take about two weeks for us to contact you about the results of the account opening review and send you your cash card.
- You may be required to take a photo of your student ID card, employee ID card, etc. during the transaction.
- Regardless of the selected language, the only language that can be used for input is Japanese.

2

At the time of using account

- If you renew your residence card or change your address after opening an account, please notify us immediately. Failure to do so may result in temporary restrictions on transactions.
- Please close your bank account before leaving Japan.

After confirmation, proceed to the next step



Proceed to Indentity verification

Prepare To Scan Your Residence Card

Prepare to scan your residence card.

Please have your residence card ready and follow the instructions on the screen.

1 Confirm the Process

Please review the details provided under "Steps"

2 Review the Precautions

Please review the details provided under "Imortant infomation"

3 Tap "Next"

Tap "Next" and proceed to the next screen.



Entering Your Residence Card Number

1 Enter Your Residence Card Number

Please enter your residence card number in the input fields.



Enter Residence Card number

Enter 8 digits

8888888

e enter the number on the top-rigito verify your Residence Card

Enter the first 2 letters







Enter the 8 numbers







Enter the last 2 letters





2 Tap "Next"

Once you have completed entering your residence card number, you will be able to tap the "Next" button. Tap "Next" and proceed to the next screen.

Scan Your Residence Card

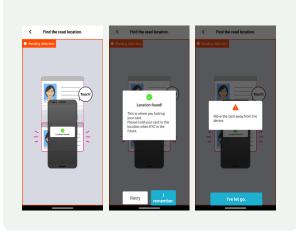
Scan your residence card. Follow the instructions on the screen.

Review Details on How To Scan Your
 Residence Card

Please review the provided instructions. Place your smartphone over the residence card and hold for 15 seconds.

? For individuals using Android, the position where the card should be placed will vary depending on the smartphone being used.

If you are unsure where the IC chip reader is on your device, select "Detect the Position to touch" and follow the instructions on the screen to locate the appropriate scanning position for your phone.





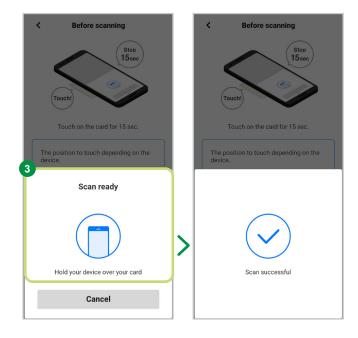
2 Tap "Start"

Once you have confirmed the process, tap "Start" to proceed to the next screen.

3 Scanning Your Residence Card

Please follow the instructions on the screen and hold your residence card under your smartphone to scan it.

Once the card is successfully scanned, you will automatically be taken to the next screen.



- ? If you are having trouble reading the IC chip on your residence card, please check the following.
 - · Disconnect any charging cables or earphones, etc.
 - · Make sure your smartphone is fully charged.
 - Do not place the IC card on a metal desk.
 - · Remove the card from its case.
 - · When the scanning screen appears, wait for a moment without moving the device.
 - · Adjust the position of your smartphone over the card and try again.
 - Removing any covers or cases from your smartphone might make scanning easier.
 - If your smartphone has a ring attached, please remove it.
 - Place your smartphone over your card and wait for several moments until scanning is complete. This can take up to 15 seconds.
 - $\boldsymbol{\cdot}$ Some issues can be resolved by changing the settings on your smartphone.

Take a Photo of Your Residence Card (Back Side)

Following the on-screen instructions, keep the back side of your residence card within the frame as you photograph it with your smartphone.

1 Review the Notes

Please review the precautions on the screen.

Photography notes

When photographing your residence card, please make sure that the card is placed against a non-white background.

2 Tap "Start scan"

Tap "Start scan" and proceed to the next screen.

3 Photograph the Back Side of the Residence Card

Follow the instructions on the screen and place your residence card within the frame that appears. The camera will automatically take a picture once the card is recognized.

Once your photo is taken, you will automatically be taken to the next screen.

4 Confirmation of the image of the residence card

If the picture taken is not clear, please select "Retake".









Take a Photo of Your Face

Take a Photo of Your Face (1) / Front View

Follow the instructions on the screen to take a photo of your face.

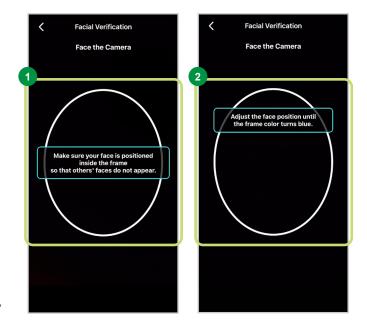
1 Adjust to the Frame

Follow the instructions on the screen and position your own face in the frame, ensuring that no other faces are visible.

Taking a Photo of Your Face (Front View)

Follow the instructions on the screen and adjust the size of your face inside the frame until it turns blue. The camera will automatically take a picture once a face is recognized.

Once your photo is taken, you will automatically be taken to the next screen.



? If you have trouble taking a satisfactory photo of your face, please review the following

- Ensure you are in a well-lit environment.
- · Avoid backlighting and overly bright backgrounds.
- If the light from outside is strong, close the curtains and turn on indoor lights.
- Do not take your photo in a dimly lit environment or with a dirty camera lens.
- Avoid pointing the camera directly at the sun.
- $\boldsymbol{\cdot}$ Wipe off any fingerprints or smudges on the camera with a soft cloth.
- · Check for accessories that might cause interference, such as glasses, hats, or masks.
- Ensure that no other faces are visible in the camera preview.
- Face directly towards the camera.

Take a Photo of Your Face (2) / Liveness Detection

Follow the instructions on the screen to take a photo of your face.

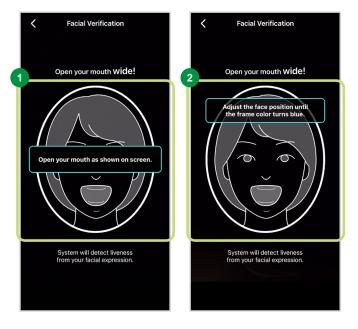
1 Adjust to the Frame

Follow the instructions on the screen and open your mouth widely.

2 Taking a Photo of Your Face (Liveness Detection)

Follow the instructions on the screen and adjust the size of your face inside the frame until it turns blue. The camera will automatically take a picture once a face is recognized.

Once your photo is taken, you will automatically be taken to the next screen.



Take a Photo of Your Face (3) / Flash Photography

Follow the instructions on the screen to take a photo of your face.

Adjust the Frame

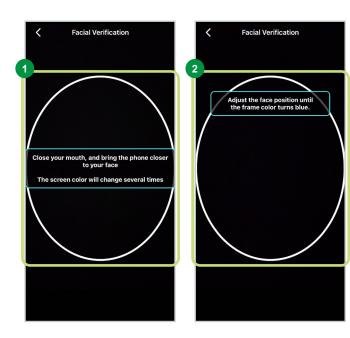
Following the instructions on the screen, close your mouth and move closer to the camera.

Taking a Photo of Your Face (Flash Photography)

Follow the instructions on the screen and adjust the position of your face inside the frame until it turns blue.

The camera will automatically take a picture once a face is recognized.

The screen will light up, but please stay still and do not move your face.



3 Photography Complete

A green checkmark will appear, indicating that your photo has been taken successfully. Once your photo is taken, you will automatically be taken to the next screen.

About Face Matching

If the photos of your face are determined not to be a match, you will be asked to retake the photos.

* Discrepancies may occur even in the case of a person's identity.





Upload a Photo of Your Residence Card (Front Side)

Following the on-screen instructions, keep the front side of your residence card within the frame as you photograph it.

1 Tap "Start camera"

Tap "Start camera" and proceed to the next screen.

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If your residence card is in a case, please remove it before taking a photo.

2 Photograph the Front Side of the Residence Card

Follow the instructions on the screen, place your residence card within the frame, and press the "Photographing" Button.

3 Confirmation of Photograph

If the image is not clear or if something other than the residence card (front side) is in the picture, please retake it.

If everything looks good, select "Use this image" and proceed to the next screen.









Confirmation and Input of Residence Card Information

The information scanned from your residence card will be displayed in the chat.

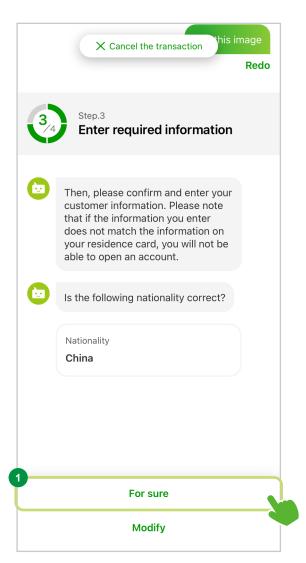
Please make sure that your information is correct and matches the information on your residence card. If any corrections are needed, please follow the instructions to enter the correct details.

If the information could not be read from the residence card, please select or enter the information on the screen in Japanese.

Confirmation of Nationality

1 Confirm or Correct Your Nationality

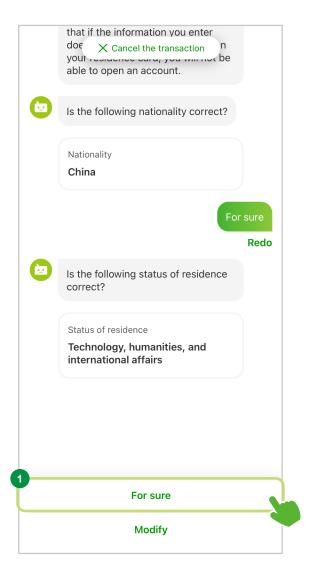
Please review the provided information. If everything is correct, select "For sure" to proceed to the next screen.



Confirmation of Status of Residence

1 Confirm or Correct Your Status of Residence

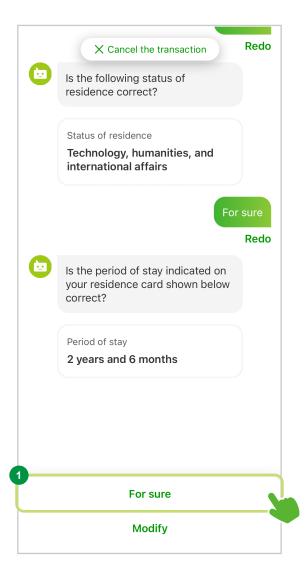
Please review the provided information. If everything is correct, select "For sure" to proceed to the next screen.



Confirmation of Period of Stay

1 Confirm or Correct Your Period of Stay

Please review the provided information. If everything is correct, select "For sure" to proceed to the next screen



Confirmation of Period of Stay (Date of Expiration)

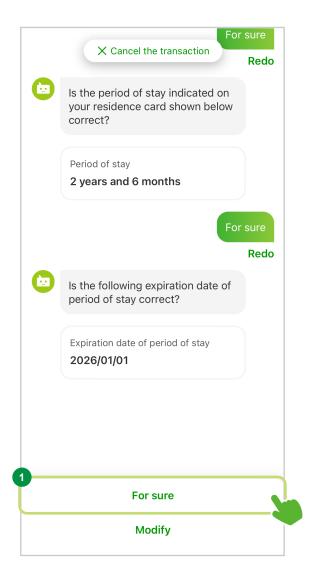
1 Confirm or Correct Your Period of Stay (Date of Expiration)

Please review the provided information. If everything is correct, select "For sure" to proceed to the next screen.

If you need to make a correction, select "Modify" and enter the correct details.



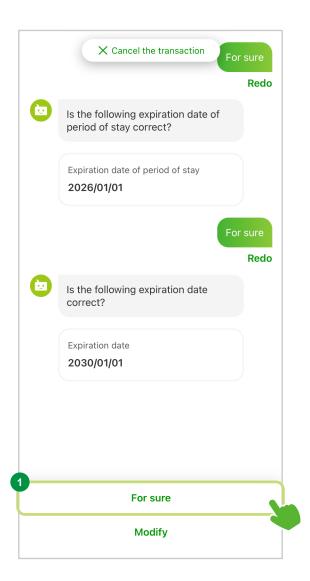
The period from the date of application to the date of expiration of the period of stay must be longer than 3 months



Confirmation of Residence Card Expiration Date

1 Confirm or Correct Your Residence Card Expiration Date

Please review the provided information. If everything is correct, select "For sure" to proceed to the next screen.



Confirmation of Your Name

1 Confirm or Correct Your Name

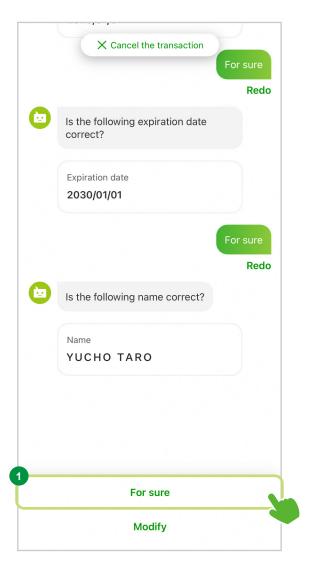
Please review the provided information. If everything is correct, select "For sure" to proceed to the next screen.

If you need to make a correction, select "Modify" and enter the correct details.

 \triangle

Your name can be entered in Kanji characters. (This is limited to the Residence Card that has the name in Kanji characters.) If you enter your name using Kanji, you will need to enter the romanization of your name.

? All letters will be converted to uppercase, regardless of how they are entered.



Confirmation of Your Name (Japanese kana)

1 Confirm or Correct Your Name (Japanese kana)

Please review the provided information. If everything is correct, select "For sure" to proceed to the next screen.

If you need to make a correction, select "Modify" and enter the correct details.

 \triangle

If you do not know how to render your name in Japanese kana, please ask someone, such as your employer, to assist you.



When making corrections, please make sure to enter them in Japanese.



If there are words that cannot be rendered in katakana, please enter them manually.

For example: "MICHEL AAA" \rightarrow " \exists " \exists " \exists L" AAA".

If you cannot convert kana as in "AAA" above, please type "ミッシェル エーエー" all by hand.

In addition, if all characters are not converted to kana, such as "AAA BBB", nothing will be displayed. Please enter it manually.



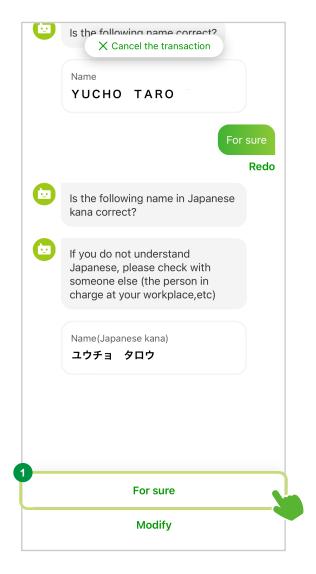
Please enter spaces in the same places as your name (alphabet).

If the number of spaces is different between your name in letters of the alphabet and your name in Japanese kana, an error occurs.

E.g., "AAA△BBB"

→ "エーエームビービービー"

△: space



Confirmation of Date of Birth

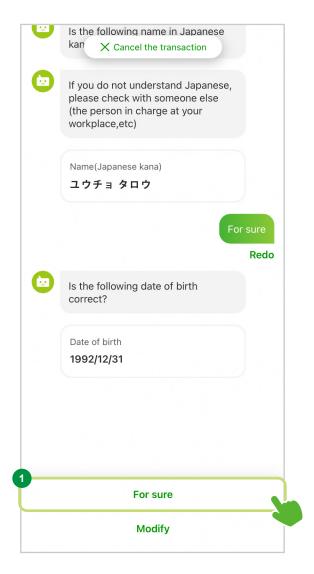
1 Confirm or Correct Your Date of Birth

Please review the provided information. If everything is correct, select "For sure" to proceed to the next screen.

If you need to make a correction, select "Modify" and enter the correct details.



If you are under 16 years old, you cannot use this application to complete the procedure.



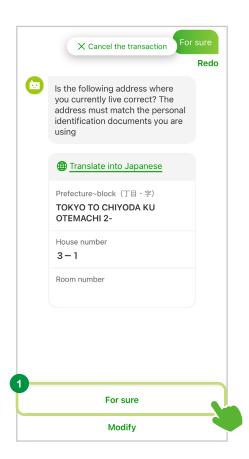
Confirmation of Your Address

1 Confirm or Correct Your Address

Please review the provided information. If everything is correct, select "For sure" to proceed to the next screen.

If you need to make a correction, select "Modify" and enter the correct details.

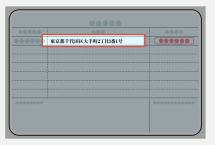


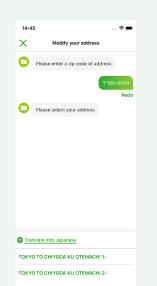


? Confirming Your Address

The address displayed in the chat will be the one listed on the front of your residence card. If your address has changed, follow the instructions in the chat and enter your current address as listed on the back side of your residence card.







If the Address Was Not Scanned Correctly

- * This screen is displayed only to certain individuals.
- 1 Select the Address To Be Corrected

Select the address that contains errors. Select all that apply.

2 Correcting Prefecture, Municipality, District/Aza, Block Number, House Number

Enter your Zip code. Once it is entered, tap Confirm button and proceed to the next screen

* If you do not know your zip code, please select "I don't know my zip code" and follow the chat instructions to select your address.







3 Selecting Prefecture, Municipality, District/ Aza, Block Number, House Number

Select the appropriate address (Prefecture, Municipality, Block/Street Number/House Number) based on the zip code you entered.





4 Correcting Block Number/House Number

Enter your block number/house number. Once it is entered, Tap Confirm button and proceed to the next screen.

5 Enter your Room Number

Enter your room number. Once it is entered, tap Confirm button and proceed to the next screen. If there is no room number, tap "No Room Number" to proceed to the next screen.



There is no need to enter the name of the building.

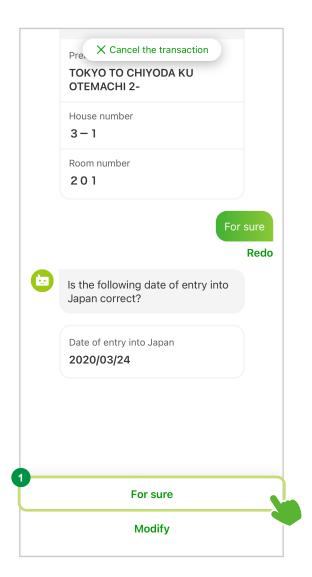
* Please enter the name of the building if you cannot receive mail without it.

Confirmation of Date of Entry into Japan

1 Confirm or Correct Your Date of Entry into Japan

Please review the provided information. If everything is correct, select "For sure" to proceed to the next screen.

If you need to make a correction, select "Modify" and enter the correct details.



Enter Other Information

Enter Your Phone Number

1 Enter Your Phone Number

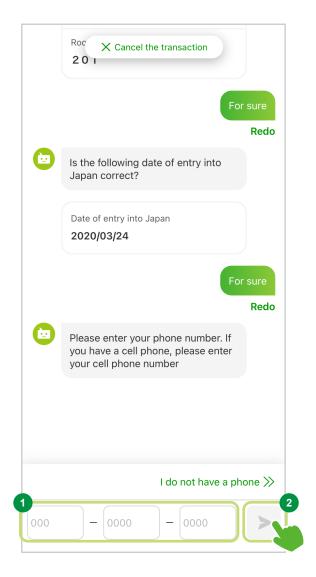
Enter your phone number.

2 Confirm Your Phone Number

Tap the Confirm button and proceed to the next screen.

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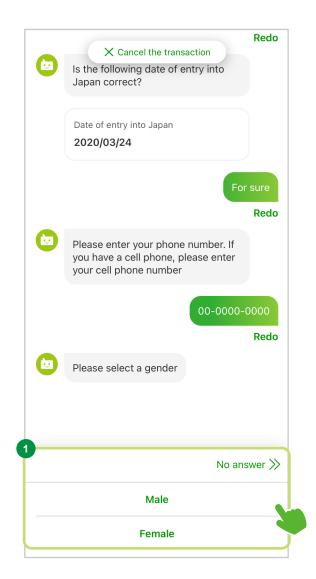
If you have a phone number, you must enter it. (If you do not have a phone number, leave it blank and select "I do not have a phone" Once you have a phone number, please register it at an ATM or other Japan Post Bank location.)



Selecting Gender

1 Selecting Gender

Select your gender.



Confirmation of Employment or Enrollment in School

* This screen is displayed only to certain individuals.

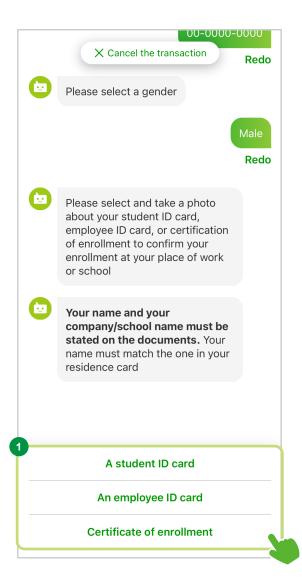
Individuals with residence status as "Student" or "Technical Intern Training" are required to provide additional enrollment verification.

Selecting Enrollment Verification Documents

Select the enrollment verification documents you are able to provide.



Your name and your company/school name must be stated on the documents. Your name must match the one on your residence card.



Photographing Your Enrollment Verification Documents

* This screen is displayed only to certain individuals.

Photograph your student ID, employee ID, or certificate of enrollment.

1 Tap "Start camera"

Tap "Start camera" and proceed to the next screen.

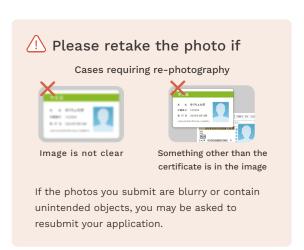
2 Photographing Your Enrollment Verification Documents

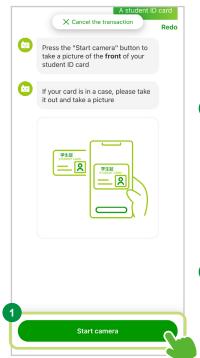
Follow the instructions on the screen, place your proof of enrollment within the frame, and press the "Photographing" button.

3 Confirmation of Photograph

If the image is not clear or if something other than the proof of enrollment is in the picture, please retake it.

If everything looks good, select "Use this image" and proceed to the next screen.









Select Your Occupation



Select your occupation from the listed options. The options are as follows.

Company employee / Organization employee

Company officer / Organization officer

Part-time worker / Temporary worker / Contract worker

Sole proprietorship / self-employment

Public servant

Lawyer / Judicial Scrivener / Accountant / Tax Accountant / Administrative Scrivener

Housewife/Househusband

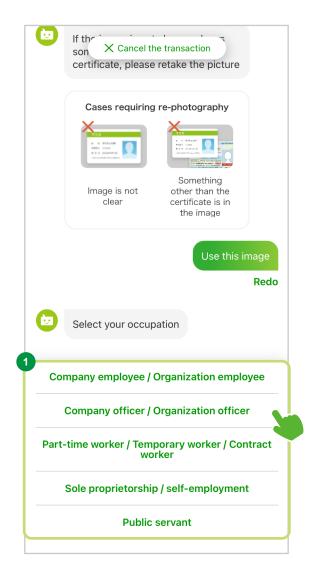
Retired person / Unemployed person / Preschooler

Student

Other



If you select "Other" in the options given for "Occupation," a field will appear for you to enter the details of your occupation. Please enter the details in Japanese.



Confirmation for Non-Resident Individuals

* This screen is displayed only to certain individuals.

1 Review the Precautions

Select "Confirm Notes" and proceed to the next screen.

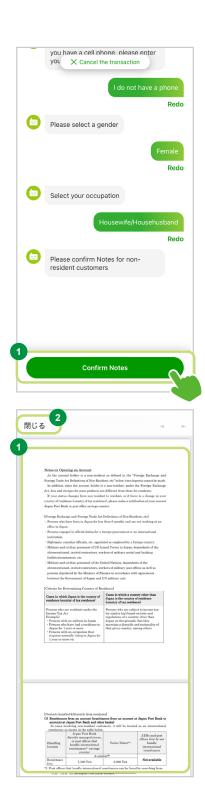
Please be sure to read the precautions.

2 Confirm and Proceed

After reviewing the notes.

Tap "閉じる(Close)".

Please proceed to the next screen.



Agreement to numbering an individual number for an account based on the Law of Account Management

1 Confirmation of the Law of Account Management

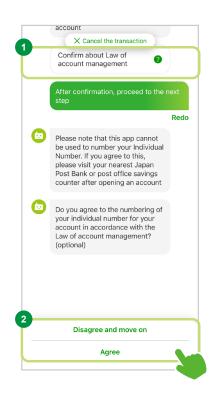
Please select "Confirm about Law of account management" and review the details.

2 Selection of whether to agree or not

Selection of whether to agree or not

If you agree to number your individual number for your
account based on the Law of Account Management,
please select "Agree." If you do not agree, please select
"Proceed to the next step without agreeing."

Please note that this app cannot be used to number your Individual Number. If you agree to this, please visit your nearest Japan Post Bank or post office savings counter after opening an account.

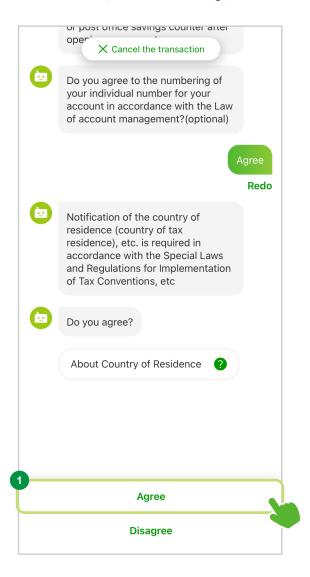


Confirmation of Your Country of Residence (Tax Country)

Confirmation of the country of residence (country of tax residence), etc. in accordance with the Special Laws and Regulations for Implementation of Tax Conventions, etc

1 Consent to the country of residence (country of tax residence), etc. in accordance with the Special Laws and Regulations for Implementation of Tax Conventions, etc

If you agree with the content of the declaration, tap "Agree".



Your Country of Residence (Tax Country)

- * This screen is displayed only to certain individuals.
- Select Your Country of Residence (Tax Country)

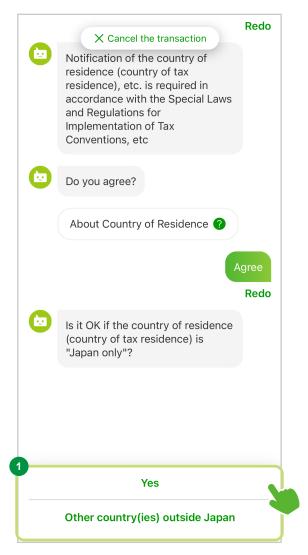
If you live in Japan (if you have a residence card), the country of residence is generally "Japan".

✓ If your country of residence is "Japan only" Select "Japan only".

✓ If your country of residence is "other than Japan"

Select "Other than Japan".

Individuals who select "Other than Japan" for their country of residence (tax country) will need to prepare their tax indefication number.

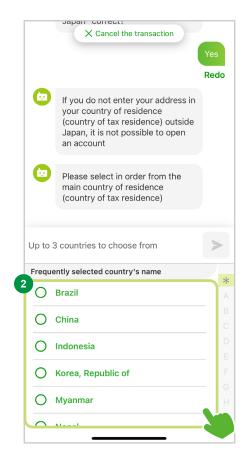


| Procedures Available via the App: Open an Account

STEP 3. Enter Required Information

2 Select the Main Country of Residence (Country of Tax Residence)

Please select your main country of residence (tax residence) from the options provided on the screen. You can select up to 3 countries.



Please note

- · Country of residence refers to the country where you have a tax address. If you are a resident of Japan, you must declare Japan as your country of residence. lf you have any questions, please contact your nearest tax office.
- · Based on the Special Laws and Regulations for Implementation of Tax Conventions, certain information about non-resident accounts (including name, address, date of birth, country of residence (tax country), taxpayer identification number, and account balance, etc.,) will be reported to the National Tax Agency.
- · Declaring your country of residence (tax country) etc., is a legal obligation, and we cannot proceed with any transactions if you do not agree to this declaration and the reporting to the National Tax Agency. We appreciate your understanding.
- · In accordance with the United States' Foreign Account Tax Compliance Act (FATCA), we are required to submit consent forms to the IRS (Internal Revenue Service) for the disclosure of information when US persons are identified during transactions.

3 Confirmation or Correction of Your Name Classification

Please check the information on the screen. If you are sure, please select "For sure" and proceed to the next screen.

If you wish to correct the information, please select "Modify" and enter the correct information.

4 Enter the Tax Identification Number

Please enter the alphanumeric tax identification number of your country of residence.

We request that you enter your tax identification number unless your country of residence does not have a tax identification number system or you are unable to present it due to the laws and regulations of that country.

* If you do not enter your tax identification number, you may not be able to open an account.

5 Confirm the Tax Identification Number

Please tap the **Confirm button** and proceed to the next screen.



6 Enter the Address of Your Residence

Please enter the address of your residence.

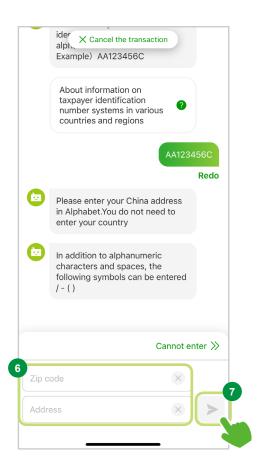
 \triangle

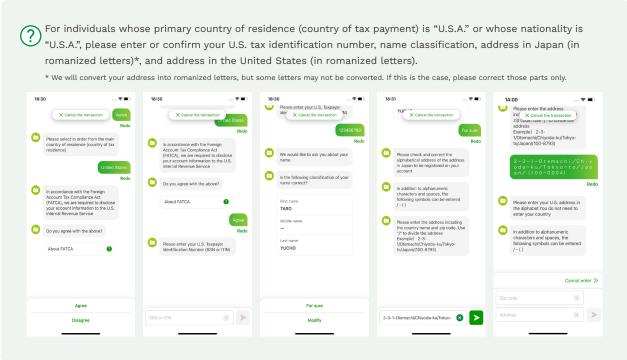
Please enter your address in alphabetical characters. There is no need to enter the name of the country. In addition to alphanumeric characters and spaces, the / - () symbol can be entered.

7 Confirm the Address of Your Residence

Please tap the **Confirm button** and proceed to the next screen.

If you have a situation where your country of residence and address are different, please visit your nearest Japan Post Bank or post office savings counter to complete the transaction.





Declaration of Purpose of Making Transactions

Declaration Regarding the Purpose of Transactions, Based on the Act on Prevention of Transfer of Criminal Proceeds

1 Confirmation of "About Verification at the Time of Transaction"

Tap "About Verification at the Time of Transaction" and confirm the content.

2 Tap "Next"

Tap the "Next" button and proceed to the next screen.



Select the Business/Industry in Which You Work, the Type of Work You Do, and the Position You Hold.

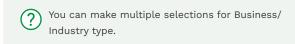
* This screen is displayed only to certain individuals.

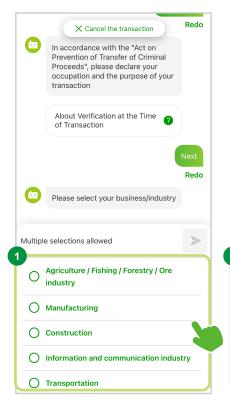
1 Select Each Item

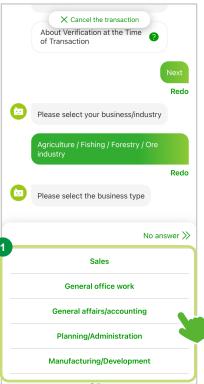
Select the options that apply to you from the listed options.

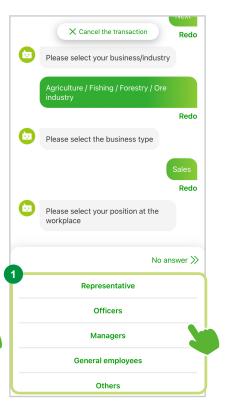


If you select "Other" in any category, a field will appear for you to enter your information. Please input the details in Japanese.









Select Annual Income

* This screen is displayed only to certain individuals.

1 Select Annual Income

Please select your annual income from the listed options.

The options are as follows.

Less than 1 million yen

Over 1 million yen to 3 million yen

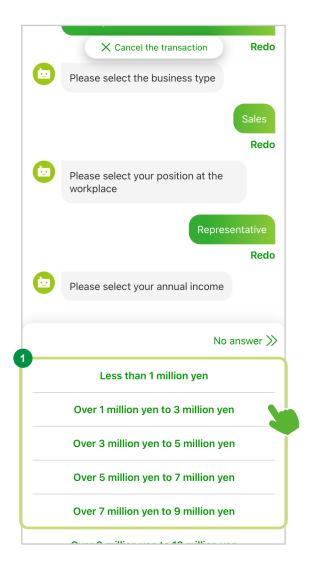
Over 3 million yen to 5 million yen

Over 5 million yen to 7 million yen

Over 7 million yen to 9 million yen

Over 9 million yen to 12 million yen

Over 12 million yen



Entering the Name of the Company or School Where You Work or Study

- * This screen is displayed only to certain individuals.
- 1 Entering the Name of the Company or School Where You Work or Study

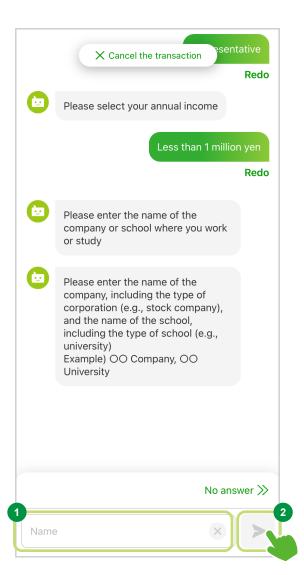
Enter the name of the company or school.

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Enter the name of the company or school in Japanese. Alphabetical characters included in the name of the company or school should be written as they are.

2 Confirm Your Entry

Tap the Confirm button and proceed to the next screen.



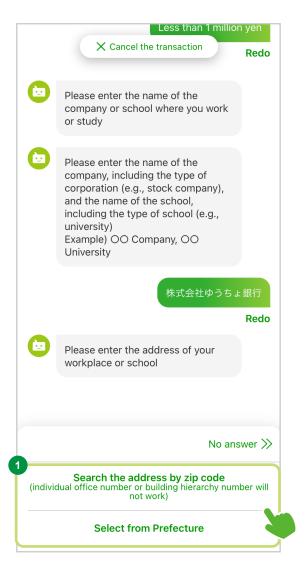
Enter the Address of Your Workplace or School

- * This screen is displayed only to certain individuals.
- 1 Enter the Address of Your Workplace or School

Enter the address of your workplace or school in Japanese. If you know the zip code, select "Search the address by zip code", if you do not know the address, select "Select from Prefecture".

Enter the address in Japanese.

Please refer to P75 for details on how to confirm the address.



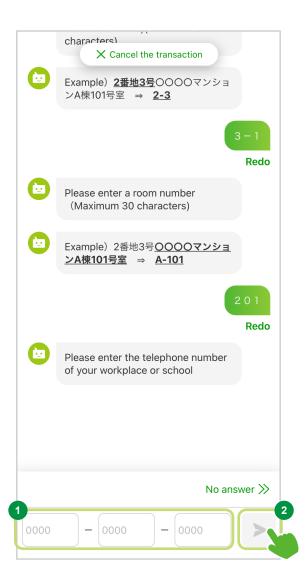
Enter the Phone Number of Your Workplace or School

- * This screen is displayed only to certain individuals.
- 1 Enter the Phone Number of Your Workplace or School

Enter the **phone number** of your workplace or school.

2 Confirm the Phone Number of Your Workplace or School

Tap the Confirm button and proceed to the next screen.



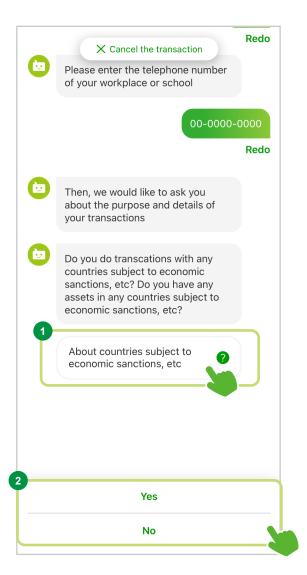
Confirmation Regarding Transactions With Countries Subject to Economic Sanctions, etc

1 About Countries Subject to Economic Sanctions, etc

Tap "About countries subject to economic sanctions, etc" and confirm the content.

2 Select Relevant Situation

Please select the appropriate response and proceed to the next screen.



Select the Use of Your Account

1 Select the Main Use of Your Account

Select the main use of your account from the listed options.

The options are as follows.

Savings / Asset Management

Salary receipt

Pension receipt

Settlement of living expenses

Education, Childcare, Lessons/Scholarships

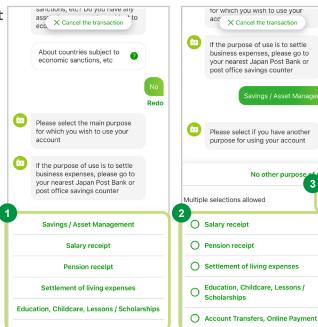
Account Transfers, Online Payments

Benefit Receipt, Premium Payment

Loans

Foreign Exchange

Other



2 Select Other Uses for Your Account

If you have other uses for your account, please select them from the listed options. Select all that apply.

3 Confirm the Purpose of Use

Once you've selected all applicable purposes of use, tap the **Confirm button** to proceed to the next screen.



Please specify all intended uses of the account.

If you have no other purpose other than the main one, select "No other purpose of use" for ② "Select other uses for your account"



If you select "Other" in the options given for "Purpose of use," a field will appear for you to enter the details of your purpose of use. Please input the details in Japanese.

Reason for Needing To Open an Account With Japan Post Bank

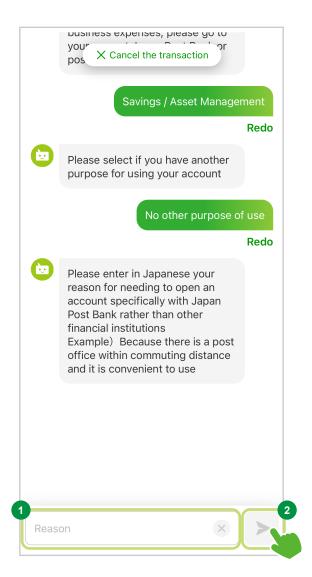
* This screen is displayed only to certain individuals.

1 Enter the Reason for Opening an Account

Please enter in Japanese your reason for needing to open an account specifically with Japan Post Bank rather than other financial institutions.

2 Confirming the Reason for Opening an Account

Tap the Confirm button and proceed to the next screen.

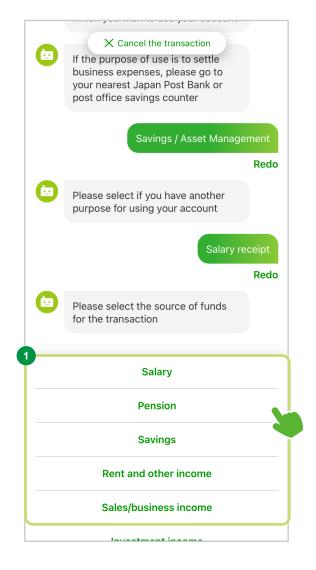


Selection of the Source of Funds for Transaction

1 Select the Source of Funds

Please select the source of funds for the transaction.

If you select "Other" in the options given for "Source," a field will appear for you to enter the details of the source of funds. Please input the details in Japanese.



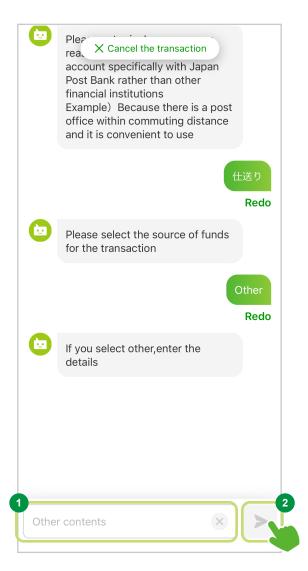
Detailed Entry of the Source of Funds for Transaction

- * This screen is displayed only to certain individuals.
- 1 Enter the Details Regarding the Source of Funds

Please enter more detailed information about the source of funds in Japanese.

2 Confirm the Details Regarding the Source of Funds

Please tap the **Confirm button** and proceed to the next screen.

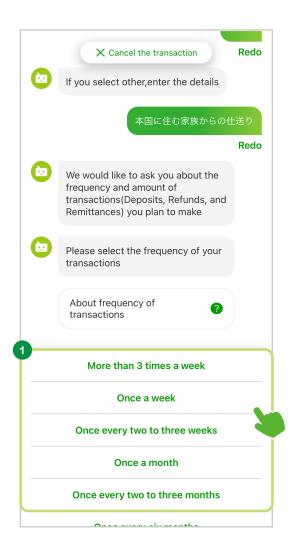


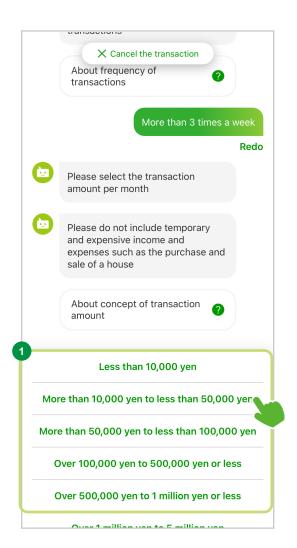
Selection of Transaction Frequency and Amount

1 Selection of Transaction Frequency and Amount

Please select the purpose of the transaction from the listed options.

? For details on transaction frequency and transaction amount, please check the explanation by clicking the "?" mark in the chat.





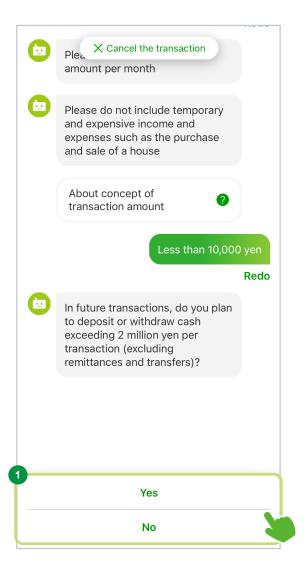
Cash Transactions Exceeding 2 Million Yen per Transaction

1 Selection of Planned Transaction **Amount**

Individuals planning cash transactions (deposits/ refunds) exceeding 2 million yen per transaction should select "Yes".

Individuals not planning such transactions should select "No".

If you select "Yes" an input field for "Reason for cash transactions" will be displayed. Please enter specifically in Japanese the reason for cash transactions, source of funds, and intended use.



International Money Transfer

1 Confirmation of Planned International Money Transfers

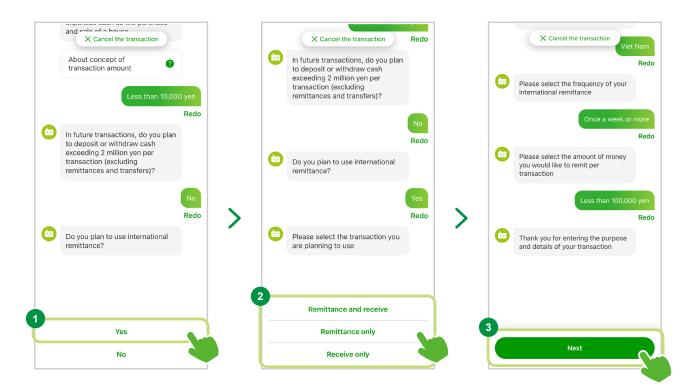
Individuals planning international money transfers should select "Yes" and proceed to the next screen. Those with no such plans should select "No" and check P64.

2 Select Your Planned Procedures

Follow the chat instructions to select your planned procedures, the countries where you plan to make international money transfer transactions, and the frequency of transactions.

3 Tap "Next"

Once you have selected your transaction details, please tap "Next" to proceed to the next screen.



Set Your Cash Card PIN

1 Setting Your PIN

Enter a 4-digit PIN for your cash card.

2 Confirmation of PIN

Re-enter the PIN entered in Step ① for confirmation.

3 Confirm Details

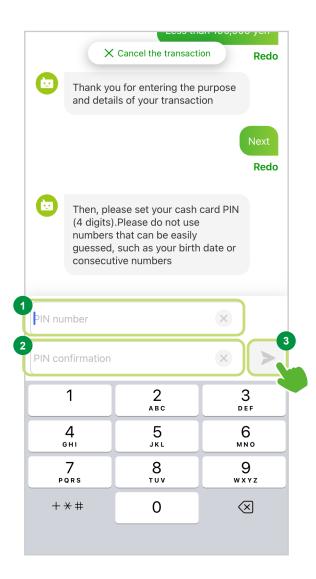
Once you've entered your PIN, tap the **Confirm button** to proceed to the next screen.

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Unable to use easily guessable numbers for your cash card PIN, such as:

- · Repeated numbers
- · Consecutive numbers
- · Birth dates

Keep your PIN secure, as it will be required for various transactions after opening your account.



Setup Yucho Direct

Entering the login password for Yucho Direct (Internet Banking)

1 Setting a Login Password

Set your login password for Yucho Direct.
Set your Yucho Direct login password using 8 to 12 alphanumeric characters, including at least one number, one lowercase letter, and one uppercase letter. Note that symbols (@, ! etc.) cannot be used.

2 Confirmation of Login Password

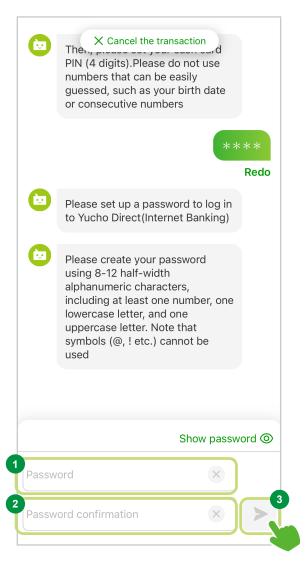
Re-enter the login password entered in Step $\mathbin{\textcircled{\scriptsize 1}}$ for confirmation.

3 Confirm Details

Once you've entered your login password, tap the **Confirm button** to proceed to the next screen.

The Confirm button will not activate if the password does not meet these requirements.

The password is required when logging in to Yucho Direct, make sure to write it down.



Regarding the Daily Transfer Limits for Yucho Direct

1 Set Transfer Limits

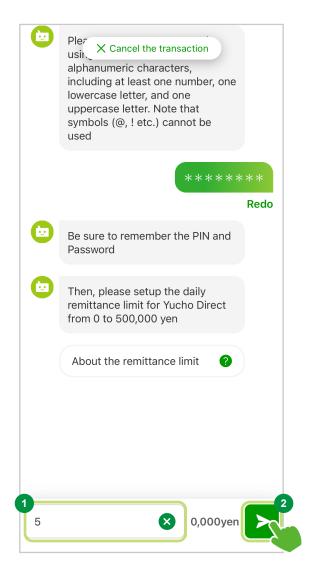
Please enter your daily transfer limit* for Yucho Direct, between 0 and 500,000 yen.

The initial default value in the input field is 50,000 yen.

* The cumulative maximum amount that can be transferred or paid via Yucho Direct and Yucho Bankbook App per day

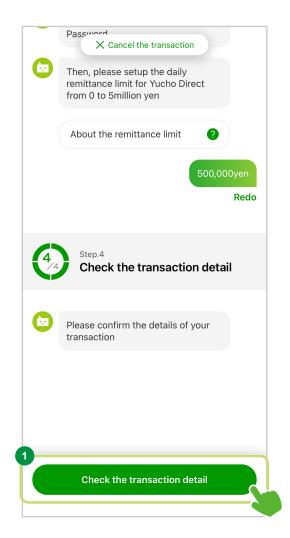
2 Confirm Details

Once you've entered the amount, tap the **Confirm button** to proceed to the next screen.



- Confirm Your Details
- 1 Tap "Check the transaction detail"

Tap "Check the transaction detail" and proceed to the next screen.



Items for Confirmation

Please confirm each item before proceeding with the procedure.

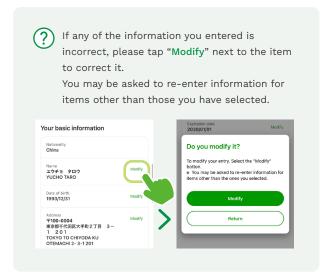
1 Confirmation of Each Item

Please review each item carefully and tap the checkbox if everything is correct.

2 Review your information

The information you entered or selected will be displayed.

Please make sure that the information you entered is correct.



3 Tap "After confirmation, proceed to the next step"

Please tap "After confirmation, proceed to the next step" and proceed to the next screen.



About Application Screening When Opening an Account

Your application will be screened by the Saving Administration Center.

1 Tap "Check the notes on screening"

Tap "Check the notes on screening" and proceed to the next screen.

2 Tap "After confirmation, proceed to the next step"

After reviewing the notes regarding the screening process, please tap "After confirmation, proceed to the next step" and proceed to the next screen.



The notes on screening

- Please note that we conduct a screening process when opening an account.
- Usually, it will take about two weeks for us to contact you about the results of the account opening review and send you your cash card. Please note that as a result of the review, you may not be able to open an account.
- Please check the account number as soon as you receive your cash card.
- After completing the transaction, you cannot apply to open an account again before receiving the examination result by an e-mail.

After confirmation, proceed to the next step

- Enter Your E-mail Address
- 1 E-mail Address for Notification of Screening Results

Please enter your personal e-mail address.

2 Confirm Your Entry

Please tap the Confirm button and proceed to the next screen.

3 Confirmation of Entry Details

If the e-mail address you entered is correct, please tap "For sure" and proceed to the next screen.

4 Tap "Send e-mail"

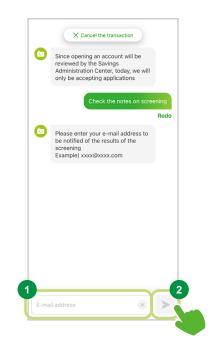
Please tap "Send e-mail" and proceed to the next screen.

5 Enter Your Confirmation Number

Please enter the 6-digit confirmation number from the e-mail sent to the e-mail address you provided.

6 Confirm Confirmation Number

Please tap the **Confirm button** and proceed to the next screen.



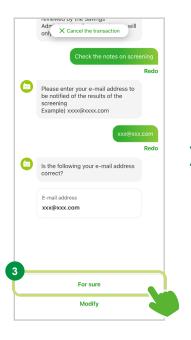
Notes about e-mail addresses

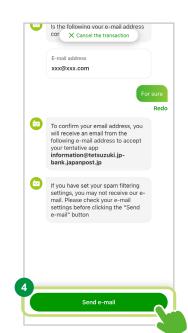
To confirm your e-mail address, you will receive an application confirmation e-mail from the e-mail address below.

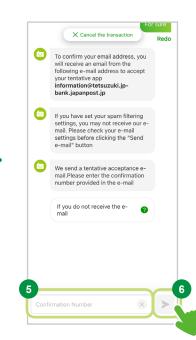
information@tetsuzuki.jp-bank.japanpost.jp

Depending on your settings, the e-mail may end up in your spam folder.

Please check your e-mail settings in advance.







Completion of Application

This completes the application process. We will proceed with opening your account if your application is successful upon screening.

The results of your application will be sent to the e-mail address you provided.



Please be sure to keep the receipt number.

Application acceptance is completed

Thank you for applying to open an account with Japan Post Bank.

The process of opening an account will be initiated after the information provided on the application is verified. The results will be sent to the e-mail address provided.

receipt number

receipt number **012345678**

- * Please be sure to keep the receipt number.
- * Usually, it will take about two weeks for us to contact you about the results of the account opening review and send you your cash card.

Application Reception

XXXX Savings Administration Center

000-000-0000 Week days 09:00~17:00

* Only Japanese is supported. We kindly ask for your understanding.



Email with the results of your screening

The results of your screening will be sent to your registered e-mail address.

* You will be notified of the screening result in about a week.

Cash card

If you are permitted to open an account as a result of the screening, your cash card will be sent to the address you registered about a week after opening your account. (with no forwarding service). Please note that if you do not receive your cash card, your account may be subject to transaction limits.

* Depending on the screening results of your application, we may decline to open an account for you.

Account information

You will receive a Yucho Direct customer number along with your cash card.

Please log in to Yucho Direct for the first time using your customer number and the password you set when opening your account.

* Make sure to store your "customer number" and "account number" in a safe place.

4 Frequently Asked Questions

If you have any problems using the application, please refer to the FAQs on the Japan Post Bank website.

About Account Opening Application

Who can open an account?

Individuals aged 16 or older residing in Japan can open their own account.

Please note that you will not be able to open an account if any of the following apply to you.

- Customers who already have a general account with Japan Post Bank

 (This also applies to customers who are not currently using the account except in cases where the account has already been closed).
- · Individual customers who wish to use an account for business purposes
- · Corporate and organization (association or foundation without legal personality) customers
- Individuals under 16 years old
- · Foreign nationals without a residence card (such as special permanent residents and diplomats)
- Individuals whose residence card is set to expire within three months or who are currently renewing their residence card
- Individuals who are in significant public positions with foreign governments (Foreign PEPs) and their family members
- Individuals not residing in Japan
- · Individuals using the adult guardianship system
- · Individuals whose name includes II, III, etc. Individuals whose name include roman numbers II, III, etc.

In addition, we may refuse to open an account based on a comprehensive evaluation of the application information, such as expiration of the validity period of the identification documents or discrepancy between the address stated in the documents and the actual address.

Q I already have a general account with Japan Post Bank. Can I open a new account with Yucho Tetsuzuki App?

We allow one account per person.

After applying, if it is discovered that you already have an account with us, we will generally not allow you to open a second account. We appreciate your understanding.

I am a foreign national, but can I open an account in my child's name using the Yucho Tetsuzuki App?

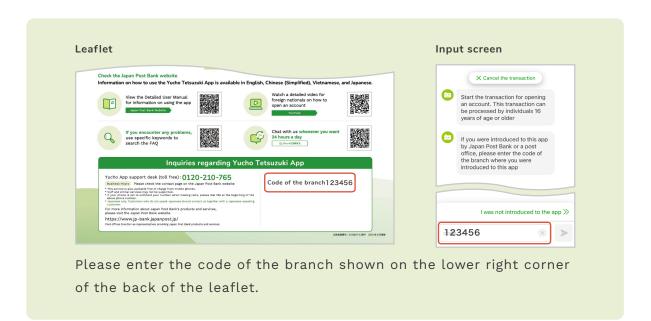
Account opening through the Yucho Tetsuzuki App for children is only available when both the account holder (child) and representative (parent/guardian) have Japanese nationality. For customers who do not have Japanese nationality, verification of residence card is required. Please visit your nearest Japan Post Bank or post office savings counter to complete the transaction.

About Account Opening Application

I was told to enter the code of the branch at a Japan Post Bank or a post office when opening an account. Where should I enter it?

After selecting "Open a new account" on the Yucho Tetsuzuki App, the chat will say, "If you were introduced to this app by Japan Post Bank or a post office, please enter the code of the branch where you were introduced to this app" and the answer section will be displayed. Please enter the code of the branch (five-digit or six-digit number) in the answer section.

*If you were not notified of the code of the branch, please select "I was not introduced to the app".



About the App

I tried to open an account with Yucho Tetsuzuki App, but it does not read my identification documents properly.

If the IC chip in your identification documents cannot be read properly, please visit the savings counter of your local Japan Post Bank or post office to open an account.

The "The system is currently under maintenance" message is displayed.

This message is displayed during server maintenance. We apologize for the inconvenience, but please wait until the server is back up.

While using Yucho Tetsuzuki App, The "A transmission error has occurred." message is displayed.

Please check the connection status and try to connect again in a good communication environment. If there is no improvement, please restart your device or apply with a different device.

In the middle of a procedure on Yucho Tetsuzuki App, the "Cancel the transaction" message is displayed.

This error is displayed when the operation is not performed for a certain period of time and the procedure is aborted. We apologize for the inconvenience, but please start from the beginning.

Other Problems



The Japanese address notation order is:

- (1) Zip Code,
- (2) Prefecture,
- (3) Municipality,
- (4) District Number/Aza, Block Number, House Number.

To correct your address, please refer to the right column.
Please enter your address in Japanese.



Q If I am operating an application in a language other than Japanese, can I type in that language on the free input screen?

Please input in Japanese regardless of the language of the application.

If you do not know how to enter Japanese, please ask your employer or other person in charge.

For more information about Japan Post Bank's products and services, please visit the Japan Post Bank website.

https://www.jp-bank.japanpost.jp/

Post offices function as representatives providing Japan Post Bank products and services.