

### **General Terms and Conditions for Overseas Remittances**

1. Applications for remittance over the counter as well as other than over the counter are accepted within the handling time prescribed by the Bank.
2. When requesting a remittance, the applicant is required to submit the Application for Overseas Remittance as prescribed by the Bank.
3. The items filled in the Application for Overseas Remittance constitute the contents applied for.
4. The remitter shall pay the service charges, commission charges, etc. prescribed by the Bank.
5. The paying bank may deduct their charges as applicable from the amount remitted. This will be over and above the charges payable to the Bank.
6. Even after a remittance contract is concluded, the Bank can cancel the contract when the remittance falls into any of the following categories;
  - (a) In case the remittance is in violation of the Foreign Exchange and Foreign Trade Act and other relevant regulations including the case of an emergency stoppage of the transaction.
  - (b) In case where war or civil war broke out or banks concerned underwent an asset freeze or a suspension of payment etc., or any of these is likely to occur.
  - (c) In case a good reason is found that the remittance is involved in a crime/fraud.
7. When a remitter desires to amend any of the particulars given in the original remittance application form for whatever reason including incorrect details furnished originally, the Bank may charge amendment charges.
8. When a remittance made needs to be cancelled for whatever reason and the refund involves exchange of currency, then the prevailing rate offered to the customer at the time of conversion will be applied.
9. The remittance at the paying bank may be delayed due to local conditions, customs or regulations.
10. The Bank shall not be responsible for any loss suffered for events beyond its control.
11. Any and all laws, regulations, orders and restrictions based hereon which supersede the terms and conditions for remittance shall apply irrespective of the terms and conditions for remittance. Matters not defined hereinabove shall be handled in accordance with the laws, regulations, customary practices of Japan and other nations concerned and the procedures prescribed by banks concerned.

### **Requests to Customers making Overseas Remittances**

To prevent money laundering and financing of terrorism banks are required to take enhanced measures as described in the Guidelines for Anti-Money Laundering and Combating the Financing of Terrorism issued by the Financial Services Agency in February 2018. When enhanced measures are necessary it may take longer than expected to process your transaction. We seek your kind understanding and cooperation on this matter.

- ✓ When your transaction involves a person residing or locating in specified jurisdictions, the Bank may need to confirm the status of assets and income and other information. In such case you may be requested to submit a document or answer additional questions that you have not been requested before.
- ✓ Depending on the nature and circumstances of transaction, you may be requested to provide relevant supporting documents, reconfirm or update the information that you have provided before, such as ID details, purpose of transaction.
- ✓ In case of an individual customer when total amount of your remittances exceeds a certain threshold limit the Bank may request you to submit an income proof.
- ✓ If requested information is not provided in a timely manner, the Bank may decline transactions. In the case of existing customers the Bank may have to restrict transactions or take other necessary measures.