

法人口座開設申込書 – Corporate Bank Account Opening (Business Manager Visa)

Hōjin Koza Kaisetsu Mōshikomisho

LEGAL BASIS

Act on Prevention of Transfer of Criminal Proceeds (Anti-Money Laundering)
Deadline: No legal deadline. In practice, you need a corporate account to transfer capital from your personal account after incorporation and to begin business.
Free to open. Monthly fees vary – some banks charge ¥0, megabanks may charge ¥2,000-5,000/month for corporate accounts.

HIGH – Corporate account opening is one of the most difficult steps for foreign entrepreneurs in Japan. Banks reject applications frequently, especially from newly incorporated companies. Plan for 2-4 weeks of processing and possible rejection from your first-choice bank.

- Open your corporate account AFTER company registration but BEFORE applying for (or renewing) your Business Manager visa, as immigration wants to see the capital properly transferred to a corporate account.
- Apply to multiple banks simultaneously. Start with Japan Post Bank or a regional/online bank (higher approval rate), then try megabanks later once you have transaction history.

BUSINESS MANAGER VISA CONTEXT

Capital requirement:
¥30,000,000 (raised from ¥5,000,000 in October 2025)

Capital note:
The capital must be deposited into your personal account first (as proof of funds during incorporation), then transferred to the corporate account after registration. Banks and immigration both want to see this paper trail.

Employee requirement:
2+ full-time employees (both capital AND employee requirements must be met since October 2025)

Japanese ability:
JLPT N2 or equivalent required for at least the applicant or one full-time employee (since October 2025)

Physical office:
Banks strongly prefer a dedicated physical office. Virtual offices and residential addresses are frequently rejected. Lease agreement will be requested.

BANK COMPARISON

Bank	English Support	Difficulty	Screening	Note
ゆうちょ銀行 Japan Post Bank	Limited	Medium	2-3 weeks	Most accessible for new companies. Does NOT allow business-purpose accounts for some entity types. Check eligibility first.
GMOあおぞらネット銀行 GMO Aozora Net Bank	None (Japanese only)	Medium	2-3 weeks	Online bank popular with startups. Fast application, lower rejection rate than megabanks.
住信SBIネット銀行 SBI Sumishin Net Bank	None	Medium	2-3 weeks	Online bank, relatively startup-friendly.
三井住友銀行 SMBC (Sumitomo Mitsui)	Some English-speaking staff at large branches	High	3-4 weeks	Often recommended as the 'most realistic' megabank for foreign-owned companies. Having SMBC Prestia personal account may help.
三菱UFJ銀行 MUFG Bank	Minimal	Very High	3-4 weeks	Highest credibility if approved. Very strict with new/foreign companies. Often rejects on first attempt.
みずほ銀行 Mizuho Bank	Minimal	High	3-4 weeks	Similar to MUFG in strictness.

WHAT TO BRING

Newly Incorporated Company 新設法人

- ✓ Certificate of Registered Matters (issued within 6 months)

✓ Copy of Articles of Incorporation

✓ Corporate Seal Registration Certificate (issued within 6 months)

✓ Representative's ID: Residence Card + Passport

○ Representative's personal Seal Registration Certificate (Required at some megabanks)

✓ Corporate banking seal (separate from registered seal recommended)

✓ Business plan (often required in Japanese) (Critical – banks use this to evaluate legitimacy)

✓ Office lease agreement (Virtual offices often rejected)

○ Company website URL or brochures (Strongly recommended – proves you're a real operating business)

○ Contracts or purchase orders from clients (If available, greatly improves approval chances)

○ Business licenses/permits (for regulated industries) (Required if your business needs specific permits)

登記事項証明書 (6ヶ月以内)

定款の写し

法人印鑑証明書 (6ヶ月以内)

代表者の本人確認書類

代表者の印鑑証明書

銀行印

事業計画書

オフィスの賃貸契約書

会社のウェブサイトまたはパンフレット

取引先との契約書・発注書

許認可証

Existing Company Opening Additional Account 既存法人の追加口座

- ✓ Certificate of Registered Matters (recent)

✓ Corporate Seal Registration Certificate

✓ Representative's ID

✓ Banking seal

✓ Most recent financial statements / tax return (Proves the company is actually operating)

○ Existing bank account transaction history (Shows real business activity)

登記事項証明書

法人印鑑証明書

代表者の本人確認書類

銀行印

直近の決算報告書

既存の銀行口座の取引明細

FIELD-BY-FIELD GUIDE

Section 1: Company Information

法人情報

REQ	法人名	Hōjin-meī	Company name (legal entity name)
		Must exactly match the company name registered with the Legal Affairs Bureau.	
REQ	フリガナ	Furigana	Phonetic reading (katakana) (Company name reading (katakana))
		Write the katakana reading of your name. For foreign names, this IS your name in katakana.	
REQ	法人番号	Hōjin bangō	Corporate Number (13-digit)
		Assigned after company registration. Lookup at houjin-bangou.nta.go.jp	
REQ	本店所在地	Honten shozaiichi	Registered head office address
		Must match the address in your company registration. Virtual offices may be rejected by banks.	
REQ	電話番号	Denwa bangō	Phone number (Company phone number)
		Japanese mobile number preferred. Some forms accept overseas numbers.	
REQ	事業内容	Jigyō naiyō	Business description / Nature of business
		What your company does. Must match what's in your Articles of Incorporation.	
REQ	資本金	Shihon-kin	Paid-in capital
		Business Manager visa requires ¥5M minimum (¥30M from Oct 2025). Amount on your registry certificate.	

Section 2: Representative Director Information

代表者情報

	The representative director must be a Japan resident. This is the person who signs the application.		
REQ	代表取締役	Daihyō torishimariyaku	Representative Director (CEO)
		The person authorized to sign on behalf of the company. Must have Japanese residency for most banks.	
REQ	氏名	Shimei	Full name (Representative's full name)
		Write in katakana for foreign names. Some forms accept romaji.	
REQ	フリガナ	Furigana	Phonetic reading (katakana) (Representative's name reading (katakana))
		Write the katakana reading of your name. For foreign names, this IS your name in katakana.	
REQ	生年月日	Seinengappi	Date of birth
		Format: 年(year) 月(month) 日(day). Use Japanese calendar (令和/平成) or Western year.	
REQ	住所	Jūsho	Address (Representative's home address)
		Write in kanji if possible. Ward office staff can help you look up the correct kanji for your address.	
REQ	電話番号	Denwa bangō	Phone number (Representative's phone number)
		Japanese mobile number preferred. Some forms accept overseas numbers.	
REQ	在留カード番号	Zairyū kado bangō	Residence Card number
		Alphanumeric code on the front of your Residence Card (Zairyu Card).	
REQ	在留資格	Zairyū shikaku	Residence status / Visa type
		e.g. 技術・人文知識・国際業務, 日本人の配偶者等, 留学, 永住者 ▶ Should be 経営・管理 (Business Manager)	

Section 3: Transaction Officer (if different from representative director)

取引担当者情報

	Fill this section if the person who will operate the account daily is different from the representative director. For sole-director companies, this is usually the same person.		
OPT	取引担当者	Torihiki tantōsha	Person in charge of transactions / Account officer
		Person who will actually operate the account day-to-day. Often the representative director for small companies.	
OPT	氏名	Shimei	Full name (Transaction officer's name)
		Write in katakana for foreign names. Some forms accept romaji.	
OPT	生年月日	Seinengappi	Date of birth
		Format: 年(year) 月(month) 日(day). Use Japanese calendar (令和/平成) or Western year.	
OPT	住所	Jūsho	Address (Transaction officer's address)
		Write in kanji if possible. Ward office staff can help you look up the correct kanji for your address.	

Section 4: Ultimate Beneficial Owner (AML requirement)

実質の支配者

	Required by anti-money laundering law. Declare anyone holding 25%+ of shares or voting rights.		
REQ	実質の支配者	Jittaiteki shihaisha	Ultimate Beneficial Owner (UBO)
		Any individual holding 25%+ of shares or voting rights. Required for anti-money-laundering compliance.	
REQ	氏名	Shimei	Full name (Beneficial owner's name)
		Write in katakana for foreign names. Some forms accept romaji.	

- REQ

住所 Jūsho

Address (Beneficial owner's address)

Write in kanji if possible. Ward office staff can help you look up the correct kanji for your address.
- REQ

生年月日 Seinengappi

Date of birth

Format: 年(year) 月(month) 日(day). Use Japanese calendar (令和/平成) or Western year.
- REQ

国籍・地域 Kokuseki / Chiiki

Nationality / Region

Write your country of nationality. For Taiwan, write 台湾.

Section 5: Account Details

口座情報

- REQ

口座の種類 Kōza no shurui

Type of account

Most foreigners open 普通預金 (ordinary savings). Circle the correct type.
▶ 普通預金 for general use; 当座預金 if you need to issue checks
普通預金 = Ordinary savings (most common)
当座預金 = Current/checking account (business)
定期預金 = Fixed-term deposit
貯蓄預金 = Savings deposit (higher interest)
通常貯金 = General savings (JP Post Bank term)
- REQ

利用目的 Riyō mukuteki

Purpose of account use

Common answers: 給与受取 (salary deposit), 生活費 (living expenses), 貯蓄 (savings). Be specific – vague answers can delay approval.
▶ Be specific: 事業資金の管理, 取引先への支払い, 売上の入金 etc.
給与受取 = Receiving salary
生活費 = Living expenses
貯蓄 = Savings
公共料金支払 = Utility bill payments
事業用 = Business use
送金 = Money transfers/remittances
- REQ

暗証番号 Anshō bangō

PIN (4-digit personal identification number)

Choose a 4-digit PIN for your cash card. Avoid birthdays – banks may reject obvious numbers.

Section 6: Corporate Seal (Banking Seal)

届出印

- A dedicated banking seal (銀行印 ginkō-in) separate from your corporate registered seal (代表印 daihyō-in) is recommended. Using the same seal for both is a security risk.
- REQ

印 In

Seal (inkan / hanko)

Personal seal stamp. Most ward offices accept a written signature for foreigners instead.
▶ Corporate banking seal required – signatures alone are NOT accepted for corporate accounts

COMMON MISTAKES

1. **Going straight to a megabank as a brand new company**
 - ▶ Megabanks reject most new foreign-owned companies. Start with Japan Post Bank, GMO Aozora, or a local credit union (信用金庫). Build transaction history first.
2. **Using a virtual office as your registered address**
 - ▶ Banks view virtual offices as a red flag for shell companies. Get a dedicated physical space, even a small one. Co-working spaces with fixed desks and lease agreements can work.
3. **Not having a company website or any web presence**
 - ▶ Banks will Google your company. A professional website proves legitimacy. Even a simple bilingual one-page site with your business description, team, and contact info helps enormously.
4. **Using your registered seal (代表印) as your banking seal**
 - ▶ Create a separate banking seal (銀行印). If your registered seal is compromised, your bank account is too. Most seal shops (はんこ屋) can make a set of corporate seals.
5. **Applying before your company registration is complete**
 - ▶ You cannot open a corporate account without your Certificate of Registered Matters (登記事項証明書). Wait until registration is complete, then get fresh copies (within 6 months).
6. **Not being able to explain your business clearly in Japanese**
 - ▶ The branch interview will be in Japanese. If your Japanese isn't business-level, bring a trusted Japanese-speaking colleague or hire a professional interpreter for the appointment.
7. **Giving up after one rejection**
 - ▶ Rejection is normal, especially from megabanks. Apply to 2-3 banks simultaneously. If rejected, ask why, improve your materials, and try a different bank.
8. **Not transferring capital to corporate account promptly**
 - ▶ Immigration wants to see capital in a corporate account (not sitting in your personal account). Transfer promptly after opening and keep the receipt as proof for visa renewal.

SCREENING TIPS

1. Have a real website ready before applying

Banks check your company website during screening. A professional site with your company name, services, contact info, and team page dramatically improves your chances. Even a simple one-page site helps.

2. Physical office > virtual office > residential address

Banks want to see your lease agreement. Virtual office addresses (バーチャルオフィス) are red flags. A small dedicated office or co-working membership with a fixed desk is much better.

3. Bring a business plan in Japanese

Even if the bank doesn't require it, having a well-written 事業計画書 in Japanese shows seriousness. Include: business description, target market, revenue model, 3-year projections, and how the account will be used.

4. Apply to easier banks first, then upgrade

Start with Japan Post Bank, GMO Aozora, or a regional bank (信用金庫). Once you have 6+ months of transaction history, megabanks become much more approachable.

5. The representative director MUST be a Japan resident

Non-resident directors almost always get rejected. If you haven't received your Business Manager visa yet, use a co-director who already has residency.

6. Dress professionally for the branch visit

Corporate account opening often includes an in-person interview at the branch. Dress as you would for a business meeting. First impressions matter in Japanese business culture.

7. Bring any existing contracts or client relationships

Purchase orders, service agreements, or letters of intent from real companies prove your business is legitimate and operational – not a shell company.

8. Be specific about account usage

When asked 利用目的, don't just say '事業用'. Explain: 'We receive payments from X clients, pay Y suppliers, and handle Z operational costs monthly.' Specificity builds trust.

REJECTION HANDLING

Corporate account rejection is extremely common for foreign-owned companies. Banks are rarely required to give specific reasons. Common unstated reasons include:

Common reasons for rejection:

1. Company too new (under 6 months since incorporation)
2. Virtual or residential office address
3. No visible business activity (no website, no clients, no contracts)
4. Representative director not a Japan resident
5. Business description too vague or inconsistent with Articles of Incorporation
6. Industry perceived as high-risk (crypto, money transfer, consulting with no clear clients)
7. Insufficient paid-in capital for the stated business scope

Next steps:

- ▶ Ask the bank for feedback (they may give hints even if not required to)
- ▶ Strengthen your weak points and apply to a different bank
- ▶ Consider a credit union (信用金庫) – they serve local businesses and may be more flexible
- ▶ Build 3-6 months of real business activity, then reapply
- ▶ Consult with a judicial scrivener (司法書士) or administrative scrivener (行政書士) who specializes in foreign business setup

COUNTER PHRASES

Point and show these to bank staff

STATING YOUR PURPOSE

法人口座を開設したいのですが

Hōjin kōza wo kaisetsu shitai no desu ga
I'd like to open a corporate bank account

EXPLAINING YOUR COMPANY IS NEW

先月会社を設立したばかりです

Sengetsu kaisha wo setsuritsu shita bakari desu
I just incorporated my company last month

EXPLAINING YOUR VISA TYPE

経営・管理ビザで日本に住んでいます

Keiei kanri biza de nihon ni sunde imasu
I'm living in Japan on a Business Manager visa

ASKING ABOUT REQUIRED DOCUMENTS

法人口座の開設に必要な書類を教えてください

Hōjin kōza no kaisetsu ni hitsuyō na shorui wo oshiete kudasai
Could you tell me what documents are needed to open a corporate account?

ASKING ABOUT THE SCREENING PROCESS

審査にはどのくらい時間がかかりますか？

Shinsa ni wa dono kurai jikan ga kakarimasu ka?
How long does the screening process take?

ASKING ABOUT ONLINE BANKING

法人インターネットバンキングの申込もお願いします

Hōjin intanetto bankingu no mōshikomi mo onegai shimasu
I'd also like to apply for corporate online banking

AFTER REJECTION – ASKING WHY

不承認の理由を教えてくださいませんか？

Fu-shōnin no riyū wo oshiete itadakemasu ka?
Could you tell me the reason for the rejection?

SCHEDULING AN APPOINTMENT

法人口座開設の予約を取りたいのですが

Hōjin koza kaisetsu no yoyaku wo toritai no desu ga
I'd like to make an appointment for corporate account opening

AFTER SUBMISSION

1 審査 (2~4週間)

Screening period: 2-4 weeks. Bank may call you or your office for additional information.

2 審査結果の連絡

Result notification by phone or mail. If rejected, you will usually NOT be told the specific reason.

3 口座開設完了・通帳発行

Account opened. Receive passbook at branch or by mail. Note your account number (口座番号).

4 個人口座から資本金を法人口座へ振込

Transfer the paid-in capital from your personal account to the corporate account. Keep the transfer receipt – immigration wants to see this.

5 インターネットバンキング設定

Set up corporate online banking. Approval may take an additional 1-2 weeks. You'll receive a security token by mail.

6 税務署・年金事務所に届出

Notify the tax office and pension office of your corporate account details.