

# 口座開設申込書 – Personal Bank Account Opening

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## LEGAL BASIS

Act on Prevention of Transfer of Criminal Proceeds (Anti-Money Laundering)

Deadline: No legal deadline, but needed almost immediately for salary, rent, and utilities

Free to open. ATM and transfer fees vary by bank.

## ELIGIBILITY

Most banks: 6+ months of residence in Japan. Exception: Japan Post Bank accepts 3+ months.

Must hold a valid residence status (在留資格) with a period of stay over 6 months on your Residence Card.

- ▶ Japan Post Bank (ゆうちょ銀行): Only requires 3+ months on Residence Card. Most accessible for newcomers.
- ▶ Employer-sponsored: If your employer banks with MUFG/SMBC/Mizuho, they may help you open an account before the 6-month mark.
- ▶ Some online banks (Seven Bank, Rakuten) have streamlined processes but still need 6 months.

BANK COMPARISON

Bank	English Support	Min. Residency	Hanko?	Debit?	Best For
ゆうちょ銀行 <a href="#">Japan Post Bank</a>	App in English/Vietnamese/Chinese.	3 months	No	Yes	Newcomers, first account, widest ATM/branch network
SMBC プレスティア <a href="#">SMBC Prestia</a>	Full English: branch staff, phone, online banking	6 months	No	Yes	Expats wanting full English banking experience
ソニー銀行 <a href="#">Sony Bank</a>	English live chat available. Note: English app signup	6 months	No	Yes	Online-first users, multi-currency
SBI新生銀行 <a href="#">SBI Shinsei Bank</a>	English online banking, English mail-in application.	6 months	No	No	Free ATM withdrawals at convenience stores
楽天銀行 <a href="#">Rakuten Bank</a>	English application instructions, some Japanese	6 months	No	Yes	Rakuten ecosystem users, online shopping cashback
セブン銀行 <a href="#">Seven Bank</a>	English instructions, collect card at 7-Eleven	6 months	No	Yes	Quick setup, 7-Eleven ATM convenience
三菱UFJ銀行 <a href="#">MUFG Bank</a>	Minimal. Branch only, some branches refuse foreigners.	6 months	Yes	Yes	When your employer requires it for payroll

## WHAT TO BRING

### Just Arrived (Under 6 Months) 来日6ヶ月未満

Recommended: Japan Post Bank (ゆうちょ銀行)

- ☒ Residence Card (3+ months remaining)

在留カード
- ☒ Passport

パスポート
- ☒ Japanese phone number

日本の電話番号
- ☐ Student ID or Employee ID (if Student/Trainee visa) (Required for Student and Technical Intern Training visa holders)

学生証 or 社員証

### Established Resident (6+ Months) 在留6ヶ月以上

Recommended: Any bank – megabanks, online banks all available

- ☒ Residence Card

在留カード
- ☐ Passport (Some banks require both)

パスポート
- ☐ Certificate of Residence (from ward office) (Required at some megabank branches)

住民票
- ☐ Personal seal (hanko) (Required at MUFG, optional at most others)

印鑑
- ☐ My Number Card (May be requested for tax purposes)

マイナンバーカード
- ☐ Business card or employment certificate (Helps smooth the process, especially if under 6 months)

勤務先の名刺 or 在職証明書

### Online/App Application オンライン申込

Recommended: Japan Post (app), Sony Bank, Rakuten, Seven Bank

- ☒ Residence Card (photo upload)

在留カード (写真)
- ☒ Smartphone with camera

スマートフォン
- ☒ Japanese phone number (for SMS verification)

日本の電話番号
- ☒ Email address

メールアドレス

FIELD-BY-FIELD GUIDE

Section 1: Personal Information

お客さま情報

- REQ

氏名

Shimei

Full name

Write in katakana for foreign names. Some forms accept romaji.
- REQ

フリガナ

Furigana

Phonetic reading (katakana)

Write the katakana reading of your name. For foreign names, this IS your name in katakana.  
▶ Write your name in katakana. This becomes your official account name.
- 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

性別

Seibetsu

Gender

男 (otoko) = Male, 女 (onna) = Female. Circle the appropriate one.  
男 = Male  
女 = Female
- REQ

国籍・地域

Kokuseki / Chiiki

Nationality / Region

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

住所

Jūsho

Address

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

方書

Katagaki

Building name / room number

Apartment/mansion name and room number. e.g. ○○マンション 301号室
- REQ

電話番号

Denwa bangō

Phone number

Japanese mobile number preferred. Some forms accept overseas numbers.  
▶ Must be a Japanese phone number. Some banks call to verify.

Section 2: Identity Verification Documents

本人確認書類

- Bring originals – copies usually not accepted
- 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
- REQ

在留期間

Zairyū kikan

Period of stay

e.g. 1年, 3年, 5年. As shown on your Residence Card.
- OPT

個人番号

Kojin bangō

My Number (Individual Number)

12-digit number. Leave blank on first registration – it will be mailed to you after.  
▶ Not always required at opening, but may be requested later for tax reporting.

Section 3: Employment Information

ご職業

- REQ

職業

Shokugyō

Occupation

e.g. 会社員 (company employee), 自営業 (self-employed), 学生 (student)
- OPT

勤務先

Kinmusaki

Place of employment / Employer

Company name and address. Some forms also ask for 勤務先電話番号 (employer phone number).  
▶ Company name. Required at megabanks, optional at online banks.

Section 4: 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.  
▶ Almost always 普通預金 (ordinary savings) for personal accounts  
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.  
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 5: Seal or Signature 届出印・署名

Most banks now accept signatures from foreigners instead of seals. MUFG is a notable exception.

**OPT** 印 In Seal (inkan / hanko)

Personal seal stamp. Most ward offices accept a written signature for foreigners instead.  
▶ Hanko/inkan – increasingly optional for foreigners

**REQ** 署名 Shomei Signature

Sign your name. Foreigners can use a written signature instead of a seal (inkan).

## COMMON MISTAKES

1. **Going to a megabank within your first 6 months**
  - ▶ Start with Japan Post Bank – they accept 3+ month residence. Open a megabank account later if needed.
2. **Writing name in romaji instead of katakana on the form**
  - ▶ Your account name **MUST** be in katakana. Practice writing your name beforehand or ask staff for help.
3. **Not having a Japanese phone number**
  - ▶ Get a prepaid SIM first (available at convenience stores and electronics shops with just a passport). Banks need to call or SMS you.
4. **Being vague about account purpose**
  - ▶ Banks are required to ask why you need the account (anti-money laundering). Say '給与受取と生活費' (salary and living expenses) – concrete and normal.
5. **Middle name problems**
  - ▶ Japanese systems expect exactly two names (surname + given). If you have middle names, you may need to omit them or combine them with your first name. Make sure your bank name matches your Residence Card name exactly.
6. **Arriving after 3 PM**
  - ▶ Bank branch counters close at 3 PM sharp (some at 4 PM). Arrive by 2 PM latest to allow time for processing.
7. **Not bringing both Residence Card AND passport**
  - ▶ Some branches want both even if the website says one is enough. Bring everything to avoid a wasted trip.
8. **Choosing a birthday as your PIN**
  - ▶ Banks may reject PINs that match your birthday, phone number, or sequential numbers (1234). Pick something unrelated.

## MIDDLE NAME GUIDE

Japanese name systems expect exactly one surname and one given name. Most banking systems have character limits (often 20–30 katakana) and no concept of middle names. This causes real problems for people with long or multi-part names.

### Combine first + middle as one given name

John Michael Smith → ジョン マイケル スミス or ジョンマイケル スミス

Most common approach. Must match your Residence Card.

### Drop the middle name

John Michael Smith → ジョン スミス

Only if your Residence Card also shows it this way. May need to register a 通称 (alias) at city hall.

### Register a legal alias (通称, tsūshō)

Go to your ward office with supporting documents (employment certificate, etc.)

Cleanest long-term solution. Your alias appears on Residence Card, My Number, and bank records.

## COUNTER PHRASES

Point and show these to bank staff

### STATING YOUR PURPOSE

口座を開きたいのですが

Kôza wo hirakitai no desu ga  
I'd like to open a bank account

### SPECIFYING ACCOUNT TYPE

普通預金口座をお願いします

Futsu yokin kôza wo onegai shimasu  
An ordinary savings account, please

### ASKING ABOUT ENGLISH FORMS

英語の申込書はありますか？

Eigo no mōshikomisho wa arimasu ka?  
Do you have an English application form?

### ASKING ABOUT DEBIT CARD

デビットカードは作れますか？

Debitto kâdo wa tsukuremasu ka?  
Can I get a debit card?

### ASKING ABOUT ONLINE BANKING

インターネットバンキングの登録もお願いしたいです

Intanetto bankingu no tōroku mo onegai shitai desu  
I'd also like to register for online banking

### NO HANKO

印鑑を持っていません。署名でもいいですか？

Inkan wo motte imasen. Shomei demo ii desu ka?  
I don't have a personal seal. Is a signature OK?

### EXPLAINING YOU'RE NEW

日本に来たばかりで、初めて口座を作ります

Nihon ni kita bakari de, hajimete kôza wo tsukurimasu  
I just arrived in Japan and this is my first account

### PURPOSE OF ACCOUNT

給与の受け取りと生活費のために使います

Kyūyo no uketori to seikatsuhi no tame ni tsukaimasu  
I'll use it for receiving salary and living expenses

### ASKING ABOUT CASH CARD DELIVERY

キャッシュカードはいつ届きますか？

Kyasshu kâdo wa itsu todokimasu ka?  
When will my cash card arrive?

### ASKING FOR HELP

記入を手伝っていただけますか？

Kinyū wo tetsudatte itadakemasu ka?  
Could you help me fill this out?

## AFTER SUBMISSION

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1 通帳が発行されます（即日）

Passbook issued on the spot (at branch). Online banks skip this.

2 キャッシュカードが届きます（1〜2週間）

Cash card mailed via registered post to your address (1-2 weeks). Some branches issue same-day.

3 インターネットバンキングの設定

Set up online/mobile banking – login credentials often arrive in a separate envelope.

4 口座番号を勤務先・不動産会社に伝える

Share your account number with employer (payroll) and landlord (rent auto-debit).

5 公共料金の自動引き落とし設定

Set up auto-debit (口座振替 *kōza furikae*) for utilities, phone, internet.