

How to Open a Japan Post Bank (Yucho Bank) Account

There are two ways to open a Japan Post Bank account. Please read these instructions carefully, and follow the procedures that are most convenient for you.

Method 1: Via the Japan Post Bank smartphone app (takes approx. two weeks)

- ① **Download the official Japan Post Bank app (Yucho Tetsuzuki Apli) from the website below, and follow the required procedures.***

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



Detailed User Manual (English): https://www.jp-bank.japanpost.jp/app/tetsuzuki/pdf/guide_en_detail.pdf

If the app cannot be used on your smartphone ⇒ **Apply using Method 2**



Please Note:

- **The smartphone region must be set to “Japan”** when downloading the app.
 - iPhone: Settings > General > Language and Region > Region
 - Android: Settings > General > Account and device preferences > Country and profiles
 - Prepare **your name in katakana**. If you are not sure how to write your name in katakana, please ask your faculty/graduate school office, student assistant, etc.
 - Dates must be written the format **yyyy/mm/dd**.
 - Some fields require applicants to enter details **in Japanese**. So, please refer to the guide below, and copy and paste the appropriate entries. If you are not familiar with Japanese, it is recommended to complete the procedures together with someone who can help you with Japanese.
 - For “Name of the company or school where you work or study,” enter the following:
京都工芸繊維大学
 - For “Address of your workplace or school,” enter the following:
(zip code) **606-8585** 京都府京都市左京区松ヶ崎橋上町 1
 - For “Telephone number of your workplace or school,” enter the following number:
075-724-7177
 - For “Use of your account,” if your main purpose is receipt of a scholarship, select “Other” and enter the following (which means “receipt of a scholarship”):
奨学金の受取
 - For “Source of funds for the transaction,” if the source of funds is a scholarship, select “Other” and enter the following (which means “Scholarship”):
奨学金
 - Please be aware that you will not be able to transfer sums greater than the “transfer limit” that you have set.
- ② **You will receive an email with the results of your application screening in approximately two weeks. If your application is successful, your cash card will be sent via registered mail (with no forwarding service).** Please contact your local post office if you do not receive the notification email, have any questions about the email contents, or receive an email notifying you that your application was declined. It is recommended that you are accompanied by someone who can speak Japanese. Please note that **leaving the email unattended may cause a delay in the account opening process.**

- ③ You will receive a Yucho Direct customer number together with your cash card.* **Please log in to Yucho Direct*** (only available in Japanese) **for the first time using your customer number and the password you set when opening your account.**

*Be sure to keep your “customer number” and “account number” in a safe place.

*https://direct.jp-bank.japanpost.jp/tp1web/U010101WAK.do?link_id=ycDctLgn



Please Note:

- **A passbook will not be issued to those who open an account through the app.** but you can confirm transactions such as remittances and check your account balance at an ATM, as well as by using the website (Yucho Direct) or the Japan Post Bank “Yucho Tsucho” (Yucho Bankbook) app*.

* https://www.jp-bank.japanpost.jp/en/app/en_app_tsucho.html



ゆうちょ通帳アプリ



Method 2: Apply in person at a Japan Post Bank (Post Office) (Takes 0 days to approx. two weeks)

Please Note:

- You can only apply to open an account at a nearby Japan Post Bank (post office) in the ward.
- In general, **staff speak Japanese only**. If you are not confident that you can communicate in Japanese, please have someone who can speak Japanese accompany you.
- **An appointment may be required**. Appointments can be made by telephone or in person at the post office. Please note that **the appointment date may be one to two weeks in the future**. Reservations are required at most post offices in Sakyo Ward.
- **The application procedures at the post office take approximately one hour**.

Method 2-1: Prepare the application forms in advance, and take them to a Japan Post Bank (post office)

① **Access the link below, and complete the application form:**

https://jpb-bank-kaisetsu.japanpost.jp/account_open/0010.php



② **Print out the application form and sign it (print one-sided on A4 size white paper).**

You can print out the form on campus, at a convenience store, etc.

③ **Take the application form and the other required documents, etc., to a nearby Japan Post Bank (post office).**

• **Required Items:**

- Residence card*
- Student ID card*
- Passport
- Name in katakana
- Application form
- Personal seal (if available)*

*Must have your home address details entered on the back of the card (entered by the ward/municipal office after the completion of resident registration procedures).

*Will be provided by your faculty/graduate school office etc.

*If you don't have a seal, you can register using your signature instead.

- You can search for the nearest post office on the Japan Post Office website below:

<https://global.map.japanpost.jp/p/en/search/>



- **Japan Post Bank opening hours:**

9:00 a.m.–4:00 p.m., Mondays to Fridays (except for national holidays)

④ **Be sure to receive your bankbook (passbook) and cash card from the bank.** You will receive a notification by mail if your application is declined.

- **Bankbook (passbook):** The bankbook can be issued at the post office on the day of application, although in some instances, **it can take one to two weeks to receive the passbook, as applicant's identity must be confirmed**. In this case, a receipt called the *azukari-sho (ken-hikikae-sho)* will be issued at the post office on the day of application, and the bankbook will be sent to your home address by registered mail at a later date. Please keep the receipt until you receive the passbook.
- **Cash card:** The bank sends the cash card in via registered mail one or two weeks after the application.

Method 2-2: Apply using the “Madotab” terminal at the Sakyo Post Office

① If you live in a dormitory or apartment in Sakyo Ward or study at Yoshida Campus, you can also bring the items below to the [Sakyo Post Office](#), and **apply using the “Madotab”** terminal. To use the “Madotab” terminal, **please make a reservation** by phone (0570-070-499), in person, or via the Japan Post Bank website below.

• **Required Items**

- Residence card*
- Student ID card*
- Passport
- Name in katakana

*Must have your home address details entered on the back of the card (entered by the ward/municipal office after the completion of resident registration procedures).

*Will be provided by your faculty/graduate school office etc.

• **Japan Post Bank online reservation (only available in Japanese)**

https://yucho-seminar-web.my.salesforce-sites.com/consultant/VisitSearch_PAGE

Select as follows.

- a) 相談種類を選ぶ→「口座開設のお手続き」
- b) 各種お手続きの詳細を選ぶ→「総合口座開設（個人）」
- c) 地域を選ぶ→「近畿」
- d) 都道府県を選ぶ→「京都府」
- e) 店舗を選ぶ→「左京店」



Image of the webpage→



② **Be sure to receive your cash card from the bank (delivery by registered mail takes approximately two weeks).** You will receive a Yucho Direct customer number together with your cash card.* **Please log in to Yucho Direct*** (only available in Japanese) **for the first time using your customer number and the password that you set when you opened your account.** You will receive a notification by mail if your application is declined.

*Be sure to keep your “customer number” and “account number” in a safe place.

*https://direct.jp-bank.japanpost.jp/tp1web/U010101WAK.do?link_id=ycDctLgn



Notes

• **A passbook will not be issued to those who open an account through the “Madotab”**, but you can confirm transactions such as remittances and check your account balance at an ATM, as well as by using the website (Yucho Direct) or the Japan Post Bank “Yucho Tsucho” (Yucho Bankbook) app*.

* https://www.jp-bank.japanpost.jp/en/app/en_app_tsucho.html



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(For reference)

	✔ Advantages	✘ Disadvantages
Method 1 (No bankbook issued)	<ul style="list-style-type: none"> • Can apply via smartphone app without visiting the bank. • Manual and application form available in Japanese, English, Chinese, and Vietnamese. • Can use Yucho Direct (internet banking). 	<ul style="list-style-type: none"> • It takes approximately two weeks to receive a cash card.
Method 2-1 (Bankbook issued)	<ul style="list-style-type: none"> • Application form available in 16 languages. • It is possible to open the bank account on the day you visit the Japan Post Office. 	<ul style="list-style-type: none"> • Need to visit a Japan Post Office with printed application forms (appointment date may be one to two weeks from the time of reservation). • In general, Japan Post Bank staff speak Japanese only. • A separate application must be made to use Yucho Direct (internet banking).
Method 2-2 (No bankbook issued)	<ul style="list-style-type: none"> • The “Madotab” terminal can be used in English. • It is possible to open a bank account on the day you visit the Japan Post bank. • Can use Yucho Direct (internet banking). 	<ul style="list-style-type: none"> • The account must be opened at a specific branch of the Japan Post Bank (reservation required). • In general, Japan Post Bank staff speak Japanese only.

For all methods: Important points to note after submitting your application

- **The bank will send your cash card by registered mail to your dormitory or apartment at a later date.** If you are not at home at the time of delivery, an “Undeliverable Item Notice” card will be posted in your mailbox. **In this case, you must request redelivery within the period indicated on the card. If you fail to do so, your bank account will be suspended and you will be unable to receive scholarship payments or withdraw money.**

Please refer to the Japan Post website for more details about redelivery.

Applying for redelivery:

https://www.post.japanpost.jp/receive/redelivery_form/



Example of “Undeliverable Item Notice” →



- **If you wish to use the bank account for automatic payment of utility bills, you must register your personal seal (inkan) or signature.** After opening the account, bring your cash card, personal seal (if you do not have a seal, you can register your signature instead), and residence card to the post office to register your seal or signature.
- In some cases (for example when registering your bank account to apply for some public subsidies), you might be asked to provide a copy of your bankbook (not cash card). Although you will not receive a bankbook if you open a bank account using methods 1 or 2-2, you can download an image of your bankbook after logging in to Yucho Direct.

Important points to note to maintain your Japan Post Bank account properly

- **If you open a Japan Post Bank account when you have been in Japan for less than six months, you must change your status from "non-resident" to "resident" at the bank (post office) once six months have passed since your date of entry into Japan.**

Under the Foreign Exchange and Foreign Trade Act, banks are obligated to review the transactions of “non-residents” and determine whether each transaction is to be subject to certain restrictions under the law. For this reason, as a rule, the Japan Post Bank treats certain domestic money transfers by “non-residents” as “international transfers,” even if the money is only moving from one Japanese bank account to another. Under the law, foreign nationals, including international students, who have been in Japan for less than six months are treated as “non-residents” by the bank.

For example, non-residents cannot make a domestic money transfer from their account through an ATM. It is possible for them to do so at the bank counter, but an international transfer fee of around 7,500 yen will be charged, and it will take time for the transfer to be completed. Also, if someone sends money to you, the sender will be required to pay an international transfer fee. (The MEXT scholarship is processed as a domestic remittance.)

Once six months have passed since your entry into Japan, you must visit the Japan Post Bank (post office) and change your status from “non-resident” to “resident.” If you do not do so, transfers to and from your account will be subject to delays and surcharges. For more details, please refer to the Japan Post Bank website below.

For reference: Japan Post Bank: “Domestic remittance for non-resident customers” (In Japanese only)

https://www.jp-bank.japanpost.jp/kojin/sokin/gaitame/kj_sk_gt_index.html



- **When there is a change in your status of residence** (e.g. extension of period of stay, etc.), **be sure to inform the Japan Post Bank of the change.** If you do not notify the bank of the change, your account will be deactivated after a certain period.
- **If you leave Japan after graduating from the university, be sure to close your bank account after confirming that all debts have been settled.** If you cannot close your account before leaving Japan, you can delegate the procedure to a proxy. Be sure to check with your local post office regarding the delegation procedure before leaving Japan.