

BANK ACCOUNTS, ATMS, & CREDIT CARDS

BANK ACCOUNTS

- Most banks are open between 9:00 - 15:00.
- Mid to long term residents in Japan who would like to open a bank account in Japan may be required to live in Japan 6 months before opening an account.
- The Japan Post Bank does not require applicants live in Japan 6 months prior to opening an account.
- Bank account holders may set up their accounts to have monthly payments, such as their utilities, directly withdrawn from their accounts.
- Checking accounts are not available in Japan.
- Many Japanese banks issue bank passbooks, which may be used to withdraw money.
- Bank account holders should protect their bank books, cash card, and pin numbers.
- Bank account holders who lose their bank book or cash card should contact their bank immediately.

JAPAN POST BANK

- The [Japan Post Bank \(JP Bank\)](#) is a part of the [Japan Post](#).
- The JP Bank is open between 9:00 - 16:00 on weekdays.
- The JP Bank allows mid to long term residents in Japan to open an account after they acquire a residence card and submit a Notification (Change) of Place of Residence at their Municipal Office.

HOW TO OPEN A JAPAN POST BANK ACCOUNT

Procedures

1. Complete and print out the Japan Post Bank [online application](#) before going to the bank.
2. Go to a JP Bank.
2. Present the following materials to open a Japan Post Bank account:
 - Printout of the above online application
 - Passport
 - Residence Card
 - Seal, if you have one
3. After opening a bank account with the Japan Post Bank you will initially receive a passbook.
4. You may use the passbook at ATM machines to access your account and withdraw money.
5. A cash card will be sent to your registered address two weeks after you open the account.

CREDIT CARDS

- People who would like to apply for a Japanese credit card should research where they wish to

apply and be aware of all the conditions associated with the credit card before applying.

- Credit card applicants will be screened before receiving a credit card, the process may take more than a month.
- Applying for a credit card does not guarantee applicants will be accepted.
- Mid to long term residents should make sure they have access to a credit card in their home country before coming to Japan to ensure they are able to open and pay for accounts that may require a credit card after entering Japan, since they may not be able to get a credit card after coming to Japan.
- Japan Post Bank and 7-Eleven convenience store ATMs accept Visa, Mastercard, American Express, Diners Club, Discover, JCB, and 中国銀聯 credit and debit cards, which may be used to withdraw money.