

■国際送金規定

1 適用範囲

次に掲げる国際送金取引（以下「国際送金」といいます。）については、この規定により取り扱うものとし、当行が特に必要があると認めて国際送金に準ずる取引を行う場合には、当行が別に定めるところによりこれを取り扱います。

- ① 口座間送金
- ② 国内非居住者円貨建て送金

2 取扱店の範囲

国際送金は、当行所定の方法により公表した当行の本支店若しくは出張所又は郵便局（以下「本支店等」といいます。）において取り扱います。

3 定義

(1) 口座間送金

口座間送金とは、振替貯金口座（振替貯金口座規定に規定する振替口座をいいます。以下「口座」といいます。）の預り金から送金資金を払い出し、口座間送金に必要な事項を関係銀行等に通知し、交換国において受取人の銀行口座又は振替口座（以下「銀行口座等」といいます。）に送金資金を入金するものをいいます。

(2) 国内非居住者円貨建て送金

国内非居住者円貨建て送金とは、外国為替及び外国貿易法上の（非）居住者と非居住者との間において、差出人の口座の預り金から送金資金を払い出し、差出人の指定する他の口座に振り替える取扱い又は他の金融機関の国内本支店にある受取人の銀行口座等に振り込む取扱いとして当行が受け付けたものをいいます。

(3) 交換国

交換国とは、本邦と口座間送金を交換する国又は地域で、当行が公表したものをいいます。

(4) 表示貨幣

表示貨幣とは、口座間送金において送金金額の表示に使用する通貨をいいます。

(5) 関係銀行等

関係銀行等とは、国際送金に関して、当行が行う支払指図の仲介又は交換国若しくは本邦内において受取人の銀行口座等への送金資金の受入れを行う銀行等をいいます。

4 国別交換条件

交換国ごとの表示貨幣等、口座間送金の国別交換条件は、当行所定の方法により公表します。また、口座間送金に必要な支払指図の仲介を行う関係銀行等及び当該支払指図の伝送手段は、当行が適当と認めるものを利用します。

5 国際送金の取扱い

(1) 口座間送金の請求は、次により行ってください。

- ① 口座間送金を請求しようとするときは、当行所定の書類に送金金額（当行所定の

金額を上限とします。) 、差出人並びに受取人の住所及び氏名その他必要事項(法令に定める取引時確認に係る確認事項を含みます。以下同じとします。) を正確に記入し、押印(又は署名)のうえ、本支店等(差出人が自己の口座から払出しをするためにあらかじめ指定した一の当行所定の本支店等に限ります。) に提出してください。

- ② 総合口座取引規定第3条(利用の申込み)第3項により申し込まれた口座(以下第8条第2項及び第9条第2項において「総合口座」といいます。)により口座間送金の請求をしようとするときは、①にかかわらず、必要事項を記入し、押印(又は署名)した当行所定の書類に通帳(総合口座取引規定の適用のある通常貯金又は通常貯蓄貯金の通帳をいいます。③において同じとします。)を添えて本支店等に提出してください。
 - ③ ②の請求は、必要事項を記入した当行所定の書類にカード(キャッシュカード規定の適用のあるカードをいいます。)又は通帳(第8条第2項及び第9条第2項において「カード等」といいます。)を添えて提出し、当該書類への押印(又は署名)に代えて、本支店等に設置した端末機に暗証を入力してすることができます。
 - ④ 当行は、前各号の当行所定の書類(次項、第17条第1項及び第18条において「請求書類」といいます。)に記載された事項を口座間送金の内容として取り扱います。
- (2) 前項の請求内容について、請求書類の記載内容の不備があったとしてもそれにより生じた損害については、当行及び日本郵便株式会社(以下「当行等」といいます。)は責任を負いません。
 - (3) 国内非居住者円貨建て送金の請求は、振替規定第3条(電信振替)(第2項を除きます。)又は振込規定第3条(振込の依頼)(第2項を除きます。)により行ってください。
 - (4) 国際送金の請求を受け付けるに当たっては、外国為替及び外国貿易法その他の国際送金に関して適用のある法律(次条第3項①において「外国為替関連法規」といいます。)の規定に基づく確認等を行う必要がありますので、当行所定の手続を行ってください。
 - (5) 口座間送金の請求に当たっては、送金資金を差出人の口座の預り金から払い出すことによりいただきます。
 - (6) 国際送金の請求に当たっては、当行所定の料金をいただきます。
 - (7) 国際送金の請求があったときは、当行所定の方法により、差出人控書類(国内非居住者円貨建て送金については振替規定又は振込規定に定める書類をいいます。以下同じとします。)を交付しますので、国際送金の内容を確認してください。この差出人控書類は、国際送金の受付を証明する書類となりますので、大切に保管してください。

6 国際送金の成立及び解除

- (1) 口座間送金は、当行が口座間送金の請求を承諾し、送金資金及び当行所定の料金を受領した時に成立するものとします。ただし、口座から送金資金及び当行所定の料金に相当する預り金を払い出すことができなかつたときは、その口座間送金の請求は、初めからなかつたものとして取り扱います。
- (2) 国内非居住者円貨建て送金の成立については、振替規定第4条(第2項を除きます。)又は振込規定第4条(第2項を除きます。)によるものとします。

(3) 前2項により国際送金が成立した後であっても、当行が次の一にでも該当すると認められたときは、当行において国際送金を解除することができるものとします。この場合、当該解除によって生じた損害については、当行等は責任を負いません。

- ① 国際送金が外国為替関連法規その他の法令等若しくは公序良俗に反し又はそのおそれがあると認められるとき
- ② 天災、戦争、内乱、関係銀行等の資産凍結、支払停止などが発生し又はそのおそれがあるとき
- ③ 法令に定める取引時確認その他国際送金に係る手続の際に届け出た事項に偽りがあることが判明したとき
- ④ 国際送金が犯罪にかかわるものであるおそれがあるなど相当の事由があるとき
- ⑤ マネー・ローンダリング、テロ資金供与又は経済制裁関係法令等への抵触のおそれがあると判断したとき
- ⑥ その他正当な理由なく当行からの確認の求めに応じないとき

(4) 前項による解除の場合には、当行所定の方法により送金資金及び料金を返却します。この場合、当行所定の証明資料の提示等を求めることがあります。

7 反社会的勢力との取引拒絶

(1) 国際送金は、次の各号の全てを満たす場合に限り、利用することができます。

なお、前条第1項又は第2項により国際送金が成立した後であっても、次の各号のいずれかを満たさない場合は、当行において国際送金を解除することができるものとします。この場合、当該解除によって生じた損害については、当行等は責任を負いません。

① 差出人（代理人を含むほか、差出人が法人等の団体の場合には、その役員、構成員等を含みます。②において同じとします。）及び受取人（受取人が法人等の団体の場合には、その役員、構成員等を含みます。②において同じとします。）が次のいずれにも該当しないこと。

- A 暴力団
- B 暴力団員
- C 暴力団員でなくなった時から5年を経過しない者
- D 暴力団準構成員
- E 暴力団関係企業
- F 総会屋等、社会運動等標ぼうゴロ又は特殊知能暴力集団等
- G その他AからFまでに準ずる者

② 差出人及び受取人が自ら又は第三者を利用して次のいずれの行為も行わないこと。

- A 暴力的な要求行為
- B 法的な責任を超えた不当な要求行為
- C 取引に係り、脅迫的な言動を行う又は暴力を用いる行為
- D 風説を流布し、偽計を用い若しくは威力を用いて当行の信用をき損し又は当行の業務を妨害する行為
- E その他AからDまでに準ずる行為

(2) 前項による解除の場合には、当行所定の方法により送金資金及び料金を返却します。

この場合、当行所定の証明資料の提示等を求めることがあります。

(3) 前項による返却に当たり生じた損害については、当行等は責任を負いません。

8 調査請求

(1) 差出人は、口座間送金の請求後、当行所定の期間において、口座間送金の処理の経過について調査を請求することができます。この場合、当行所定の書類に必要事項を記入し、記名押印（又は署名）のうえ、本支店等に提出し、かつ、差出人控書類を提示してください。

(2) 総合口座の加入者がする口座間送金の処理の経過の調査請求は、前項の当行所定の書類への押印（又は署名）に代えて、本支店等にカード等を提出し、本支店等に設置した端末機にカード等の暗証を入力してすることができます。

(3) 前2項の請求があったときは、当行は、関係銀行等への照会その他の調査をし、その結果を当行所定の方法により差出人に通知します。

(4) 関係銀行等から送金資金が受取人の銀行口座等に受け入れられていない旨の通知があったときは、差出人の指示に従い、口座間送金の再送の取扱い又は送金資金の返却をします。この送金資金の返却については、次条第3項及び第4項を準用します。

(5) 第1項又は第2項の請求については、提示された差出人控書類について当行が交付したものであると相当の注意をもって認めて取り扱いましたうへは、それにより生じた損害については、当行等は責任を負いません。

(6) 国内非居住者円貨建て送金の請求の内容の照会について、振替規定第7条（電信振替の内容の照会等）又は振込規定第6条（取引内容の照会等）によりそれぞれ取り扱います。

9 国際送金の請求の取消し等

(1) 差出人は、口座間送金の請求後、当行所定の期間において、口座間送金の請求の取消しの請求をすることができます。この場合、当行所定の書類に必要事項を記入し、記名押印（又は署名）のうえ、本支店等に提出し、かつ、差出人控書類を提示してください。

(2) 総合口座の加入者がする口座間送金の請求の取消しの請求は、前項の当行所定の書類への押印（又は署名）に代えて、本支店等にカード等を提出し、本支店等に設置した端末機にカード等の暗証を入力してすることができます。

(3) 口座間送金に必要な事項を関係銀行等に通知していないとき又は関係銀行等から取消しの承認があったときは、送金資金を当行所定の方法により返却します。この場合、返却する金額は、口座間送金の請求の際に払い出した送金金額とします。ただし、関係銀行等により仲介手数料等が控除される場合があります。

(4) 第1項又は第2項の請求については、提示された差出人控書類について当行が交付したものであると相当の注意をもって認めて取り扱いましたうへは、それにより生じた損害については、当行等は責任を負いません。

(5) 国内非居住者円貨建て送金の請求の依頼内容の変更については振込規定第7条（依頼内容の変更）により、取消し又は組戻しについては、振替規定第8条（電信振替の請求の取消し）又は振込規定第8条（組戻し）によりそれぞれ取り扱います。

(6) 関係銀行等による取消しの拒絶、法令による制限、政府又は裁判所等の公的機関の

措置等により資金の返戻がない場合には、取消しの取扱いができないことがあります。この場合は、当行所定の方法によりその旨を差出人に通知します。

10 事故の訂正

- (1) 口座間送金において、関係銀行等から事故のため送金資金の受取人の銀行口座等への受入れができない旨の通知があったときは、書面により、事故の内容を差出人に通知します。
- (2) 前項の通知を受けた差出人は、事故の訂正を請求しようとするときは、当行所定の方法により行ってください。

11 証明資料の提示等

国際送金又は国際送金に係る調査、取消し、事故の訂正等の各種請求があったときは、当行は、当行所定の証明資料若しくは差出人控書類の提示又はその他当行所定の方法により確認を求めることがあります。

12 料金等

- (1) 国際送金に係る請求等については、当行所定の料金を次によりいただきます。
 - ① 国際送金の料金は、差出人の口座の預り金から控除することによりいただきます。
 - ② 口座間送金に係る調査請求、請求の取消し及び事故の訂正の料金は、現金でいただきます。
 - ③ 国内非居住者円貨建て送金の請求の取消し、特殊取扱、組戻し又は依頼内容の変更に係る請求は、振替規定第10条（料金）第2項及び第3項又は振込規定第10条（料金）第2項によりいただきます。
- (2) この他に関係銀行等が、送金資金から仲介手数料、口座登記料等を控除する場合があります。

13 換算割合

口座間送金の請求に当たり、表示貨幣が外国通貨の場合に適用する換算割合は、当行の計算実行時における所定の換算割合とします。なお、換算割合により計算した金額は、円未満は切り捨てます。ただし、その金額の全部が1銭以上1円未満であるときは、その金額を1円とします。

14 受取人に対する支払通貨

交換国において、受取人に対する支払通貨が表示貨幣と異なる場合があります。この場合の支払通貨、換算割合及び手数料等については、交換国の法令、慣習及び関係銀行等所定の手続に従うこととします。

15 譲渡、質入れの禁止

この規定による取引に基づく差出人の権利は、譲渡、質入れその他第三者の権利を設定することはできません。

16 災害等による免責

次に定める損害については、当行等は責任を負いません。

- ① 災害、事変、戦争、輸送途中の事故、法令による制限、政府又は裁判所等の公的機関の措置等のやむを得ない事由により生じた損害
- ② 当行等が相当の安全対策を講じたにもかかわらず発生した、端末機、通信回線、コンピュータ等の障害又はそれによる電信の字くずれ、誤謬、脱漏等により生じた損害
- ③ 関係銀行等が所在国の慣習若しくは関係銀行等所定の手続に従って取り扱ったことにより生じた損害又は関係銀行等の責に帰すべき事由により生じた損害
- ④ 受取人名相違等の差出人の責に帰すべき事由により生じた損害
- ⑤ 差出人から受取人へのメッセージに関して生じた損害
- ⑥ 差出人と受取人又は第三者との間における送金の原因関係に係る損害
- ⑦ その他当行の責に帰すべき事由以外の事由により生じた損害

17 通知等のための連絡先等

- (1) 国際送金の取扱いについて差出人に通知し又は照会する場合には、差出人から提出された請求書類その他の書類に記載された住所若しくは電話番号又は送金資金を払い出した口座について届出のあった住所若しくは電話番号を連絡先とします。
- (2) 前項において、連絡先の記載の不備又は電話の不通等によって通知し又は照会することができなくても、それにより生じた損害については、当行等は責任を負いません。

18 国際送金に関する情報の通知

当行は、業務を適正に遂行するため、差出人から提出された請求書類その他の書類に記載された住所、氏名、口座番号その他の情報を関係銀行等又は受取人に通知することがあります。

19 規定の適用

- (1) 国際送金には、この規定のほか、「振替貯金口座規定」及び「キャッシュカード規定」が適用されます。ただし、各規定とこの規定とで相違が生じる場合には、この規定が優先して適用されるものとします。
- (2) 国際送金には、この規定のほか、振替規定第11条（印鑑照合等）及び第12条（盗難通帳による電信振替）又は振込規定第11条（印鑑照合等）及び第12条（盗難通帳による振込）を準用します。

20 法令、規則等の遵守

この規定に定めのない事項については、条約、本邦及び関係各国の法令及び慣習並びに関係銀行等所定の手続に従うこととします。

21 規定の改定

- (1) この規定の各条項その他の条件は、金融情勢の状況の変化その他相当の事由があると認められる場合には、当行所定のホームページへの掲載による公表その他相当の方法で周知することにより、変更できるものとします。
- (2) 前項の変更は、公表等の際に定める適用開始日から適用されるものとします。

以上

附 則

(実施期日)

この改正規定は、2022年5月6日から実施します。なお、この規定において日本語版と翻訳版との間に解釈の相違等が生じた場合には、日本語版が優先するものとします。

■ International Remittance Terms and Conditions

Article 1. Scope of Application of these Terms and Conditions

The international remittance transactions listed below (hereinafter referred to as “International Remittance”) shall be processed in accordance with these Terms and Conditions.

If any transactions similar to International Remittance are conducted in response to Japan Post Bank (hereinafter referred to as “JPB”) finding it specifically necessary, they may be processed in accordance with other terms and conditions to be designated by JPB.

- (i) Inter-account Transfer
- (ii) Non-resident Domestic Remittance in Yen

Article 2. Service Offices

International Remittances are processed at JPB’ s head office, branches and sub-branches and Japan Post’ s post offices (hereinafter collectively referred to as “Service Office”) announced by the method prescribed by JPB.

Article 3. Definitions

(1) Inter-account Transfer

The term “Inter-account Transfer” means a money transfer to disburse a requested amount from a fund deposited in a payer’ s transfer savings account (meaning a transfer account specified in the Terms and Conditions of Transfer Savings Accounts; hereinafter referred to as “Transfer Account”), and paying the disbursed amount into a payee’ s bank account or postal giro account (hereinafter referred to as “Receiving Account”) in the Destination Country based on JPB’ s provision of advice regarding necessary information concerning Inter-account Transfers to the Processing Bank.

(2) Non-resident Domestic Remittance in Yen

The term “Non-resident Domestic Remittance in Yen” means a money transfer between a resident or non-resident (as defined in Japan’ s Foreign Exchange and Foreign Trade Act) and a non-resident accepted and processed by JPB, whereby an amount to be remitted is disbursed from a fund deposited in the payer’ s Transfer Account and the disbursed amount is transferred to a different Transfer Account designated by the payer or paid into the payee’ s Receiving Account at another financial institution’ s head office or branch office located in Japan.

(3) Destination Country

The term “Destination Country” means any of the countries and territories announced by JPB where Inter-account Transfers are exchanged with Japan.

(4) Transaction Currency

The term “Transaction Currency” means a currency used to indicate the amount to be remitted in an Inter-account Transfer.

(5) Processing Bank

The term “Processing Bank” means a bank, postal savings bank, or financial institution acting in an International Remittance to intermediate a payment order from JPB or to deposit a remitted amount into a payee’s Receiving Account in the Destination Country or in Japan.

Article 4. Exchange Conditions by Country

The Transaction Currencies and other conditions for Inter-account Transfer, which are specified by country, are announced by the method prescribed by JPB. The Processing Banks intermediating payment orders necessary for Inter-account Transfers and the means of transmitting such payment orders are designated by JPB.

Article 5. Processing International Remittances

(1) An application for an Inter-account Transfer shall be made as follows.

(i) When applying for an Inter-account Transfer, the payer is required to correctly state the amount to be remitted (which shall not exceed the maximum amount prescribed by JPB), the payer’s name and address, the payee’s name and address, and other necessary information (including detailed information specified by relevant laws that is required to be verified at the time of a transaction; the same applies hereinafter) in a form prescribed by JPB, set the payer’s seal or signature on the form, and submit it to a Service Office (which must be a JPB-authorized Service Office that has been designated by the payer in advance for disbursing funds from the payer’s Transfer Account).

(ii) When applying for an Inter-account Transfer through the use of an account established in accordance with Paragraph 3 of Article 3 (Application) of the Terms and Conditions of the Integrated Account Transactions (hereinafter referred to as “Integrated Account” in Article 8(2) and Article 9(2) hereof), the payer is, regardless of the provisions of paragraph (i) above, required to fill out a form prescribed by JPB, set the payer’s name and seal or signature on the form, and submit it to a Service Office together with the payer’s passbook (meaning an ordinary deposit passbook or ordinary savings deposit passbook governed by the Terms and Conditions of the Integrated Account Transactions; the same applies in paragraph (iii) below).

(iii) Alternatively, the application referred to in paragraph (ii) above may be made by filling out a form prescribed by JPB, submitting it together with the payer’s cash card (meaning a cash card governed by the Terms and Conditions of Cash Cards) or passbook (such cash card and passbook being

- hereinafter collectively referred to as “Card/Passbook” in Article 8(2) and Article 9(2) hereof), and inputting a PIN number through a terminal device placed at a Service Office, instead of affixing the seal or signature.
- (iv) JPB shall be entitled to rely on the information stated in the document in its prescribed form referred to in paragraphs (i) to (iii) above (hereinafter referred to as “Application Document” in Article 5(2), Article 17(1) and Article 18) as the content of the requested Inter-account Transfer.
- (2) Neither JPB nor Japan Post (hereinafter collectively referred to as “JP Group”) shall be responsible or liable for any loss or damage resulting from incorrect or insufficient information provided in any Application Document.
- (3) An application for a Non-resident Domestic Remittance in Yen shall be made in accordance with Article 3 (Telegraphic Transfer) of the Account Transfer Terms and Conditions (excluding Paragraph 2 thereof) or Article 3 (Application for Money Transfer) of the Interbank Transfer Terms and Conditions (excluding Paragraph 2 thereof).
- (4) To accept an application for an International Remittance, JPB must carry out identity verification and other procedures required under Japan’s Foreign Exchange and Foreign Trade Act and other relevant laws and regulations (hereinafter referred to as “Japanese Forex Laws” in Article 6(3)(i)). The payer is therefore required to undergo the procedures prescribed by JPB when applying for an International Remittance.
- (5) To process an Inter-account Transfer requested by a payer, the amount to be remitted will be disbursed from the payer’s Transfer Account.
- (6) To process an International Remittance requested by a payer, JPB will collect its prescribed fees from the payer.
- (7) Upon receipt of an application for International Remittance, JPB will deliver a copy of the Application Document (meaning the document specified in the Account Transfer Terms and Conditions or the Interbank Transfer Terms and Conditions if the International Remittance in question is a Non-resident Domestic Remittance in Yen; the same applies hereinafter). The payer must check the content of such copy and safekeep it as evidence of JPB’s acceptance of the application.

Article 6. Formation and Cancellation of a contract for International Remittances

- (1) A contract for an Inter-account Transfer shall be deemed to have been formed between JPB and the payer when JPB accepts the application for the Inter-account Transfer and receives the amount to be remitted and service fees from the payer. If, however, JPB is unable to debit the sum of the amount to be remitted and service fees from the payer’s Transfer Account, the application for the Inter-account Transfer shall be treated as being void ab initio.

- (2) The formation of a contract for a Non-resident Domestic Remittance in Yen shall be subject to Article 4 of the Account Transfer Terms and Conditions (excluding Paragraph 2 thereof) or Article 4 of the Interbank Transfer Terms and Conditions (excluding Paragraph 2 thereof).
- (3) Even after a contract for an International Remittance has been formed, pursuant to paragraph (1) or (2) above, JPB may, at its sole discretion, cancel the International Remittance in any of the following cases. In this case, the JP Group shall not be responsible or liable for any loss or damage resulting from such cancellation.
- (i) The International Remittance causes or is likely to cause a violation of Japanese Forex Laws or other applicable laws or regulations or disobedience to public order or morality.
 - (ii) A natural disaster, war, insurrection, asset freezing, suspension of payments or any other event involving the Processing Bank has occurred or is likely to occur.
 - (iii) Any misstatement or false information is found in the information reported to JPB during the course of carrying out statutory verification procedures or other procedures pertaining to the International Remittance.
 - (iv) The International Remittance is suspected as being associated with a crime, or there are any other grounds justifying the cancellation.
 - (v) JPB determines that the International Remittance is likely to contravene laws, regulations or guidelines pertaining to money laundering, terrorist financing or economic sanctions.
 - (vi) The payer fails to respond to a request for confirmation from JPB without good reason in any other situation.
- (4) If JPB has cancelled an International Remittance pursuant to paragraph (3) above, JPB will refund the remitted amount and service fees to the payer by the method prescribed by JPB. In this case, the payer may be asked to present evidential documents to be designated by JPB.

Article 7. Exclusion of Antisocial Forces

- (1) International Remittances can be processed only when all of the following requirements are fulfilled.

Even after a contract for an International Remittance has been formed, pursuant to paragraph (1) or (2) of Article 6, JPB may, at its sole discretion, cancel the International Remittance if any of the following requirements is unfulfilled. In this case, the JP Group shall not be responsible or liable for any loss or damage resulting from such cancellation.

- (i) Neither the payer (including the payer's agents, officers, members, partners or the like if the payer is a corporation or any other organization; the same applies in paragraph (ii) below) nor the payee (including the

payee' s officers, members, partners or the like if the payee is a corporation or any other organization; the same applies in paragraph (ii) below) is any of the following:

- (a) an organized crime group,
 - (b) a member of an organized crime group,
 - (c) a person who used to be a member of an organized crime group in the past five years,
 - (d) an affiliate member of an organized crime group,
 - (e) a firm associated with an organized crime group,
 - (f) a corporate blackmailer, a racketeer exploiting social or other activities for unfair profits, a crime group specialized in intellectual crimes or the like, or
 - (g) any other person equivalent to any of the foregoing.
- (ii) Neither the payer nor the payee engages in any of the following conduct, either by itself or through any third party:
- (a) making a violent demand,
 - (b) making an unreasonable demand beyond the scope of legal responsibility,
 - (c) using an intimidating statement or violence in connection with any transaction,
 - (d) spreading rumors, using fraudulent means or exerting undue influence, thereby discrediting JPB or disturbing its business operations, or
 - (e) any other conduct equivalent to any of the foregoing.
- (2) If JPB has cancelled an International Remittance pursuant to paragraph (1) above, JPB will refund the remitted amount and service fees to the payer by the method prescribed by JPB. In this case, the payer may be asked to present evidential documents to be designated by JPB.
- (3) The JP Group shall not be responsible or liable for any loss or damage resulting from refunds made pursuant to paragraph (2) above.

Article 8. Inquiry

- (1) Within the time frame prescribed by JPB after applying for an Inter-account Transfer, the payer may ask for an investigation as to how the Inter-account Transfer has been processed. In this case, the payer is required to fill out an inquiry form prescribed by JPB, set the payer' s seal or signature on the form, and submit it to a Service Office by presenting a copy of the Application Document.
- (2) If the holder of an Integrated Account makes an inquiry specified in paragraph (1) above, submitting the payer' s Card/Passbook to a Service Office and inputting a PIN number through a terminal device placed at the Service Office may be permitted instead of setting the payer' s seal or signature on the prescribed form specified in paragraph (1) above.

- (3) Upon receipt of an inquiry made pursuant to paragraph (1) or (2) above, JPB will contact and question the Processing Bank or conduct an investigation via any other method and report the investigation findings to the payer by the method prescribed by JPB.
- (4) When the Processing Bank informs JPB that the amount remitted has not been deposited into the payee' s Receiving Account, the amount that would otherwise be remitted shall be resent or refunded in accordance with the payer' s instructions. If a refund is made, the provisions of paragraphs (3) and (4) of Article 9 shall apply with appropriate modifications.
- (5) Insofar as JPB has verified a copy of the Application Document presented by the payer with due professional care and determined that it is a document duly issued by JPB, the JP Group shall not be responsible or liable for any loss or damage arising in relation to an inquiry made pursuant to paragraph (1) or (2).
- (6) If an inquiry is made in connection with a Non-resident Domestic Remittance in Yen, the provisions of Article 7 (Inquiries about Details of Telegraphic Transfers) of the Account Transfer Terms and Conditions or Article 6 (Inquiries about Transactions) of the Interbank Transfer Terms and Conditions shall apply.

Article 9. Cancellation of International Remittances

- (1) Within the time frame prescribed by JPB after applying for an Inter-account Transfer, the payer may ask for cancellation of the Inter-account Transfer. In this case, the payer is required to fill out a cancellation form prescribed by JPB, set the payer' s seal or signature on the form, and submit it to a Service Office by presenting a copy of the Application Document.
- (2) If the holder of an Integrated Account asks for the cancellation of an Inter-account Transfer, submitting the payer' s Card/Passbook to a Service Office and inputting a PIN number through a terminal device placed at the Service Office may be permitted instead of setting the seal or signature on the prescribed form specified in paragraph (1) above.
- (3) If the information necessary for the Inter-account Transfer has not been conveyed to any Processing Bank, or the Processing Bank has approved the cancellation, the remitted amount shall be refunded to the payer by the method prescribed by JPB. The amount to be refunded shall be equal to the amount disbursed based on the payer' s application for the Inter-account Transfer. However, intermediary commissions or other charges may be deducted by the Processing Bank from the refundable amount.
- (4) Insofar as JPB has verified a copy of the Application Document presented by the payer with due professional care and determined that it is a document duly issued by JPB, the JP Group shall not be responsible or liable for any loss or damage arising in relation to an inquiry made pursuant to paragraph (1) or

- (2).
- (5) If anything contained in an application for a Non-resident Domestic Remittance in Yen needs to be changed, such change shall be processed in accordance with Article 7 (Amendment in Application) of the Interbank Transfer Terms and Conditions. If a Non-resident Domestic Remittance in Yen needs to be cancelled or reversed, such cancellation or reverse transfer shall be processed in accordance with Article 8 (Cancellation of Application for Telegraphic Transfer) of the Account Transfer Terms and Conditions, or Article 8 (Reverse Transfer) of the Interbank Transfer Terms and Conditions.
- (6) JPB may be unable to accept the cancellation of an Inter-account Transfers if the amount remitted cannot be refunded due to the Processing Bank's refusal of the cancellation, statutory restrictions or measures taken by a government, court or other public agency, or on any other grounds. In this case, JPB shall notify the payer by the method prescribed by JPB.

Article 10. Correction of Irregularities

- (1) Regarding Inter-account Transfers, if JPB receives a notice from the Processing Bank to the effect that the amount remitted cannot be deposited into the payee's Receiving Account due to any irregularity, JPB shall notify the payer of the irregularity in writing.
- (2) If the payer receiving a notice of irregularity issued pursuant to paragraph (1) above desires to correct the irregularity, the payer will be required to apply for such correction by the procedures prescribed by JPB.

Article 11. Presentation of Evidence

When applying for an International Remittance, making an inquiry for an International Remittance, asking for the cancellation of an International Remittance or correction of any irregularity, or making any other request in connection with an International Remittance, the applicant may be asked to present evidential documents prescribed by JPB or a copy of the relevant Application Document or to carry out JPB's verification procedures by any other prescribed method.

Article 12. Fees and Charges

- (1) The fees prescribed by JPB are charged for applications in connection with International Remittances in the following manner.
- (i) Fees for International Remittances shall be collected from the available balance in the respective payer's Transfer Account.
- (ii) Fees for inquiries, cancellation or correction of irregularities in connection with Inter-account Transfers shall be paid in cash in each instance.

- (iii) Cancellation of a Non-resident Domestic Remittance in Yen, requesting special arrangement or reverse transfer for a Non-resident Domestic Remittance in Yen, or asking for change in anything contained in an application for a Non-resident Domestic Remittance in Yen is subject to the payment of the fees and charges specified in Paragraphs 2 and 3 of Article 10 (Fees) of the Account Transfer Terms and Conditions, or Paragraph 2 of Article 10 (Fees) of the Interbank Transfer Terms and Conditions.
- (2) In addition to the fees specified above, Processing Banks may deduct intermediary commissions, account registration fees, or other charges from the amounts to be remitted, as the case may be.

Article 13. Conversion Rates

If the Transaction Currency for an Inter-account Transfer is a currency other than Japanese Yen, the conversion rate prescribed by JPB prevailing at the time of JPB' s conversion shall be used. Fractions of one Japanese Yen arising as a result of such conversion shall be truncated. If, however, the full amount obtained from such conversion is not less than ¥0.01 but less than ¥1.00, this amount shall be rounded up to the nearest ¥1.00.

Article 14. Currencies for Payments to Payees

With respect to any International Remittance, the currency for the amount paid to the payee in the Destination Country may differ from the Transaction Currency. In this case, the currency and conversion rate used for the payment to the payee, fees and charges, and other conditions are subject to the Destination Country' s laws and practices, as well as the Processing Bank' s rules or procedures.

Article 15. Prohibition of Assignment or Pledge

Payers conducting transactions pursuant to these Terms and Conditions shall not be allowed to transfer, pledge, or establish any security interest in any of their rights based on such transactions to or for any third party.

Article 16. Force Majeure

The JP Group shall not be responsible or liable for any loss or damage listed below.

- (i) Loss or damage arising from a disaster, incident, war, accident during transportation, statutory restrictions, measures taken by governments, courts or other public agencies, or any other unavoidable event
- (ii) Loss or damage arising from any failure or malfunction of a terminal device, telecommunications line, computer or other equipment, or any corruption in typed characters, error or omission in text messages resulting from the foregoing that is unavoidable regardless of reasonable safety and security measures implemented by JPB

- (iii) Loss or damage arising from any operation carried out by the Processing Bank in accordance with the Destination Country's practices or the Processing Bank's rules or procedures or due to any other reason attributable to the Processing Bank
- (iv) Loss or damage arising because of an incorrect name or other incorrect description of the payee or due to any other reason attributable to the payer
- (v) Loss or damage arising in connection with messages from the payer to the payee
- (vi) Loss or damage arising in connection with any issue that remains unresolved between the payer and the payee or a third party in the context of the facts underlying the International Remittance in question
- (vii) Loss or damage arising due to any other reason not attributable to JPB

Article 17. Contact Information for Notices

- (1) If JPB gives notice or makes an inquiry to the payer in relation to a certain International Remittance, such notice or inquiry shall be provided to the address or telephone number stated in the relevant Application Document or other documents submitted by the payer or that have been reported by the payer in connection with the Transfer Account used for disbursement of the amount remitted.
- (2) If JPB's failure to give notice or make an inquiry pursuant to paragraph (1) above is caused by the payer's erroneous or incorrect notification of its contact information, telephone interruption, or other similar incident, the JP Group shall not be responsible or liable for any loss or damage resulting from such failure.

Article 18. Disclosure of Information on International Remittances

In order to properly carry out banking services, JPB may disclose a payer's name, address, account number or other information stated in the relevant Application Document or other documents submitted by the payer to relevant Processing Banks or the payee.

Article 19. Applicable Terms and Conditions

- (1) In addition to these Terms and Conditions, International Remittances shall be governed by the Terms and Conditions of Transfer Savings Accounts and the Terms and Conditions of Cash Cards. If there is any inconsistency between such terms and conditions and these Terms and Conditions, the latter shall prevail.
- (2) In addition to these Terms and Conditions, the following provisions shall apply to International Remittances with appropriate modifications: Article 11 (Seal Verification) and Article 12 (Telegraphic Transfer through Stolen Passbooks) of the Account Transfer Terms and Conditions or Article 11 (Seal

Verification) and Article 12 (Interbank Transfer through Stolen Passbooks) of the Interbank Transfer Terms and Conditions.

Article 20. Compliance

Matters not stipulated herein shall be governed by relevant treaties, applicable laws and practices of Japan and other relevant jurisdictions, and the procedures prescribed by relevant Processing Banks.

Article 21. Revision of these Terms and Conditions

- (1) These Terms and Conditions and other related terms and conditions may be revised by publicly announcing such revision on the JPB website or through any other reasonable means when JPB determines that such revision is necessary due to changes in the financial environment or on any other reasonable grounds.
- (2) The terms and conditions revised pursuant to paragraph (1) above shall become enforceable from the effective date to be specified at the time of the public announcement of the revision.

Supplementary Provisions

Effective date

These Terms and Conditions as revised shall come into effect on May 6, 2022. If there is any difference in interpretation or any other inconsistency between the Japanese version of these Terms and Conditions and any translation thereof, the Japanese version shall prevail.