

Hachinohe Living Guide (はちのへの暮らし方)

Citizen Collaboration Promotions Section
Hachinohe City

VOL. 1

How to Open a Bank Account (口座の開き方)

Bank Account

Business Hours

Bank: Monday-Friday 9:00—15:00

Post Office: Monday-Friday 9:00—16:00

Required Materials

ID Card (Resident Card, Passport, Japanese Driving License, etc.)

Verification for your current residence in Japan

Proof of your employment in Japan, if applicable

Cash (any amount over 1 yen)

Your *hanko/inkan* (personal seal)

Steps

- 1) Take a number from the machine near the counter and wait your turn.
- 2) When your number is called, go to the window where you are guided.
- 3) Tell the banker that you would like to open a bank account.
- 4) Fill out the necessary forms.
- 5) If you prefer, apply for a cash card. (Recommended)

Other

Persons who plan to stay in Japan for a period of six (6) months or less, and/or are not employed in Japan may need to directly inquire a bank service counter about whether it is possible to open a bank account.

Automatic Teller Machines(ATM)

Compared to bank service counters, ATMs are more convenient, easy to use, and the waiting time is shorter. Most ATMs are in Japanese, but some have English guidance.

As the open hours may differ according to banks, please check the times and the service charges in advance. If you use an ATM after 6p.m. on weekdays or anytime during the weekend, you will be charged a small fee. It may be possible to use your cash card at ATMs of other banks, but service charges may be incurred as well.

If you have further questions regarding how to use the ATM, please inquire at a bank service counter.

Post Office Banking

Post offices in Japan (recognizable by the red 〒 mark) also provide banking services. You can withdraw and deposit money at post offices nationwide. Cash cards can be accessed from any post office in Japan with no service charge. Post offices also have ATMs, which are open a little longer than bank ATMs. On Saturdays, ATMs in Hachinohe post offices are open until 12:30p.m.

Useful Expressions for Opening a Bank Account

- Customer I would like to open a bank account.
kouza wo hiraki tai no desuga
- Teller What do you need the account for?
nani ni otsukai desuka
- Customer I need it to receive payrolls from my employer.
kyuryou no furikomi ni tsukai masu
- Teller May I see your ID, please?
mibun shoumeisho wo onegai shimasu
- Customer Here you are. (Show your Resident Card)
hai
- Teller Do you have your personal seal with you?
hanko/inkan wo omochi desuka
- Customer Here you are. (Present the personal seal)
hai
- Teller Please complete this form with necessary information.
kono youshi ni hitsuyou jikou wo okaki kudasai
- Teller Would you also like to have an ATM card for your account?
Ka-do wa tsukuri masuka
- Customer Yes.
hai
- Teller In order to get a card, you need to register a personal ID code here.
annshou bangou wo onegai shimasu
- Customer (Enter any four numbers of your choice in the application form)

ATM English Operation Key Guide

Transaction Selection Keys

お預け入れ (oazukeire) → Deposit

お振り替え (ofurikae) → Transfer

通帳記入 (tsuchokinyu) → Bankbook Update

お引き出し (ohikidashi) → Withdrawal

お振込み (ofurikomi) → Remittance (Payment)

残高照会 (zaidakashokai) → Account Balance

残高証明後お引き出し (zandakashoukaigo-ohikidashi) → Withdrawal after Viewing Balance

Other Operation Keys

万 (man) → 10,000 yen notes

千 (sen) → 1,000 yen notes

確認 (kakunin) → Press this key to confirm

訂正 (teisei) → Press this key to make a correction

手続取消 (tetsuzuki torikeshi) → Press this to cancel the transaction