

## Notice regarding international money transfer

Thank you for using us.

•Regarding international money transfer, we would like to inform you that we may ask you to explain and show the evidence of the transaction background, such as flow of the transaction, the relationship between the applicant and the beneficiary, etc., and may ask you to allow us to record or photocopies of the evidence to conduct the economic sanctions based on the related acts and regulations in various countries such as The Foreign Exchange and Foreign Trade Act of Japan and U.S. OFAC regulation, etc., and to properly practice the countermeasures against money laundering and terrorist financing based on The Act on Prevention of Transfer of Criminal Proceeds.

•We kindly ask you to understand that we may have to decline the application of international money transfer or the receipt of the fund from foreign countries depending on the background of the transaction despite the presentation of the evidence.

※We carefully handle the evidence presented by customers.

Evidence to be asked		
Fund Source		documents to explain funding source such as bank book, account statement, etc.
Purpose	Trading	official papers of transaction and invoice ex. Import license, certificate of origin, bill of lading, etc. and invoice
	Living Expenses	documents showing the relationship between the applicant and the beneficiary or the needs of the fund, etc.
	School Expenses	invoice of tuition, documents showing enrollment to/in schools, etc.
	Medical Expenses	invoice of medical expenses, documents showing hospital treatments, etc.
	Accommodation and Travel Expenses	Hotel bill, itinerary, etc.
	Investments	investment contract, etc.
	Trading of real estate	Sales contract
	Money Transfer from your own account of foreign banks	Bank book, documents showing details of bank accounts

※We may ask additional evidences depending on the background of the transaction.

### ※OFAC Regulations

The Office of Foreign Assets Control (OFAC) of the U.S. Department of the Treasury administers and enforces economic and trade sanctions such as trade ban and asset freeze based on U.S. foreign policy and national security goals against targeted foreign countries and regions, specified individuals and organizations. Such regulations are called OFAC regulations. A transaction is subject to OFAC regulations if it involves a U.S. person, U.S. resident, or U.S. corporation (including U.S. financial institution). Despite the foreign exchange transaction we accept in Japan, a U.S. dollar denominated transaction related to a sanctioned party is subject to OFAC regulations. If your transaction is subject to OFAC sanctions, it may hinder transactions. For example, foreign banks may limit certain transactions.

We may decline the transactions due to OFAC regulations if:

(1) Iran, Cuba, North Korea, Syria, or the Crimea region is included in the residence of a party related to the transaction\*1 or a place related to the transaction\*2.

(2) Any corporation or person specified by the U.S. government as a specified terrorist, specified narcotics trafficker, specified trafficker of weapons of mass destruction or multinational crime syndicate.

\*1) a party related to the transaction = payer/payee of a remittance, an importer, exporter, bank, shipping company, shipping vessel, airplane company, aircraft, cargo supplier, owner or operating company of terminal and pier.

\*2) a place related to the transactions = the place of origin/shipping/unloading, destination, and the vessel's flag of registry.