

Dear Customer,

Notice on Procedures for Extension of Period of Stay

Thank you very much for always using the Hekikai Shinkin Bank.

In recent years, there has been an international call for stronger measures against money laundering, and financial institutions are working with relevant government ministries and agencies to implement various measures, but the number of cases of fraudulent use through the buying and selling of accounts is steadily increasing.

Under these circumstances, on December 24, 2024, the National Police **Agency requested financial institutions to impose some restrictions on transactions on the accounts of foreign nationals whose period of stay has expired and who have not informed us of the extension, etc.**

In response to this request, **starting from November 10, 2025, the Bank will be restricting withdrawal transactions from the accounts of customers whose period of stay has expired.**

Due to this restriction on withdrawal transactions, you will not be able to withdraw cash or make transfer withdrawals from your account, which we apologize for the inconvenience caused. Therefore, please bring the documents listed below to your branch as soon as possible.

<Documents to bring>

1. Residence card showing the new expiration date (original)

2. Passbook and cash card

3. Account seal: If the information you provided to the Bank has changed due to moving, etc., or if you are closing your account

* If you go through the procedures for the extension of your period of stay after the transaction restrictions have been imposed, the transaction restrictions will be lifted.

* If you have received this notice by mistake after completion of the procedures, please accept our apologies and disregard this notice.

Buying and selling savings accounts is a crime

- ◆ The buying, selling, or transferring of deposit passbooks, cash cards, or Internet banking IDs is prohibited by Japanese laws and regulations, and both the seller and the buyer will be subject to punishment.
- ◆ If you are approached about buying, selling, or transferring your account, never agree to it. If this is discovered, the Bank will refuse to do business with you in the future.
- ◆ If you no longer need your account due to reasons such as returning to your home country, please close your account.

We appreciate your understanding and cooperation.



THE HEKIKAI SHINKIN BANK