

For the attention of international students graduating from the university

Important notice on bank accounts

Before you leave Japan

When you leave Japan after graduating from the university, make sure to close your bank accounts at your respective service counters before you leave the country.

Japan Post Bank users: there are two options to close your accounts as below.

1. Closure by account holders before leaving Japan

You must check if all the debts are paid before you close your account, especially if you have arranged automatic payment of utility bills etc. If any of the deduction is scheduled after you leave, please take the option 2. Closure by a proxy.

- What to bring to the post office:
 - ID document (residence card, passport etc.)
 - Passbook (or a cash card if the account was opened without a passbook using a smartphone app, etc.)
 - Personal seal (hanko) if used when you opened the account

2. Closure by proxy

You can appoint a proxy (someone who acts on your behalf) by submitting a Letter of Proxy. **This letter must be completed by yourself, and you are strongly encouraged to visit the post office in advance to check if there is any problem with the form**, as it will be difficult to correct it after you leave Japan. A proxy does not have to be a Japanese national, but they are required to have sufficient Japanese proficiency as the instruction at the post office will be given in Japanese only.

- What to bring to the post office when you visit the post office in advance:
 - ID document (residence card, passport, etc.)
 - Passbook (or a cash card if the account was opened without a passbook using a smartphone app, etc.)
 - Letter of Proxy
 - Personal seal (hanko) if you are going to register your personal seal (see * below)

You can download the Letter of Proxy form from the URL:

https://www.jp-bank.japanpost.jp/tetuzuki/ininjo/pdf/02_ininjo.pdf

This form should be filled out by the account holder themselves by hand.

<<In the section for “Delegator (account holder)”>>

-Address: You fill in **both your current address in Japan**, which you have registered as your address when you applied to open your account, **and your address in your home country.**

-Name: You fill in your name

-Registered Seal / Signature: **Fill in your signature or seal which is registered at Japan Post Bank.**

* The signature or seal used on the power of attorney must be the same as those registered with Japan Post Bank. For those who opened the account without a passbook using a smartphone app, etc., if your signature or seal (hanko) is not registered, you need to register your signature or seal at your nearest Japan Post Bank branch (post office) while your residence card is valid (before submitting your notification of moving out to the city office). You will not be allowed to delegate the procedure to a proxy without registering a personal seal or signature. When you register your seal or signature at the bank, please bring your passport, residence card and cash card with you.

<<In the section for “Delegatee (proxy)”>>

-Address: Fill in your delegatee’s (such as a friend's) address

-Name: Fill in your delegatee’s (such as a friend's) address

<<In the section for “Delegated service”>>

Please put a check in the blank boxes at the bottom and fill in the blank columns next to the boxes as follows regarding the content to be delegated.

「証書払いでの解約」

「払戻証書受領及び払戻証書の払戻金の受領」

- What to bring to the post office when a delegated person closes your bank account:
 - Proxy’s personal seal (hanko)
 - Proxy’s ID document (Passport, Japanese driver’s license, Japanese health insurance card, My Number card, etc.)
 - A copy of a document (issued by a public institution) that verifies the account holder's overseas address
 - A copy of the account holder's residence card
 - A copy of the account holder's passport
 - Passbook for the account to be closed (or a cash card if the account was opened without a passbook using a smartphone app, etc.)
 - Letter of Proxy

Do not forget to submit the Change of Address Notice to the post office. Any postal items sent after you leave Japan will be returned to the sender (there is no international forwarding service). You can register your acquaintance’s address in Japan as a forwarding address for such items. The form of the Notice is available at post offices or from the below website:

➤ Post Office “e 転居” (in Japanese only): <https://lp.jp.etn.pf.japanpost.jp/>