As of October 2026

How to Open a Japan Post Bank (Yucho Bank) Account

There are two ways to open a Japan Post Bank account. Please read these instructions carefully, and follow the procedures that are most convenient for you.

Method 1: Via the Japan Post Bank smartphone app (takes approx. two weeks）

① **Download the official Japan Post Bank app (*Yucho Tetsuzuki Apli*) from the website below, and follow the required procedures.** The procedure can be completed from smartphones other than those belonging to the person attempting to open the account.

https://www.jp-bank.japanpost.jp/app/tetsuzuki/app_tz_index.html

Detailed User Manual (English): https://www.jp-bank.japanpost.jp/app/tetsuzuki/pdf/guide_en_detail.pdf

If the app cannot be used on the smartphone ⇒ **Apply using Method 2**

Please Note:

・Prepare your residence card* and Student ID card.

*Must have your home address details entered on the back of the card (entered by the ward/municipal office after the completion of resident registration procedures).

・**The smartphone region must be set to "Japan"** when downloading the app.

iPhone: Settings > General > Language and Region > Region

Android: Settings > General > Account and device preferences > Country and profiles

・Prepare **your name in katakana.** If you are not sure how to write your name in katakana, please ask your faculty/graduate school office, student assistant, etc.

・Dates must be written the format **yyyy/mm/dd.**

・Some fields require applicants to enter details in Japanese. You may input the appropriate entries with copying and pasting the guide below. If you are not familiar with Japanese, it is recommended to complete the procedures together with someone who can help you with Japanese. (Blue text indicates page numbers in the manual (May 2026 edition))

－For the field "If you were introduced to this app by Japan Post Bank or a post office, please enter the code of the branch where you were introduced to this app", enter the following (page 12):

440800

－For the field "Do you agree to the numbering of your individual number for your account in accordance with the Law of account management?", select the following (page 44):

Disagree and move on

－For the field "Please enter the name of the company or school where you work or study," enter the following in Japanese (page 53):

京都大学

－For the field "Please enter the address of your workplace or school," enter the following in Japanese (page 54):

(zip code) **606-8317**　　**京都府京都市左京区吉田本町**

－For the field "Please enter the telephone number of your workplace or school," enter the following number (page 55):

075-753-7531

－For the field "Please select the main purpose for which you wish to use your account," select the following (page 57):

Education, Childcare, Lessons/Scholarships

－For the field "Please enter in Japanese your reason for needing to open an account specifically with Japan Post Bank rather than other financial institutions," enter the following in Japanese (page 58) :

奨学金を受けとるため

－For the field "Please select the source of funds for the transaction," if the source of funds is a scholarship, select "Other" and

enter the follow*ing* (which means “Scholarship”) in Japanese (page 59):

奨学金

－For the field “Please setup the daily remittance limit for Yucho Direct from O to 500,000 yen”, enter the amount appropriately according to your planned transfers (page 66). Please be aware that you will not be able to transfer sums greater than the “transfer limit” that you have set.

・Once your application has been processed, a receipt number will be displayed. Please ensure you keep a record of this, such as by taking a screenshot of the screen.

② **You will receive an email with the results of your application screening in approximately two weeks. If your application is successful, your cash card will be sent via registered mail (with no forwarding service).** Please contact your local post office if you do not receive the notification email, have any questions about the email contents, or receive an email notifying you that your application was declined. It is recommended that you are accompanied by someone who can speak Japanese. Please note that **leaving the email unattended may cause a delay in the account opening process.**

You will receive a Yucho Direct customer number together with your cash card*. **Please log in to Yucho Direct*** (only available in Japanese) **for the first time using your customer number and the password you set when opening your account.**

*Be sure to keep your “customer number” and “account number” in a safe place.

*https://direct.jp-bank.japanpost.jp/tp1web/U010101WAK.do?link_id=ycDctLgn

Please Note:

・**A passbook will not be issued to those who open an account through the app,** but you can confirm transactions such as remittances and check your account balance at an ATM, as well as by using the website (Yucho Direct) or the Japan Post Bank “Yucho Tsucho” (Yucho Bankbook) app (only available in Japanese) *.

* https://www.jp-bank.japanpost.jp/app/app_tsucho.html

ゆうちょ通帳アプリ

Method 2: Apply in person at a Japan Post Bank (Post Office) (Takes 0 days to approx. two weeks)

Please Note:

・**You can only apply to open an account at a Japan Post Bank (post office) in the ward in which your campus or residence is located.**

・In general, **staff speak Japanese only.** If you are not confident that you can communicate in Japanese, please have someone who can speak Japanese accompany you.

・**An appointment may be required.** Appointments can be made by telephone or in person at the post office. Please note that **the appointment date may be one to two weeks in the future.** Reservations are required at most post offices in Sakyo Ward.

・**The application procedures at the post office take approximately one hour.**

Method 2-1: Prepare the application forms in advance, and take them to a Japan Post Bank (post office)

① **Access the link below, and complete the application form:**
https://jp-bank-kaisetsu.japanpost.jp/account_open/0010.php

② **Print out the application form and sign it (print one-sided on A4 size white paper).**
You can print out the form on campus, at a convenience store, etc.

③ **Take the application form and the other required documents, etc., to a Japan Post Bank (post office)** in the ward in which your campus or residence is located.

- **Required Items:**
  Residence card*
  Student ID card*
  Passport
  Name in katakana
  Application form
  Personal seal (if available) *

*Must have your home address details entered on the back of the card (entered by the ward/municipal office after the completion of resident registration procedures).
*Will be provided by your faculty/graduate school office etc.
*If you don't have a seal, you can register using your signature instead.

- You can search for the nearest post office on the Japan Post Office website below:
  https://global.map.japanpost.jp/p/en/search/
- **Japan Post Bank opening hours:**
  9:00 a.m.–4;00 p.m., Mondays to Fridays (except for national holidays)

④ **Be sure to receive your bankbook (passbook) and cash card from the bank.** You will receive a notification by mail if your application is declined.

- **Bankbook (passbook)**: The bankbook can be issued at the post office on the day of application, although in some instances, **it can take one to two weeks to receive the passbook, as applicant's identity must be confirmed.** In this case, a receipt called the *azukari-sho (ken-hikikae-sho)* will be issued at the post office on the day of application, and the bankbook will be sent to your home address by registered mail at a later date. Please keep the receipt until you receive the passbook.
- **Cash card:** The bank sends the cash card in via registered mail one or two weeks after the application.

Method 2-2: Apply using the "Madotab" terminal at the Sakyo Post Office

① If you live in a dormitory or apartment in Sakyo Ward or study at Yoshida Campus, you can also bring the items below to the Sakyo Post Office, and **apply using the "Madotab"** terminal. To use the "Madotab" terminal, **please make a reservation** by phone (0570-070-499), in person, or via the Japan Post Bank website below.

- **Required Items**
  Residence card*
  Student ID card*
  Passport
  Name in katakana

*Must have your home address details entered on the back of the card (entered by the ward/municipal office after the completion of resident registration procedures).

*Will be provided by your faculty/graduate school office etc.

- **Japan Post Bank online reservation (only available in Japanese)**
  https://yucho-seminar-web.my.salesforce-sites.com/consultant/VisitSearch_PAGE

Select as follows.

a) 相談種類を選ぶ→「口座開設のお手続き」
b) お手続きの詳細を選ぶ→「総合口座開設（個人）」
c) 地域を選ぶ→「近畿」
d) 都道府県を選ぶ→「京都府」
e) 店舗を選ぶ→「左京店」

Image of the webpage→

② **Be sure to receive your cash card from the bank** (delivery by registered mail takes approximately two weeks). You will receive a Yucho Direct customer number together with your cash card.* **Please log in to Yucho Direct*** (only available in Japanese) **for the first time using your customer number and the password that you set when you opened your account.** You will receive a notification by mail if your application is declined.

*Be sure to keep your "customer number" and "account number" in a safe place.

*https://direct.jp-bank.japanpost.jp/tp1web/U010101WAK.do?link_id=ycDctLgn

Notes

・**A passbook will not be issued to those who open an account through the "Madotab",** but you can confirm transactions such as remittances and check your account balance at an ATM, as well as by using the website (Yucho Direct) or the Japan Post Bank "Yucho Tsucho" (Yucho Bankbook) app (only available in Japanese) *.

* https://www.jp-bank.japanpost.jp/app/app_tsucho.html

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(For reference)

	✔ Advantages	× Disadvantages
Method 1 (No bankbook issued)	・Can apply via smartphone app without visiting the bank. ・Manual and application form available in Japanese, English, Chinese, and Vietnamese. ・Can use Yucho Direct (internet banking).	・It takes approximately two weeks to receive a cash card.
Method 2-1 (Bankbook issued)	・Application form available in 16 languages. ・It is possible to open the bank account on the day you visit the Japan Post Office.	・Need to visit a Japan Post Office with printed application forms (appointment date may be one to two weeks from the time of reservation). ・In general, Japan Post Bank staff speak Japanese only. ・A separate application must be made to use Yucho Direct (internet banking).
Method 2-2 (No bankbook issued)	・The "Madotab" terminal can be used in English. ・It is possible to open a bank account on the day you visit the Japan Post bank. ・Can use Yucho Direct (internet banking).	・The account must be opened at a specific branch of the Japan Post Bank (reservation required). ・In general, Japan Post Bank staff speak Japanese only.

For all methods: Important points to note after submitting your application

- **The bank will send your cash card by registered mail to your dormitory or apartment at a later date.** If you are not at home at the time of delivery, an "Undeliverable Item Notice" card will be posted in your mailbox. **In this case, you must request redelivery within the period indicated on the card. If you fail to do so, your bank account will be suspended and you will be unable to receive scholarship payments or withdraw money.**

Example of "Undeliverable Item Notice" →

Please refer to the Japan Post website for more details about redelivery.

Applying for redelivery:

https://www.post.japanpost.jp/receive/redelivery_form/

- **If you wish to use the bank account for automatic payment of utility bills, you must register your personal seal (*inkan*) or signature.** After opening the account, bring your cash card, personal seal (if you do not have a seal, you can register your signature instead), and residence card to the post office to register your seal or signature.

- In some cases (for example when registering your bank account to apply for some public subsidies), you might be asked to provide a copy of your bankbook (not cash card). Although you will not receive a bankbook if you open a bank account using methods 1 or 2-2, you can download an image of your bankbook after logging in to Yucho Direct. See **Attachment 2** (in Japanese only) for more details.

Important points to note to maintain your Japan Post Bank account properly

- **If you open a Japan Post Bank account when you have been in Japan for less than six months, you must change your status from "non-resident" to "resident" at the bank (post office) once six months have passed since your date of entry into Japan.**

  Under the Foreign Exchange and Foreign Trade Act, banks are obligated to review the transactions of "non-residents" and determine whether each transaction is to be subject to certain restrictions under the law. For this reason, as a rule, the Japan Post Bank treats certain domestic money transfers by "non-residents" as "international transfers," even if the money is only moving from one Japanese bank account to another. Under the law, foreign nationals, including international students, who have been in Japan for less than six months are treated as "non-residents" by the bank.

  For example, non-residents cannot make a domestic money transfer from their account through an ATM. It is possible for them to do so at the bank counter, but an international transfer fee of around 7,500 yen will be charged, and it will take time for the transfer to be completed. Also, if someone sends money to you, the sender will be required to pay an international transfer fee. (The MEXT scholarship is processed as a domestic remittance.)

  Once six months have passed since your entry into Japan, you must visit the Japan Post Bank (post office) and change your status from "non-resident" to "resident." If you do not do so, transfers to and from your account will be subject to delays and surcharges. For more details, please refer to **Attachment 1** and the Japan Post Bank website below.

  For reference: Japan Post Bank: "Domestic remittance for non-resident customers" (only available in Japanese)
  https://www.jp-bank.japanpost.jp/kojin/sokin/gaitame/kj_sk_gt_index.html

- **When there is a change in your status of residence** (e.g. extension of period of stay, etc.), **be sure to inform the Japan Post Bank of the change.** If you do not notify the bank of the change, your account will be deactivated after a certain period.

- **If you leave Japan after graduating from the university, be sure to close your bank account after confirming that all debts have been settled.** If you cannot close your account before leaving Japan, you can delegate the procedure to a proxy. Be sure to check with your local post office regarding the delegation procedure before leaving Japan.

JAPAN POST BANK

JAPAN POST GROUP

Important notice for nonresident customers

From Friday, May 6, 2022, domestic remittances involving nonresident customers will be handled as international remittances.

Japanese banks are obligated by Article 17 (Obligation of Banks, etc. to Confirm) of the Foreign Exchange and Foreign Trade Act (hereinafter, "the Foreign Exchange Act") to confirm that exchange transactions, etc., involving nonresidents do not violate the following regulations.

Applicable regulations (example)

- **Regulations on parties subject to economic sanctions**
- **Regulations on the purpose of use of funds concerning Iran's nuclear development, etc.**
- **Regulations on payment for trade with North Korea and regulations on the purpose of use of funds concerning its nuclear development, etc.**

To fulfill the above obligation without fail, we will handle some domestic remittances as international remittances.

Remittances subject to the change

1. Account transfers

(remittances from Japan Post Bank accounts to other Japan Post Bank accounts or accounts at other banks)

Any domestic money transfers involving nonresident customers will be handled as international remittances. Consequently, the channels and remittance fees for international remittances will be applied to such transfers.

Channel	Japan Post Bank branches; savings counters at post offices handling international remittances (*1)	Yucho Direct (*3)	ATMs; post offices not handling international remittances
	Accepted (*2)		**Not accepted**
Remittance fee (*4)	7,500 yen	3,000 yen	

(*1) Post offices that handle international remittances can be searched from "店舗・ATM" (branches and ATMs) on the Japan Post Bank website.
(*2) We will ask you about details including the purpose of the remittance and, depending on the details, may not accept your remittance request.
(*3) If you would like to send money to accounts at other banks held by nonresidents, please notify the counter staff.
(*4) Consumption tax is not imposed on the remittance fee.

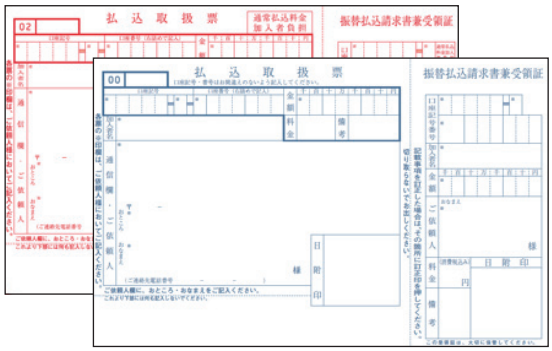
The change is applied to transfers from or to Japan Post Bank accounts held by nonresidents (including transfers to accounts at other banks held by nonresidents).

2. Cash remittances

- **Telegraphic inpayment (cash remittances that do not use payment forms)**
  Remittances from nonresident customers and remittances to accounts held by nonresident customers will not be accepted.
- **Ordinary in-payment (remittances using payment forms)**
  Handling will change as shown in the table below.

Channel	Japan Post Bank branches; savings counters at post offices	ATMs
	Accepted	(*)
Remittance fee	No change	

(*) Only direct payments from Japan Post Bank accounts will be accepted for remittances using ATMs.



JAPAN POST

Nonresident customers subject to the change

Nonresidents as set forth in the Foreign Exchange Act are as follows.

Individual customers

Japanese nationals

- Those who left Japan for the purpose of living abroad for two years or more and are currently abroad
- Those who left Japan for the purpose of working overseas (including branches, subsidiaries, representative offices, and international organizations) and are currently abroad
- Those who have been abroad for two years or more after leaving Japan
- Those falling under any of the above conditions who have been temporarily in Japan for less than six months for work, vacation, or other reasons

Foreign nationals

- Those who entered Japan less than six months ago and are not working in Japan
- Officials of foreign governments or international organizations
- Diplomats, consuls, etc., appointed or employed by foreign governments

Corporate customers

Japanese corporations

- Overseas offices (branches, sub-branch offices, etc.)

Foreign corporations

- Diplomatic or other missions of foreign governments, and international organizations

If you became a resident as set forth in the Foreign Exchange Act, for example, due to six months having passed since entering Japan, please notify the savings counter at a post office or Japan Post Bank branch. We will change the settings on your account. We will then treat you as a resident and you will be able to transfer money using an ATM.

For more information, please check the Japan Post Bank website.

If you are looking for more information, for example, **you are not sure about your residency status or you used to be a nonresident when you opened an account with Japan Post Bank but are no longer a nonresident**, please check the Japan Post Bank website for clarification.

Japan Post Bank website

2022年1月現在

Attachment 2

無通帳型総合口座をご利用のお客さまへ

～「通帳のイメージ」はゆうちょダイレクトで取得できます～

お名前・口座番号等が記載された「通帳イメージ」をスマートフォン・パソコンでご確認・印刷いただけます。
お勤め先等へ通帳の写し（コピー）の提出が必要な場合にご活用ください。

※ 上記イメージは、パソコン版です。スマートフォン版も、表示される情報は同じです。
※ 無通帳型総合口座（ゆうちょダイレクト＋（プラス））をご利用のお客さまに限ります。
※ ゆうちょダイレクトログイン後、「ご登録内容確認・変更」⇒「通帳イメージ表示」に沿って操作すると、通帳イメージを表示できます。
※ 印刷する場合は、自宅等のプリンターをご利用ください。
※ 通帳イメージ上の氏名は20文字まで、下部の「おなまえ」欄は 30文字まで表示されます。
※ お勤め先等に提出する場合は、事前に「通帳イメージ表示」の使用可否を提出先にご確認ください。

ゆうちょ銀行では、紙の通帳を発行しない「無通帳型総合口座(ゆうちょダイレクト＋(プラス))」のご利用を推進しています。

■ ゆうちょ銀行の商品・サービスについては、「ゆうちょ銀行Webサイト」をご覧ください。
https://www.jp-bank.japanpost.jp/　※郵便局は、ゆうちょ銀行の商品・サービスを取り扱う銀行代理業者です。

広告承認番号：E230220－22697
2023年2月現在

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