

Opening a Bank Account

You must open a bank/postal bank account to have your paychecks deposited. Your account can also be used for direct debit payments of utilities (gas, electricity, etc.) and various services. Items needed for opening a bank account are:

- Identification (passport, driver's license)
- Residence card
- Name seal (*Inkan*) or signature

*** Some banks do not allow you to open a bank account with your signature.**

Bank	Website
Joyo Bank	https://www.joyobank.co.jp/eng/
Japan Post Bank (Yucho)	https://www.jp-bank.japanpost.jp/en_index.html

Hours (Counter)	Automatic Teller Machine (ATM)
(Bank) Weekdays: 9:00 AM – 3:00 PM Closed: Saturdays, Sundays, National Holidays, New Year's Holidays	You can withdraw, deposit, and transfer money using your ATM card. *NOTE: – Be aware that ATMs at most banks and post offices are not open 24 hours a day. – ATMs are also available at many convenience stores.
(Japan Post Bank) Weekdays: 9:00 AM – 4:00 PM Closed: Saturdays, Sundays, National Holidays, New Year's Holidays	