






International Money Transfer Service Manual

index

	Points to Note When Making an Application.....1
	Statement of Important Matters..... 3
	Product Overview..... 5
	How to Use an ATM 7
	Service Charges and Inquiries..... 11

Please feel free to contact us if you have any problems or questions regarding this application.
Inquiries / Customer Center for International Money Transfers (English)

 **0120-033-253**

Service Hours / 10:00 to 20:00

Service Days / Sunday through Friday,

excluding public holidays and the New Year (12/31 to 1/3)

Website

<http://www.sevenbank.co.jp/soukin/en/>

International Money Transfer Service App

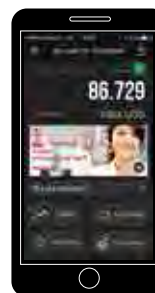


Main functions:

- Notification settings for the money transfer rate
- Exchange rate chart
- Video support
- Receiving locations search
- Customer center call function

How to Download the App

You can search for "SEVEN BANK Money Transfer" on the App Store / Google Play and then download the app.





Important Points to Note When Applying for a Seven Bank Account

1 | Eligible applicants

Customers who are residents in Japan; each customer is limited to a single account. The title of the account is limited to the name (including the middle name) of the applicant. The account **cannot** be opened under the corporate name or a store. (The account cannot be used for business purposes.)

Customers under the age of 18 are **unable** to apply for the international money transfer service. Customers who wish to apply only for a Seven Bank account should apply via our website.

2 | Delivery of cash card

Within approximately one or two weeks after the receiving the application form, Seven Bank will send a cash card to the customer's registered address by simple registered post (no forwarding service). The process of opening an account **may be cancelled** if a cash card is returned to our company because it cannot be delivered to the registered address or for any other reason.

* During the New Year holiday season or Golden Week holidays, processing **may take longer than usual**.

3 | Transactions at Seven Bank ATMs

At Seven Bank ATMs, customers can withdraw or deposit **up to 50 bills** at a time. When using services which incur charges, **those charges will apply** on every relevant transaction. Seven Bank ATMs are **not available** for **cash transfers, deposits or withdrawals in coins**, or **deposits that require issuing change** to the customer. Both deposits and withdrawals at ATMs can only be with notes in **units of 1,000 yen**.

4 | Service hours

Seven Bank ATMs	In principle, 24 hours / 365 days (excluding the 3rd Sunday of each month from approximately 00:30 until approximately 5:30 on the following day)
Direct Banking Service	In principle, 24 hours / 365 days (excluding the 3rd Sunday of each month from approximately 23:30 until approximately 5:30 on the following day)
Telephone Center (Japanese/English)	Between 8:00 and 21:00 every day (including Saturday, Sunday and national holidays)
ATMs at prescribed banks	Within the bank's designated time

* If the store that the Seven Bank ATM is installed in does not operate for 24 hours, you cannot use it when that store is closed, even during Seven Bank ATM operating hours.

* Seven Bank ATMs may not be available during system maintenance and regular inspection.

* Transactions involving a domestic money transfer to other banks that are carried out between 15:00 and 24:00 on weekdays, or on Saturday, Sunday, public holidays, December 31, or between January 1 and January 3, will be processed on the next business day.

* Some transactions are also available at certain ATMs (Bank of Tokyo-Mitsubishi UFJ, Resona Bank, Saitama Resona Bank, Sumitomo Mitsui Bank, Mizuho Bank and Japan Post Bank).

5 | Automatic Payment Service

Seven Bank offers an Automatic Payment Service for credit card companies, life and non-life insurance companies, and other companies. With some exceptions (such as telephone bills), Seven Bank does not offer an Automatic Payment Service for utilities.

You **must register for Direct Banking Service** in order to use the Automatic Payment Service. You can register for it through our website.

* For more details, visit the Seven Bank website or contact the relevant company.

6 | Privacy Policy

Our company values the customer's trust more than anything. As a result, Seven Bank handles customers' personal information in accordance with its privacy policy, and strives to maintain accuracy and confidentiality. The privacy policy is posted on Our website. Contact the Telephone Center to receive it by mail. You can also check our privacy policy at Seven Bank ATMs.

7 | Card types

There are two types of Seven Bank cash cards: Cards that have the debit card service, and cards that do not. Further, for cash cards that have the debit card service, there are nanaco integrated cards (cards with nanaco) and nanaco linked cards (cards that have your nanaco number registered with the Seven Bank Point Service).

●What is the Debit Card Service?

This service enables you to transfer funds directly from your Seven Bank Account when you make a purchase. You can use the service at stores that display the JCB logo (member stores).

* There are some services that do not accept the Debit Card Service such as expressway tolls and in-flight sales.

●What is nanaco?

nanaco is electronic money provided by Seven Card Service Co., Ltd. You can make payments with this service by charging (topping up) the card in advance.

For details, see the nanaco website. <http://www.nanaco-net.jp/>

●What is the Seven Bank Point Service?

By registering your nanaco number, the Seven Bank Point Service allows you to save up nanaco points from Seven Bank Account transactions. You can exchange one nanaco point for one yen worth of electronic money to use for shopping.

When you apply for a Cash Card with Debit Card Service and your nanaco number is not registered with the Seven Bank Point Service, a new nanaco number will be written on the Cash Card with Debit Card Service and registered with the Seven Bank Point Service.

For further information, refer to the "Security" page (through the "Top" page) on the Seven Bank website.

● Please periodically change your cash card PIN and logon password.

To prevent unauthorized transactions, change your cash card PIN and logon password periodically. You can change your PIN and logon password in the following ways:

Changing your cash card PIN

Seven Bank ATM and Direct Banking Service

Changing your logon password

Direct Banking Service



- As for the PIN, customers may not register the current PIN, 4 digit number of the same number ("0000," "9999," etc.), date of birth (4 digit of month, day and year) and registered telephone number.
- When setting your logon password, avoid using a password that includes your date of birth, your registered telephone number or passwords that can be easily guessed by others. Avoid using password combinations that include your name, the same number repeated or numbers that can be easily guessed by others, such as your vehicle license plate number.
- Seven Bank will not accept any inquiries concerning the PIN and logon password.
- Please keep your PIN and logon password strictly confidential.
- Seven Bank will never ask customers for their PIN and logon password.

● Please use the individual settings for the limit at an ATM as a measure for preventing unauthorized transactions with forged or stolen cash cards.

The daily limit for withdrawals and fund transfers at ATMs is based on the "Default Limit" in the following table. You can change this limit using the "Range of individual settings" in the following table at a Seven Bank ATM or via the Direct Banking Service. Note that at Seven Bank ATM, the limit can be decreased but not increased.

Can be increased	Can be decreased
 Direct Banking	 Direct Banking ATM

<Limit at ATM using Seven Bank IC cash card>

Transaction		Default Limit	Range of Individual Settings (in 10,000 Yen Units)
Withdrawals	IC Card Transactions	500,000 Yen	0 Yen to 2 million Yen
	Non-IC Card Transactions	500,000 Yen	0 Yen to 2 million Yen
	Limit per Day	500,000 Yen	* Limit of the IC card/non-IC card transactions, whichever is higher, will be the limit per day
Domestic Money Transfers	IC Card Transactions	2 million Yen	0 Yen to 10 million Yen
	Non-IC Card Transactions	500,000 Yen	0 Yen to 2 million Yen
	Limit per Day	2 million Yen	* Limit of the IC card/non-IC card transactions, whichever is higher, will be the limit per day



- The limit at an ATM does not include the ATM Service Fee and the domestic transfer fee.
- The default limit of a family card is the same amount as the foregoing table. The total cash card (account holder) limit and the family card limit at an ATM shall be within 2 million Yen for withdrawals and within 10 million Yen for domestic money transfers. When the family card is issued, if the withdrawal limit for the cash card (account holder) exceeds 1.5 million Yen for withdrawals and 8 million Yen for domestic money transfers, please note that the withdrawal limit of the cash card (account holder) will be automatically decreased.

9 | Other points to note

- Our company does not have any branches where you can carry out your transactions at a service counter.
 - * Seven Bank assigns the name of a flower as the branch name according to the month when an account is opened.
- Our company does not issue passbook. Your monthly statement can be checked via Internet banking as an alternative to using a passbook.
 - You can also use the Paper Statement Mailing Service (a fee will be charged).
 - * The transaction details can also be checked through mobile banking.
- Your Seven Bank account can be used as an account for receiving salary. Please consult with your employer about this. Please note that the Seven Bank account cannot be used as an account for receiving a pension.
 - * The financial institution code of Seven Bank is 0034.



Important Points to Note When Applying for the International Money Transfer Service

Statement of Important Matters (International Money Transfer Service)

(Revised as of August 10, 2015)

When using the Seven Bank International Money Transfer Service, please note the following in addition to the contents of the Product Overview (International Money Transfer Service). Please be sure to read the "International Money Transfer Service Terms and Conditions" for details of this Service, including other precautions. Please note the meaning of the following terms when reading this material:

- "Alliance Partner" shall mean group companies of The Western Union Company (a US corporation with its headquarters at 12500 East Belford Avenue, Englewood, Colorado 80112, U.S.A.).
- "Cash Receipt Method" means the method wherein the receiver receives payment in cash, as a general rule, by following the appropriate procedure at a Payment Center.
- "Credit-to-Account Method" means the method wherein the receiver receives payment by having the relevant amount credited to the Receiver's Bank Account designated by the customer.
- "Payment Center" means any center of an agent, sub-agent or any other person affiliated with the Bank's Alliance Partner that handles the payment-related operations for money transfer transactions through this Service.
- "Receiver's Bank" means the financial institution (with which the receiver holds an account) that the customer designates when making a payment under an International Money Transfer transaction by selecting the Credit-to-Account Method.
- "Receiver's Bank Account" means the receiver's deposit account that is designated by the customer.

1

This Service is provided by Seven Bank (the "Bank") and is not a service independently provided by the Alliance Partner. The Alliance Partner, the Payment Center and the Receiver's Bank will not be a party to transactions with customers.

- ◆ Money transfers through this Service can be received at the Payment Center affiliated with the Alliance Partner or can be received by credit to the Receiver's Bank Account. However, such service by the Alliance Partner, the Payment Center and the Receiver's Bank is provided to the Bank (not to customers) under the alliance between the Bank and the Alliance Partner. All rights and obligations of the customer arising out of the use of this Service shall arise and belong to the customer only between the customer and the Bank.

2

As a general rule, this Service will be in the Japanese language. Indications, etc. in other languages will be limited, and if there is any inconsistency in meaning or contents between the Japanese version and such other languages, the Japanese version will control.

- ◆ For customers' convenience and support, indications, etc. may also be made in languages other than Japanese, but such indications, etc. will be limited. For example, certain ATM transaction screens are indicated in Japanese and 8 other languages, and customer services will be available in Japanese and 8 other languages; however, these are limited to the extent the Bank deems appropriate and are subject to change or cancellation without prior notice.

3

The Bank will not process any money transfer subject to prior permission, notification or the like under the "Foreign Exchange and Foreign Trade Act" and restrictions where the Bank is required to confirm the completion of such procedures at the time of the transaction.

- ◆ The above Act restricts money transfers: (1) to any entities or persons subject to asset freeze or other economic sanctions; (2) purported to assist certain activities of certain countries; and (3) to pay for trades involving certain countries. Each customer is required to, in requesting a transaction, confirm that the transaction does not fall under any of these. For specific contents to be confirmed, please refer to the Internet homepage of the Bank (the contents will be updated according to changes in applicable laws and ordinances).

4

The Bank's prescribed foreign exchange rate applicable to currency conversion of this Service includes a spread prescribed by the Bank. In addition to the send charge, profits relating to the currency conversion will be partially distributed to the Alliance Partner.

- ◆ The Bank's prescribed foreign exchange rate applicable to currency conversion of this Service is the product of a general interbank foreign exchange rate specified at points of time and a method prescribed by the Bank, plus a spread prescribed by the Bank. As a general rule, the rate will be changed at a frequency prescribed by the Bank (multiple times a day).

5

The "Exchange Rate" and the "Amount to be Received" displayed on the screen when the transaction is accepted may differ from the actual rate applied and/or amount received.

- ◆ As a general rule, the "Exchange Rate" applicable to currency conversion of this Service and the "Amount to be Received" calculated by converting to the foreign currency designated by the customer at such rate will be those shown on the screen and confirmed by the customer when the transaction is accepted.
- ◆ In certain payout countries, however, the actual rate applied and/or amount received may differ from those confirmed by the customer due to reasons such as (1) currency conversion made to the payout currency with the Bank's prescribed exchange rate as at the time of payment or at the time of credit to the Receiver's Bank Account, etc. (2) taxes and/or fees imposed upon payment of the money transfer or upon credit to the Receiver's Bank Account, or (3) the payment currency is converted to the Bank's prescribed currency at a rate equivalent to the Bank's prescribed foreign exchange rate as at the time of payment or at the time of credit to the Receiver's Bank Account, etc.

6

Please notify the intended receiver of transaction details including the Money Transfer Control Number (MTCN) and the test question and answer to it issued when the transaction is accepted, and manage and keep them with care.

- ◆ The Bank will, upon accepting a transaction, issue a Money Transfer Control Number (MTCN) and, if needed for payout, a test question and the answer to it and display these, together with other transaction details, on the transaction screen or the transaction statement (receipt).
- ◆ If the Cash Receipt Method is taken, it will be necessary to take certain procedures, including the presentation and provision of documents and information as prescribed by the Payment Center, in addition to the presentation of the transaction details.
- ◆ In the case where the Credit-to-Account Method is taken in China, if the receiver is receiving funds in the Receiver's Bank Account for the first time, the receiver must call the Bank's Alliance Partner and provide it with the MTCN (Money Transfer Control Number). In addition, even after completing your first transaction at a designated account of some receiver's banks, the receiver may still receive a confirmation call from our alliance partner each time a transaction is performed.
- ◆ Please do not disclose such details to anyone other than the intended receiver. The Bank will not be liable for any damages arising from the use of these by any third party other than the customer or the intended receiver.

7

After accepting money transfer request, the Bank will not process any customer requests for change to such request.

- ◆ If a customer needs to change money transfer request, the customer needs to once cancel such request or request a transfer reversal, register the recipient as necessary, and newly make a request in conditions reflecting such change.

8

Even if the Bank accepts a money transfer request, there may be cases where the receiver is unable to receive payment at any part of or all of the Payment Center located in the payout country or where the relevant amount cannot be credited to the Receiver's Bank Account due to transactional restrictions prescribed by the Alliance Partner, the Payment Center or the Receiver's Bank.

- ◆ Alliance Partner, Payment Center or the Receiver's Bank may establish or change restrictions on the payment to receivers, etc. without any prior notice. The restrictions include limits on payout amount and frequency of payment, restrictions on kinds and volume of the payout currencies, qualification requirements of the receiver such as those on its age, address and whereabouts, and restrictions under laws and ordinances of the payout country, etc. Money transfer accepted by the Bank will be limited by these restrictions, and payment to a receiver will be made only within such limitation. There may be cases where a separate transaction, such as conversion to another currency (including conversion of small denominations of the payout currency into another currency), is required for payment.
- ◆ If the Bank deems that the receiver cannot receive payment or the relevant amount cannot be credited to the Receiver's Bank Account at any of the Payment Center located in the payout country due to reasons attributable neither to the customer nor the receiver, the Bank will, as a general rule, refund all of the transfer funds, various fees, charges and costs received from the customer, after cancellation of such transaction.

9

If the Cash Receipt Method is taken, the receiver shall effect any separate transactions with the Payment Center under his/her own responsibilities. The Bank will not be liable, regardless of the reasons for the transactions.

◆ If the Cash Receipt Method is taken, as a general rule, the receiver will receive payment in cash in the foreign currency designated by the customer. There may be cases where a receiver is required to effect a separate transaction, such as crediting to the receiver's deposit account or conversion into another currency (including conversion of small denominations of the payout currency into another currency), etc., or is able to receive payment in other manners or in other currencies than those designated by the customer by a separate transaction with the Payment Center. Even in cases where the terms of the transaction, which are confirmed by the customer at the time when the transaction is accepted, have changed or the receiver suffers any cost burden or disadvantage in connection with such transactions, the Bank shall not be liable for them. The same will apply in the cases where the receiver is unable to receive payment in the payout currency designated by the customer due to any restriction on transactions prescribed by the Alliance Partner or the Payment Center.

10

If the Cash Receipt Method is taken, the receiver can receive payment for the relevant International Money Transfer transaction by following the procedure to claim payment at any Payment Center in the Payout Country, but only during business hours on business days for the relevant Payment Center.

◆ The receiver cannot receive payment at any Payment Center that is not located in the Payout Country. In addition, if the customer must specify, not only the Payout Country, but also the relevant state and/or city, there may be cases where the payment cannot be received at a Payment Center located outside the state and/or city specified by the customer.

◆ Even if the Bank has accepted a Money Transfer Request from the customer, it may not be possible to receive the transferred funds at some or all the Payment Centers located in the Payout Country due to transactional restrictions prescribed by the Alliance Partner or the Payment Center. In such case, after accepting the Money Transfer Request, the Bank will, to that extent, be released from its obligation to carry out the relevant International Money Transfer transaction in accordance with the conditions that were confirmed by the customer at the time of acceptance of the relevant money transfer request.

11

If the Credit-to-Account Method is taken, the crediting to a bank account will be conducted in the payout currency. In addition, a separate procedure may be required in some Payout Countries.

◆ As a general rule, the crediting to a bank account will be conducted in the payout currency.

◆ In the case where the Credit-to-Account Method is taken in China, if the receiver is receiving funds in the Receiver's Bank Account for the first time, the receiver must call the Alliance Partner. In such case, it may take longer than usual for the crediting to the Receiver's Bank Account to be completed, because the aforementioned procedure must be completed first. In addition, even after completing your first transaction at a designated account of some receiver's banks, the receiver may still receive a confirmation call from our alliance partner each time a transaction is performed.

◆ If there is an error in the transfer details, such as in the account number of the Receiver's Bank Account number, the money could be credited to the wrong account. Therefore, please always check the transfer details to ensure they are accurate. In particular, if the Credit-to-Account Method is taken in the Philippines, only the account number is checked to ensure that it matches the Receiver's Bank Account designated by the customer, and no steps are taken to ensure that the account holder matches the name of the receiver. We therefore encourage you to pay special attention when registering the account number of the Receiver's Bank Account.

◆ In the case where the Credit-to-Account Method is taken, the Bank shall designate the number of days required to complete the process of crediting the relevant amount to the designated local bank account.

12

The Bank will acquire and use customer information including "nationality" and "country/place of birth". The Bank will provide the Alliance Partner, the Payment Center and the Receiver's Bank with information deemed necessary by it among such customer information.

◆ The Bank will acquire and make a use (including the provision to third parties set forth below) of each customer's "nationality" and "country/place of birth" in order to ensure the appropriate operation of this Service and other business activities of the Bank.

◆ The Bank will provide information, which is deemed necessary by the Bank among the customer information, to the Alliance Partner, the Payment Center or the Receiver's Bank for the Alliance Partner, the Payment Center or the Receiver's Bank to make payment to receivers or otherwise to support the Bank's processing of money transfer transactions or comply with laws and ordinances. The information provided by the Bank may also be used for data analysis (provided that no individual customer will be singled out in connection with the analysis) for improving services of the Alliance Partner. Incidentally, such information may be mutually provided among the Alliance Partner, the Payment Center or the Receiver's Bank for these purposes of use.

◆ The information that may be provided to third parties is any personal information, transaction information and other information provided by a customer to the Bank in relation to the customer's Seven Bank Account, this Service and other services using such account, or transactions by these services. The information includes contents of any documents submitted by the customer and his/her transaction requests, his/her "nationality" and "country/place of birth" and information on receivers.

13

The Bank will handle cancellation by a customer only if the payment to the receiver (in the case of the Cash Receipt Method) has not been completed. In the case of the Cash Receipt Method, as a general rule, money transfer that is not received within the 30-day period starting from the date that such money transfer request is accepted will be cancelled by the Bank promptly, and the transfer funds will be refunded to the customer. As a general rule, deposits made into the Receiver's Account (for deposit into a bank account) cannot be cancelled.

◆ As a general rule, the send charge and other fees and various charges, among the transfer funds and other moneys paid by the customer, will not be refunded. The transfer funds will be refunded to the customer's Seven Bank Account (ordinary deposit). Such refund may take at least four business days from the date of cancellation. In certain cases, the Bank may not be able to make the refund if such refund is restricted under laws and ordinances.

◆ Cancellation by a customer will be handled at the Telephone Center and the Customer Center for International Money Transfers. However, the Bank will not handle cancellations if such cancellation is prohibited under laws and ordinances or such cancellation is refused by the Alliance Partner.

◆ In the case where the Cash Receipt Method is selected and a cancellation of money transfer takes place as a result of the failure to receive the relevant transferred funds within 30 days from the date of acceptance of request, such cancellation will not be notified to the customer.

14

The customer must submit the Bank's prescribed transfer reversal request form to carry out a reversal. When submitting said form, the Bank may require the customer to submit the Bank's prescribed identity verification documents or provide a guarantor. In addition, there may be cases where it takes a considerable period of time to confirm with the Alliance Partner whether or not such reversal can be conducted.

◆ The receiver's consent is required for any reversal.

◆ A reversal may not be possible due to the rejection the Receiver's Bank or due to any restrictions under the laws and ordinances of the relevant country or due to any measures imposed by the government, court or any other public institution. In such case, the Bank shall not be responsible for any damages arising in relation thereto. In addition, the Bank will not refund the reversal fee.

◆ With respect to money transfers for refunding money to the customer according to these terms and conditions, the foreign exchange rate that is applied to such refund money for conversion from the payout currency to Japanese yen shall be the foreign exchange rate effective as at the time of such conversion. Therefore, please note that you may incur exchange losses as a result of such conversion.

15

The Bank will not be liable for any damage in relation to this Service arising due to any reasons other than those attributable to the Bank, such as damage arising from erroneous payment or non-payment caused for any reasons attributable to the Alliance Partner, the Payment Center or the Receiver's Bank and damage arising from any failure of system, etc.

◆ The reasons other than those attributable to the Bank include erroneous payment, non-payment, shortage of payment, or delayed payment, caused for any reasons attributable to the Alliance Partner, the Payment Center or the Receiver's Bank. Also, such reasons include any failure of system, etc., including terminals and means of communication, (with respect to the Bank's system, etc., such failure will be one that occurred despite reasonable security measures taken by the Bank). The Bank will not be liable for any damage due to such reasons.

◆ However, in a case where as a result of the Bank's investigation of a transaction based on the customer's inquiry, the Bank and the Alliance Partner confirm that any erroneous payment or non-payment was caused for any reasons that are attributable to the Alliance Partner, the Payment Center or the Receiver's Bank (or in a case where the Bank deems that the situation is equivalent thereto), the Bank will take measures which the Bank deems appropriate, such as canceling the money transfer or re-implementing the payment, upon giving a consideration to the customer's intention.

16

The Bank's liability in relation to this Service shall be limited to direct and actual damage and up to the total amount (in Japanese Yen) paid by the customer, unless otherwise provided for in laws and regulations.

◆ The Bank's liability shall not include indirect damage, consequential damage, lost earnings, lost opportunities, incidental loss, etc., regardless of any legal causes of action. The Bank shall not be liable for any amount beyond the total amount (in Japanese Yen) of the transfer funds, various fees, charges and costs that were received when the Bank accepted the transaction. However, the above shall not apply if otherwise provided for in laws and regulations.

* The above is the translation of the Japanese version just for customers' convenience and support. If there is any inconsistency in meaning or contents between the above and the Japanese version, the Japanese version will control. The Japanese version is posted on the Internet homepage of our bank and will be sent by postal mail if requested to the Telephone Center.



Product Overview (International Money Transfer Service)

(As of July 13, 2016)

Product Name	International Money Transfer Service																		
Eligible Customers	Limited to individual customers who satisfy all of the following conditions: (1) Holding a Seven Bank Account (Individual) (2) Age of 18 or older when applying for an International Money Transfer Service Agreement (3) Meeting the predetermined examination criteria, and with the Bank’s approval on the application for an International Money Transfer Service Agreement																		
Service Description	Transferring funds (in Japanese yen) to individuals residing outside Japan (who satisfies the Bank’s examination criteria and who is registered as a receiver with the Bank in advance) in foreign currencies designated by the customer. * This service does not cover money transfers to business entities or incoming money transfers from outside Japan.																		
Purposes of Money Transfer	Limited to the purposes designated by the Bank * This service cannot be used for payment of import bills (purchase prices for goods or services) or for commercial purposes. * This service cannot be used for transactions subject to any restriction under the Foreign Exchange and Foreign Trade Act of Japan (i.e. requirements to obtain/complete permission, authorization, approval, notification or registration with the government in advance) whereby the Bank is required to ensure or confirm the completion of clearance of such restrictions.																		
Transfer Limits	(1) Up to ¥1 million per transfer, per day, per month (from the first day to the last day of each calendar month) Up to ¥3 million per year (from January 1 to December 31) (2) Transfers to certain payout countries may be subject to the upper limits lower than those stated in (1) above.																		
Payout Country and Payout Currency	To be designated by the customer from among the countries and the foreign currencies prescribed by the Bank.																		
Restriction on Transactions	(1) Money transfers requested by customers are accepted and processed subject to and to the extent permitted under the restrictions on transactions pertaining to the purpose of money transfer, limits on the amounts transferred, limits on the number of transactions, payout countries, payout currencies, limits on the number of registered receivers, or any other restrictions to be established by the Bank, the Bank’s alliance partner, its Payment Centers or the Receiver’s Bank from time to time. (2) Money transfers requested by customers are accepted and processed within the scope permitted under the restrictions on transactions to be established by the Bank’s alliance partner, its Payment Centers or the Receiver’s Bank from time to time, in addition to the restrictions of (1) above. (3) The foregoing restrictions may be established or changed without prior notice to customers.																		
Fees and Charges	<p>Fees and charges for the International Money Transfer Service</p> <p>■ Transfer Fees</p> <table><tr><th rowspan="2">Amount transferred</th><th colspan="2">Transfer Fee</th></tr><tr><th>Cash Receipt Method (as defined below)</th><th>Credit-to-Account Method (Money transfer to China and Philippines)</th></tr><tr><td>1 Yen – 10,000 Yen</td><td>990 Yen</td><td rowspan="6">2,000 Yen</td></tr><tr><td>10,001 Yen – 50,000 Yen</td><td>1,500 Yen</td></tr><tr><td>50,001 Yen – 100,000 Yen</td><td>2,000 Yen</td></tr><tr><td>100,001 Yen – 250,000 Yen</td><td>3,000 Yen</td></tr><tr><td>250,001 Yen – 500,000 Yen</td><td>5,000 Yen</td></tr><tr><td>500,001 Yen – 1,000,000 Yen</td><td>6,500 Yen</td></tr></table> <p>* For money transfers through a Seven Bank ATM, ATM service fees may be charged in addition to transfer fees, depending on the hour. * Foreign exchange rates used for currency conversion for the International Money Transfer Service include Seven Bank’s margins.</p> <p>■ International Money Transfer Statement Issue Fee (incl. tax) ¥540 for one yearly statement * This fee is charged when a customer wishes to have a statement issued for any specific international money transfer or have a transaction slip reissued.</p>	Amount transferred	Transfer Fee		Cash Receipt Method (as defined below)	Credit-to-Account Method (Money transfer to China and Philippines)	1 Yen – 10,000 Yen	990 Yen	2,000 Yen	10,001 Yen – 50,000 Yen	1,500 Yen	50,001 Yen – 100,000 Yen	2,000 Yen	100,001 Yen – 250,000 Yen	3,000 Yen	250,001 Yen – 500,000 Yen	5,000 Yen	500,001 Yen – 1,000,000 Yen	6,500 Yen
Amount transferred	Transfer Fee																		
	Cash Receipt Method (as defined below)	Credit-to-Account Method (Money transfer to China and Philippines)																	
1 Yen – 10,000 Yen	990 Yen	2,000 Yen																	
10,001 Yen – 50,000 Yen	1,500 Yen																		
50,001 Yen – 100,000 Yen	2,000 Yen																		
100,001 Yen – 250,000 Yen	3,000 Yen																		
250,001 Yen – 500,000 Yen	5,000 Yen																		
500,001 Yen – 1,000,000 Yen	6,500 Yen																		
Transfer Reversal Fee	¥2,000 per reversal * This is the amount for one reversal request. This fee arises even in cases where the transfer reversal cannot be carried out.																		
Ways to Transfer Money	(1) A customer must enter into an International Money Transfer Service Agreement with the Bank in advance by registering necessary matters concerning the sender (the customer) and the receivers. (2) A request for money transfer is accepted on condition that it has been made by any of the following methods. ●Through use of the customer’s Seven Bank cash card at a Seven Bank ATM ●Through the direct banking service (3) The amount to be transferred, transfer fee, and other charges and costs for the requested transfer must be paid in advance, which are debited from the customer’s ordinary deposit at the time of the Bank’s acceptance of the money transfer request, etc.; payment in cash is not allowed. * No request for money transfer is accepted at any service counter of the Bank’s head office or branch offices. * Each customer can register up to twelve receivers. * Agent cards cannot be used for requesting international money transfers. * A Money Transfer Control Number (MTCN), a test question and its answer (to be issued only for specific payout countries), and other transaction details are the information necessary for the receiver to receive the amount transferred. The customer is therefore required to manage such information carefully.																		

Way to Receive Money (Receipt in cash at Payment Centers, hereinafter referred to as the "Cash Receipt Method")	<p>(1) An amount transferred through this service can be received only at the Payment Centers located in the payout country designated by the customer during their business hours on their business day.</p> <p>(2) The amount transferred shall be received by the receiver in cash, in principle, in the designated payout currency.</p> <p>(3) The amount to be received shall be the amount converted from the transferred amount in Japanese yen to the payout currency at the foreign exchange rate prescribed by the Bank prevailing at the time of the Bank's acceptance of the request for money transfer.</p> <p>* If a customer is required to specify a payout country and any specific state or city therein, the receiver may be unable to receive the transferred amount at a Payment Center located outside the specified state or city.</p> <p>* To receive the amount transferred, the receiver must present a Money Transfer Control Number (MTCN), a test question and its answer (issued for specific payout countries), and other transaction details, and take other steps required by the Payment Center (including the presentation and provision of documents and information specified by the Payment Center).</p> <p>* In certain payout countries, the payment to the receiver may be processed under conditions that differ from those confirmed by the customer upon submitting the transfer request, for example, in such cases where: (1) the conversion to the payout currency is required to be made at the Bank's prescribed exchange rate prevailing at the time of payment or other point of time; (2) taxes or other charges are imposed at the time of payment; and (3) the amount in the payment currency is required to be further converted to any other currency designated by the Bank at the Bank's prescribed foreign exchange rate prevailing at the time of payment or other point of time.</p> <p>* Some money transfers may require a transfer to the receiver's deposit account, a conversion to a currency other than the payout currency (including conversion of the amount corresponding to small denominations in the payout currency to any other currency), or other separate transaction in order to give effect to the money transfer in question.</p>
Way to Receive Money (Receipt by crediting of the amount to the Receiver's Bank Account, hereinafter referred to as the "Credit-to-Account Method")	<p>(1) The relevant amount is credited to the receiver's bank account that is registered in advance by the customer (hereafter referred to as the "Receiver's Bank Account").</p> <p>(2) As a general rule, such crediting to a bank account will be conducted in the payout currency.</p> <p>(3) As a general rule, the amount to be received will be the amount calculated by converting the transferred amount (paid in Japanese yen) to the payout currency using the Bank's prescribed foreign exchange rate as at the time that the money transfer request is accepted.</p> <p>* Even if the Credit-to-Account Method is designated, the customer or the receiver may be required to perform a separate procedure in order to carry out the relevant payment depending on the receiver's country.</p> <p>* In the case where the Credit-to-Account Method is taken in China, if the receiver is receiving funds in the Receiver's Bank Account designated by the customer for the first time, the receiver must call the Banks' alliance partner and provide it with the MTCN (Money Transfer Control Number). In addition, even after completing your first transaction at a designated account of some receiver's banks, the receiver may still receive a confirmation call from our alliance partner each time a transaction is performed.</p> <p>* If there is an error in the transfer details, such as in the account number of the Receiver's Bank Account, the money could be credited to the wrong account. Therefore, please always check the transfer details to ensure that they are accurate. If the Credit-to-Account Method is taken in the Philippines, only the account number is checked to ensure that it matches the Receiver's Bank Account designated by the customer, and no steps are taken to ensure that the account holder matches the name of the receiver. As such, when taking the Credit-to-Account Method in the Philippines, it is particularly important to ensure that the account number for the Receiver's Bank Account is accurate. Therefore, we encourage you to be extra careful when registering the receiver's information.</p>
Cancellation of Money Transfer	<p>(1) A money transfer transaction can be cancelled only if the payment to the receiver (in the case of the Cash Receipt Method) has not been completed. As a general rule, deposits made into the Receiver's Bank Account (for deposit into a bank account) cannot be cancelled.</p> <p>(2) In the case of the Cash Receipt Method, if the transferred amount is not received by the receiver within 30 days from the date of the Bank's acceptance of the request for such money transfers, the Bank will, in principle, promptly cancel the money transfer without prior notice.</p> <p>(3) In addition to the cases referred to above, the Bank may cancel any money transfer it accepted without prior notice if any of the events prescribed by it occurs.</p> <p>(4) If a money transfer is cancelled, as a general rule, not all but only the portion of the debited amount that corresponds to the funds to be transferred will be refunded to the customer's ordinary deposit.</p> <p>* A request for cancellation described in (1) above is accepted at the Bank's Telephone Center or Customer Center for International Money Transfers.</p> <p>* In any of the cases (1) to (3) above, the transfer fees and other charges and costs will not be refunded in principle. It may take four or more business days to execute such refund.</p> <p>* The cancellation described in (2) above will not be reported to the customer.</p>
Transfer Reversal (for the Credit-to-Account Method)	<p>(1) The customer must submit the Bank's prescribed transfer reversal request form to carry out a reversal. When submitting the said form, the Bank may require the customer to submit the Bank's prescribed identity verification documents or provide a guarantor.</p> <p>(2) The Bank's prescribed reversal fee must be paid in Japanese yen when making a request for a reversal. This payment shall be made by way of account transfer from the customer's ordinary deposit account without the submission by the customer of any separate repayment request form, and the Bank will not accept any such payment in cash.</p> <p>(3) If the receiver does not give its/his consent, the reversal cannot be carried out. If the receiver does not give its/his consent, the customer should discuss and negotiate the matter with the receiver. Please note that the reversal fee will not be returned in such case as well.</p> <p>(4) A reversal may not be possible due to the rejection by the Receiver's Bank or due to any restrictions under the laws and ordinances of the relevant country or due to any measures imposed by the government, court or any other public institution. In such case, the Bank shall not be responsible for any damages arising in relation thereto. In addition, the Bank will not refund the reversal fee.</p> <p>* In conducting a reversal of a money transfer, the transferred funds will be returned after the Bank receives the relevant funds from the relevant alliance partner. However, there may arise losses depending on the exchange rates applicable at the time of such reversal. In addition, as a general rule, the portion of the transferred funds which correspond to the transfer fees and other charges and costs will not be refunded.</p> <p>* Please note that there may be cases where the Bank requires a considerable period of time to determine whether or not to accept a reversal request and notify the customer of its decision.</p>
Change to Money Transfer Request	<p>No subsequent change to a money transfer request will be accepted by the Bank.</p> <p>* If a customer wishes to make any change to his/her money transfer request, the customer should cancel the request or request a reversal, register a new receiver where necessary, and submit a new request based on the new information.</p>
Termination, Suspension of Use of Service, etc.	<p>When any of the predefined events occurs, the Bank may, without prior notice, terminate the International Money Transfer Service Agreement, suspend the customer's use of the international Money Transfer Service, or terminate the registration of all or any of the registered receivers.</p>
Number of Days Necessary for Completion of Crediting Process (Credit-to-Account Method)	<p>The Bank shall designate the number of days required to complete the process of crediting the relevant amount to the Receiver's Bank Account.</p>
Other Helpful Information	<ul style="list-style-type: none"> ● "Payment Center" means any service center of an agent, sub-agent, or any other partner affiliated with the Bank's alliance partner that handles the payment-related operations for money transfer transactions. ● "Receiver's Bank" means the financial institution (with which the receiver holds an account) that the customer designates when making a payment under an International Money Transfer transaction by selecting the Credit-to-Account Method. ● Transaction details are available for viewing through direct banking or can be confirmed with the Telephone Center or Customer Center for International Money Transfers. ● More details regarding the International Money Transfer Service are posted on the Bank's website or explained by the Telephone Center or Customer Center for International Money Transfers (both in Japanese and English, in principle). ● The points to be noted in using the International Money Transfer Service are described in the "Statement of Important Matters (International Money Transfer Services)" and posted on the Bank's website together with the International Money Transfer Service Terms and Conditions and this Product Overview. Please contact the Telephone Center and Customer Center for International Money Transfers if you wish to receive hard copies of these documents by postal mail. Please carefully read these documents and make sure that you understand the details of the International Money Transfer Service in advance. ● Transaction statements or slips may be required for customers' tax filing, etc., and so they should be handled with care.
Designated Dispute Resolution Organizations	<p>Japanese Bankers Association Customer Relations Center Telephone: 0570-017109 or 03-5252-3772 Service days: Monday to Friday (excluding national holidays and non-business days) Service hours: 9:00 to 17:00</p>



How to Use the ATM

1 Deposit

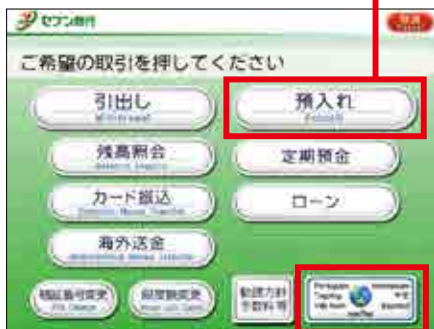


Your ordinary deposit balance must be more than the expected amount and transfer fee in order to carry out an international money transfer.

STEP 1 Start depositing

Insert your cash card and press “預入れ” [Deposit.]

1 Press



First, press this multi-language button to display another language besides Japanese and English.

STEP 2 Insert bills

Insert bills into the slot.

1 Insert bills.

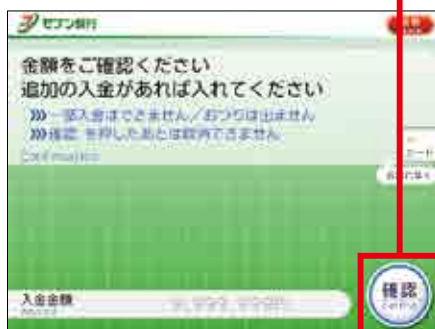
2 Wait until the “Now counting” screen changes.



STEP 3 Confirm the deposit amount

Confirm the amount and press “確認” [Confirm.] If you want to deposit an additional amount, insert bills.

1 Press



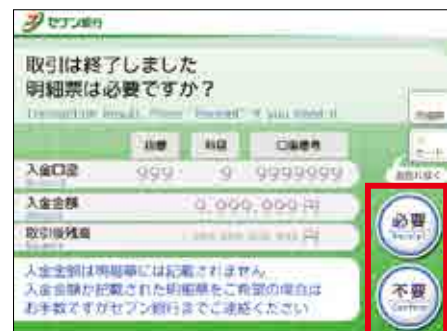
STEP 4 Complete the procedure

Press “必要” [Receipt] if you need a statement. Press “不要” [Confirm] if you do not need it. Take your cash card and the statement (if you pressed “必要” [Receipt]).

1 Press either one of the buttons.

If you need a statement

If you do not need a statement



2 Take your cash card and the statement (if you pressed “必要” [Receipt]).

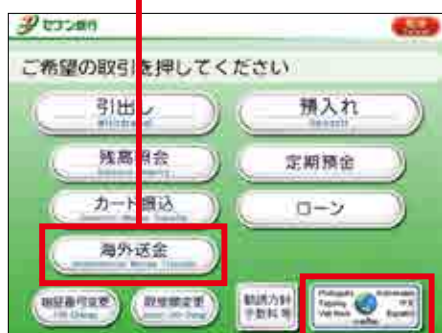
The screen might change.

2 International Money Transfer

STEP 1 Start an international money transfer

Insert your cash card and press “海外送金” [International Money Transfer.]

1 Press 



First, press this multi-language button to display another language besides Japanese and English.




STEP 2 Enter your PIN and the amount

Use the buttons to the right of the screen to enter your PIN and the amount to transfer (in Japanese yen).



1 Enter your PIN using the numeric keys.

2 Enter an amount to transfer (in Japanese yen) using the numeric keys and press the  (Yen) button.



Do not include the transfer fee.

3 Confirm the amount and press “確認” [Confirm.]

STEP 3 Select a receiver

Select a receiver from the “list of registered receivers.”

1 Press the number of the receiver you selected.



* Press this to display other receivers.

2 Press 



Check “Cash at an Agent Location” and “Deposit into a Bank Account.”

Next page

The screen might change.

2 International Money Transfer

STEP 4 Select a purpose

Select a purpose of the money transfer.

- 1 Press a purpose of the money transfer.



Migrant Remittance 郷里送金	School Tuition Fee 学費
Medical Fee 医療費	Living Expense/Rent 現地滞在費用
Travel Expense 旅費	Gift ギフト

* If you have selected a reason that differs from the already-stated reason when requesting money to be sent overseas, Seven Bank may check the transaction details.

STEP 5 Request a money transfer

Confirm the details of the money transfer and transfer the money.

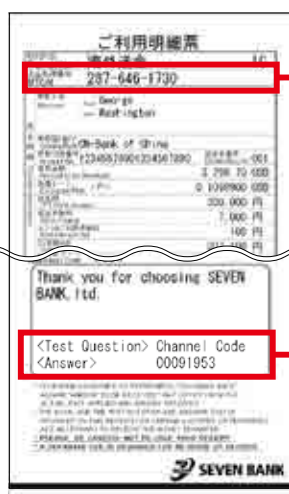
- 1 Press “確認” [Confirm] to transfer the money.



STEP 6 Complete the money transfer process

Be sure to take a statement after the money transfer process is completed.

- 1 Please confirm your transfer details, including the Money Transfer Control Number (MTCN) and the Test Question and Answer printed on the statement.



The Test Question and Answer will be displayed only if it is required when the money transferred is received.



Be sure to keep your statement in a safe location because you may need it for filing your income tax return.
(A separate service charge is required for reissuing a statement.)

The screen might change.

STEP 7

Contact the receiver

Please notify your intended receiver of your transfer details, including the Money Transfer Control Number (MTCN) and the Test Question and Answer, since these transfer details are required for receiving the money transfer.



- Please handle your transfer details with care, including the Money Transfer Control Number (MTCN) and the Test Question and Answer.
- Please do not give your transfer details to anyone other than the intended receiver.
- Our company will not be liable for any damages arising from the use of the Money Transfer Control Number (MTCN) or the Test Question and/or Answer by any third party other than you or the intended receiver.

(Important note for receiving funds)

- Depending on the receiver's country, (1) the conversion from Japanese Yen to the foreign currency designated by the customer may be made at the time of payment to the receiver, at the time of the deposit into the receiver's bank account or any other time using the foreign exchange rate prescribed by Our company, (2) duty/commission may be applied when paying the money transfer or when depositing into the receiver's bank account, or (3) the "exchange rate" or "amount to be received" as shown on the transaction page may differ from the actual figures for reasons such as the received currency having been converted to other currencies at the time of payment to the receiver, at the time of the deposit into the receiver's bank account or any other time using the foreign exchange rate prescribed by Our company, etc.

(Important note to "Cash at an Agent Location")

- Your money transfer can be received only during business hours at receiving locations of sub-agent or any other person affiliated with the Bank's Alliance Partner, etc. affiliated with the affiliated partner (group companies of The Western Union Company).
- Your money transfer will be received at a receiving location located in the receiver's country that you designate (or specified state and city thereof), and as a general rule, in cash in the receiving currency that you designate.
- Money transfers received by Our company will be paid only within the scope of limitations due to restrictions of trade by Western Union and your designated receiving location.

Therefore, even if Our company has received a money transfer, it may be impossible for the transfer to be received at some or all of the receiving locations located in the receiver's country that you designate. The aforementioned restrictions include receiving currency restrictions related to payment credit limit, payment frequency, handling classification and handling quantity, restrictions on the recipient's age (restrictions on receipt by individuals under a certain age, etc.), and requirements concerning address and residence, etc., as well as legal restrictions in the receiver's country, etc.

- Receipt requires presentation of transfer details as well as procedures such as presentation and supply of documents and information from the designated receiving locations.

(Important note to "Deposit into a Bank Account")

- "Deposit into a Bank Account" as a way to receive funds in China

A deposit procedure is required when making your first deposit into the designated account of the receiver's bank. Therefore, be sure to have the registered receiver call the China Hotline (Western Union) within 3 business days (which includes the transfer date) at the receiver's bank. In addition, even after completing your first transaction at a designated account of some receiver's banks, the receiver may still receive a confirmation call from our affiliated partner each time a transaction is performed.

China Hotline 800-820-8050 (Toll free: For fixed telephone lines inside China) or 021-6866-4622 (A fee will be charged: For calls made from mobile phones or from outside of China) Service hours 8:00-20:00 every day

*Calls using Voice over IP or VoIP systems may not always go through.

When using this service, please confirm the above in advance by contacting the Western Union Call Center (0034-800-400-733).



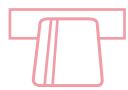
Reissuing an international money transfer statement

If you would like an international statement, contact the Customer Center.
(Issue of a statement will incur an additional fee.)

● Customer Center for International Money Transfers

	Telephone number (toll free)	Service Days (excluding public holidays and the New Year (12/31 to 1/3))	Service Hours
English	0120-033-253	Sunday through Friday	10:00 to 20:00

The screen might change.



Service Charges

Seven Bank ATM Service Fee

(tax included)

	0:00	7:00	19:00	24:00
Withdrawals (Including Withdrawals for Domestic Money Transfers)	108 yen	Free of Charge	108 yen	
Deposits		Free of Charge		
Balance Inquiries		Free of Charge		

* A separate transfer fee is required for domestic money transfers.

* Money transfers using the International Money Transfer Service require an additional transfer fee.

Transfer Fees (International Money Transfer Service)

Amount Transferred	Transfer Fee	
	Cash Receipt Method	Credit-to-Account Method (Money transfer to China and Philippines)
1 Yen – 10,000 Yen	990 Yen	2,000 Yen
10,001 Yen – 50,000 Yen	1,500 Yen	
50,001 Yen – 100,000 Yen	2,000 Yen	
100,001 Yen – 250,000 Yen	3,000 Yen	
250,001 Yen – 500,000 Yen	5,000 Yen	
500,001 Yen – 1,000,000 Yen	6,500 Yen	

* A separate ATM Service Fee may apply depending on the timing of money transfer when using a Seven Bank ATM.

* Our company's prescribed foreign exchange rates for currency conversion through the International Money Transfer Service include Our company's prescribed margins.

* The reimbursement fee for the credit-to-account method is 2,000 Yen.

Domestic transfer Fees (Fund transfer at a Seven Bank ATM and via the Direct Banking Service)

(tax included)

To Seven Bank	54 Yen	To Other Banks	216 Yen
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* A separate ATM service (withdrawal) fee may apply depending on the timing of the domestic money transfer using an ATM.

* The reimbursement fee is 648 Yen (tax included).

Other Fees

(tax included)

Cash Card Issuance Fee	Cash Card (Account holder) Reissuing	1,080 Yen
	Family Card Issuing/Reissuing	1,080 Yen
	Change Cash Card Design ^{*1}	1,080 Yen
Statement of Account Fee	Postal mail ^{*2}	108 Yen per month
	Reissuance and Extra Issue	216 Yen for a statement of any one month
Balance Certificate Issuance Fee	Periodical Issue	324 Yen per copy
	Irregular Issue	540 Yen per copy
	Unique Shape Issue	2,160 Yen per copy
International Money Transfer Statement Issuance Fee		540 Yen for one yearly statement

*1 The Cash Card with Debit Card Service design cannot be changed.

*2 If you apply for the "Statement of Account Mailing Service," the Paper Statement Mailing Service Fee will be automatically debited from your account on the 2nd of each month. If the Paper Statement Mailing Service Fee cannot be debited from the customer's account, that month's statement will not be mailed.



Inquiries

Feel free to contact us at the following numbers for any inquiries related to the International Money Transfer Service.

Customer Center for International Money Transfers

Language	Telephone number (toll free)	Service Days (excluding public holidays and the New Year (12/31 to 1/3))	Service Hours
Japanese	0120-000-277	Sunday through Friday	10:00 to 20:00
English	0120-033-253	Sunday through Friday	10:00 to 20:00
Chinese	0120-677-873	Sunday through Friday	10:00 to 20:00
Tagalog	0120-677-874	Sunday through Friday	10:00 to 20:00
Portuguese	0120-677-871	Sunday through Friday	10:00 to 20:00
Spanish	0120-677-872	Sunday through Friday	10:00 to 20:00
Thai	0120-720-367	Sunday through Friday	10:00 to 20:00
Vietnamese	0120-750-858	Sunday through Friday	10:00 to 20:00
Indonesian	0120-827-808	Monday through Thursday	10:00 to 20:00

株式会社

セブン銀行

Replication or copying without authorization from Seven Bank, Inc. is prohibited.

The screens and specifications on this guide were updated on October 17, 2016.

K.018.E09 (16.09) 英語