

## Things to Remember When Opening a Bank Account

To all students:

### **Beware! Don't get involved in financial crimes.**

There have been a growing number of financial crimes in recent years, including bank transfer scams and remittance fraud. People who engage in these types of crimes may approach someone offering them an easy way to make money, or to purchase their bank account. Not only buying, but also selling or making a bank account available for sale is a crime. Be careful!

### **Buying and selling bank accounts is a crime.**

The Act on Prevention of Transfer of Criminal Proceeds makes misuse of a bankbook or cash card a crime punishable by penalties of up to one year in prison, a fine of up to one million yen, or both. Repeat offenders can be punished by penalties of up to three years in prison, a fine of up to five million yen, or both.

### **How this happens:**

1. Offers to buy or sell a bank account.  
Individuals who want to buy or sell bank accounts contact people through the internet or by direct mail, offering a way to make some easy money.
2. Asking someone to open an account using an assumed or false identity.  
This usually takes the form of an offer of high pay for easy work, with a request to open a bank account using another person's identification and then being paid for that account.

### **Using and closing your bank account:**

Once you have opened a bank account, do not lose your bankbook or cash card, or allow them to be stolen. These are very important documents; please handle them accordingly.

Once you graduate or move away from Oita Prefecture and no longer need your account, please go through the proper procedures to close your account.

Oita Mirai Shinkin Bank is a local, regional bank with branches located only in Oita Prefecture. If you leave Japan or find work outside of Oita Prefecture, please make use of a bank or financial institution located where you live.

Thank you,

Oita Mirai Shinkin Bank

**預金口座の売買は犯罪です！**



**Selling or buying a deposit bank account is a punishable offence!**



● 銀行の通帳(つうちょう)やキャッシュカードを売ったり、買ったりするのは、絶対にしてはいけません。犯罪(はんざい)です。たとえば、他の人に自分の銀行の通帳(つうちょう)やキャッシュカードを売ってお金をもらったり、他の人の銀行の通帳(つうちょう)やキャッシュカードを買ったりしてはいけません。売った人も買った人も警察(けいさつ)につかまります。

● Selling or buying a deposit bank account (i.e., selling or buying a deposit account pass book or cash card) is prohibited under the law of Japan and incurs punishment on both seller and buyer.

● 銀行の通帳(つうちょう)やキャッシュカードが悪いことに使われないように、みなさん協力(きょうりょく)してください。日本にいる時間がすぎて国へ帰るときは、銀行に通帳(つうちょう)とキャッシュカードを持って行って、「かいやく したいです」と言ってください。

● If you return to your home country due to the expiration of the period of stay etc., to help prevent the unlawful usage of bank accounts, please complete the account closing procedure of your financial institution.



一般社団法人  
**全国銀行協会**

## 預金口座の売買は犯罪です！



**Bán hoặc mua tài khoản tiền gửi ngân hàng là một hành vi phạm tội có thể bị phạt !**



● 銀行の通帳(つうちょう)やキャッシュカードを売ったり、買ったりするのは、絶対にしてはいけません。犯罪(はんざい)です。たとえば、他の人に自分の銀行の通帳(つうちょう)やキャッシュカードを売ってお金をもらったり、他の人の銀行の通帳(つうちょう)やキャッシュカードを買ったりしてはいけません。売った人も買った人も警察(けいさつ)につかまります。

● Bán hoặc mua tài khoản tiền gửi ngân hàng (nghĩa là bán hoặc mua sổ tiền gửi ngân hàng hoặc thẻ rút tiền) đều bị cấm theo luật pháp Nhật Bản và cả người bán và người mua đều phải chịu phạt.

● 銀行の通帳(つうちょう)やキャッシュカードが悪いことに使われないように、みなさん協力(きょうりょく)してください。日本にいる時間がすぎて国へ帰るときは、銀行に通帳(つうちょう)とキャッシュカードを持って行って、「かいやく したいです」と言ってください。

● Nếu bạn trở về nước do hết hạn thời gian lưu trú, v.v..., để giúp ngăn chặn việc sử dụng bất hợp pháp tài khoản ngân hàng, vui lòng hoàn tất thủ tục đóng tài khoản ở tổ chức tài chính của bạn.

預金口座の売買は犯罪です！



## 买卖银行存款账户是 犯罪行为！



●銀行の通帳(つうちょう)やキャッシュカードを売ったり、買ったりするのは、絶対にしてはいけません。犯罪(はんざい)です。たとえば、他の人に自分の銀行の通帳(つうちょう)やキャッシュカードを売ってお金をもらったり、他の人の銀行の通帳(つうちょう)やキャッシュカードを買ったりしてはいけません。売った人も買った人も警察(けいさつ)につかまります。

●**买卖银行存款账户（例如，买卖银行存折或银行卡）是日本法律禁止的行为，买卖双方都将受到法律制裁。**

●銀行の通帳(つうちょう)やキャッシュカードが悪いことに使われないように、みなさん協力(きょうりょく)してください。日本にいる時間がすぎて国へ帰るときは、銀行に通帳(つうちょう)とキャッシュカードを持って行って、「かいやく したいです」と言ってください。

●**如果因逗留期限届满而需返回自己国家，为防止银行账户被非法利用，请到相关金融机构办理注销账户手续。**



一般社団法人  
**全国銀行協会**