

Banking



Most banks keep normal business hours from 9AM to 3PM and are closed on weekends and holidays.

In addition to normal banking services, banks also offer automatic transfer services for public utilities (such as electricity, gas, water, and telephone), provided you hold a bank account.

Opening a Bank Account (口座の開設 Kouza no Kaisetsu)

In order to open a bank account you will need:

1. Your passport
2. Valid form of identification (Driver's license, residence card, etc.)
3. Your personal seal

For further information, please make inquiries at your bank of choice. When applying for a bank account, you can also request a cash card which may be used at ATMs. The card will be sent following the creation of the account.

Automatic Transfer Services for Public Utilities

(公共料金の口座振替 Koukyou Ryoukin no Kouza Furikae)

You can have payments for public utilities (water, gas, electricity, and telephone) automatically withdrawn from your bank account. In order to apply, you will need:

1. Your bank book (通帳 Tsuuchou)
2. Your personal seal
3. A bill or receipt from the utility you want to apply for (請求書 Seikyuuusho OR 領収書 Ryoushuusho)

Automatic payments will begin one to two months after applying.

Money Transfer (振込 Furikomi)

You can easily and safely make payments by transferring money from your own account to another bank account. To do so, you will need the following information about the recipient's account: the bank name, the bank branch name, the type of bank account, and the account number. In addition, you will need the address of the recipient, the name of the recipient, and your personal phone number. International money transfers are also possible. For more information, please inquire at your bank.

Currency Exchange (外貨の両替 Gaika no Ryougae)

You can exchange currency at certain banks as well as the post office. Please inquire about what branches perform exchanges and what currencies may be exchanged at your local bank branch or post office. Financial institutions cannot exchange coins.

Using the ATM

Using a cash card, you can withdraw money, deposit money, perform money transfers, and make account balance inquiries at ATMs. Use the ATM by following instructions displayed on the screen. Instructions will display in Japanese by default, but English is often available as well.

Many ATMs are turned off on Sundays and national holidays, but some remain operable. Their business hours also vary, but many are open either from 9AM to 9PM or from 9AM to 7PM. Fees may be levied for using an ATM on a holiday or at night.

Withdrawing Money Using a Foreign Credit or Cash Card

You can withdraw money using a foreign credit or cash card from post office ATMs. Many convenience stores also have ATMs that are enabled with international cash withdrawal from several foreign credit companies.

Cards Accepted at Post Office ATMs:

Visa, Visa Electron, Plus, MasterCard, Maestro, Cirrus, American Express, Diners Club, JCB, China Unionpay, Discover

Takikawa's Main Financial Institutions

Banks and Credit Unions

◆ Hokkaido Bank, Takikawa Branch

ほっかいどうぎんこう たきかわしてん
(北海道銀行 滝川支店 Hokkaidou Ginkou Takikawa Shiten)

Address: 1-5-41 Myoujin-chou, Takikawa-shi, Hokkaidou 〒073-0032

TEL: 0125-22-5111

URL: <http://www.hokkaidobank.co.jp/> (Japanese)

Business Hours: *Service Window* Weekdays 9AM to 3PM

ATM Weekdays 9AM to 7PM, Weekends and Holidays 9AM to 5PM

◆ **Hokumon Credit Union, Takikawa Main Branch**

ほくもんしんようきんこ ほんてん
(北門信用金庫 本店 Hokumon Shinyou Kinko Honten)

Address: 1-2-5 Hon-machi Takikawa-shi Hokkaidou 〒073-0021

TEL: 0125-22-1111

URL: <http://www.shinkin.co.jp/hokumon/> (Japanese)

Service Hours: *Service Window* Weekdays 9AM to 3PM

ATM Weekdays 8:45AM to 6PM, Weekends and Holidays 9AM to 5PM

Post Office

◆ **Takikawa Branch Post Office Yuucho Bank**

たきかわゆうびんきょく ぎんこう
(滝川郵便局 ゆうちょ銀行 Takikawa Yuubinkyoku Yuucho Ginkou)

Address: 2-4-36 Oh-machi, Takikawa-shi, Hokkaidou 〒073-0022

TEL: 0125-23-3284

URL: <http://www.jp-bank.japanpost.jp/> (Japanese/English)

Service Hours: *Service Window* Weekdays 9AM to 4PM

ATM Weekdays 8:45AM to 7PM, Weekends and Holidays 9AM to 5PM