

Handling of Foreign Exchange Transactions (Verification of Sources of Funds, Purpose of Transfer)

1. Verification of Documents Regarding Purpose of Transfer, and the Like

We will ask for detailed information regarding your purpose of transfer, frequency of transfers going forward, your relationship with the recipient, and the like, and may ask you to submit documents that support your statements for verification.

Purpose of Transfer	Examples of Supporting Documents
To an Account with Same Name	Document containing information regarding the purpose of use of the receiving account (e.g., most recent account statement)
Asset Investment	Statement containing information regarding investments made, returns made on such investments, the investment balance, and the like, pamphlet or URL containing investment product details including their prices, and the like
Insurance Premiums	Insurance policy, insurance premium invoice, pamphlet or URL containing information regarding product details
Living Expenses	Document evidencing that the receiving account is used for living expenses (e.g., most recent account statement), official document for verifying that the recipient is a family member (e.g., family register certificate, marriage certificate, birth certificate)
Borrowing/ Loan Repayment	Document containing loan details such as a loan agreement
Education Expenses	Invoice or quote from or URL of the academic institution (materials containing information regarding exchange student tuition and/or the payee account)
Real Estate Purchase/Rent	Real estate purchase and sale agreement, invoice, pamphlet containing the purchase price, and the like
Import/Export Fees	Invoice, purchase and sale agreement concerning the imported product, import permit, order form/receipt issued by the seller, and the like
Others	Document containing information regarding the purpose of transfer

2. Verification of Documents Regarding Sources of Funds (SOF)

We will ask for detailed information regarding SOF, and may ask you to submit documents containing the details thereof for verification.

Types of SOF	Examples of Supporting Documents
Transfer from Other Account	Bankbook of other account
Salary	Payslip, employment contract, and the like
Inheritance	Inheritance related document
Real Estate Related Income	Document evidencing rent received
Other	Document containing information regarding SOF