

# Notice Regarding Foreign Exchange Transactions

Dear Customers:

As you may know, The Tokyo Star Bank, Limited (“us”, “we”, or “our”) has been verifying your foreign exchange transactions pursuant to the Foreign Exchange and Foreign Trade Act of Japan, and, in order to respond to the demands of the international community and to ensure the protection of your transactions, we have decided to implement more robust measures to combat money laundering and terrorist financing.

To that end, we will generally ask you to present verification documents and, depending on the results of our review thereof, we may temporarily suspend or refuse to complete a bank transfer at our discretion. In addition, we may ask you to present verification documents after the completion of a bank transfer. In general, we will retain records of our communication with you and/or copies of documents presented by you, and we ask for your understanding and cooperation in this regard.

## 1. Foreign Bank Transfers (including domestic transfers of foreign currencies and transfers of Japanese yen by non-residents)

(1) We do not handle the following transactions:

- Transactions with customers who do not have a deposit account with us;
- Cash transactions, even with customers who do have a deposit account with us;
- Transactions involving a transfer of funds deposited into the customer’s deposit account by a third party before the transfer request date;
- Transactions involving other than the customer’s own deposit account; or
- Transactions involving virtual currency exchange vendors or fund transfer companies.

(2) We will verify the origin of funds that are being used in a bank transfer.

If we are unable to verify the sources of funds through records of your deposit account transactions (such as when the source of funds is a cash deposit made to your account shortly before the transfer request date), we will ask you to present your payslips, bankbooks from other banks, and/or other documents that prove the sources of funds.

(3) We will ask you to present documents to verify, among other matters, the transfer amount, the purpose of the transfer, and the intended recipient.

## 2. Acceptance of Funds from Foreign Countries

(1) As indicated in Section 1(3) above, we may ask you to present verification documents.

(2) For notification purposes, we ask you to promptly perform necessary procedures if there are any changes to your address and/or telephone number. If we are unable to contact you to verify your reason(s) for accepting funds, you may not be able to receive such funds from a foreign country.

## 3. Inquiries

For Retail/Corporate Customers: 0120-82-0989

(9:00-17:00 on weekdays; excludes weekends and bank holidays)

株式会社東京スター銀行