（February,2026）

Notice Regarding International Money Transfers

Thank you for always banking with us.

・Regarding international money transfers, please understand that in order to comply with the laws and regulations of various countries, such as The Foreign Exchange and Foreign Trade Act of Japan and OFAC* regulations of the United States, we may ask you to provide details and present evidence of the transaction background, such as the structure of the transaction and the relationship between the applicant and the beneficiary, and we may ask you to allow us to record information from or make photocopies of the evidence. This is to ensure we fully comply with the economic sanctions established by these laws and regulations and to properly establish countermeasures for money laundering and the financing of terrorism based on The Act on Prevention of Transfer of Criminal Proceeds.

・We kindly request your understanding that, even in cases where an explanation and evidence is provided, we may have to decline an application for sending an international money transfer or the receipt of funds from a foreign country, according to the background of the transaction.We may decline international money transfer from the account which has cash deposit right before the day of transfer.

*We do not accept cash for international transfers. Customers must bring their bank book and registered seal to apply for an international transfer.

Note: Evidence provided to The Kumamoto Bank is managed carefully and strictly.

Evidence that may be requested		
Sources of Funds		Documentation to confirm amount of sales, salary, or other sources of the funds to be sent. *Funds in our savings accounts for which the source can be confirmed according to the account transaction history are excluded.
Purpose of Transfer	Trade	Official records of transactions and invoices Examples: Import licenses, certificates of origin, bills of lading, and invoices *In addition to a declaration of the purpose of the transfer, information such as product type, country of origin, port of lading, and destination of product may need to be confirmed.
	Living expenses	Documents showing the relationship between the applicant and the beneficiary or the necessity of the funds, etc.
	School expenses	Invoice of tuition, documents showing entrance to or enrollment in schools, etc.
	Medical expenses	Invoice of medical expenses, documents showing doctor's visits or hospital stays, etc.
	Accommodation and travel expenses	Invoice of hotels, travel itinerary, etc.
	Investment	Investment contracts, etc.
	Real estate transactions	Purchase and sales contracts, etc.
	Money transfer from your own account of a foreign bank	Bank book, documents showing details of bank accounts, etc.

***We may request additional evidence depending on the background of the transaction.**

***OFAC Regulations**

The Office of Foreign Assets Control (OFAC) of the U.S. Department of the Treasury administers and enforces economic and trade sanctions such as trade bans and freezing of assets on U.S. foreign policy and national security goals set against targeted foreign countries and regions as well as specified individuals and organizations. Such regulations are called OFAC regulations. A transaction is subject to OFAC regulations if it involves a U.S. person, U.S. resident, or U.S. corporation (including U.S. financial institutions). Regardless of the foreign exchange transactions accepted in Japan, a U.S. dollar-denominated transaction related to a sanctioned party is subject to OFAC regulations. If your transaction is subject to OFAC sanctions, it may hinder transactions. For example, foreign banks may limit certain transactions.

We may decline a transaction due to OFAC regulations if:

(1) Iran, Cuba, North Korea, the Crimea / Donetsk / Luhansk (Lugansk) region, or Venezuela is included in the residence of a party related to the transaction*1 or is a place related to the transaction*2.

(2) Any corporation or person specified by the U.S. government as a specified terrorist, specified narcotics trafficker, specified trafficker of weapons of mass destruction or multinational crime syndicate is related to the transaction.

*1) A party related to the transaction is a payer/payee of a remittance, an importer, exporter, a bank, vessel company, airplane company, shipping vessel, aircraft, or cargo loader/unloader related to the transaction, or the owner or operating company of a terminal or pier.

*2) A place related to the transaction is the place of origin/shipping/unloading, destination, and the vessel's flag of registry.