

# CHECKLIST

## Requirements for Postal Link Application

(Please register by mail)

- ALL pages (Non-submission of all pages will cause delay in your application)*
- All information filled-in*
- Beneficiary Account is PNB Savings or Checking Account;  
or, if no account, remittance via advice-and-pay at PNB over the counter in Peso*
- Remittance Membership Registration and Alien Registration Card copy are  
attached for registration of additional beneficiary*

**Note:** For Non-Japanese remitters, if there are changes on your visa or address, kindly have your Alien Registration Card be updated at the nearest City Hall before submitting a copy to PNB.

# PNB Postal Link

## CLIENT'S CONSENT TO THE TERMS AND CONDITIONS OF PNB POSTAL LINK

### "PNBポスタル・リンク" (ゆうちょ銀行 振替振込みカード) 登録申込書

To: Philippine National Bank Tokyo Branch ("PNB Tokyo")

I authorize PNB Tokyo to register my personal information and my beneficiary to PNB Postal Link and, upon actual receipt of funds, to implement my remittance to the specific beneficiary registered.

I hereby declare the required items pursuant to Article 3 of the "Law on Reporting Requirements on Cross Border Payments and Receipts for the Tax Law compliance", as stated in the following page.

私はフィリピン・ナショナル・バンク東京支店の"PNBポスタル・リンク"に、私の個人情報と受取人を登録し、今後資金受領の度に登録された受取人へ海外送金を実行することを依頼します。

私は「内国税の適正な課税確保を図るための国外送金等に係る調書提出等に関する法律」第3条により添付の送金依頼に係る登録の内容を告知します。

I hereby certify that I have read and agreed to the mechanics of this remittance facility and confirm that the terms and conditions stated on the back page hereof and Privacy Policy and Customer Data Protection on the back page of the following page will govern all remittances I undertake through PNB Tokyo.

私はこの送金方法の仕組みを理解し、裏面記載の取引規約及び別紙裏面記載の個人情報に関する規定を確認し、それに同意いたします。

\_\_\_\_\_  
Applicant's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Applicant's Name

PNB ID Number	
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#### NOTE:

《ご注意》

Please make sure that you have fully read and understood the Provisions Governing PNB POSTAL LINK on the back page and Privacy Policy and Customer Data Protection on the back page of the following page before affixing your signature.

裏面"PNBポスタル・リンク"(ゆうちょ銀行 振替振込みカード)の取引規約及び別紙裏面の個人情報に関する規定をよくお読みのうえお申込ください。

## Provisions Governing PNB Postal Link

### Specific Conditions of this remittance facility :

1. The Applicant is required to credit his/her funds to PNB Tokyo's designated Japan Post Bank account by making use of PNB Postal Link Card provided at ATMs or counters of any office of the Japan Post.
2. Each remittance amount under this facility is unlimited. The aggregated amount of remittances per month is also unlimited. However, the Applicant is reminded that patterns of remittances using PNB Postal Link Card is subject to Anti Money Laundering monitoring procedures. In this regard, the Applicant is requested to submit proof/evidence of "source of funds" and "purpose of remittance" in case of remittance for 1 million yen and above.  
In addition, the Applicant is reminded that the first over 100,000 yen remittance needs to be supported by fully filled-in RMR (remittance application form) and a copy of valid ID for strict customer due diligence.
3. Funds transfers at Japan Post Bank, completed from 8:00 AM to 11:30 AM shall be processed after 3:00 PM on the same banking day (Same-day implementation). Fund transfers completed after 11:30 AM (hereinafter referred to as "Cut-off time") until 7:00 PM or at the latest hour of 9:00 PM, shall be processed on the next banking day (Next banking-day implementation). Implementation in either case is subject to no documentation problem.  
The funds received by PNB Tokyo shall be converted into Philippine Peso or US dollars depending on the currencies of the beneficiary's account. In case of Advise & Pay, the funds shall be automatically converted into Philippine Peso. The Applicant is reminded that Advise & Pay in US dollars is not applicable to this remittance facility. The funds received is converted by using TTS rate quoted by PNB Tokyo on the date when remittance requested by the Applicant is implemented.
4. PNB Tokyo automatically accepts the request for combining multiple yen funds transferred before Cut-off time or after Cut-off time for remittance being more than 100,000 yen to the same beneficiary.  
No written or verbal instruction from the Applicant for combining the funds is required.
5. Fees to be charged at the Japan Post Bank is shouldered by the Applicant. Japan Post Bank's fees are subject to change in future.
6. This remittance facility registration and usage is limited to the individual client who makes a remittance for the limited purposes like as FAMILY SUPPORT or DEPOSIT to his/her own account only. Corporate clients cannot avail of this remittance facility.
7. Address to be used for registration to this remittance facility must be the Home Address which must be reflected in the acceptable ID. Company Addresses, even reflected in the acceptable ID, cannot be used. Remittance receipts and other communications related to PNB Postal Link will be mailed to the Home Address only.
8. This remittance facility is only to the Philippines, and only to PNB on-line accounts, the Global Filipino Card or Advise & Pay (pay over the counter in Philippine Peso only). The Applicant is reminded that this remittance facility is not applicable for remittances to PNB Time Deposit, Peso Door-to-Door Delivery (3D) and Advise & Pay (pay over the counter in US dollars).
9. Pre-registration is a necessity to this remittance facility. For initial & succeeding registration of the beneficiaries up to 5 in total, cost of PNB Postal Link Card will be shouldered by PNB Tokyo. For succeeding registration from the 6th beneficiary, costs of 500 yen will be borne by the Applicant.
10. Upon approval by PNB Tokyo of the Applicant's application, the first PNB Postal Link Card will be sent approximately in a week upon receipt of valid application form.
11. PNB Tokyo shall reserve the right to cancel PNB Postal Link Card Application with incomplete or insufficient requirements if the Applicant did not comply after one (1) month of sending the Notification Letter.
12. PNB Tokyo shall reserve the right to cancel PNB Postal Link Application if PNB Postal Link Card returns to PNB Tokyo and no address confirmation or update is done by the Applicant in 3 months of release of PNB Postal Link Card.
13. PNB Tokyo shall reserve the right to re-assign PNB Postal Link Card with a new one on its discretion. PNB Tokyo shall bear the mailings to inform clients of the new Postal Link Card.
14. The Applicant shall reserve the right to request for PNB Postal Link Card to be re-assigned to a different beneficiary or beneficiary's account should the existing account is already closed or no longer in use.  
The Applicant shall also reserve the right to request for PNB Postal Link Card to be assigned to the same beneficiary once he/she opened PNB on-line accounts or the Global Filipino Card as receiving account.
15. In instances where PNB Tokyo is unable to confirm the Applicant's identity or has suspicious thereof, this service may be temporarily deactivated and/or stopped altogether at the discretion of PNB Tokyo.
16. Each PNB Postal Link Card containing unique number will respectively correspond one specific remitter to one specific beneficiary. Usage of this card at transferring funds will constitute the Remittance Instruction. It will be the registered Applicant's responsibility to properly use the correct PNB Postal Link Card for PNB Tokyo to properly implement the Applicant's remittance to the Philippines.  
PNB Tokyo shall not be liable for any delays or non-implementation of remittances due to the Applicant's own inaccuracies or mistakes in the use of PNB Postal Link Card or due to lack of proper registration or its updates.
17. In case of Defective Cards - a) If card does not work at initial use, the Japan Post Bank through PNB Tokyo will replace the card assigning the new unique number at no cost to the Applicant. b) If cards were deemed to be in good condition at its first use and become inoperative due to the result of improper handling by the Applicant, Japan Post Bank through PNB Tokyo will replace the card at the Applicant's expense (500 yen to include cost of card & mailing fee). New unique number shall be assigned.
18. In case of Loss/Damaged Cards - a) Please contact PNB Tokyo immediately and subsequently PNB Tokyo will report the matter to Japan Post Bank. b) PNB Tokyo shall then cancel the card and, if the Applicant still wishes to continue to avail of the service, a new card with new unique number will be issued. The cost of the card and the registered mailing fee will be shouldered by the Applicant.
19. Designated Dispute Resolution Institution contracted with PNB Tokyo is Japanese Bankers Association.  
Contact point: Japanese Bankers Association Customer Relations Center  
Phone number: 0570-017109 or 03-5252-3772

END



# PNB Postal Link

## Remittance Card Application Form / ポスタル・リンク登録依頼書

\* ご登録は郵送でのみ受け付けます

**REGISTRATION IS ONLY BY MAIL**  
 Fax or E-mail is not acceptable

Remitter (Nagpapadala) 送金人			
Name (氏名)	FAMILY NAME (姓)	FIRST NAME (名)	MIDDLE NAME
Address in Japan (住所)	〒		
PNB ID Number	Date of Birth (MM/DD/YY) (生年月日)	Mobile / Tel.No. (携帯又は電話番号)	E-mail Address (メールアドレス)
Beneficiary (Receiver - Pinapadalhan) 受取人			
Account Name (口座名義人)	FAMILY NAME (姓)	FIRST NAME (名)	MIDDLE NAME
Mobile / Tel. No. (携帯又は電話番号)		PC E-mail Address (PCメールアドレス)	
Bank (銀行名)	Philippine National Bank	Account No. (口座番号)	
Branch Name (支店名)		GFC Reference No.	
<input type="checkbox"/> Advise & Pay (pay over the counter in Peso only) (通知後窓口払い、ペソ建のみ)	Please check here if beneficiary has no receiving account. (通知後窓口払いをご希望の際は左記にチェックを入れてください)		
Relationship to Remitter (送金依頼人との関係):	Purpose of Remittance 送金目的(下記のボックスにチェックを入れてください)		
	<input type="checkbox"/> Family Support / Living Expenses (家族送金) <input type="checkbox"/> Savings / Deposit (預金)		

FOR PNB TOKYO BRANCH'S USE ONLY						
Rec'd by/date :	Approved by :	Validated by:	Encoded by/Date	PNB Postal Link Card Number	Registration:	
					In-Person	By Mail

**Important Reminder :** If in case there are any changes in your address, visa and ID validity, please enclose together with the registration form copies of your ID as follows.

注 : お客様のお届けの住所やビザ等に変更があった場合には、登録申込書と共に新しい身分証明書のコピーをご郵送くださいますようお願いいたします。

**For Foreigners (外国籍の方):**

Valid Alien Registration Card (front and back)  
 外国人登録証明書 (両面)  
 Valid Passport (pages with photo/signature, visa page) and address proof  
 パスポート (氏名、生年月日、ビザページ) 及び住所を証明する公共料金の領収書等

**For Japanese Nationals (日本国籍の方):**

Valid Japanese Drivers License (front and back)  
 日本の運転免許証 (両面)  
 Passport (pages with photo/signature and last page with Japan address)  
 パスポート (氏名・生年月日及び住所記載ページ)  
 Health Insurance (name/address/birthday pages)  
 健康保険証 (氏名・住所・生年月日)

## Privacy Policy and Customer Data Protection

To be a bank that enjoys the confidence of our customers and of customer's choice, PNB Tokyo observes the relevant laws and ordinances as well as the other standards relating to customer's personal information, conforms with the various regulations, etc. of PNB Tokyo that relate to personal data protection, and makes every effort to conduct appropriate management and maintain accuracy and confidentiality in line with the following :

1. Purpose of use of information  
PNB Tokyo acquires the personal information of customers so that transactions with customers progress securely and soundly and so that customers can be provided with better financial products and services. In concrete terms, the information is used for such purposes as checking the identity of a person, checking conditions for doing business, and introducing new products and services to the customer.
2. Types of information to be acquired  
The most general types of information to be acquired are full name, address, date of birth, sex, and the telephone number of the customer. In addition to these types is the information requested to the customer when transactions are commenced.
3. Provision of information  
PNB Tokyo shall not externally provide customer information except in the following cases:
  - Where the customer has given a consent.
  - Where the situation comes under the exception cases which are stipulated by laws or ordinances.
4. Information management method  
Appropriate measures are constantly taken so that customer information can be kept accurate and up-to-dated. In addition, to prevent the loss, destruction, falsification, and leakage, etc. of the personal data of customer information, PNB Tokyo takes appropriate information security measures. In addition, PNB Tokyo ensures that any company handling the personal data of customers, etc. on consignment from PNB Tokyo also enforces rigorous management.
5. Customer's application for disclosure, correction or discontinuation  
Unless there is a particular reason, PNB Tokyo approves customer's request for disclosure of his/her own information after PNB Tokyo checks that the applicant is the person concerned. In addition, if the information about the customer is inaccurate, PNB Tokyo modifies it so that it is accurate. Inquiries shall be forwarded to the Information Desk for Personal Data Protection specified below. Please note that cost may be charged for disclosure of personal information.  
  
Discontinuation of Promotional Materials :  
To continuously update clients of new products and services, PNB Tokyo shall insert flyers, advertising materials and the likes in the mails it sends out. If customer wishes otherwise, please contact and advise PNB Tokyo.
6. Customer inquiries and complaints  
The customer may contact the person-in-charge as provided below for inquiries, complaints, and requests for disclosure, correction of data and discontinuation of the use of personal information.  
Philippine National Bank, Tokyo Branch                      Personal Data Protection Manager  
Tel. 03-5401-3300 Business Hours: 9:00 to 15:00  
(Excluding weekends, Japanese Public Holidays and the year-end/new year banking holidays.)
7. Modifications  
The above information may be modified as a result of amendments to the law and other reasons. In that case, a notice will be posted at PNB Tokyo's premises.

### General Provisions applied to overseas remittance transaction

1. PNB Tokyo shall not be responsible for errors or delays in the domestic fund transfer or for inaccuracies in the instructions provided, or for any other consequences arising from causes beyond its control. Nor is PNB Tokyo responsible for any consequential damages caused by errors or delays in transmission or non-transmission.
2. Cancellation or dismissal of the client's remittance request : Even if PNB Tokyo was requested to make a remittance by the client, PNB Tokyo shall have its discretion not to do so under the following cases :
  - a. The purpose of the client's remittance is against the Japanese Foreign Exchange Regulations.
  - b. War, civil commotion or some similar occasions will possibly prevent PNB Tokyo's remittance to the beneficiaries or block PNB Tokyo's funds in the Philippines or in Japan
  - c. This remittance will possibly be subject to money laundering, which is mainly related to the drug, crimes, terrorism, etc.
3. Amendment or cancellation
  - a. If PNB Tokyo can determine that it can still be done, amendment or cancellation of an implemented remittance can be facilitated upon the client's request. Amendment or cancellation cannot be done once the funds are already withdrawn by the beneficiary.
  - b. PNB Tokyo shall require the client to present duly signed written request plus a valid ID to properly establish his/her identity.
  - c. PNB Tokyo shall not be liable for any loss if it cannot amend or cancel due to restriction of the law, emergency restriction by the government or by public body (Central Bank, etc.)
  - d. The client will be requested to pay a follow-up fee of JPY2,500 per item. Follow-up fee may be subject to change.
  - e. For amendment of remittance, original rate used will prevail. As for cancellation, yen equivalent using PNB Tokyo's TTB rate of the day when the exact fund is received from beneficiary bank, less their charges will be the refunded amount.
4. PNB Tokyo shall at any time have its own option or discretion for with which way PNB Tokyo shall use either by its on-line system or by any other channel.
5. Contact information:
  - a. In the necessity of any contact with the client, address or telephone number in the client's application is regarded as his/her contact information.
  - b. PNB Tokyo shall not be liable for any loss deriving from miscommunication due to the reasons that the client's written address is incorrect or the client's telephone number is incorrect.
6. Any loss : PNB Tokyo shall not be liable for any loss deriving from these events :
  - a. National calamity, war, any incident in transit, civil commotion, restriction by laws, emergency restriction by Government or by public body (Central Bank, etc.)
  - b. Failure of PNB Tokyo's computer system under (within) the level that PNB Tokyo pays regular attention for its service, failure of telecommunication, failure of computer system, or garble or mistake or omission of the words due to telecommunication failure.
  - c. As the result of following the procedure prevailing in the Philippines or countries where the beneficiary bank locates.
  - d. Mistake in remittance details, e.g. beneficiary, account number, etc. by the client.
  - e. Legal dispute among remitter, beneficiary or the third party.
  - f. Any other loss other than PNB Tokyo's own clear mistake.
7. Non-arrival of the client's remittance : If the client find that his/her remittance did not reach his/her beneficiary, please let PNB Tokyo know at the soonest so that PNB Tokyo shall trace immediately and inform the client of the result in due course.

## Postal Link 取引規約

1. お客様が送金円貨額を入金していただく際の振込先は、ゆうちょ銀行から提供される PNB Postal Link Card(“カード”)をご使用のうえ、フィリピン・ナショナル・バンク東京支店(“当行”)が指定するゆうちょ銀行の口座へ入金していただくこととなります。日本全国の郵便局 ATM 及び郵便局窓口にてお取扱いたします。
2. 都度送金に係る金額の制限はありません。また、毎月の送金金額累計の制限もありません。しかし、お客様に於かれましては、カードを使用しての送金取引は当行において資金洗浄モニタリングの対象となることをご理解いただくとともに、100万円以上の送金依頼の際は資金原資および送金目的を証する資料の提出をお願い致します。  
さらに、最初の10万円超の送金依頼の際は、当行所定のRMR(送金依頼書)をご記入頂くと共に、本人確認書類のコピーの提出をお願い致します。
3. お客様が、ゆうちょ銀行にて、午前8時30分から午前11時30分までに振込を完了された場合、当行の送金処理は同銀行営業日の午後3時以降となります(同日処理)。振込完了が午前11時30分以降(“同日処理締切時間”)午後7時まで、或いは遅くとも午後9時までとなった場合、当行の送金処理は翌銀行営業日となります(翌日処理)。書類あるいは登録情報の不備が無い限りにおいて送金処理を行います。振込資金はフィリピンへ送金されます。お受取人様口座の通貨により、ペソあるいはUSドル建にて送金処理を行います。また、通知後窓口払いの場合は、ペソ建のみの送金処理となります。USドル建の通知後窓口払いはお受けできませんので、ご了承ください。  
適用為替レートは当行送金処理(取組み)時に於ける当行公示の TTS レートとなります。
4. お客様への利便として、同日処理締切時間以前の振込あるいは、同日処理締切時間以降の振込について同一受取人への送金依頼につきましては、振込資金の統合処理を行い10万円超の送金依頼を受け付けます。統合処理に係るお客様からの書面あるいは口頭での指図は不要です。
5. ゆうちょ銀行での振込手数料はお客様のご負担となります。尚、振込手数料は将来変更になる可能性があります。
6. 本送金サービスは個人の方のご利用に限定させていただきます。また、送金目的も、家族送金またはご自身の口座への入金等に限定させていただきます。法人のお客様はご利用になれませんので、ご了承ください。
7. お客様が提出された本人確認書類に記載のご自宅住所が本送金サービスへのご登録住所となります。本人確認書類上に記載がある場合でも勤務先住所はご登録いただけません。また、本送金サービスに関する書類等はご登録のご自宅住所へのみ郵送で送付させていただきます。
8. 本送金サービスは、フィリピン国内への送金、またPNBオンラインアカウント、Global Filipino Card および通知後窓口払い(ペソ建のみ)への送金に限定させていただきます。PNB 定期預金口座または PNB 3D(ペソ建宅配便による配達)・通知後窓口払い(USドル建)への送金はお受けできませんので、ご了承ください。
9. 本送金サービスをご利用になるには事前登録が必要です。当初を含む5名までの受取人様のご登録及びカード発行には手数料はかかりません。6名以降、受取人様を追加登録される場合は都度500円(郵送料を含みます)をお客様にご負担していただきます。郵送料は将来変更になる可能性があります。
10. お客様からのお申込が受領、承認された後、カードを申込書受領から約1週間で発送いたします。
11. お客様の本送金サービスの申し込み中に不備があり、当行よりの照会・ご案内に対し1ヶ月以内にご返答が無い場合は、当行はお客様の本送金サービスの申し込みをキャンセルする権利を有します。
12. 発送したカードが当行へ返送され、お客様の住所の確認或いは変更の手続きがカード発送後3ヶ月以内に行われない場合には、当行はお客様の本送金サービスの申し込みをキャンセルする権利を有します。
13. 当行はカードを変更する権利を有します。その際の新カード発行及び通知に係る費用は当行負担となります。
14. ご登録の受取人様の口座が解約或いは使用不可となった場合には、お客様は、カードを他の受取人様との送金取引に変更する権利を有します。  
また、ご登録の受取人様が受取口座を開設された場合、お客様は、カードを同受取人様との送金取引に変更する権利を有します。
15. お客様の本人確認ができない或いは本人確認事項に疑義が生じた場合は、当行は本サービスを停止或いは終了する権利を有します。
16. 各カードにはそれぞれ独自の番号が付き、申込書1通(カード)毎に、1人の送金人と1人の受取人が一対となっております。カードの使用を伴うお振込が当行への送金指図となります。 確実な送金処理が行われるためには、お振込の際、お客様の責任で正しいカードを使用していただく必要があります。  
誤ったカードをご使用された場合、それによって起こりうる送金の遅延、不実行その他、お客様が被る一切の不都合及び損害に対して当行は一切責を負いません。
17. カードに欠陥があった場合:
  - a) 最初のご利用の際にカードが使用できなかった場合、ゆうちょ銀行は当行経由新しい番号のカードを無料で再発行いたします。
  - b) 最初は問題なく使用することができたカードが、その後お客様の不適切な取扱による損傷のために使用できなくなった場合、ゆうちょ銀行は 当行経由新しい番号のカードを発行いたしますが、その際の費用 500 円(カード発行手数料及び郵送料)はお客様のご負担とさせていただきます。
18. カードの紛失/損害があった場合:
  - a) お客様がカードを紛失又は損害を受けた場合、直ちに当行にお知らせくださいますようお願いいたします。当行はその旨をゆうちょ銀行へ報告いたします。
  - b) 当行は直ちにカードの使用を停止いたします。お客様が本送金サービスの継続をご希望の場合、紛失又は損害を受けたカードの代わりに新しい番号のカードを発行いたします。その際のカードの発行手数料及び郵送料はお客様のご負担とさせていただきます。
19. 当行が契約している指定紛争解決機関は全国銀行協会です。  
連絡先: 全国銀行協会相談室 電話番号: 0570-017109 または 03-5252-3772

2 April 2012



Philippine National Bank Tokyo Branch  
フィリピンナショナルバンク東京支店  
5F Fukide Building, 4-1-13 Toranomom, Minato-ku, Tokyo Japan 〒105-0001  
東京都港区虎ノ門4-1-13 茸手ビル5階  
Tel: 03-5401-3300 Fax: 03-5401-3634 Rate Info: 03-5401-3536/03-5401-3530