

CHECKLIST

Requirements for Virtual Access 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*
- 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.

Virtual Access

A simple and more convenient way to send remittance through Bank Transfer

CLIENT'S CONSENT TO THE TERMS AND CONDITIONS OF VIRTUAL ACCESS:

"バーチャル・アクセス" (送金用個別入金口座) 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 Virtual Access 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"バーチャル・アクセス"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 Virtual Access on the back page and Privacy Policy and Customer Data Protection on the back page of the following page before affixing your signature.

裏面の"バーチャル・アクセス" (送金用個別入金口座) 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 Virtual Access

Specific Conditions of this remittance facility :

1. The Applicant is required to credit his/her funds to an assigned "Virtual Account" with Mizuho Corporate Bank.
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 Virtual Account 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 transfer by 3:00 PM shall be executed on the same day if there will be no documentation problem. The funds received shall be converted into Philippine Peso or US dollars depending on the currencies of the beneficiary's account by using TTS rate quoted by PNB Tokyo on the date when remittance requested by the Applicant is implemented.
4. The Applicant is reminded that request for combining the several funds is not allowed even if yen funds were transferred within the same day and for the same beneficiary. Each transfer of the funds to the Virtual Account is treated as independent each other.
5. Implementation of remittance for the cases mentioned below shall be on the next banking day (Monday to Friday) from the date of bank transfer :
a). After 3:00 p.m. from Mondays through Fridays. b). On Saturdays, Sundays and Japanese National Holidays.
6. Fees to be charged at Mizuho Bank or other banks is shouldered by the Applicant. Fees are subject to change in future.
7. 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.
8. 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 Virtual Access will be mailed to the Home Address only.
9. This remittance facility is only to the Philippines and only to PNB on-line accounts or Global Filipino Card.
It is not applicable for remittances to PNB Time Deposits, Peso Door-to-Door Delivery (3D) and PNB Advise and Pay (pay over the counter).
10. Pre-registration is a necessity to this remittance facility. For initial & succeeding registration of the beneficiaries up to 5 in total, cost of the Furikomi Card of Mizuho Bank will be shouldered by PNB Tokyo. For all succeeding registration from the 6th beneficiary, cost of 500 yen will be borne by the Applicant.
11. Upon approval by PNB Tokyo of the Applicant's application, an Advice on the "Virtual Account" will either be provided over the counter or sent by ordinary mail to the Applicant.
12. PNB Tokyo shall reserve the right to cancel Virtual Access Application Form with incomplete or insufficient requirements if the Applicant did not comply after one (1) month of sending the Notification Letter.
13. PNB Tokyo shall reserve the right to cancel the Virtual Access Application if the Advice on the "Virtual Account" returns to PNB Tokyo and no address confirmation or update is done by the Applicant in three (3) months from the Advice.
14. PNB Tokyo shall reserve the right to re-assign a new Virtual Account on its discretion. PNB Tokyo shall bear the mailings to inform clients of a new Virtual Account.
15. The Applicant shall reserve the right to request for the Virtual Account to be re-assigned to a different beneficiary or beneficiary's account should the existing account is already closed or no longer in use.
16. 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 discretion of PNB Tokyo.
17. Each "Virtual Account" will respectively correspond one specific remitter to one specific beneficiary. Usage of this Virtual Account at transferring funds will constitute the Remittance Instruction. It will be the registered Applicant's responsibility to properly use the correct Virtual Account 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 the Virtual Account or due to lack of proper registration or its updates.
18. PNB Tokyo shall reserve the right to cancel the assigned "Virtual Account" and re-assign the said "Virtual Account" to a different remitter or beneficiary where there is no transaction made for twelve (12) months.

END



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
〒105-0001 東京都港区虎ノ門4-1-13 蒼手ビル5階
Tel: 03-5401-3300 Fax: 03-5401-3634 Rate Info: 03-5401-3536/03-5401-3530

1 February 2011

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

* ご登録は郵送でのみ受け付けます

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APPLICATION FORM/バーチャル・アクセス登録依頼書

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):	<input type="checkbox"/> Peso	
Branch Name (支店名)			GFC Reference No.	<input type="checkbox"/> Dollar	
Relationship to Remitter: (送金依頼人との関係):			Purpose of Remittance: (送金の目的)		
			<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 / Date	Encoded by / Date	Virtual Account No.	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 valid 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 (名前、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 Driver's License (front and back)
日本の運転免許証 (両面)

Japanese Passport (pages with photo/signature and last page with Japan Address)
パスポート (名前・生年月日及び住所記載ページ)

Health Insurance (name/address/birthday pages)
健康保険証 (名前・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.

Virtual Access 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、みずほ銀行ではなく、みずほコーポレート銀行ですでお間違いのないようお願いいたします。本送金サービスでは、フィリピン・ナショナル・バンク東京支店(“当行”)がみずほコーポレート銀行に保有しております“Virtual Account”(送金用個別入金口座番号)に入金していただくことになります。
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、お客様におかれましては、“送金用個別入金口座番号”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100万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. お客様が午後3時までに振り込みを行った場合、不備が無い限りにおいて同日に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。適用為替レートは当行送金取組み時に於ける当行公示のTTSレートとなります。
4. 複数の振込資金の統合処理は受け付けていません。例え、同日また同一受取人への振込資金でも同様です。振込資金は、それぞれ独立した送金依頼として取り扱われますのでご注意ください。
5. 下記の時間帯に銀行振込をされた場合、当行での送金処理は翌営業日となりますので、ご了承ください。
 - a. 月曜日から金曜日の午後3時以降
 - b. 土曜日、日曜日及び日本の祝日
6. みずほ銀行あるいは他の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。
7. 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。
8. 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にて送付させていただきます。
9. 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、及びGlobal Filipino Card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)・PNB APAS(通知後窓口払い)への送金はお受けできませんので、ご了承ください。
10. 本送金サービスをご利用になるには、事前登録が必要となります。当初を含む5名までの受取人様のご登録及び、みずほ銀行の振込カード作成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。
11. お客様からのお申込が受領、承認された後、“送金用個別入金口座番号”を当行窓口で、または普通郵便による送付にてお知らせいたします。
12. お客様の本送金サービスの申し込みの不備があり、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. “送金用個別入金口座番号”の通知が当行へ返送され、お客様の住所の確認或いは変更の手続きが通知発送後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。
14. 当行は、“送金用個別入金口座番号”を変更する権利を有します。その際の新振込カード作成及び通知に係る費用は当行負担となります。
15. ご登録の受取人様の口座が解約或いは使用不可の場合には、お客様は、“送金用個別入金口座番号”を他の受取人様との送金取引に変更できる権利を有します。
16. 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、当行は本送金サービスを停止或いは終了する権利を有します。
17. “送金用個別入金口座番号”は、申込書1通毎に(呼応する1人の送金人と1人の受取人1対毎に)割り当てられます。お客様からの“送金用個別入金口座番号”へのお振込が当行への送金指図となります。確実な送金が行われるためには、お振込の際、お客様の責任で正しい“送金用個別入金口座番号”への振込を行っていただく必要があります。誤った“送金用個別入金口座番号”をご使用になられた場合、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任を負いません。
18. 12ヶ月の期間に亘り“送金用個別入金口座番号”を用いた取引が無い場合、当行はお客様との本送金サービスをキャンセルし、他のお客様に当該番号を割り当てる権利を有します。

以上



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
〒105-0001 東京都港区虎ノ門4-1-13 蒼手ビル5階
Tel: 03-5401-3300 Fax: 03-5401-3634 Rate Info: 03-5401-3536/03-5401-3530