

Data Compilation

Others

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1. Service Hours and Points of Contact for Inquiries

1 Service Hours

1. Japan Post (Post Offices)

■ Post Office Service Hours

Days of the week	Mail services	Deposit services	Insurance services
Monday through Friday	9:00 to 17:00 (Some offices are open until 19:00)	9:00 to 16:00 (Some offices are open until 18:00)	9:00 to 16:00 (Some offices are open until 18:00)
Saturday	Closed (Some offices are open from 9:00 to 15:00 or 9:00 to 17:00)	Closed	Closed
Sunday and holidays	Closed (Some offices are open from 9:00 to 12:30)	Closed	Closed

Notes: 1. Hours of certain offices may differ from the above because of their location or other factors.

2. Offices are closed from December 31 through January 3; however, only mail services are available during this period at some offices.

■ Yu-Yu Window

Yu-Yu Window, which is established at certain post office counters, provides access to mail returned because of the absence of the recipient from his/her home and offers services after normal post office hours that include accepting regular mail, Yu-Pack parcel post and certain other items and selling postal stamps, revenue stamps

and certain other items.

Please confirm the location of post offices where Yu-Yu Window is available and service hours via our website (http://www.post.japanpost.jp/shiten_search/index.html) (Japanese only).

2. Japan Post Bank

■ Service Hours

Days of the week	Service Hours
Monday through Friday	9:00 to 16:00 (Some offices are open until 18:00)
Weekends and national holidays	Closed

Notes: 1. Branches are closed from December 31 to January 3.

2. Service hours of some offices may differ from those listed above.

■ ATM Service Hours

Service hours of ATMs are set individually according to their location but the typical hours when ATM services are available are shown in the table below.

For the service hours of individual ATMs, check the information posted at the respective ATMs or "Branches and ATM Information"

on the Japan Post Bank website (http://www.jp-bank.japanpost.jp/access/access_index.html) (Japanese only) or "Search Post Offices and ATMs" via the Japan Post Holdings website (<http://map.japanpost.jp/pc/>) (Japanese only).

Days of the week	Japan Post Bank branches	Post offices (Japan Post Bank agents)	Sub-branches (ATMs located at stations and supermarkets, etc.)
Monday through Friday	8:00 to 21:00 (7:00 to 23:00 at some branches)	9:00 to 17:30 (7:00 to 23:00 at some post offices)	9:00 to 21:00 (7:00 to 23:00 at some sub-branches)
Saturday	9:00 to 19:00 (8:00 to 21:00 at some branches)	9:00 to 12:30 (8:00 to 23:00 at some post offices)	9:00 to 17:00 (8:00 to 23:00 at some sub-branches)
Sunday and holidays (Including January 2 and 3)	9:00 to 19:00 (8:00 to 21:00 at some branches)	9:00 to 17:00 (Service at approx. 6,600 post offices; 8:00 to 21:00 at some post offices)	9:00 to 21:00 (8:00 to 21:00 at some sub-branches)

- Notes: 1. The service hours listed above are typical ATM operating hours, but actual hours may differ by ATM.
 2. Certain ATMs are not available for service on Saturday, Sunday and holidays.
 3. Sub-branches (ATMs located at stations and supermarkets, etc.) do not handle coins or ordinary payments.
 4. The following services are not available via ATMs on (a) Monday through Friday before 7:00 and after 21:00, and (b) before 9:00 and after 17:00 on Saturday, Sunday and holidays: ordinary deposits, TEIGAKU deposits, time deposits, coin withdrawals and fund transfers.
 5. Transfers (making remittances to other financial institutions) for which applications are accepted after 15:00 from Monday to Friday and/or for those accepted on Saturday, Sunday and holidays (including January 2, 3 and December 31) will be handled on the following business day.
 6. Certain ATM and cash dispenser (CD) alliance services may not be available subject to service hours and the type of service provided by affiliated financial institutions.
 7. The Japan Post Group is currently conducting trials of 24-hour ATM services at 16 locations nationwide.
 8. The commission charged by affiliated financial institutions for using their cash card in Japan Post Bank ATMs differs according to the institution. Please inquire to the specific affiliated financial institution. Balance inquiries are also available at free of charge.

3. Japan Post Insurance

Insurance services are available at the insurance counters of post offices.

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Points of Contact for Inquiries

1. For Information and Advice Related to Japan Post Group

For inquiries please call the following phone number: 0120-23-28-86 (toll free). Follow the Interactive Voice Response (IVR) guide to be connected to the appropriate call center.

Telephone number	Select	Details of inquiries	Name	Business hours
Toll-free phone number: 0120-23-28-86 (Japanese only)	[*]+[1]	General inquiries and contact regarding postal services	Japan Post Co., Ltd. Customer Service Center	Weekdays: 8:00 to 22:00 Saturdays, Sundays and holidays: 9:00 to 22:00
	[*]+[4]	Inquiries regarding counter services besides postal, deposit and insurance services		Weekdays: 9:00 to 21:00 Saturdays, Sundays and holidays: 9:00 to 17:00 (Open from 9:00 to 17:00 from December 31 to January 3)
	[*]+[2]▶1	Inquiries and consultation regarding products and services of Japan Post Bank Co., Ltd.	Japan Post Bank Call Center	Weekdays: 8:30 to 21:00 Saturdays, Sundays and holidays: 9:00 to 17:00 (Open from 9:00 to 17:00 from December 31 to January 3)
	[*]+[2]▶2	Contact at the time of loss and theft of such items as passbook and cards	Japan Post Bank Card Loss Center	Available 24-hours, all year round
	[*]+[3]▶1	Inquiries and consultation regarding products and services of Japan Post Insurance Co., Ltd. and postal life insurance	Japan Post Insurance Call Center	Weekdays: 9:00 to 21:00 Saturdays, Sundays and holidays: 9:00 to 17:00 (Excluding January 1 to January 3)
	[*]+[3]▶2	Notification of loss and theft of Japan Post cards (limited to postal life insurance policies)	Japan Post Insurance Card Loss Center	Weekdays: 8:30 to 21:00 (Excluding Saturdays, Sundays and holidays, and December 31 to January 3)

Customers using mobile phones can make inquiries and receive advice concerning postal services and post offices via the following number.

0570-046-666

(Communications charge must be paid by the customer.)

For those who wish to use English, please dial the following number.

0570-046-111

(Communications charge must be paid by the customer.)

(Calls cannot be made from overseas.)

- Notes: 1. If it is not possible to confirm the identity of the person speaking on the telephone, it may not be possible to give a detailed response to a particular inquiry.
 2. In order to improve service and manage operations, effective calls to the Customer Service Center are recorded.

2. For Information and Advice Related to Japan Post Bank

* Certain telephone numbers indicated below are only available in Japan.

Unless otherwise noted, telephone numbers are available toll-free using mobile and Personal Handyphone System (PHS) phones. There are certain cases where Internet Protocol (IP) phones and other equipment cannot be used.

[Contact Information for Lost or Stolen Passbooks or Cards]

■ Card Loss Center

Contact the following to halt transactions for lost or stolen passbooks (certificates) or cash cards.

[Contact Information for Various Types of Inquiries]

■ Japan Post Bank Call Center

Contact the following number for inquiries and consultation regarding products and services.

Service hours	Telephone number
Available 24 hours all year round	0120-794889 (Japanese only) Calls from overseas: +81-45-287-1700 (Communication charges required) (Japanese only)

Service hours	Telephone number
Weekdays: 8:30 to 21:00	0120-108420 (Japanese only)
Weekends and national holidays: 9:00 to 17:00	

Note: Service is available from 9:00 to 17:00 during the period from December 31 to January 3.

■ Investment Trust Call Center (*Toushin Oshiete Call*)

Information regarding investment trusts is also available via the call center and our investment trust website.

<p>Investment trust website: http://www.jp-bank.japanpost.jp/toushin/ (Japanese only)</p>
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Service hours	Telephone number
9:00 to 18:00	0800-800-4104 (Japanese only)

Note: Excluding weekends and national holidays and the period from December 31 to January 3

■ Defined Contribution Pension Call Center

Material requests and inquiries regarding enrollment of defined contribution pensions (individual annuities) can be made via the following number.

Service hours	Telephone number
9:00 to 21:00	0120-401034 (Japanese only)

Note: Excluding weekends and national holidays and the period from December 31 to January 3

■ Japan Post Bank Transfers Inquiry Center

Inquiries regarding transfers between other financial institutions, including branch name, deposit item and account number can be made via the following number.

Service hours	Telephone number
Interactive voice response: Available 24 hours all year round	0120-253811 (Japanese only)
Operator response: Weekdays: 8:30 to 21:00 Weekends and national holidays: 9:00 to 17:00 (Service is available from 9:00 to 17:00 during the period from December 31 to January 3.)	

■ English-Language Information Services

For those who wish to make inquiries in English regarding the products and services of Japan Post Bank, please call the following number during the hours indicated.

Service hours	Telephone number
8:30 to 18:00	0120-085420

Notes: 1. Excluding weekends and national holidays and the period from December 31 to January 3
2. Calls to this number cannot be made from mobile phones, PHS, IP or certain other types of devices.

■ Designated Dispute Resolution Institution

Japan Post Bank has formed a contract with the Japanese Bankers Association as a designated dispute resolution institution. (one company)

Point of contact (Japanese Bankers Association Counseling Office) is shown on the right.

Service hours	Telephone number
9:00 to 17:00	0570-017109 or 03-5252-3772

Notes: 1. Excluding weekends and national holidays and the period from December 31 to January 3
2. For details, please visit the Japanese Bankers Association Counseling Office website (<http://www.zenginkyo.or.jp/adr/>).

3. For Information and Advice Related to Japan Post Insurance

■ Japan Post Insurance Call Center

The Japan Post Insurance Call Center handles inquiries regarding insurance products, premium rates and various types of procedure methods. Please note that in some instances immediate responses cannot be provided depending on the nature of the inquiry.

For responses following the completion of various procedures, information will be provided after the call is forwarded to the service center.

Service hours	Telephone number
Weekdays: 9:00 to 21:00	0120-552-950 (Japanese only)
Saturday, Sunday and holidays: 9:00 to 17:00	

Note: Excluding the period from January 1 to January 3

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Online Inquiries

We can also handle inquiries via the Japan Post Holdings website (<http://www.japanpost.jp/faq/index03.html>).

Please click the button for the link to the relevant company depending on the details of the inquiry.

2. Japan Post Group Privacy Policy

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Japan Post Group Privacy Policy

The Japan Post Group (“the Group”) is dedicated to providing services that can achieve a high degree of customer satisfaction. Properly protecting personal data is vital to accomplishing this goal. Accordingly, the Group has established the following fundamental policy for protecting personal data, which is generally known as the Group’s privacy policy.

(1) Compliance with laws and regulations

When handling personal data, the Group complies with all laws and regulations associated with protecting personal data, national government policies and the provisions of the privacy policy (“laws, regulations, etc.,” hereafter).

(2) Purpose of using personal data

The Group specifies the purpose of using personal data and uses this data solely for achieving this purpose.

The purposes for which Group companies use personal data are listed in the privacy policies on each company’s website and where applicable.

(3) Acquisition of personal data

The Group acquires personal data using methods that are legal and proper.

(4) Security measures for management of personal data

The Group uses an appropriate security management system to prevent leaks, losses or alterations of personal data. In addition, the Group properly supervises employees and outsourcing parties.

(5) Provision of personal data to third parties

Except in cases where required by laws, regulations, etc., the Group does not supply personal data to third parties without the prior consent of each individual.

In cases where two or more Group companies share the same personal data, this sharing is performed only after providing prior notice or public announcements of items required by law.

(6) Procedures for requesting disclosure of personal data

The Group responds in a sincere manner in cases where there are requests for the notification of the purpose of use or for the disclosure, correction or termination of use of personal data as prescribed by laws, regulations, etc.

The disclosure request procedures for each company can be found on their respective websites and where applicable.

(7) Points of contact for inquiries

Inquiries and requests regarding disclosure and other uses of personal data can be made to designated points of contact.

(8) Continuous improvements

The Group constantly reviews and improves its management and handling methods for the protection of personal data in response to advances in information technology and shifts in social demands.

The Japan Post Group began with the October 2007 privatization of Japan's postal system. Japan Post Group companies consist of Japan Post Holdings Co., Ltd., Japan Post Co., Ltd., Japan Post Bank Co., Ltd., Japan Post Insurance Co., Ltd. and several other subsidiaries and affiliated companies.

Each Japan Post Group company uses its respective specialized skills to provide high-quality services. The objective is to achieve even greater customer satisfaction.

To accomplish this goal, the Japan Post Group wishes to share customers' personal data solely to the degree required and within the scope explained below. This data is used to conduct business activities performed directly by Group companies or through outsourcing parties.

The Group asks for customers' understanding and pledges that strict information management will be used during the shared use of personal data.

(1) Personal data items for shared use

Shared use covers names, birth dates, addresses, telephone numbers and other contact information, family members, occupations and data concerning business transactions with the Group. However, this excludes information about materials sent or delivered by postal mail or any sensitive information.

(2) Scope of parties involved in shared use

Shared use is limited to the Japan Post Group. However, this applies only to companies included in the consolidated financial statements, including equity-method affiliates, of Japan Post Holdings, as prescribed by laws, regulations, etc., and is limited to the following companies:

Japan Post Holdings Co., Ltd, Japan Post Co., Ltd, Japan Post Bank Co., Ltd, Japan Post Insurance Co., Ltd.

(3) Purpose of use

- 1) Distribution of information about services and research and development involving services
- 2) Decisions involving the provision of services
- 3) For the proper management of Group business operations primarily for the purpose of monitoring and managing risks

(4) Name of party with responsibility for managing personal data

Japan Post Holdings Co., Ltd.

(5) Other items

- 1) Customer data from pre-privatization postal insurance policy contracts will be used for insurance sales activities only after receiving the prior consent of the applicable customers.
- 2) Prior consent of the applicable customers will be received before using data on savings transactions (private financial information) for insurance sales activities and before using data on transactions (private financial information) involving life insurance policies (including postal insurance) to sell savings products.

3. Japan Post Group Conflicts of Interest Management Policy

Details of Policy

The Japan Post Group (“the Group”) conducts business activities fairly based on laws, ordinances and internal regulations so that the interests of customers are not unduly impaired due to transactions that may give rise to a conflict of interest.

1. The following companies in the Japan Post Group (“Group companies”) fall within the scope of the Conflicts of Interest Management Policy

- Japan Post Bank Co., Ltd.
- Japan Post Insurance Co., Ltd.
- Japan Post Co., Ltd.

2. The Group will manage conflicts of interest for the transactions stipulated below.

(1) Transactions that may unduly impair the interests of customers among the following transactions:

- Transaction with a customer that has an interest in one of the Group companies based on an agreement
- Transaction with a party that has conflicting interests or is competing with a customer that has an interest in one of the Group companies based on an agreement
- Transaction that makes wrongful use of information gained from a customer with an interest in one of the Group companies based on an agreement

(2) Any transaction aside from the aforementioned that may unduly impair the interests of the customer due to a conflict of interest

3. The Group will select one or a combination of the following methods and other measures to manage transactions with a conflict of interest:

- (1) Separate the business unit conducting the target transaction and the business unit conducting the secondary transaction with the customer
- (2) Amend the terms and conditions or method of the target transaction or the secondary transaction with the customer
- (3) Discontinue the target transaction or the secondary transaction with the customer
- (4) Properly disclose to the customer that the target transaction may unduly impair his or her interests

4. The Group will establish a department that handles conflicts of interest independent from business departments that will specify target transactions and properly manage conflicts of interest. In addition, the Group will educate and train executives and employees so that they comply with laws, ordinances and internal regulations set down regarding the management of conflicts of interest.

5. The Group will continuously review its management stance regarding conflicts of interest and strive to make improvements.

4. Japan Post Group Information Security Declaration

Services provided by Japan Post Holdings Co., Ltd., Japan Post Co., Ltd., Japan Post Bank Co., Ltd. and Japan Post Insurance Co., Ltd. as the Japan Post Group are used by a large number of customers. We believe that information about these customers must be strictly managed, and the services used by customers must be absolutely safe.

We understand that information security is essential for

customers to use our services with confidence. Our activities reflect this awareness of the importance of information security. We place priority on the following items in order to manage information about customers safely and to protect this information from leaks and alterations resulting from unauthorized access and from disruptions in services caused by accidents, natural disasters and other events.

1. We will establish a basic policy regarding information security for the Japan Post Group and follow this policy for the purpose of conducting information security activities.
2. We will conduct a continuous information security training program for the purpose of maintaining a strong awareness among employees of the importance of information security and reinforcing that awareness.
3. We will conduct continuous inspections of information security activities and make revisions and improvements whenever needed for the purpose of maintaining and enhancing the effectiveness of information security activities.