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## About Japan Post

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### CONTENTS

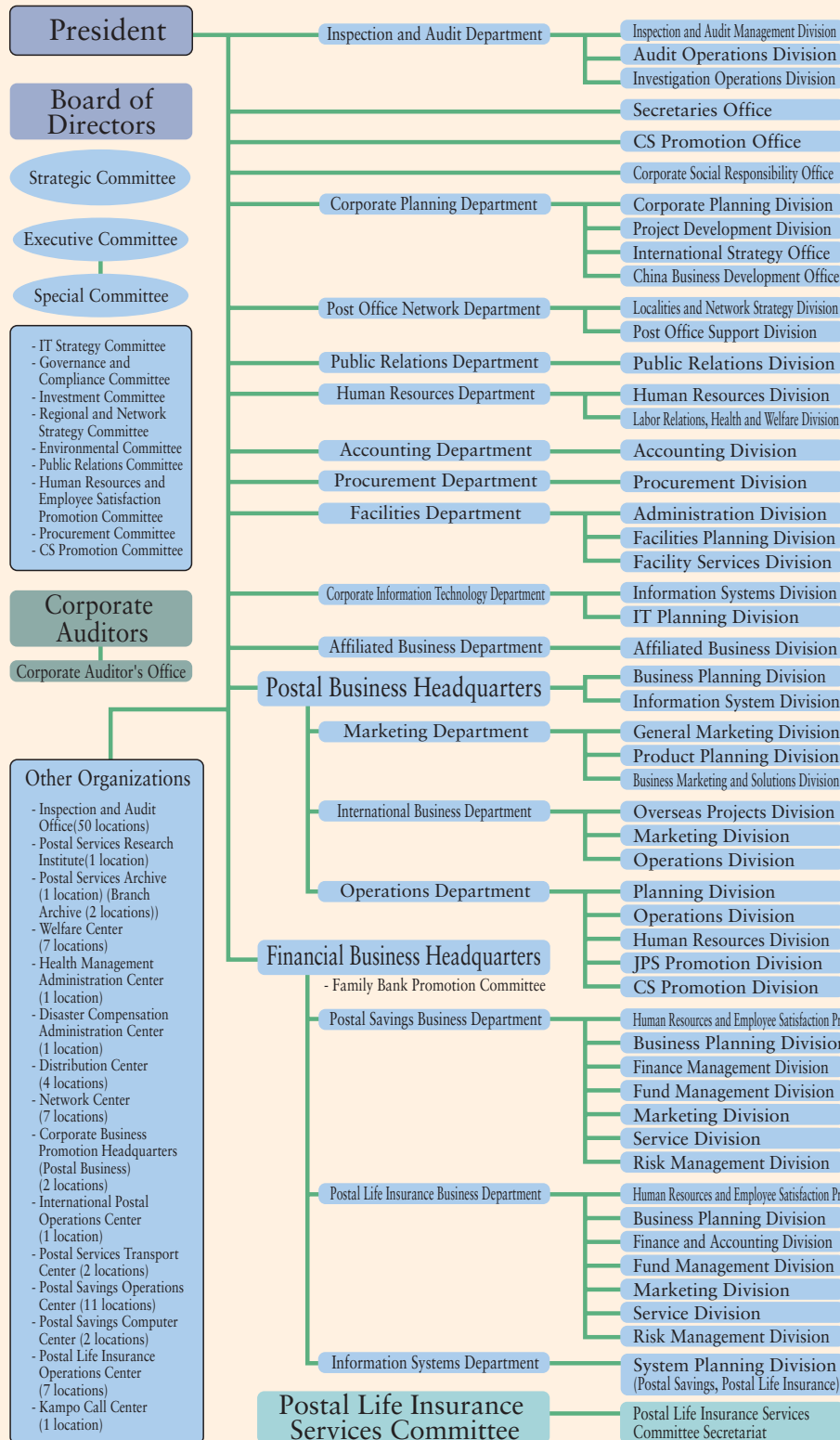
<b>1. Organization Overview</b> .....	<b>90</b>
(1) ORGANIZATION CHART .....	90
(2) NUMBER OF POST OFFICES (AS OF MARCH 31, 2004)...	91
(3) EMPLOYEE SITUATION IN FISCAL 2003 .....	91
(4) NUMBER OF MAILBOXES.....	91
(5) NUMBER OF ATMs AND CDs INSTALLED .....	91
<b>2. Post Office Network Characteristics</b> .....	<b>92</b>
<b>3. Board of Directors</b> .....	<b>93</b>
<b>4. Content of Operations</b> .....	<b>94</b>
<b>5. Line-Up of Products and Services</b> .....	<b>95</b>
(1) POSTAL SERVICES .....	95
(2) POSTAL SAVINGS PRODUCTS .....	99
(3) TYPES OF POSTAL LIFE INSURANCE .....	103
<b>6. Main Materials for Provision of Information</b> ...	<b>106</b>
(1) DISCLOSURE BOOKLETS .....	106
(2) WEBSITES .....	107
<b>7. Addresses of Head Office     and Regional Offices</b> .....	<b>108</b>
<b>8. Operating Times and Inquiries</b> .....	<b>108</b>
(1) POST OFFICE OPERATING TIMES .....	108
(2) ATM AND CASH DISPENSER SERVICE HOURS.....	109
(3) INQUIRIES.....	110
(4) INFORMATION DISCLOSURE SERVICE .....	113
<b>9. History</b> .....	<b>113</b>
<b>10. Relationships with Subsidiaries</b> .....	<b>114</b>

# 1

# Organization Overview

## 1 Organization Chart

### Head Office



### Branches, etc.

#### Regional Office (13 locations)

- Hokkaido Regional Office
- Tohoku Regional Office
- Kanto Regional Office
- Tokyo Regional Office
- South Kanto Regional Office
- Shinetsu Regional Office
- Hokuriku Regional Office
- Tokai Regional Office
- Kinki Regional Office
- Chugoku Regional Office
- Shikoku Regional Office
- Kyushu Regional Office
- Okinawa Regional Office

- Postal Savings Regional Center (49 locations)

#### Post Office (about 24,700 locations)

#### Post Office (about 20,200 locations)

- Reference Postal Agencies (about 4,500 locations)

#### Affiliated facilities

- Policyholder Welfare Facility (97 locations)
- Japan Post Hospital (14 locations)
- Japan Post Health Care Center (36 locations)
- Health Care Office (16 locations)
- Training Institute (11 locations)

(As of July 1, 2004)

## 2 Number of Post Offices (as of March 31, 2004)

(as of March 31, 2004)

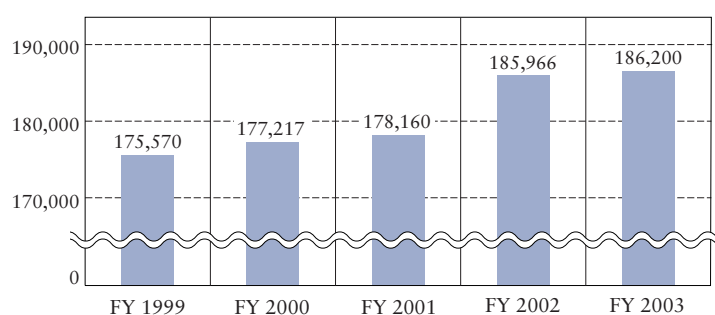
Ordinary post offices			Special post offices			Postal agencies	Total
Collection-and-delivery post offices	Non-collection-and-delivery post offices	Subtotal	Collection-and-delivery post offices	Non-collection-and-delivery post offices	Subtotal		
1,262	48	1,310	3,530	15,405	18,935	4,470	24,715

## 3 Employee Situation in Fiscal 2003

	Japan Post total	Postal Services	Postal Savings	Postal Life Insurance	Other
Number of employees	271,368	120,255	57,877	42,871	50,365

Note: Number of employees is the number as of March 31, 2004.

## 4 Number of Mailboxes



## 5 Number of ATMs and CDs Installed

The first ATMs and CDs were installed in FY 1979, and by the end of FY 1992 had been installed in every post office in Japan, with the exception of a small number of post offices where they were omitted for reasons of space (also excluding postal agencies).

	FY 1999	FY 2000	FY 2001	FY 2002	FY 2003
Number of ATMs	25,184	25,520	25,802	26,123	26,483
Number installed away from post office	2,378	2,598	2,748	2,817	2,874

## 2

# Post Office Network Characteristics

Post offices provide post, savings and life insurance services to the public through the nationwide post office network. At the same time, they serve as focal points for the community where information can be obtained and advice provided on a variety of issues related to the requirements of everyday life.

## ■ MAINTAINING POST OFFICE NETWORK STANDARDS

With post offices established in all 3,132 cities, towns and villages in Japan (as of end of fiscal 2003), Japan Post offers a complete network of services across the country. (Total number of post offices as of the end of fiscal 2003: 24,715)

## ■ LIFELINE FUNCTION DURING DISASTERS

The Post Office Network, reaching every nook and cranny of Japan, provides various services as needed by residents in times of disasters or other emergency-related situations. (Disaster services can include free supplies of postcards, etc., emergency handling for lost postal savings passbooks or stamps, immediate payment of insurance claims and loans, etc.)

## ■ OTHER LIFELINE SERVICES INCLUDE HANDLING OF VARIOUS GOVERNMENT ADMINISTRATIVE SERVICES, SALES OF REVENUE STAMPS, PAYMENT OF PENSION BENEFITS, AND OTHER ITEMS ESSENTIAL FOR DAILY LIFE

## ■ LOCAL-ORIENTED POLICIES

Japan Post is promoting policies to boost post office capabilities in response to local demands and expectations, strengthening the links between local communities and post offices, and raising the profile of post offices as the public institution closest to the people. (Acceptance of administrative work on behalf of local government authorities, the Himawari Service, participation in fire prevention activities, etc.)

## ■ PRIVATE-SECTOR UTILIZATION OF THE POST OFFICE NETWORK

Japan Post is opening up the life infrastructure of the Post Office Network through promotion of tie-ups with private-sector services to improve customer convenience. (ATM service tie-ups with private-sector financial institutions, sales of compulsory liability insurance for motorcycles, etc.)

Future utilization of the Post Office Network will include further expansion of life infrastructure services for local residents, and many other service possibilities in response to the needs of the local society and economy are now under study. (the One Stop Convenience Office Concept)

## LIST OF BOARD OF DIRECTORS AS OF END OF FISCAL 2003

(As of March 31, 2004)

### President

IKUTA Masaharu

### Senior Executive Vice Presidents

TAKAHASHI Toshihiro    DAN Hiroaki

### Executive Vice Presidents

#### (Standing)

YAMASHITA Izumi	INAMURA Kobo	HIROSE Syunichiro	HONPO Yoshiaki
NISHIMURA Kiyoshi	TAKAHASHI Morikazu	ONO Toshiro	SASAKI Hideharu
SAIO Chikanori	ITO Takao	OKADA Katsuyuki	

#### (Non-standing)

IKEO Kazuhito	KITASHIRO Kakutarō	MUNEKUNI Yoshihide
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### Corporate Auditors

#### (Standing)

ASAI Hachiro	NIMURA Hideo
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#### (Non-standing)

INOUE Hidekazu

Note: KITASHIRO Kakutarō (Non-standing) retired from the office of Executive Vice President on March 31, 2004

## BOARD OF DIRECTORS NEWLY APPOINTED ON APRIL 1, 2004

### Executive Vice Presidents

#### (Non-standing)

SETO Yuzo	ISHIKURA Yoko
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# 4

## Content of Operations

The Japan Post Corporation engages in the following operations, based on regulations in Article 19 of the Japan Post Corporation Law (2002 Law No.97).

<p>Postal Service operations</p>	<p>Provides delivery services for letters and parcels</p> <ul style="list-style-type: none"> <li>• Postal service operations</li> <li>• Issues New Year's cards and lottery postcards</li> </ul> <p>Operations utilizing sales resources, etc.</p> <ul style="list-style-type: none"> <li>• Sale of revenue stamps</li> <li>• Operations entrusted by NTT East and West, and by NHK and others</li> </ul>
<p>Postal Savings operations</p>	<p>Provides simple and sure savings methods</p> <ul style="list-style-type: none"> <li>• Postal savings operations</li> </ul> <p>Provides simple and sure cash transfer methods</p> <ul style="list-style-type: none"> <li>• Postal money orders operations</li> </ul> <p>Provides simple and sure cash transfer and settlement methods for claims and liabilities</p> <ul style="list-style-type: none"> <li>• Postal giro operations</li> </ul> <p>Operations utilizing management resources, etc.</p> <ul style="list-style-type: none"> <li>• Pays retirement allowances and other government disbursements</li> <li>• Establishes and operates general announcement and dissemination facilities</li> <li>• Handles bidding for government bonds, etc.</li> <li>• Processes contributions to postal savings for International Voluntary Aid</li> <li>• Exchanges foreign currencies and purchases and sells travelers checks</li> <li>• Processes contributions to Disaster Voluntary Aid Account</li> <li>• Manages and controls defined contribution pension fund</li> <li>• Handles treasury funds entrusted by the Bank of Japan</li> <li>• Pays out pensions entrusted by the Federation of National Public Service Personnel Mutual Aid Associations</li> <li>• Sells lottery tickets on a re-consignment bases from the participating banks, etc.</li> <li>• Makes small-scale education fund loans from the National Life Finance Corporation, etc.</li> <li>• Handles deposit and withdrawal operations for financial deposit accounts from financial institutions</li> <li>• Handles operations related to defined contribution pensions plan entrusted by the Federation of National Pension Fund Associations</li> <li>• Operations consigned from local government authorities</li> </ul>
<p>Postal Life Insurance operations</p>	<p>Provides simple life insurance services</p> <ul style="list-style-type: none"> <li>• Postal life insurance operations</li> </ul> <p>Operations utilizing management resources</p> <ul style="list-style-type: none"> <li>• Establishes and operates policyholder welfare facilities</li> <li>• Handles applications for motorcycle liability insurance on consignment from insurance companies.</li> </ul>

## 5

## Line-Up of Products and Services

## 1 Postal Services

Stamps and postcards, etc	Lottery Postcards and Charity Donation New Year's Cards	
	New Year's Cards	New Year's cards are available in two kinds, regular (blank cards) and charity donation. The charity donation New Year's cards come with an illustration (depicting the local area).
	Summer Greeting Postcards	Summer greeting postcards are available blank or illustrated.
	Charity Donation New Year's Stamps	If you are using your own envelopes or homemade New Year's postcards, you can still participate in New Year's lotteries through the purchase of lottery stamps. These stamps are available for both postcards and envelopes and come with a charity donation fee (3 yen).
	Government Printed Advertising Postcards	Postcards are provided to companies and other organizations, which can then sell them for advertising purposes at 45 yen per postcard, a discount of 5 yen from the normal price. Restrict the postcard sales area to specific regions or go nationwide, giving your company an advertising medium that firmly targets the audience for maximum PR effect.
	Convenient Postal Products	
	Inkjet-Printed Postcards	These postcards use water-based inks projected onto paper by inkjet printers to form a special coating of small dots that dry almost immediately, perfectly suited for photo-quality color printing.
	Four-Print Postcards	Prints postcards in groups of four to speed up the process when printing large numbers of postcards. Available for regular postcards and also for New Year's cards and Kamo-Mail summer postcards.
	Dimpled Postcards	These postcards include dimpled indents near the bottom of the front of the postcard to assist the visually handicapped in orienting the postcard. Available for regular postcards and also for New Year's cards and Kamo-Mail summer postcards.
	No-Fold Reply Postcards	These reply postcards have no fold in the center, simplifying printing and copying. Convenient for printing out large numbers of invitations to parties, home sales events, exhibitions, etc.
	Lined Postcards	These postcards come with ruled lines, either vertical or horizontal, to assist in letter writing. The postcards are identified in the right lower corner by either "vertical-lined postcard" or "horizontal-lined postcard."
	Picture Postcards	Picture postcards designs include beautiful scenery, famous places, etc.
	Letter-card (Mini Letter)	This combination stationery-envelope offers three times the writing space of a postcard. The stamp fee is printed on the front, just like a postcard. You may enclose photos, memos or other items, as long as the total weight does not exceed 25g. Convenient for dropping off a short message while on vacation.
	Air Letter	An international version of the Mini Letter, this is a combination stationery-envelope with the stamp fee printed on the front. The standard fee is sufficient for mailing the Air Letter to any country in the world. Note, however, that no items may be enclosed or attached in the envelope.
International Postcards	Use these special airmail postcards to mail at the standard fee to any country in the world. International Picture Postcards printing themes from Japanese culture on the back are also available.	
Letter Set	This product includes frequently used stamps and postcards packed inside a carrying case.	
Pane	One stamp sheet includes 10 stamps.	
Parcel post items	Ordinary Parcels (Yu-Pack)	Parcel post includes a large variety of economy and convenience services, including various reduced rates, redirection of delivery when recipient is not home, notification of parcel arrival, night-time redelivery, specification of delivery time, etc.
	Chilled Yu-Pack	Maintains the freshness of food products for safe, assured delivery.
	Furusato Parcels	With this service, you may have local specialties from around Japan delivered direct to the recipient by Yu-Pack parcel post; simply select the desired item from the catalog or leaflet available at your local post office.
	Overseas Furusato Parcel	Overseas Furusato Parcel catalogs available at post offices let you order Japanese products for sending to relatives and friends abroad.
	Booklet Parcels	This service lets you ship booklets and other printed materials for a lower rate than standard parcel post rates. No preliminary forms are required. Just put the parcel in the post.

Convenient value-added postal services	Registered Mail	In this service, the entire delivery process from acceptance of mail at the counter to delivery to the addressee is recorded. In the event registered mail is damaged or lost, you will be indemnified for the amount of actual loss within the limit of the claimable amount of indemnity declared. Three types of registered mail are available: Cash Registered Mail, Regular Registered Mail, and the discounted rate Simplified Registered Mail.
	Mail Delivery Restricted to Addressee	This service restricts delivery of postal items to the addressee named or to a specified alternate agent.
	Restricted Delivery Mail	When delivery of a postal item is made, the post office accepts from the receiver a sum specified by the sender and uses postal transfer to send the funds to the sender.
	Electronic Contents-certified Mail Service	This service uses the Internet to certify the content of mail sent from home or the office. Use the system any hour of the day, and dispense with the need for signed and certified envelopes. Payment is by credit card or billing.
	Delivery-certified Mail	Records acceptance and delivery of postal items. A postal tracking system confirms the situation in real-time.
	Certification Systems	When registered mail is received, the time in hours and minutes is certified. Delivery certification certifies that the registered mail has arrived. Certification lists the date, the names of the sender and receiver, and the content of the type of postal item.
	Delivery Date Specified Mail	This service is designed to deliver your mail (with a few exceptions) on any specified day (except for the period from December 26 through January 5).

Convenient postal services	Advertising Materials	Send the information you want to the people you want to see it. Direct mail, an excellent advertising medium for sending material to a restricted target group, is an essential sales tool. Depending on conditions, advertising materials are available at discounts of 15-48% from the standard rates and will show excellent cost performance results for your business.
	Pre-sorted Mail	Postal rates are reduced for first-class and second-class mail if it is brought pre-sorted by the postal code. Discounts are also available for additional leeway in delivery dates, for volume of mail sent, and for bar-coded mail as opposed to postal items without bar codes. Using these discounts, you can reduce rates by up to 21%.
	Special Local Mail	Postal items from one sender that satisfy shape, weight, and handling conditions for standard-size items or nonstandard-size items, and which are sent into the same mail area (delivery districts as determined by the sending post office), can be handled at reduced rates.
	Bar-coded Mail	Postal items that satisfy certain conditions for standard-size items or nonstandard-size items, and that include a bar code, are handled at a reduced rate. A batch of 1,000 postal items or more sent by one sender is 5% off. (Reply postcards are 2.5% off.)
	Morning 10 Overnight Mail	This service promises to deliver postal items by 10 a.m. the next day, regardless of the mail volume. A postal tracking system lets you check the delivery progress for surety and peace of mind.
	Special Express Mail Service	For postal items mailed during the morning hours, Special Express Mail Service ensures delivery by 5 p.m. on the same day.
	Computer Mail	Give Japan Post data showing the recipient address, name and content of message, and this service will print out and send the items as regular mail to anywhere in Japan. Since pamphlets can also be enclosed, this method can be used for direct mailing campaigns.
	Hybrid Mail	This postal service dispenses with envelopes, stationery and stamps. Send messages created on your personal computer via the Internet to the post office, and the messages will be inserted into special envelopes and delivered. Payment is by credit card or billing. Up to 500 postal items may be sent out per application. Next-day delivery is available for nearly every location in Japan.

Letax (electronic mail)	Letax	With this service, you can use facsimile machines to swiftly send hand-written messages or illustrations from one post office to another. Rates are reduced if the item is made available for sending at least three days before the delivery date.
	Flower Letax	Flower Letax is a service for delivering a Letax message and arranged flowers on the day of your choice.
	Money Letax	Circumstances have simply made it impossible to attend that all-important marriage, funeral or other family ceremony. This service can be of help in such a situations. Send cash congratulations or condolences as an attached cash transfer with the Letax for speedy delivery.

International mail	International Speed Mail (EMS)	This international postal service offers the fastest way to send mail and parcels (up to 30kg) to overseas destinations. Rate discounts of up to 23% are available, depending on the number of items sent. The mail is treated as highest priority throughout the acceptance and delivery process. Moreover, a strong support system tracks the location of postal items and offers compensation for damage or loss. (See Note)
	Printed Matter	This international postal service is suitable for handling periodicals, books, catalogs, direct mail, commercial documents and other printed matter.
	Small Packets	Small items weighing up to 2 kg can be sent at lower than ordinary international parcel rates.
	D-mail, P-mail	If sending large volumes of printed material overseas, use either D-mail (priority bulk airmail) or P-mail (non-priority bulk airmail).
	Parcel Post	The basic format for sending parcels overseas.
	Economy Air (SAL)	This service handles postal items sent overseas as seaimail in Japan and in the country of destination and as airmail in between. Faster than seaimail and less expensive than airmail.
	International Business Reply Service (IBRS)	Program in which the sender is not required to pay the postage for international postal items sent to Japan from overseas. Payment is instead made by the addressee in Japan.

Note: Maximum weight handled and tracking ability may vary depending on the country of destination. Inquire at the local post office for details.



Mail convenience information	Compensation for postal damage or loss	Mail or regular parcels that have been sent as registered mail, payment on delivery, or notification of arrival are covered by compensation for damage or loss under certain conditions stipulated by the Postal Services Law. Note that regular postal items are not covered by compensation for damage or loss.
	Failure of mail to arrive	An investigation system is available for postal items that fail to arrive. File a request at the local post office. The post offices involved in the delivery process will conduct an investigation and notify you of the results.
	Private post boxes	Private post boxes are available free of charge at post offices. However, a number of conditions are attached to their use, and the main ones are listed below: <ul style="list-style-type: none"> <li>• Users should plan to use the private post box for a minimum of six months</li> <li>• Users are expected to retrieve without undue delay postal items sent to the private post boxes or otherwise stored there</li> <li>• Users should be receiving postal items on a regular basis</li> </ul> <p>Note: Check at the post office whether vacant post boxes are available.</p>
	Addressee changes and retrieval requests	If after sending a postal item, you become aware of mistakes in the addressee or mail content, you can file a request to change the addressee or to retrieve the postal item (a fee may be required).
	Forwarding address service	If you are changing residences, just send a forwarding request form to the post office, and all postal items will be forwarded free of charge from the old address to the new address for one year.
	Articles that cannot be sent by mail	The following items cannot be handled as postal items: <ol style="list-style-type: none"> <li>1. Explosives, combustibles or other dangerous items</li> <li>2. Poisonous chemicals or substances (excluding items sent by public agencies, doctors, dentists, veterinarians, pharmacists or manufacturers or dealers of poisonous chemicals or substances)</li> <li>3. Living pathogens or items recognized as incorporating living pathogens or have living pathogens attached (excluding items sent by public agencies, doctors, dentists, veterinarians, pharmacists or manufacturers or dealers of poisonous chemicals or substances)</li> <li>4. Items whose transport is banned by law</li> <li>5. Living things that may cause injury to people (excluding items sent to or from schools or testing centers)</li> </ol>
	New table of mail delivery times	If you want to know when a postal item will arrive at its destination or how soon a postal item should be sent in order to arrive within a desired date and time range, you can inquire at the local post office, or you can go to the Internet and see for yourself at the Japan Post website ( <a href="http://www.post.japanpost.jp/">http://www.post.japanpost.jp/</a> ).
	Table of delivery times for international mail	For international mail, you can find out how many days until arrival by inquiring at post offices specializing in international post or at central post offices, or you can go to the Internet and see for yourself at the Japan Post website ( <a href="http://www.post.japanpost.jp/">http://www.post.japanpost.jp/</a> ).
	Track and trace information service	You can use the inquiry number provided for parcel post, Morning 10 Overnight Mail, EXPACK500, and EMS, or the number on receipts retained for registered mail or delivery notification mail, to track or trace your postal items on the Internet at the Japan Post website ( <a href="http://www.post.japanpost.jp/">http://www.post.japanpost.jp/</a> ).
	Items attachable to postcards	You can attach thin paper or similar items to a postcard (the postcard itself must weigh at least 2 grams), as long as the total weight after attachment is 6 grams or less and the attachment firmly adheres to the postcard so that it cannot be peeled off (and the attached item does not protrude beyond the edges of the postcard). If these conditions are met, then the postcard can be sent at the postcard rate. Note that the following items cannot be sent as postcards: <ol style="list-style-type: none"> <li>1. Items inserted between the postcard and the attached paper item, or that can be separated from the postcard and utilized.</li> <li>2. Postage stamps not used for payment of fees (excluding items bearing stamp dates for commemorative reasons) or other items that have been attached to the front of the postcard.</li> </ol>

## EXCHANGE OF MISWRITTEN POSTCARDS

Spoiled Postcards are exchangeable

Miswritten postcards and Letter-cards (Mini Letters) and unneeded postage stamps may be exchanged for the items in the table below on payment of the prescribed fee. Be aware that soiled and miswritten postage stamps and charge stamps (the area showing the charge for the postcard or postal letter) are invalid. For details, inquire at a post office or the Post Office Information Center.

Type of stamp to be re-issued		Stamps	Special postage stamps	Lottery postcards	Other ordinary postcards	Letter-cards	Standard-size parcels
Type of stamp submitted							
Stamps		○	×	×	○	○	○
Special postage stamps (Note 1)		○	×	×	○	○	○
Lottery postcards (Note 2)	Inside period of sales for relevant fiscal year	○	×	○	○	○	○
	Outside period of sales for relevant fiscal year	○	×	×	○	○	○
Other ordinary postcards (Note 3)		○	×	×	○	○	○
Letter-cards		○	×	×	○	○	○
Standard-size parcels		○	×	×	○	○	○

Note 1: Special issue postage stamps are postage stamps issued from time to time for special purposes, such as the commemoration of various events, and include greeting (sticker-type) stamps, stamps with lottery numbers and Furusato stamps.

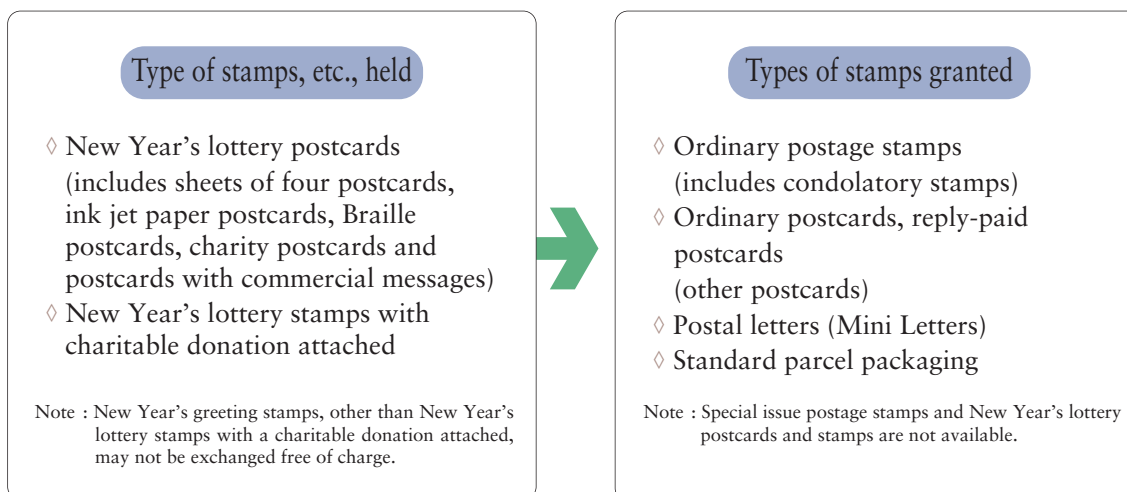
Note 2: Lottery postcards include New Year's lottery postcards and summer greetings postcards.

Note 3: Advertising postcards and picture postcards are included in other ordinary postcards.

## FREE EXCHANGE OF NEW YEAR'S LOTTERY POSTCARDS DUE TO MOURNING

Postcards may be exchanged even when they can no longer be used after purchase

Japan Post exchanges New Year's lottery postcards and lottery stamps with charitable donations attached that can no longer be used as a result of mourning for a close relative for ordinary postage stamps free of charge.



The time period for free exchange is from the date when the sales of the New Year's lottery postcards, etc., held commence until the final day when special New Year's mail items are accepted for the relevant year (December 28). Free exchange is available at all post offices with the exception of postal agencies. The post office should be informed of the mourning, and the name and address of the applicant and relationship to the deceased should be filled in on the free New Year's postcard application form provided at post office counters.

## 2 Postal Savings Products

### POSTAL SAVINGS PRODUCTS

Products	Features	Term, Unit of deposit, etc.
Ordinary Savings	A savings account that offers such convenience as cash cards, automatic debit transfers of utility charges and other regular payments, payroll transfer, and transfer of annuity and pension payments.	Free deposit/withdrawal; ¥10 minimum; ¥1 increment
New Ordinary Savings	This type of savings provides the depositor with a higher rate of interest than Ordinary Savings for balances above a certain amount. There are two types of accounts: one for balances of ¥300,000 and over, and the other for balances of ¥100,000 and over.	Free deposit/withdrawal (commission required in some cases); ¥10 minimum; ¥1 increment
Postal Savings for International Voluntary Aid	An optional feature of Ordinary Savings and New Ordinary Savings is the option for depositors to donate part or all of the after-tax interest earned on the account to nongovernmental organizations (NGOs) as donations to overseas aid projects to improve living standards in developing countries.	Donation ratio set freely from 20% to 100% in increments of 10% units
Teigaku Savings	A fixed-interest savings certificate that can be held up to 10 years with an initial fixed period of six months. The interest rate at the time the account is opened is fixed throughout the savings period. Interest is compounded semiannually.	Free withdrawal after six months; ¥1,000 minimum; ¥1,000 increments
Time Savings	A savings certificate for which the depositor may designate a fixed (short or medium) term in accordance with fund planning and life planning. The automatic renewal option, roll over, is very convenient for busy people.	From one month to three years (in one-month increments) or for four years; ¥1,000 minimum; ¥1,000 increments

Products	Features	Term, Unit of deposit, etc.
Collection Savings	A savings account in which a monthly deposit of an amount decided by the customer is made. The customer can save for a specific purpose, such as a vacation or purchase of a car.	From one year to three years in three-month increments; ¥1,000 minimum; ¥100 increments
Housing Collection Savings	Collection Savings certificate for the purpose of building, purchasing, or renovating homes. The postal savings services allows this account to be used as security against a loan from the Government Housing Loan Corporation.	From one year to five years; ¥5,000 minimum; ¥1,000 increments
Education Collection Savings	Collection Savings certificate for the purpose of saving money for high school or university costs or for studying abroad. The postal savings services allows this account to be used to secure a loan from the National Life Finance Corporation up to the balance in the account.	From one year to five years; ¥10,000 minimum; ¥5,000 increments
Automatic Teigaku Savings and Automatic Time Savings	Savings plans in which a fixed amount is transferred from the customer's Ordinary Savings account to the customer's Teigaku or Time Savings account each month. The depositor may designate certain months during which extra transfers can be made up to six times a year. The depositor may also designate a fixed monthly amount in combination with an extra amount to be transferred in designated months.	Under six years; ¥1,000 minimum; ¥1,000 increments
Regular transfer Teigaku Savings	A Savings plan in which Teigaku Savings funds that have been automatically deposited from an Ordinary Savings account or deposited in one lump sum at a post office counter can be regularly transferred to an Ordinary Savings account at a designated time in a designated way after the designated deferment period.	Period of deferment: from six months to ten years; payment period: from one year to twenty years; frequencies to receive the fund: 1,2,3,4,6 and 12 times; ¥1,000 minimum; ¥1,000 increments
Maturity Lump-Sum Transfer Time Savings	A fixed amount of money is automatically transferred from an Ordinary Savings account to this account each month. At maturity, the full balance (principal and interest) is transferred to the Ordinary Savings or another account. This type of savings provides a planned way to save for the future.	From one year to six years; ¥1,000 minimum; ¥1,000 increments
Teigaku Savings for Wage Earner's Property Accumulation	A payroll savings certificate that allows working people to build up their assets. A fixed amount is deducted from salaries and bonuses for a term of at least three years.	Three years and over; ¥1,000 minimum; ¥1,000 increments
Teigaku Annuity Savings for Wage Earner's Property Accumulation	A payroll savings certificate that allows working people to put money aside for retirement. A fixed amount is deducted from salaries and bonuses for a term of at least five years. Withdrawals are made in the form of annuity payments once the account holder reaches 60 years of age. Interest earned is tax free.	Five years and over; ¥1,000 minimum; ¥1,000 increments
Teigaku Housing Savings for Wage Earner's Property Accumulation	A payroll savings certificate that allows working people to put money aside for building, purchasing, or renovating homes. A fixed amount is deducted from salaries for a term of at least five years. Interest earned is tax free.	Five years and over; ¥1,000 minimum; ¥1,000 increments
Nursing Care Time Savings	A kind of Time Savings certificate for bedridden and other people requiring nursing care who require home health services or other public social services. As a rule, the interest rate is 20% (within a 0.2-1.0 point range) above the normal interest rate on the account. The maximum permissible deposit is ¥5 million. Loan interest rates of Time Savings accounts are reduced to half.	From one month to three years (in one-month increments) or for four years; ¥1,000 minimum; ¥1,000 increments
New Welfare Time Savings	A one-year time savings that provides a preferential interest rate 0.5% higher for persons receiving public pension benefits such as disabled persons and survivors. Deposits up to 3 million are allowed. Accounts can be opened until the end of February 2005.	One year: ¥1,000 or more in ¥1,000 increments
Yu-Yu Loans	Postal Savings customers may borrow up to 90% against the balance in their Collection Savings, and up to 90% of the principal and interest (principal only for automatic loans) in their Teigaku Savings or Time Savings account as collateral for a maximum loan of ¥3 million. Repayment must be made within two years, either as a lump sum or in up to four payment installments.	Two years (loans can be renewed only once.)

Note: There are various conditions and convenient services other than these services. Please contact a post office for further details.

## REMITTANCE SERVICES

### Postal money orders

Postal money orders can be sent to any part of Japan at a minimum cost, making it a useful way to send monetary gifts, pay examination fees, use as copies of proof of residence, etc. There are three kinds of postal money orders: ordinary money orders, telegraphic money orders, and postal orders.

Services	Features
Ordinary money orders	Money orders are issued upon payment of cash by the remitter. The remitter sends the order to the payee, and the payee cashes the order at a nearby post office.
Telegraphic money orders	This is an on-line method of sending money orders between post offices. This is a convenient method when money must be sent urgently. There are three methods that can be used: 1) payment at home, the money order amount is delivered to the recipient's home; 2) payment by order, the money order is sent to the recipient, who cashes it at a post office; 3) payment at a post office counter, the sender informs the recipient directly that a money order has been sent to a certain post office, and the recipient goes to this post office to collect the amount.
Postal orders	Basically, postal order procedures are the same as with ordinary money orders except for the postal order service allowing small amounts (up to ¥10,000) to be sent at a lower handling charge.

### Handling Charge for Money Orders

Remittance amount	Ordinary money order	Telegraphic money order			Postal order
		Payment by order	Payment at a post office counter	Payment at home	
Up to ¥10,000	¥100	¥620	¥240	¥1,040	Value total of ¥10 for every ¥1,000 sent
¥10,001-¥100,000	¥200	¥800	¥400	¥1,220	
¥100,001-¥1,000,000	¥400	¥1,410	¥760	¥1,620	

### Postal Giro Service

The postal giro service provides a secure, convenient means of making payments. There are two kinds of postal giro services: ordinary postal giro and telegraphic postal giro.

Services	Features
Inpayment	Remittance to a postal giro account by a person without a postal giro account
Transfer	Transfer of funds between two postal giro accounts
Outpayment	Remittance to a person without a postal giro account

### Handling Charges for Postal Giro

Remittance amount	Inpayment		Outpayment (Cash payment)			
	Ordinary inpayment	Telegraphic inpayment	Ordinary outpayment	Telegraphic cash payment		
				Payment by order	Payment at home	Payment at a post office counter
Up to ¥10,000	¥70 (¥60)	¥210	¥140	¥550	¥970	¥180
¥10,001-¥100,000	¥120(¥110)	¥340	¥230	¥790	¥1,210	¥390
¥100,001-¥1,000,000	¥220(¥210)	¥600	¥600	¥1,320	¥1,530	¥680

Transfers			
Ordinary transfers	Telegraphic transfers		
¥15	(1) Other than (2) and (3)	(2) Debit card transfer and Yucho Inter-Debit Settlement Service	(3) Inpayment Notification Service
	¥140 (¥130)	Related to automated transfer terminals, designated terminals Amount equivalent to 1/100 of remittance amount, however, ¥3 when amount is under ¥3, and ¥100 when exceeding ¥100	¥60

Note: The figure in parentheses represents the fee when Automated Payment Machines (APM) are used to pay.

## INTERNATIONAL REMITTANCE SERVICE

International remittances can be made to 83 countries and 9 regions of the world as of June 1, 2004.

### Remittances to Payee's Address

Services	Features
Ordinary Money Orders	The post office accepts the remittance amount and handling charges from the customer at the counter. The remittance amount will be paid to payee in exchange for the postal money order certificate in the country of payee. In case of remittance to the United States of America, it is also possible for the customer him or herself to send the postal money order certificate issued by the post office to the payee.
Telegraphic Ordinary Money Orders	Information on the remittance is transmitted by telegraphically to the receiving country upon receipt of remittance amount and handling charges in cash by post office. Money orders are then issued in the receiving country and sent to the payee's address.
Out-payment Money Order	Upon receipt of remittance amount and charges by post office, the information on the remittance is transmitted to the receiving country from the sender's postal giro account. Money orders are then issued in the receiving country and sent to the payee's address.

### Charges for Remittance to Payee's Address

Amount	Ordinary Money Order	Ordinary Money Order (sent by customer to USA)	Telegraphic Ordinary Money Order	Out-payment Money Order
Up to ¥100,000	¥1,000	¥500	¥2,000	¥1,000
¥100,001 to ¥200,000	¥1,500	¥1,000	¥2,500	¥1,500
¥200,001 to ¥500,000	¥2,000	¥1,500	¥3,000	¥2,000
¥500,001 to ¥1,000,000	¥2,500	¥2,000	¥3,500	¥2,500

Note 1: For transactions of more than ¥1,000,000, ¥500 will be added to the above charges for every ¥500,000.

Note 2: Services that can be handled differ according to the specific country. Please contact post office for further details.

### Remittances to Payee's Accounts

Services	Features
In-payment Money Order	The post office receives remittance amount and charges in cash at the counter and remits it to payee's postal giro account or bank account.
Telegraphic In-payment Money Order	The post office receives remittance amount and charges in cash at the counter and remits it telegraphically to payee's postal giro account or bank account.
Ordinary Transfer	An amount and charges are drawn out of the remitter's postal giro account, and the remittance amount is remitted to a postal giro account or bank account overseas.
Telegraphic Transfer	An amount and charges are drawn out of the remitter's postal giro account (including Pa-lu-lu accounts) and the remittance amount is transferred telegraphically to a postal giro account or bank account overseas.

“Pa-lu-lu”(Postal Savings integrated passbook) account can be used for telegraphic transfer to postal giro accounts of 14 overseas countries (UK, Italy, Austria, Netherlands, Republic of Korea, Serbia-Montenegro, Switzerland, Spain, Germany, France, Belgium, Liechtenstein, Rumania and Luxembourg), and for telegraphic transfer to bank accounts for 21 overseas countries and districts (Iceland, U.S.A., UK, Australia, Austria, Switzerland, Sweden, Spain, Slovakia, China, Denmark, Germany, Norway, Finland, France, Belgium, Hong Kong, Macao, Republic of the Marshal Islands, Federal States of Micronesia, Liechtenstein, Rumania and Luxembourg).

## Charges for Remittances to Payee's Accounts

Amount	In-payment Money Order	Telegraphic In-payment Money Order	Ordinary Transfer	Telegraphic Transfer
¥100,000	¥700	¥1,700	¥400 regardless of amount	¥1,400 regardless of amount
¥100,001 to ¥200,000	¥1,000	¥2,000		
¥200,001 to ¥500,000	¥1,500	¥2,500		
¥500,001 to ¥1,000,000	¥2,000	¥3,000		

Note 1: For in-payment money orders and telegraphic in-payment money orders of more than ¥1,000,000, ¥500 will be added to the above charges for every ¥500,000.

Note 2: For remittances to bank accounts in some countries, intermediary commissions and an account registration fee may be deducted from the remittance amount. Please contact post office for further details in this connection.

Note 3: Services which can be handled differ according to countries. Please contact post office for further details.

## Other Services

Services	Features
Foreign currency exchange	7 currencies: U.S. dollar, Canadian dollar, Pound sterling, Korean won, Australian dollar, Swiss franc and Euro (as of June 2004)
Traveler's checks	In 7 currencies: U.S. dollar, Canadian dollar, Pound sterling, Australian dollar, Swiss franc and Euro, and Japanese yen (as of June 2004). Note: 1% commission is charged for the issuance of traveler's checks.
Government bond sales, etc.	Long-term government bonds (10 years), medium-term government bonds (2, 5 years), and discount government bonds (3, 5 years) can be bought or sold at post offices. In addition, loans may be taken out with government bonds used as security.
Payment of various annuity payments	Annuity payment, old-age welfare pensions, national pensions, welfare pensions, seamen's insurance pensions, worker's accident compensation insurance, relief pensions, child support allowances, special child allowances, mutual relief annuities, principal and interest on bearer government bonds, and national tax refunds can be received through post offices.
Utility charges and other payments	National taxes (income tax, corporate tax, etc.); local taxes (prefectural tax, local inhabitants tax, property tax, etc.); various pensions and insurance premiums (national health insurance, national pensions, welfare pensions, etc.); rent for public housing; utility charges, including electricity, gas, water, and NHK service; traffic violation penalties, radio wave usage fees; etc., can be paid at post offices.
Sales of lottery tickets	Dream Jumbo Lottery, Summer Jumbo Lottery, Autumn Jumbo Lottery, Year-End Jumbo Lottery, Green Jumbo Lottery, and All-Japan Ordinary Lottery

Note 1: Some annuity pensions may be transferred and deposited to Ordinary Savings accounts.

Note 2: Specified taxes and utility charges can be deducted from Ordinary Savings accounts.

## 3 Types of Postal Life Insurance

Postal life Insurance offers a variety of policies that meet diversified needs arising through different stages in individual's lives in order to match them to insurance purposes such as securing family life in the event of an emergency, securing livelihood in old age, and preparing for children's education.

As of April 1, 2004, Postal Life Insurance is legally classified into 11 types of insurance: Whole Life Insurance, Term Insurance, Endowment Insurance, Family Insurance, Asset Accumulation Insurance, Whole Life Annuity, Term Annuity, Husband-and-Wife Annuity, Whole Life Insurance with Whole Life Annuity, Endowment Insurance with Term Annuity, and Family Insurance with Husband-and-Wife Annuity. These are further broken down into 25 types under insurance clauses to allow policyholders to select the most suitable coverage.



## ■ TYPES OF POLICIES

Types of policies		Coverage	Eligible ages									
			0	10	20	30	40	50	60	70	80	
Whole Life Insurance	Ordinary Whole Life Insurance	Death coverage for whole life. Fixed sum coverage for death. Or benefits when death occurs before policy is fully paid-up are two to five times as much as those paid out after premium payment period			20						65	
	Special Whole Life Insurance	With living benefit			20						65	
	Whole Life Insurance with Nursing Benefit	With living and nursing benefit			20						65	
Term Insurance	Ordinary Term Insurance	Death coverage for a given period Only death benefit		15							50	
	Workplace Insurance	For workplace		15							65	
Endowment Insurance	Ordinary Endowment Insurance	Death coverage and matured endowment Coverage of same sum for death and maturity	0									70
	Special Endowment Insurance	2-, 5- or 10-fold coverage for death		15								65
	Designated Endowment Insurance	For diabetics					40					65
	Education Endowment Insurance	For accumulation of tuition funds	0	18								55(male)
			12									55(female)
			16									
Family Insurance	Husband-and-Wife Insurance	Family insured under one policy Only husband and wife insured			20							55
Asset Accumulation Insurance	Asset Accumulation Deposit Savings Insurance	For wage earner asset accumulation For deposit accumulation in general		15								65
	Asset Accumulation House Savings Insurance	For acquisition of a home		15								54
Whole Life Annuity	Immediate Whole Life Annuity	Annuity for whole life Annuity payable upon entry								55		75
	Deferred Whole Life Annuity	Annuity payable after passage of a given period			20							74
	Whole life Annuity with Additional Nursing Annuity	With additional nursing annuity			25							65
	Asset Accumulation Whole Life Annuity	For wage earner asset accumulation (for whole life annuity)					36					54
	Immediate Defined-Contribution Whole Life Annuity	Annuity payable upon entry								60		70
	Deferred Defined-Contribution Whole Life Annuity	Annuity payable after passage of a given period	0									
Term annuity	Immediate Term Annuity	Annuity with 5- or 10-year term Annuity payable upon entry								55		70
	Deferred Term Annuity	Annuity payable after passage of a given period							45			69
Husband-and -Wife Annuity	Immediate Husband-and -Wife Annuity	Annuity for husband and wife for whole life Annuity payable upon entry								55		75
	Deferred Husband-and -Wife Annuity	Annuity payable after passage of a given period			25							74
Whole Life Insurance with Whole Life Annuity		Death coverage and payment of annuity for life			25							55
Educational Endowment Insurance with Scholarship Annuity		Death coverage and matured endowment with scholarship annuity	0	18								55(male)
			12									
			16									55(female)
Husband-and Wife Insurance with Husband-and-Wife Annuity		Death coverage for husband and wife for whole life and payment of annuity to husband and wife for whole life			25							55



- Note 1: ■ refers to the insured (primary insured and the spouse insured in the case of Husband-and-Wife Insurance; primary insured in the case of Husband-and-Wife Annuity and Husband-and-Wife Insurance with Husband-and-Wife Annuity). ■ refers to the policy holders.
- Note 2: It is necessary that the age differential of the husband and wife be within 15 years in the case of Husband-and-Wife Insurance and Husband-and-Wife Annuity, and that the age differential be within 15 years and the age of the spouse insured be 65 or under in the case of Husband-and-Wife Insurance with Husband-and-Wife Annuity.
- Note 3: The eligibility age for Deferred Defined-Contribution Whole Life Annuity extends up to the 70th birthday of the insured.
- Note 4: For details, see pamphlets provided at post offices

## ■ MAXIMUM INSURANCE COVERAGE AND RIDERS

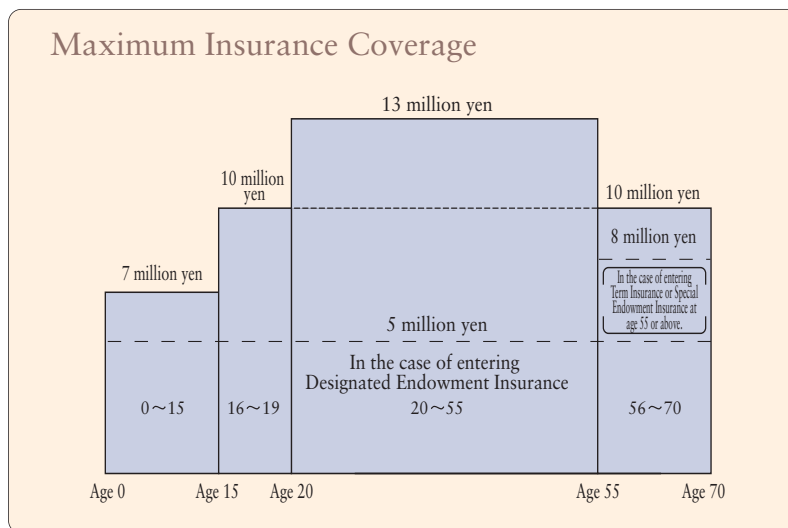
The coverage of postal life insurance is as below for insurance, annuities and riders:

### Life Insurance (Excluding Asset Accumulation Insurance)

Age 15 and below	7 million yen per insured person
Age 16 and above	10 million yen per insured person

Note 1: Up to 5 million yen for a subscriber to Designated Endowment Insurance, and up to 8 million yen for a person of age 55 or older who subscribes to either Term Insurance or Special Endowment Insurance.

Note 2: Individuals between age 20 and 55 inclusive can be insured for up to 13 million yen if they have insurance policies that have been in force for four years or longer.



### Annuities

Annuities (excluding Additional Nursing Annuity)	900,000 yen per insured person for the first year
Additional Nursing Annuity	500,000 yen per insured person per year

## Riders

- ◇ The riders, to be added to basic contracts, are meant to provide additional insurance coverage against death or disability resulting from injury and hospitalization, operation, outpatient care, and medical treatment resulting from illness and/or injury.
- ◇ A maximum of three riders can be added to one basic contract. The riders can be added when applying for a new contract or, under certain conditions, to an existing contract.
- ◇ The policy term of the riders extends from the time of entry to such riders until the end of the policy term of the basic contract or the annuity payment period.
- ◇ Persons eligible for the riders must be aged 65 or younger.

Note: In the case of Ordinary Endowment Insurance, eligibility for the riders can be extended to age 70 if such riders are added at the time of application for a basic contract.

## Types and Coverage of Riders, and Types of Insurance Policies to which Riders may be Added

Type of riders	Coverage	Availability	Types of insurance policies to which riders may be added
Casualty	Death or disability resulting from injury	10 million yen	All insurance policy types except for Asset Accumulation types, defined Contribution types, and Whole Life Annuity with Additional Nursing Annuity
Nursing	Physical and/or mental state requiring nursing care, death or disability resulting from injury		Whole Life Insurance with Nursing Benefit
Accident Hospitalization	Hospitalization, operation, outpatient care and medical treatment resulting from injury	10 million yen as separate availability from above	All insurance policy types except for Asset Accumulation types, Defined Contribution types
Illness Hospitalization	Hospitalization, operation, outpatient care and medical treatment resulting from illness		All insurance policy types except for Asset Accumulation types, Defined Contribution types, and Designated Endowment Insurance
Illness and Accident Hospitalization	Hospitalization, operation, outpatient care and medical treatment resulting from illness Hospitalization, operation, outpatient care and medical treatment resulting from injury		

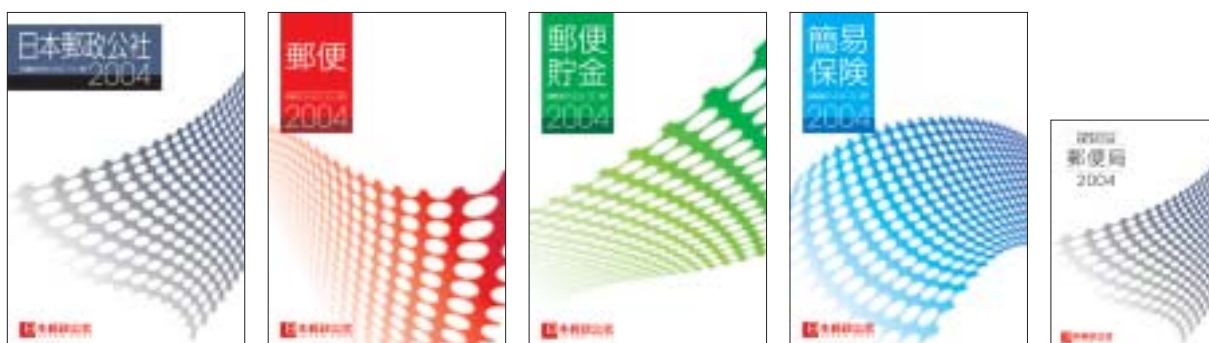
# 6

## Main Materials for Provision of Information

Japan Post endeavors to communicate with society at large, aiming to be an open public corporation trusted by the community because of its active and fair disclosure of business information.

### 1 Disclosure Booklets

Disclosure booklets may be read at the counters of regional offices and post offices nationwide.



## 2 Websites

### JAPAN POST WEBSITE

The Japan Post website (<http://www.japanpost.jp/>) publishes a range of information about the public corporation, primarily including press releases and public corporation and investor relations information.

Moreover, in addition to detailing business information that includes the history of Japan Post, financial data and information about the public corporation, customers can also read and download disclosure booklets using a personal computer.



### POST OFFICE WEBSITE

The post office website (<http://www.yuubinkyoku.com/>) was set up in March 2004 to allow customers to easily access information about goods and services.

Therefore, the post office home page has plenty of search functions, including keyword search, alphabetical search and search by purpose. It also provides a variety of information by publishing listings of information on post office events and Yuubinkyoku Dot Com Tsushin, an e-mail magazine.



### POSTAL SERVICE WEBSITE

The postal service website (<http://www.post.japanpost.jp/>) provides a range of information on postal services.

In addition to featuring a range of postal products and information on postcodes, it also provides a mail tracking service and a postage calculation simulator. It also accepts applications for redelivery, hybrid mail and electronic contents certified mail.



### POSTAL SAVINGS WEBSITE

The postal savings website (<http://www.yu-cho.japanpost.jp/>) provides information which includes the latest news, product information and postal savings interest rates as well as a postal savings Internet home service. The postal savings Internet home service allows telegraphic transfers (inter-account remittances), payment of taxes and a range of charges (the postal savings Pay-easy service), home remittance, and current balance inquires as well as settlement of Internet shopping charges.



### POSTAL LIFE INSURANCE WEBSITE

The postal life insurance website (<http://www.kampo.japanpost.jp/>) expands opportunities for accessing postal life insurance in response to the rapid growth in Internet usage and we make full use of IT and post office staffs to provide a service that values the individual needs of customers.



# 7

## Addresses of Head Office and Regional Offices

(As of March 31, 2004)

	Zip code	Addresses
Headquarters	1 0 0 - 8 7 9 8	1-3-2, Kasumigaseki, Chiyoda-ku, Tokyo
Hokkaido Regional Office	0 6 0 - 8 7 9 7	4-3, Kitaniyjo-nishi, Chuo-ku, Sapporo, Hokkaido
Tohoku Regional Office	9 8 0 - 8 7 9 7	1-1-34, Ichiban-cho, Aoba-ku, Sendai, Miyagi
Kanto Regional Office	3 3 0 - 9 7 9 7	3-1, Shintoshin, Chuo-ku, Saitama, Saitama
South Kanto Regional Office	2 2 0 - 8 7 9 7	1-1-3, Hiranuma, Nishi-ku, Yokohama, Kanagawa
Tokyo Regional Office	1 0 0 - 8 7 9 7	2-3-2, Otemachi, Chiyoda-ku, Tokyo
Shinetsu Regional Office	3 8 0 - 8 7 9 7	801, Kurita, Nagano, Nagano
Hokuriku Regional Office	9 2 0 - 8 7 9 7	1-1-1, Owari-cho, Kanazawa, Ishikawa
Tokai Regional Office	4 6 9 - 8 7 9 7	3-2-5, Marunouchi, Naka-ku, Nagoya, Aichi
Kinki Regional Office	5 3 0 - 8 7 9 7	3-9, Kitahama-higashi, Chuo-ku, Osaka, Osaka
Chugoku Regional Office	7 3 0 - 8 7 9 7	19-8, Higashishiroshima-cho, naka-ku, Hiroshima, Hiroshima
Shikoku Regional Office	7 9 0 - 8 7 9 7	8-5, Miyata-cho, Matsuyama, Ehime
Kyushu Regional Office	8 6 0 - 8 7 9 7	1-1, Jyoto-cho, Kumamoto, Kumamoto
Okinawa Office	9 0 0 - 8 7 9 7	28-29, Higashi-cho, Naha, Okinawa

Note: Okinawa office was replaced by Okinawa Regional office, on July 1, 2004

# 8

## Operating Times and Inquiries

### 1 Post Office Operating Times

#### POST OFFICE OPERATING TIMES

Days	Collection-and-delivery post offices	Non-collection-and-delivery post offices
Monday-Friday	9:00-19:00 (9:00-17:00 at certain post offices)	9:00-17:00
Saturdays	Closed (9:00-17:00 or 9:00-15:00 at certain post offices)	Closed
Sundays and public holidays	Closed (9:00-12:30 at certain post offices)	Closed

#### EXPANDED POSTAL COUNTER SERVICES

The Postal service has altered closing times in certain areas in accordance with local needs. Some post offices located near train stations and in other areas in which people tend to congregate in the morning and evening rush hours remain open an extra 30 minutes or one hour. Some post offices in major shopping districts, train stations, and tourist areas now serve the public on Saturdays, Sundays and holidays, when other government offices are closed. (274 post offices are open on Saturdays only, and 159 are open on Saturdays, Sundays and holidays.)

## ■ AFTER-HOURS POSTAL SERVICE COUNTERS

Delivery post offices have special After-hours Postal Service Counters that remain open beyond regular hours of operation.

As of April 2004, at After-hours Postal Service Counters at 337 major post offices around the country, customers can drop off mail, pick up undelivered mail, and purchase postage stamps, revenue stamps, and other items 24 hours a day.



## ■ POSTAL SAVINGS AND POSTAL LIFE INSURANCE BUSINESS HOURS

Days	Business hours
Monday–Friday	9:00 to 16:00 (until 18:00 at central post offices and other large post offices)
Saturdays, Sundays, and national holidays	Closed

Notes 1: Also closed on December 31 and January 2 and 3.

Notes 2: In certain cases, operating hours differ from those shown above.

## 2 ATM and Cash Dispenser Service Hours

The hours during which ATMs are available for use depends on the location in question, but the general hours are listed in the table below. Please refer to the signs posted at all ATMs or “the post office and ATM information” available on the post office Web site ([http://www.yuubinkyoku.com/office\\_search/](http://www.yuubinkyoku.com/office_search/)) for more information.

Days	Ordinary post offices	Special delivery post offices	Special nondelivery post offices	Branch offices
Monday–Friday	8:45 –19:00 (may be extended to 7:00 –23:00 )	8:45 –18:00 (may be extended to 8:00 –21:00)	9:00 –17:30 (may be extended to 7:00 –23:00 )	9:00 –18:00 (may be extended to 7:00 –23:00 )
Saturdays	9:00 –17:00 (may be extended to 9:00–21:00)	9:00 –17:00 (may be extended to 9:00 –19:00)	9:00 – 12:30 (may be extended to 9:00 –21:00)	9:00 –17:00 (may be extended to 9:00 –21:00)
Sundays and national holidays	9:00 –17:00 (may be extended to 9:00 –19:00)	9:00 –17:00	9:00–17:00 (may be extended to 9:00 –19:00 )	

Note 1: Closed from January 1 to 3.

Note 2: In some cases, operating hours differ from the above hours.

Note 3: ATMs cannot be used in some offices on Saturdays, Sundays and holidays.

Note 4: Savings deposits and payment services are not accepted before 7:00 and after 21:00 from Monday to Friday, and before 9:00 and after 17:00 on Saturdays, Sundays and holidays. Deposits of Teigaku Savings and Time Savings are not accepted on Saturdays, Sundays and holidays.

Note 5: In certain cases, ATM/CD tie-up service cannot be available depending on the operating hours and services of tie-up financial institutions.

Note 6: 24-hour operation of ATMs and CDs is being conducted on a trial basis at 17 locations nationwide.

## 3 Inquiries

### ■ INQUIRIES ON POSTAL SERVICE

Postal Services Information Centers (14 centers nationwide) are set up to answer telephone inquiries about mail from customers. Details are below:

- Hours

Weekdays: 8:00 – 20:00

Weekends and holidays: 9:00 – 17:00

Telephone number:

Toll-free number (nationwide): 0120-232886

#### Internet Inquiries

Customers may send mail to Postal Service Information Centers. They may be accessed at the postal service website (<http://www.post.japanpost.jp/>) by clicking on “Opinions and inquiries” followed by “Internet inquiry.”

#### Postal Telephone and Facsimile Service

This provides an information service either orally using voice response equipment or in writing (Postal Telephone and Facsimile Service) so that customers can easily obtain information on postal products and charges at any time. Obtaining information in writing requires the use of a telephone-equipped fax machine.

Business hours: 24 hours a day

Toll-free number (nationwide): 0120-232881

## INQUIRIES ON POSTAL SAVINGS SERVICE

Telephone guide service for postal savings	Business hours	8:30 to 18:00 on weekdays
	Telephone number	Free dial 0120-108420
	Service	Inquiry about general postal savings
English guide service for postal savings	Business hours	8:30 to 18:00 on weekdays
	Telephone number	Free dial 0120-085420
	Service	Inquiry about general postal savings (English only)
Telephone and fax service for postal savings	Business hours	All day (24 hours)
	Telephone number	Free dial 0120-247420
	Service	Postal savings information service (telephone or fax) We provide information about postal savings and services useful for our daily lives.

Note: You can use the fax service only by fax with telephone handset.

We set up a postal savings consultation room at the postal savings local center nationwide to handle inquiries and consultations about postal savings and postal transfers. You will be connected with the nearest postal savings consultation room by free dial (0120-108420).

### Loss of Postal Savings Passbook (Certificate) or Cash Card

Report the loss immediately to the local post office. The following dedicated toll-free number also registers reports of loss or theft.

Telephone number	0120-794889
Hours	24 hours a day (throughout the year)

It is recommended that a separate note be kept of passbook numbers and so on.

For cash cards, take note of the following points:

- √ Do not select a PIN that another person can guess  
Do not use numbers such as your date of birth, telephone number or car registration number, which are easy for other people to guess, as cash card PINs.
- √ PINcare  
Take care not to record or make a note of your PIN on the card, in your passbook or in a cash card case. There is a danger of immediate withdrawals if your PIN is known when a card is lost or stolen.
- √ Be alert to telephone inquiries about your PIN  
The post office never makes telephone inquiries about customer PINs.
- √ Take care with cash card transaction statements  
Your savings passbook number, balance and name are printed on cash card transaction statements. Take them home with care.



## ■ INQUIRIES ON POSTAL LIFE INSURANCE

Post office counter staff and insurance field staffs regularly respond to requests and inquiries from customers. In addition, Japan Post has set up the following consultation services to protect the interests of policyholders as well as assisting in the improvement of services by reflecting the voices of customers in its operations

### Kampo Call Center and Postal Life Insurance Customer Consultation Service Center

Inquiries and requests from customers are accepted through the toll-free number 0120-552950. Customers are connected to the Kampo Call Center or the assigned Postal Life Insurance Customer Consultation Service Center of Postal Life Insurance Operation Center according to the area they are calling from and the details of the inquiry.

#### **Hours:**

##### **Kampo Call Center**

Weekdays: 9:00 – 21:00

Saturdays, Sundays and holidays: 9:00 – 17:00 (except for January 1 – 3)

The Kampo Call Center responds to general inquiries about insurance products and information on premiums.

Note: Inquiries relating to individual policies, such as confirmation of payment following an insurance claim are answered by the Postal Life Insurance Operations Center, whether through interactive voice response equipment or forwarding of the call to the assigned Postal Life Insurance Operation Center.

### **Postal Life Insurance Customer Consultation Service Center at the postal Life Insurance Operation Center**

Weekdays: 9:00 – 17:00

Note: When calling from areas outside Tohoku, Tokyo, Kanto, Shinetsu, Hokuriku, Tokai, Kinki, Chugoku, Kyushu or Okinawa, customers are connected to the Postal Life Insurance Operation Center.

Nationwide-Toll-Free Number: 0120-552950

## ■ FOR OTHER INQUIRIES

Japan Post Customer Consultation Center

Hours: 9:00 – 17:00 (Excluding Saturdays, Sundays and holidays)

Nationwide-Toll-Free Number: 0120-087472



## 4 Information Disclosure Service

In accordance with the Law Concerning Disclosure of Information Held by Independent Administrative Agencies (Law No.140 of 2001), Japan Post will disclose documents relating to the public corporations upon request.

Please contact the information disclosure counters set up at Japan Post Headquarters, regional offices (13 offices nationwide) .

Hours: 9:45 – 12:00  
13:00 – 17:00

Notes 1: New applications not accepted between 12:00 – 13:00 and 16:30 – 17:00.  
Notes 2: Not open Saturdays, Sundays, holidays and New Year's period.

Refer to the following for details

Guide to Japan Post Information Discloser System:

<http://www.japanpost.jp/top/e-kokai/index.html>

(Includes outline of system, mechanism of information disclosure, how to request disclosure, and list of information disclosure counters)

## 9 History

Date	Facts
April 20, 1871	Modern Postal Service Introduced
January 1, 1875	Government mail offices and mail handling offices renamed post offices
January 2, 1875	Postal Money Order Service established
May 2, 1875	Postal Savings Services inaugurated
December 22, 1885	Ministry of Communications established
March 1, 1906	Postal Giro Service inaugurated
October 1, 1916	Postal Life Insurance Services inaugurated.
June 1, 1949	The Ministry of Posts and Telecommunications established
January 6, 2001	In accordance with the Central Government Reform, Ministry of Public Management, Home Affairs, and Posts and Telecommunications (MPHPT) and Postal Service Agency established.
April 1, 2003	Japan Post established

# 10 Relationships with Subsidiaries

