

AML, CFT, and CPF Policies

As it works to prevent money laundering, terrorism financing, and proliferation financing, including abiding by national and international economic sanctions, the Osaka City Shinkin Bank has set out basic policies and put in place management systems.

Basic Policy on Internal Control Systems (Overview)

The Bank works on strengthening the internal controls that ensure it has the internal environment required for appropriate business operations. It has formulated its Basic Policy on Internal Control Systems to form the basis of its efforts to secure effective systems.

Privacy Policy Declaration

The Bank believes that the trust of its customers is of the utmost importance. As such, to ensure that personal information (such as personal details or customer numbers) is protected and used appropriately, the Bank complies with laws related to the protection of personal information, laws governing the use of numbers to identify specific individuals as part of administrative procedures, guidelines related to personal information protection in the finance field, and other related laws and regulations concerning the protection of personal information. It also works continuously to make improvements and to safeguard the accuracy and confidentiality of such information.

International Business Support

With its specialist expertise and ability to provide financial payments, the Osaka City Shinkin Bank is able to offer comprehensive support, which is vital for SMEs looking overseas. The Bank helps businesses looking to become involved in international trade, or trying to establish a local subsidiary as a base for manufacture or sales.

In 2011 the Bank established the Asia Business Support Desk within the International Department to provide specialist support for customers wishing to expand abroad. Both branch staff and staff from the aforementioned support desk are able to offer speedy support on a face-to-face basis through visits and remote interaction.

For customers looking to engage in international transactions, expand their foreign sales channels, or improve their results by establishing and operating a foreign subsidiary, the Osaka City Shinkin Bank—the customer's international operations bank of choice—welcomes inquiries on these and any other aspect of international business.