

– To persons who open financial accounts –

When persons open financial accounts with Reporting Financial Institutions, they are required to submit self-certifications indicating their jurisdictions of residence!

In accordance with the tax reform of 2015, on or after January 1, 2017, natural persons, corporations or partnerships, etc., that open financial accounts with Reporting Financial Institutions (banks, funds transfer service providers, securities companies, insurance companies, partnerships and trust companies, etc.) located in Japan **are required to submit self-certifications indicating their jurisdictions of residence, etc., to the Reporting Financial Institutions (*1, 2).**

When persons open financial accounts, Reporting Financial Institutions shall verify that the entries in the self-certifications conform to the contents of other documents (*3) submitted or shown at the time of opening financial accounts.

When a jurisdiction of residence of a person who opens a financial account is a specified foreign jurisdiction, Reporting Financial Institutions will report his/her financial account information to the district director by April 30 of each year. Subsequently, the financial account information is provided to the foreign tax administrations in accordance with the provisions for exchange of information set forth in tax treaties, etc. (*4).

[Outline of Cases which Require Submission of Self-Certification]

New Account Openings with Reporting Financial Institutions in Japan on or after January 1, 2017 (or on or after January 1, 2026) (Note)
In case of new financial account opening, submission of a self-certification (hereinafter "Self-Certification for New Accounts,") indicating name, address, jurisdiction of residence, foreign tax identification number, etc., (*5) to the Reporting Financial Institution is required.
Accounts with Reporting Financial Institutions Already in Existence on or before December 31, 2025 (Except Accounts Requiring the Submission of a Self-Certification for New Accounts) (Note)
Even if a financial account was already opened, there may be cases in which the Reporting Financial Institution requests for submission of a self-certification (hereinafter "Self-Certification for Preexisting Accounts") indicating name, address, jurisdiction of residence, foreign tax identification number, etc., (*5) for confirmation purpose.

(Note) In case there is a change in jurisdiction of residence, etc., after any of these self-certifications have been submitted, a separate self-certification (hereinafter "Self-Certification for Changes in Circumstances") is required.

[Type of Self-Certification]

Type	Self-Certification for New Accounts	Self-Certification for Changes in Circumstances
Submitter	<ul style="list-style-type: none"> A person who opens financial accounts with a Reporting Financial Institution on or after January 1, 2017 (*6). A person who concludes a contract related to the management of certain electronic payment instruments with a Reporting Financial Institution on or after January 1, 2026. 	A person who has a change in the jurisdiction of residence, etc., after a Self-Certification for New Accounts, Self-Certification for Preexisting Accounts, or Self-Certification for Changes in Circumstances has been submitted.
Due date	At the time of opening financial accounts.	By the date on which three months have passed from the date of change in jurisdiction of residence, etc.
Entries	<ul style="list-style-type: none"> Name, address and date of birth, or name and location of head office or main business establishment. Jurisdiction of residence and, in case the jurisdiction of residence is a foreign jurisdiction, tax identification number of jurisdiction of residence (*5). In case there is a discrepancy between the address and the jurisdiction of residence, detailed reason for the discrepancy. 	<ul style="list-style-type: none"> Jurisdiction of residence, etc., after a change. Jurisdiction of residence, etc., indicated in the prior self-certification. Information indicated to the left, under the Self-Certification for New Accounts.

(*1) In accordance with the tax reform of 2024 (effective January 1, 2026), the scope of the financial accounts subject to reporting expanded and funds transfer service providers, etc., are newly added to the definition of Reporting Financial Institutions. Accordingly, on or after January 1, 2026, persons who conclude contracts related to the management of certain electronic payment instruments with Reporting Financial Institutions are also required to submit self-certifications to the Reporting Financial Institutions.

(*2) When the corporations other than certain corporations such as listed corporations, governments, and local entities of those states (hereinafter "Specified Corporations,") open financial accounts, they are required to indicate the jurisdictions of residence, etc., regarding their "Controlling Persons" in the self-certifications. For more information, please refer to the leaflet "– To corporations that open financial accounts –, When corporations open financial accounts with Reporting Financial Institutions, they are required to confirm whether they fall under "Specified Corporations" or not!"

(*3) The examples include the identity confirmation documents (e.g., driver's license, Individual Number Card) submitted or shown at the time of opening financial accounts in accordance with the Act on Prevention of Transfer of Criminal Proceeds.

(*4) While Japan provides specified foreign jurisdictions with the financial account information, the foreign jurisdictions provide Japan with the financial account information regarding Japanese residents held by Reporting Financial Institutions of the foreign jurisdictions. When Japanese residents open financial accounts with Reporting Financial Institutions in specified foreign jurisdictions, the self-certifications indicating their jurisdiction of residence, etc., can be required in accordance with laws and regulations of the foreign jurisdictions.

(*5) Persons whose jurisdiction of residence is Japan are required to indicate their jurisdiction of residence as "Japan." In that case, "My Number (Japanese Individual Number)" is not required.

(*6) Persons who opened financial accounts (except accounts requiring the submission of a Self-Certification for New Accounts) with Reporting Financial Institutions on or before December 31, 2025 can voluntarily submit "Self-Certification for Preexisting Accounts."

Explanations about Jurisdiction of Residence and Tax Identification Number to be stated on the back of this page



Determination of Jurisdiction of Residence

1 The case that a foreign jurisdiction is a jurisdiction of residence

(1) When a person who opens a financial account falls under an individual or an entity (meaning a corporation or a legal arrangement such as a partnership or any similar arrangement, or a trust. The same applies in 1(2) and 2 below.) that is subject to tax corresponding to income tax or corporation tax of Japan based on any of the following criteria under laws and regulations of a foreign jurisdiction, **the foreign jurisdiction is a jurisdiction of residence** (*7). (Note)

- (i) Having an address or a residence for a certain period or more in a foreign jurisdiction (including having a place similar to them in a foreign jurisdiction)
- (ii) Having head office or main business establishment, or a place where its business is managed and controlled in a foreign jurisdiction (including having a place similar to them in a foreign jurisdiction)
- (iii) Having a foreign nationality or other similar criteria

(*7) It is required to determine whether the person falls under a resident based on the tax system of the foreign jurisdiction under laws and regulations of the foreign jurisdiction. On the other hand, it is not required to determine whether the person falls under a non-resident or a foreign corporation based on the income tax law of Japan. Information on tax residency rules under the tax system of each jurisdiction is available on OECD Portal Site.

(2) When a person who opens a financial account falls under an entity (except the one described in (1) above, a domestic corporation and a trust) that has, in a jurisdiction other than Japan, a place where its key financial, commercial or business decisions are made in substance, **the foreign jurisdiction is a jurisdiction of residence**. (Note)

2 The case that Japan is a jurisdiction of residence

When a person who opens a financial account falls under a resident or an entity (except those described in 1(1)(2) and a trust), **Japan is a jurisdiction of residence**. (Note)

(Note) When a person is a tax resident of both **Japan** and a **foreign jurisdiction**, **Japan** and the **foreign jurisdiction** are jurisdictions of residence regardless of application of what is called "Tie-breaker Rule" under tax treaties.

Tax Identification Number (TIN)

1 What is TIN?

TIN is numbers, marks, and other codes to be used for returns, payments, and other procedures for taxes by which a person who takes the procedures can be specified.

2 Entries in self-certifications

When a jurisdiction of residence of a person who opens a financial account is a foreign jurisdiction, he/she is required to indicate his/her foreign TIN in self-certifications. On the other hand, when a jurisdiction of residence is Japan, "My Number (Japanese Individual Number)" is not required.

3 How to confirm foreign TINs (the case that foreign TINs are unknown)

The TIN system of each jurisdiction can be found in:

- [Information on the TIN system of each jurisdiction](#) on OECD Portal Site, and
- [Information on the TIN system of each jurisdiction](#) on "CRS Corner" of National Tax Agency website.

When TINs are not identified referring to these sources, please directly contact the tax administrations, etc., of the jurisdiction of residence.

The latest information on CRS

1 "CRS Corner" of National Tax Agency website

⇒ <https://www.nta.go.jp/taxes/shiraberu/kokusai/crs/index.htm>

National Tax Agency CRS

Search

2 OECD Portal Site

(*) This site can be visited from the above "CRS Corner."

(1) Information on tax residency rules under the tax system of each jurisdiction

⇒ <https://www.oecd.org/en/networks/global-forum-tax-transparency/resources/aeoi-implementation-portal/tax-residency.html>

(2) Information on the TIN system of each jurisdiction

⇒ <https://www.oecd.org/en/networks/global-forum-tax-transparency/resources/aeoi-implementation-portal/tax-identification-numbers.html>

– This leaflet is made for the purpose of reference to the CRS and legislation in Japan briefly. –

