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Head of International Desk Japan

SUPPORT BY THE CRÉDIT AGRICOLE GROUP

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The Crédit Agricole Group's International Desk for Japan provides support to the Group's business clients to help them implement their operations on location, particularly opening accounts, and providing financing, information and banking advice. To this end, it draws on the Group's business units and on large local banking group partners.

For non-banking matters, the International Desk also offers the connexion with local law and accounting offices and its partners as well as expertise in business internationalisation.

Crédit Agricole has a presence in Japan with three services:

- **Financing and investment banking:** Established in Japan since 1946, Crédit Agricole CIB plays an active role in the Japanese financial markets. Crédit Agricole CIB offers investors investment solutions and portfolio diversification with a full range of products and financial services, particularly on market rates, foreign currencies, debt, and credit. Furthermore, with strong and acknowledged expertise in structured financing (project financing, aeronautical, property, export, and trade financing), Crédit Agricole CIB in Japan finances large companies and helps them with their investments and/or projects.
- **Asset management:** Amundi Japan
- **Life insurance:** CA Life Japan.

For more information, [see the list of the Crédit Agricole Group's locations](#).

MEANS OF PAYMENT



With Japan

Company cheque
Bank cheque
SWIFT transfer
Bill of exchange
Promissory note
Documentary remittance
Documentary credit

Usage

Weak / None
Weak / None
Common
Common
Weak / None
Common
Common SBLC

ADVICE FROM THE INTERNATIONAL DESK



General Information

Japan is France's second-largest trading partner in Asia after China, with "Made in France" products continuing to appeal to the Japanese market and its 125.5 million inhabitants with some of the highest purchasing power.

However, cultural and linguistic differences still remain significant obstacles. It is important to properly understand Japan and the Japanese culture before conducting business there. Creating a relationship of trust is a prerequisite for doing business with Japanese businesses and this takes time. Nevertheless, once this trust has been established, the Japanese tend to remain loyal in business and even in personal relationships.

In business relationships it is important to provide documentation and a business card in Japanese or at least in English upon the first meeting. Also, punctuality is mandatory.

In order to have the best chance of success and bring negotiations to a successful conclusion, it is strongly recommended to make use of professional organisations that specialise in business matchmaking.

Means of Payment & Banking Specificities

Banking agencies are generally open between 09:00 and 15:00 Monday to Friday.

There are no IBAN codes in Japan and, for this reason, you must provide the bank with complete information, particularly for international transfers to Japan. Japanese banks will not accept international transfers if the information regarding the recipient is incomplete.

SWIFT transfer is the most practical and least challenging payment method for imports.

Other payment methods commonly used include documentary remittance and documentary credit, which is particularly recommended for high sums.

It is always possible to negotiate a payment in advance, as well as negotiating payment deadlines. The majority of Japanese importers work on the basis of payment in 60 or 90 days.

The majority of Japanese banks do not accept a signature for the opening of an account and prefer a seal/*Hanko*.

It is practically impossible to open an account as a non-resident..

It is possible to withdraw cash from ATMs in the “Seven Eleven” and some other convenience stores, the Japan Post Bank and the AEON Bank.

For the granting of credit we recommend finding a financing solution in France, at least during the first two or three years following the establishment of a branch in Japan.

OUR OFFER AVAILABLE IN THIS MARKET



OPTIMISE YOUR CASH FLOW

PROCESSING LOCAL PAYMENTS METHODS

	Availability
Cheque	✓
Bill of exchange	✓
Electronic banking	✓
Cash	✓

CASH MANAGEMENT/E-BANKING

	Availability
MT940 Bank statements	✓
MT101 Transfer order	✓
MT942 Intraday bank statements	✓
Cash pooling domestic	✓
Cash pooling international	✓

