

# Labour Bank Services

Item	Service
<b>● Deposits</b>	
Packaged Accounts	Combines ordinary and time deposits, and loans made available through the use of time deposits as security.
Ordinary Deposits	Deposits and withdrawals can be made anytime. Widely used for paying wages and direct payments.
Current Deposits	A deposit for check payments and used for settling accounts of group members.
Saving Deposits	Combines the convenience of ordinary deposits and the advantages of time deposits.
Deposits at Notice	Used to handle sizable funds for a short period.
Deposits for Tax Payments	Used to save funds for tax payments. Accrued interest is tax-exempt.
“Super” Time Deposits	The most widely used form of time deposit.
Maturity-Designated “Wide” Time Deposits	Deposits which can be withdrawn anytime after a lapse of one year. One-year compounded interest accrued.
“Hyper $\Sigma$ ” Time Deposits	Deposits which can be withdrawn anytime after a lapse of six months. Six-month compounded interest accrued.
Floating-Rate Time Deposits	Time deposit to which a new interest rate is applied every six months.
Large-Scale Time Deposits	Used to operate funds over ¥10 million.
Installment Time Deposits	The period and the amount of savings can be determined based on individual needs.
“Zaikei” Savings (property accumulation savings )	Based on the laws for “Promoting Workers’ Property Accumulation,” and one of the Labour Banks’ main products. The types of accounts include General Zaikei, Zaikei Annuity and Zaikei Housing. Combined savings in Zaikei Annuity and Zaikei Housing accounts of up to ¥5.5 million are tax exempt.
“Ace” Deposits	An installment time deposit similar to the property-accumulation savings accounts. Non-fixed date, specified-maturity date and pension types are available.
Installment Savings	User pays a fixed amount monthly and, upon maturity, the Labour Bank will pay the deposit.
Negotiable Certificates of Deposits	Deposits with a high yield that can be opened with an initial amount exceeding ¥50 million. The savings certificate is negotiable.

Item	Service
<p>● <b>Loans</b></p>	
Card Loan	
My Plan	Card loan combined with packaged accounts. Services are also available from “My Plan Club.”
Rokin Postal Savings Joint Card	A postal ATM card which has a Labour Bank’s low interest loan function. The card can be used nationwide.
Car Loan	Use of funds is not restricted to car purchases, but can be directed toward other purchases as long as they are car-related.
Educational Loan	Low-interest loan, available for any purpose related to education, such as enrollment fees and tuition.
Housing Loan	Can be used to build or purchase new housing, to enlarge/rebuild housing, or to purchase a condominium. A co-operative “Smile Package” loan is available through the Government Housing Loan Corporation.
“Rainbow” Loan	A low-interest loan available to those who have property accumulation savings.
Annuity Loan	Multi-purpose and low-interest loan allowing those who have established an account with a Labour Bank to receive annuity.
Salary and Allowance Fund	Loan system for group members.
Welfare and Mutual Aid Fund	Loan system for group members.
Consumers’ Cooperative Fund	Loan system for group members.
Housing Project Fund	Loan system for group members.
<p>● <b>Others</b></p>	
Domestic Exchange	Remittance can be made to any financial institution within the country.
Direct Payment	Payments for utilities – such as electricity, gas, water, telephone, credit cards, various insurance premiums, etc. – can be automatically deducted from an ordinary deposit account.
Salary Deposit	Salaries can be withdrawn from the account the day they are to be paid from any Labour Bank cash dispenser or ATM, as well as from banks, post offices, and convenience stores around the country.
Annuity Receipt	Various public annuities, the mutual aid annuity, etc. can be paid into a designated account.
Cash Advance	Money deposited can be withdrawn with a Labour Bank cash card from a cash dispenser or an ATM installed at any Labour Bank, as well as from financial institutions and convenience stores across the country.
Credit Card	“Labour Bank UC Card” is a prominent credit card of the UC group. It is also linked to VISA and Mastercard.
Currency Exchange and Travelers Checks	Travelers checks are handled along with foreign currency exchange.
Agency Business (for Housing Loan Corporation, etc.)	This organization provides services for the Housing Loan Corporation and other public financial institutions.
Debit Card	This service is available at stores with the “J-Debit” mark. Expenses for shopping, dining, etc. can be paid by directly debiting your savings account by inserting your Labour Bank cash card in the terminal by the register and entering your PIN number.
Bonds	Several kinds of Japanese government bonds are sold over the counter at Labour Banks: long-term JGB (6- and 10-year), mid-term JGB (2-, 3- and 4-year), discount JGB (5-year) and government bonds for individuals. Government bonds for individuals are variable-interest bonds and are sold only to individuals. Their term is for 10 years, and the interest rate changes every six months.
Investment Trust	Labour Banks collect small-denomination funds from clients. An investment trust company manages the accumulated money through a trust bank.
Internet Banking	Transfer of funds and balance inquiries are possible 24 hours a day via computers and mobile phones.
Defined contribution pension plan	Manage and administer personal pensions. We also handle time deposits as an entity that furnishes products for corporate pension plans.