

- Links

The Bank's website has links to external sites. The websites linked to are not operated by the Bank, and thus the responsibility for protecting personal information of the customer lies with the operator of the linked site.

- Cookies

The Bank's website uses cookies, but not to gather data on the site usage trends of individuals.

[What is a cookie?]

A cookie is a technology which stores certain information in the web browser of the customer's PC or other device when the customer accesses the Bank's website, and this makes it easier for the customer to use our website again. Only the website which sets a cookie can read it. Cookies are enabled only when a customer is connected to the website, and they do not contain any personal identifying information such as the customer's name or email address.

7. Outsourcing

The Bank may outsource the handling of personal information in cases such as those detailed below. Where we do, we will supervise the outside contractor as appropriate to ensure the secure management of customer or other personal information.

- Tasks related to the issuance or shipping of cash cards
- Tasks related to the operation or maintenance of information systems
- Tasks related to direct marketing
- Tasks related to direct debit data transfers

International Business Support

With its specialist expertise and ability to provide international financial payments and mediation, 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 import/export, or trying to establish or run a local subsidiary as a base for overseas manufacture or sales and can advise on new financing for such or on other related topics.

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, even during the lingering COVID-19 pandemic, through visits and remote interaction.

For customers looking to engage in international (import/export) transactions, expand their foreign sales channels, or improve their results by establishing or increasing the operational efficiency of 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.