

# 資金決済に関する法律施行令

## Order for Enforcement of the Payment Services Act

(平成二十二年三月一日政令第十九号)  
(Cabinet Order No. 19 of March 1, 2010)

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### 第一章 総則

#### Chapter I General Provisions

(定義)

(Definition)

第一条 この政令において、「前払式支払手段発行者」、「資金移動業」、「資金移動業者」、「認定資金決済事業者協会」、「信託会社等」又は「銀行等」とは、それぞれ資金決済に関する法律（以下「法」という。）第二条に規定する前払式支払手段発行者、資金移動業、資金移動業者、認定資金決済事業者協会、信託会社等又は銀行等をいう。

Article 1 The terms "Issuer of Prepaid Payment Instruments," "Funds Transfer Service," "Funds Transfer Service Provider," "Certified Association for Payment Service Providers," "Trust Company, etc.," and "Deposit-taking Institutions" as used in this Cabinet Order mean Issuer of Prepaid Payment Instruments, Funds Transfer Service, Funds Transfer Service Provider, Certified Association for Payment Service Providers, Trust Company, etc., and

Deposit-taking Institutions as prescribed in Article 2 of the Payment Services Act (hereinafter referred to as the "Act"), respectively.

(資金移動業の対象となる取引)

(Transactions Qualifying for the Funds Transfer Service)

第二条 法第二条第二項に規定する政令で定める取引は、百万円に相当する額以下の資金の移動に係る為替取引とする。

Article 2 Transactions specified by Cabinet Order as prescribed in Article 2, paragraph (2) of the Act shall be exchange transactions pertaining to transfer of funds in an amount not more than an amount equivalent to one million yen.

## 第二章 前払式支払手段

### Chapter II Prepaid Payment Instruments

(発行者との密接な関係)

(Close Relationship with Issuer)

第三条 法第三条第四項に規定する政令で定める密接な関係は、次に掲げる関係とする。

Article 3 (1) The close relationship specified by Cabinet Order as prescribed in Article 3, paragraph (4) of the Act shall be any of the following relationships:

一 前払式支払手段（法第三条第一項に規定する前払式支払手段をいう。以下この章において同じ。）を発行する者（以下この項において「発行者」という。）が個人である場合におけるその者の親族である関係

(i) if the person issuing Prepaid Payment Instruments (meaning the Prepaid Payment Instruments prescribed in Article 3, paragraph (1) of the Act; the same shall apply hereinafter in this Chapter) (hereinafter referred to as an "Issuer" in this paragraph) is an individual, that of a relative of such person;

二 法人が他の法人の総株主等の議決権（総株主、総社員又は総出資者の議決権（株式会社にあつては、株主総会において決議をすることができる事項の全部につき議決権を行使することができない株式についての議決権を除き、会社法（平成十七年法律第八十六号）第八百七十九条第三項の規定により議決権を有するものとみなされる株式についての議決権を含む。以下この条において同じ。）をいう。以下この条において同じ。）の百分の五十を超える議決権を直接又は間接に保有する関係

(ii) the relationship in which one corporation directly or indirectly holds voting rights exceeding fifty percent of the Voting Rights Held by All Shareholders, etc. (meaning voting rights of all shareholders, all members, or all equity investors (in the case of a stock company, excluding voting rights of shares which may not be exercised for all matters that are subject to a resolution of a general meeting of shareholders and including voting rights of shares in respect of which the shareholder shall be deemed to have voting rights under the provisions of Article 879, paragraph (3) of the Companies Act (Act No. 86 of 2005); the same shall apply hereinafter in this Article); the same shall

apply hereinafter in this Article) of the other corporation;

三 個人及びその親族が法人の総株主等の議決権の百分の五十を超える議決権を直接又は間接に保有する場合における当該個人と当該法人との関係

(iii) the relationship between an individual and a corporation in which the individual and his or her relatives directly or indirectly hold voting rights exceeding fifty percent of the Voting Rights Held by All Shareholders, etc. of the corporation;

四 同一の者（その者が個人である場合には、その親族を含む。）によってその総株主等の議決権の百分の五十を超える議決権を直接又は間接に保有される法人相互の関係（第二号に掲げる関係に該当するものを除く。）

(iv) the relationship between corporations in which the same individual directly or indirectly holds voting rights exceeding fifty percent of the corporations' Voting Rights Held by All Shareholders, etc. (if the person is an individual, including his or her relatives) (excluding those falling under item (ii)); or

五 発行者が行う物品の給付又は役務の提供と密接不可分な物品の給付又は役務の提供を同時に又は連続して行う者がある場合における当該者と当該発行者との関係（前各号に掲げる関係に該当するものを除く。）

(v) the relationship between an Issuer and another person in which said other person simultaneously or continuously carries on delivery of goods or provision of services that are closely related with and inseparable from delivery of goods or provision of services carried on by the Issuer (excluding those falling under each of the preceding items).

2 前項第二号の場合において、法人が他の法人の総株主等の議決権の百分の五十を超える議決権を直接又は間接に保有するかどうかの判定は、次に掲げる割合を合計した割合により行うものとする。

(2) In the case of item (ii) of the preceding paragraph, whether a corporation directly or indirectly holds voting rights exceeding fifty percent of the Voting Rights Held by All Shareholders, etc. of another corporation shall be determined by a proportion calculated by totaling the following proportions:

一 法人が自己の名義をもって所有する他の法人の株式又は出資（以下この項において「株式等」という。）に係る議決権（社債、株式等の振替に関する法律（平成十三年法律第七十五号）第四百七条第一項又は第四百八条第一項（これらの規定を同法第二百二十八条第一項、第二百三十五条第一項、第二百三十九条第一項及び第二百七十六条（第二号に係る部分に限る。）において準用する場合を含む。）の規定により発行者に対抗することができない株式等に係る議決権を含む。次号において「対象議決権」という。）が当該他の法人の総株主等の議決権のうちに占める割合

(i) the proportion of the voting rights pertaining to shares or contributions (hereinafter referred to as "Shares, etc." in this paragraph) of a corporation (including voting rights pertaining to Shares, etc. that cannot be asserted

against the Issuer pursuant to the provisions of Article 147, paragraph (1) or Article 148, paragraph (1) of the Act on Transfer of Bonds, Shares, etc. (Act No. 75 of 2001) (including the cases where these provisions are applied mutatis mutandis pursuant to the provisions of Article 228, paragraph (1), Article 235, paragraph (1), Article 239, paragraph (1), and Article 276 (limited to the portion pertaining to item (ii)) of said Act); referred to as "Subject Voting Rights" in the following item) held by another corporation under its own name to the Voting Rights Held by All Shareholders, etc. of said corporation; and

二 法人の子法人（当該法人がその総株主等の議決権の百分の五十を超える対象議決権に係る株式等を自己の名義をもって所有している法人をいう。以下この号において同じ。）が自己の名義をもって所有する前号に規定する他の法人の株式等に係る対象議決権が当該他の法人の総株主等の議決権のうち占める割合（当該子法人が二以上ある場合には、それぞれにつき計算した割合の合計割合）

(ii) the proportion of the Subject Voting Rights pertaining to Shares, etc. of the corporation under the preceding item held by a subsidiary (meaning a corporation whose Shares, etc. pertaining to the Subject Voting Rights exceeding fifty percent of the Voting Rights Held by All Shareholders, etc. are held by another corporation under its own name; the same shall apply hereinafter in this item) of the other corporation under said item under its own name to the Voting Rights Held by All Shareholders, etc. of said corporation (in the case where there are two or more such subsidiaries, an aggregate proportion calculated by totaling proportions calculated for each of them).

3 前項の規定は、第一項第三号及び第四号の関係の判定について準用する。

(3) The provision of the preceding paragraph shall apply mutatis mutandis to the determination of the relationship prescribed in paragraph (1), items (iii) and (iv).

（適用除外となる前払式支払手段）

(Prepaid Payment Instruments Excluded from Application)

第四条 法第四条第一号に規定する政令で定めるものは、第一号から第三号までに掲げる証票その他の物（以下この条において「証票等」という。）又は第四号に掲げる番号、記号その他の符号とする。

Article 4 (1) Those specified by Cabinet Order as prescribed in Article 4, item (i) of the Act shall be the certificates and other articles (hereinafter referred to as "Certificates, etc." in this Article) listed in items (i) through (iii) or the numbers, marks, or other signs specified in item (iv):

一 乗車券、乗船券及び航空券

(i) passenger tickets for ground, water, and air transportation vehicles;

二 次に掲げる施設又は場所に係る入場券（通常入場券と併せて発行される遊園地そ

の他これに類する施設の利用券を含む。)

(ii) admission tickets pertaining to the following facilities or places (including attraction tickets for amusement parks and similar facilities that are issued in combination with ordinary admission tickets):

イ 映画、演劇、演芸、音楽、スポーツ又は見せ物を不特定かつ多数の者に見せ、又は聴かせる場所

(a) a place where movies, theater, entertainment or music performances, sports events, or other shows are presented to or listened to by many and unspecified persons;

ロ 競馬場、競輪場、小型自動車競走場又はモーターボート競走場

(b) horse, bicycle, compact automobile, or motorboat racing tracks; and

ハ 美術館、遊園地、動物園、博覧会の会場その他不特定かつ多数の者が入場する施設又は場所でこれらに類するもの

(c) art museums, amusement parks, zoos, exhibitions and other facilities or places similar to these where many and unspecified persons are admitted.

三 前二号に掲げるもののほか、特定の施設又は場所の利用に際し発行される食券その他の証票等で、当該施設又は場所の利用者が通常使用することとされているもの

(iii) in addition to what is listed in the preceding two items, meal tickets and other Certificates, etc. issued in conjunction with the use of a specified facility or place that are designed to be used normally by the users of said facility or place; and

四 前三号に掲げる証票等と同等の機能を有する番号、記号その他の符号（その発行する者又は当該発行する者が指定する者による利用者に対する物品の給付又は役務の提供が、発行する者又は当該発行する者が指定する者の使用に係る電子計算機と利用者の使用に係る電子計算機とを接続する電気通信回線を通じて行われる場合に利用されるものを除く。）

(iv) numbers, marks, or other signs that have a function equivalent to the Certificates, etc. listed in the preceding three items (excluding those used in the case where the delivery or provision of goods or services by the issuer or the person designated by the issuer to the users is conducted through electric telecommunication lines connecting a computer used by the issuer or the person designated by the issuer with a computer used by the users).

2 法第四条第二号に規定する政令で定める一定の期間は、六月とする。

(2) A certain period from the date of issuance specified by Cabinet Order as prescribed in Article 4, item (ii) of the Act shall be six months.

3 法第四条第四号に規定する政令で定める法人は、次に掲げる法人とする。

(3) Corporations specified by Cabinet Order as prescribed in Article 4, item (iv) of the Act shall be the following juridical persons:

一 自動車検査独立行政法人

(i) National Agency of Vehicle Inspection;

二 日本中央競馬会及び日本放送協会

(ii) Japan Racing Association and Japan Broadcasting Corporation; and

三 港務局及び地方道路公社

(iii) Port authorities and local road public corporations.

4 法第四条第五号に規定する政令で定める前払式支払手段は、次に掲げる前払式支払手段とする。

(4) Prepaid Payment Instruments specified by Cabinet Order as prescribed in Article 4, item (v) of the Act shall be the following Prepaid Payment Instruments:

一 専ら発行者の従業員（当該従業員と同一の世帯に属する者を含む。以下この号において同じ。）に対して発行される第三者型前払式支払手段（法第三条第五項に規定する第三者型前払式支払手段をいう。）であつて、専ら当該従業員が使用することとされているもの

(i) Prepaid Payment Instruments for Third-Party Business (meaning the Prepaid Payment Instruments for Third-Party Business prescribed in Article 3, paragraph (5) of the Act) issued only to the employees of the Issuer (including persons belonging to the same household as said employees; hereinafter the same shall apply in this item) that are designed to be used only by said employees;

二 次に掲げる者が発行する保健施設、福祉施設又は福祉事業に係る前払式支払手段

(ii) Prepaid Payment Instruments pertaining to health care facilities, welfare facilities, or welfare services issued by the following persons:

イ 健康保険組合又は健康保険組合連合会

(a) Health insurance societies or the National Federation of Health Insurance Societies;

ロ 国家公務員共済組合、国家公務員共済組合連合会、地方公務員共済組合、全国市町村職員共済組合連合会又は日本私立学校振興・共済事業団

(b) National public service personnel mutual aid associations, the Federation of National Public Service Personnel Mutual Aid Associations, local public service personnel mutual aid associations, the National Federation of Mutual Aid Associations for Municipal Personnel, or the Promotion and Mutual Aid Corporation for Private Schools of Japan;

ハ 厚生年金基金又は企業年金連合会

(c) Welfare pension funds or Pension Fund Association;

ニ 企業年金基金

(d) Corporate pension funds; or

ホ イからニまでに掲げる者に類するものとして内閣府令で定める者

(e) persons specified by Cabinet Office Ordinance as similar to persons listed in (a) through (d);

三 学校教育法（昭和二十二年法律第二十六号）第一条に規定する学校を設置する者（国及び地方公共団体を除く。）が専らその学生、生徒若しくは児童又は職員（以下この号において「学生等」という。）に対して発行する前払式支払手段（専ら当

該学生等が使用することとされているものに限る。) その他これに準ずるものとして内閣府令で定める前払式支払手段

(iii) Prepaid Payment Instruments issued by a person that establishes a school prescribed in Article 1 of the School Education Act (Act No. 26 of 1947) (excluding the State or a local public entity) only to its students, school children or elementary school children, or employees (hereinafter referred to as "Students, etc." in this item) (limited to those that are designed to be used only by said Students, etc.) and other Prepaid Payment Instruments that are specified by Cabinet Office Ordinance as those equivalent to said Prepaid Payment Instruments; and

四 前三号に掲げる前払式支払手段のほか、一定の職域内に勤務する従業員又は当該従業員であった者（これらの者と同一の世帯に属する者を含む。以下この号において「従業員等」という。）の福利厚生のための売店その他の施設（以下この号において「福利厚生施設」という。）に係る事業を営むものが専ら当該従業員等に対して発行する前払式支払手段（当該従業員等の福利厚生施設においてのみ使用することとされているものに限る。）その他これに類するものとして内閣府令で定める前払式支払手段

(iv) in addition to the Prepaid Payment Instruments listed in the preceding three items, Prepaid Payment Instruments issued by a person engaging in the business pertaining to a stand and other facilities for the welfare of employees who work within a certain work area or persons who were such employees (including persons belonging to the same household as these persons; hereinafter referred to as "Employees, etc." in this item) (hereinafter referred to as "Welfare Facilities" in this item) only to its Employees, etc. (limited to those that are designed to be used only in the Welfare Facilities for said Employees, etc.) and other Prepaid Payment Instruments that are specified by Cabinet Office Ordinance as those similar to said Prepaid Payment Instruments.

5 法第四条第六号に規定する政令で定める前払式支払手段は、次に掲げる前払式支払手段とする。

(5) Prepaid Payment Instruments specified by Cabinet Order as prescribed in Article 4, item (vi) of the Act shall be the following Prepaid Payment Instruments:

一 割賦販売法（昭和三十六年法律第百五十九号）第二条第六項に規定する前払式特定取引に係る商品の引渡し若しくは役務の提供又は同法第十一条に規定する前払式割賦販売に係る商品の引渡しにおいて使用することとされている前払式支払手段

(i) Prepaid Payment Instruments that are designed to be used for the delivery or provision of goods or services pertaining to the Specified Advance Payment Transactions prescribed in Article 2, paragraph (6) of the Installment Sales Act (Act No. 159 of 1961) or the delivery of goods pertaining to Advance Payment Installment Sales prescribed in Article 11 of said Act; and

二 旅行業法（昭和二十七年法律第二百三十九号）第二条第三項に規定する旅行業務に関する取引において発行される前払式支払手段

(ii) Prepaid Payment Instruments issued in the transactions pertaining to the travel agency business prescribed in Article 2, paragraph (3) of the Travel Agency Act (Act No. 239 of 1952).

（純資産額の下限等）

(Minimum Amount of Net Assets, etc.)

第五条 法第十条第一項第二号イに規定する政令で定める金額は、次の各号に掲げる場合の区分に応じ、当該各号に定める額とする。

Article 5 (1) The amount of money specified by Cabinet Order as prescribed in Article 10, paragraph (1), item (ii), sub-item (a) of the Act shall be the amount specified in the following items for the categories of cases respectively listed therein:

一 法第十条第一項の登録申請者の発行する前払式支払手段の利用が可能な地域の範囲が一の市町村（東京都の特別区の存する区域及び地方自治法（昭和二十二年法律第六十七号）第二百五十二条の十九第一項の指定都市にあっては、区。次号において同じ。）の区域内である場合 千万円

(i) in the case where the geographic area in which the Prepaid Payment Instruments issued by an applicant for registration under Article 10, paragraph (1) of the Act can be used is limited to one municipality (in the case of the part of Tokyo that is divided into special wards and designated cities prescribed in Article 252-19, paragraph (1) of the Local Autonomy Act (Act No. 67 of 1947), ward; the same shall apply in the following item): Ten million yen;

二 法第十条第一項の登録申請者が次に掲げる基準のいずれにも該当する場合 零

(ii) in the case where an applicant for registration under Article 10, paragraph (1) of the Act satisfies all of the following criteria: Zero:

イ 一般社団法人若しくは一般財団法人又は特定非営利活動促進法（平成十年法律第七号）第二条第二項に規定する特定非営利活動法人（以下「一般社団法人等」という。）であること。

(a) the applicant is a general incorporated association, general incorporated foundation, or specified non-profit organization prescribed in Article 2, paragraph (2) of the Act to Promote Specified Non-Profit Activities (Act No. 7 of 1998) (hereinafter referred to as "General Incorporated Association, etc.");

ロ その定款に当該登録申請者が前払式支払手段の発行の業務を行う旨及び当該登録申請者が地域経済の活性化又は当該地域の住民相互の交流の促進を図ることを目的とする旨の記載がされていること。

(b) the articles of incorporation of the applicant contains a statement to the effect that the applicant shall engage in the business of issuing Prepaid



Payment Instruments and that the purpose of the applicant is to promote invigoration of the local economy or exchange between residents in said local area;

ハ その発行する前払式支払手段の利用が可能な範囲が一の市町村及びこれに隣接する市町村の区域内であること。

(c) the geographic area in which the Prepaid Payment Instruments issued by the applicant can be used is limited to one municipality and municipalities adjacent thereto;

ニ その発行する前払式支払手段の未使用残高（法第三条第一項第一号の前払式支払手段に係る代価の弁済に充てることができる金額及び同項第二号の前払式支払手段に係る給付又は提供を請求することができる物品又は役務の数量を金銭に換算した金額の合計額として内閣府令で定めるところにより算出した額をいう。）から法第十四条第一項の規定により供託をした発行保証金の金額並びに法第十五条及び第十六条第一項の規定により供託をしないことができる金額を控除した金額に相当する金額以上の金額の預貯金が当該登録申請者を名義人とする口座において保有されることが当該登録申請者の定める規則に記載されていること。

(d) rules prescribed by the applicant contain a provision to the effect that said applicant shall maintain in its bank account under its own name a bank deposit or savings in an amount not less than an amount equivalent to the amount calculated by deducting the amount of the security deposit for issuance made to a Local Deposit Office pursuant to the provisions of Article 14, paragraph (1) of the Act and the amount not required to be deposited pursuant to the provisions of Article 15 and Article 16, paragraph (1) of the Act from the unused balance (meaning the amount that can be used for the payment of consideration pertaining to the Prepaid Payment Instruments prescribed in Article 3, paragraph (1), item (i) of the Act and the total, calculated in accordance with a method specified by Cabinet Office Ordinance, of the monetary amounts converted from the quantity of goods or services the delivery or provision of which can be claimed by using the Prepaid Payment Instruments prescribed in item (ii) of said paragraph); and

ホ その発行する前払式支払手段に当該一般社団法人等の貸借対照表及び損益計算書又はこれに代わる書面の閲覧の請求ができる旨の記載がされていること。

(e) the Prepaid Payment Instruments issued by the applicant contain a statement to the effect that inspection of the balance sheet and profit and loss statement of said General Incorporated Association, etc. or a substitute thereof may be requested;

三 前二号に掲げる場合以外の場合 一億円

(iii) cases other than those prescribed in the preceding two items: one hundred million yen.

2 法第十条第一項第二号ロに規定する政令で定めるものは、法律の規定（金融庁長官

が告示をもって定めるものに限る。)により行政庁の認可を受けて設立される営利を目的としない法人であって、その定款に前払式支払手段の発行の業務を行う旨の記載がされているものとする。

(2) A person specified by Cabinet Order as prescribed in Article 10, paragraph (1), item (ii), sub-item (b) of the Act shall be a nonprofit institution established under the authorization of an administrative agency pursuant to the provisions of an Act (limited to one specified by the Commissioner of the Financial Services Agency through public notice) whose articles of incorporation contains a statement to the effect that said institution shall engage in the business of issuing Prepaid Payment Instruments.

(供託が必要となる基準日未使用残高の最低額)

(Minimum Unused Record Date Balance Requiring a Deposit)

第六条 法第十四条第一項に規定する政令で定める額は、千万円とする。

Article 6 The amount specified by Cabinet Order as prescribed in Article 14, paragraph (1) of the Act shall be ten million yen.

(発行保証金保全契約の内容となるべき事項)

(Matters to be Included in Guarantee Contract of Security Deposit for Issuance)

第七条 法第十四条第一項の発行保証金につき供託をすべき前払式支払手段発行者が締結する発行保証金保全契約（法第十五条に規定する発行保証金保全契約をいう。以下この条、次条第二項第二号及び第十一条第二項において同じ。）は、次に掲げる事項をその内容とするものでなければならない。

Article 7 A guarantee contract of security deposit for issuance (meaning the guarantee contract of security deposit for issuance prescribed in Article 15 of the Act; the same shall apply hereinafter in this Article, paragraph (2), item (ii) of the following Article, and Article 11, paragraph (2)) to be concluded by an Issuer of Prepaid Payment Instruments who is required to make a security deposit for issuance to a Local Deposit Office under Article 14, paragraph (1) of the Act shall contain provisions prescribing the following matters:

一 当該発行保証金保全契約の相手方が次に掲げる場合に該当することとなったときは、当該相手方が当該前払式支払手段発行者のためにそれぞれ次に規定する金融庁長官の命令に係る額の発行保証金を供託する旨を当該前払式支払手段発行者に約していること。

(i) the other party to said guarantee contract of security deposit for issuance shall promise to said Issuer of Prepaid Payment Instruments that in the case where said other party comes to fall under any of the following cases, it will make a security deposit for issuance to the Local Deposit Office on behalf of said Issuer of Prepaid Payment Instruments in the amount pertaining to the order of the Commissioner of the Financial Services Agency respectively

prescribed therein:

イ 当該発行保証金保全契約に係る法第十五条の規定による届出の日の翌日以後次の基準日（法第三条第二項に規定する基準日をいう。以下この号及び第九条において同じ。）の翌日から二月を経過する日（その日前に当該次の基準日に係る法第十五条の規定による届出があったときは、その届出の日）までの間に、当該発行保証金保全契約の相手方が法第十七条の規定による金融庁長官の命令を受けた場合

(a) where the other party to said guarantee contract of security deposit for issuance receives an order of the Commissioner of the Financial Services Agency under Article 17 of the Act during a period from the day immediately following the date of notification under Article 15 of the Act pertaining to said guarantee contract of security deposit for issuance to a day on which two months have elapsed from the day immediately following the first Record Date (meaning the Record Date prescribed in Article 3 (2) of the Act; hereinafter the same shall apply in this item and Article 9) after said date of notification (in the case where a notification under Article 15 of the Act pertaining to said first Record Date is made before that day, the date of such notification) or;

ロ 当該前払式支払手段発行者がイに規定する次の基準日の翌日から二月以内に当該次の基準日に係る法第十四条第一項の発行保証金につき供託（発行保証金保全契約の締結及び発行保証金信託契約（法第十六条第一項に規定する発行保証金信託契約をいう。第十一条第二項において同じ。）に基づく信託を含む。）をしなかった場合において、当該発行保証金保全契約の相手方が法第十七条の規定による金融庁長官の命令を受けたとき。

(b) in the case where said Issuer of Prepaid Payment Instruments fails to make a security deposit for issuance to a Local Deposit Office under Article 14, paragraph (1) of the Act (including conclusion of a guarantee contract of security deposit for issuance and maintaining of trust property under a trust contract of security deposit for issuance (meaning the trust contract of security deposit for issuance prescribed in Article 16, paragraph (1) of the Act; the same shall apply in Article 11, paragraph (2)) pertaining to the first Record Date prescribed in sub-item (a) within two months from the day immediately following said first Record Date, when the other party to said guarantee contract of security deposit for issuance receives an order of the Commissioner of the Financial Services Agency under Article 17 of the Act; and

二 金融庁長官の承認を受けた場合を除き、当該発行保証金保全契約の全部又は一部を解除することができないこと。

(ii) except cases where the approval of the Commissioner of the Financial Services Agency is obtained, the whole or part of said guarantee contract of security deposit for issuance may not be cancelled.

(発行保証金保全契約を締結することができる銀行等が満たすべき要件等)

(Requirements to be Satisfied by Deposit-taking Institutions. for Conclusion of Guarantee Contract of Security Deposit for Issuance)

第八条 法第十五条に規定する政令で定める要件は、銀行法（昭和五十六年法律第五十九号）第十四条の二その他これに類する他の法令の規定に規定する基準を勘案して内閣府令で定める健全な自己資本の状況にある旨の区分に該当することとする。

Article 8 (1) The requirements specified by Cabinet Order as prescribed in Article 15 of the Act shall be that the Deposit-taking Institution falls under the category for one that is determined to have sound equity capital as specified by Cabinet Office Ordinance in consideration of the criteria prescribed in Article 14-2 of the Banking Act (Act No. 59 of 1981) and provisions of other laws and regulations similar to this.

2 法第十五条に規定する政令で定める者は、次の各号に掲げる者とする。

(2) Persons specified by Cabinet Order as prescribed in Article 15 of the Act shall be the persons specified in the following items:

一 保険業法（平成七年法律第百五号）第三百十条に規定する基準を勘案して内閣府令で定める健全な保険金等の支払能力の充実の状況にある旨の区分に該当する保険会社その他の内閣府令で定める者

(i) an insurance company falling under the category for one that is determined to have a sound status with regard to capital adequacy to support the payment of Insurance Claims, etc. as specified by Cabinet Office Ordinance in consideration of the criteria prescribed in Article 130 of the Insurance Business Act (Act No. 105 of 1995) and any other person specified by Cabinet Office Ordinance; and

二 割賦販売法第三十五条の四第一項に規定する指定を受けた者で、当該発行保証金保全契約に係る事業につき同法第三十五条の九ただし書の承認を受けた者

(ii) a person who has received the designation prescribed in Article 35-4, paragraph (1) of the Installment Sales Act and has received the approval under the proviso to Article 35-9 of said Act for the business pertaining to said guarantee contract of security deposit for issuance.

(発行保証金の取戻しができる場合の区分及び取戻可能額等)

(Category and Amount Permitted in the Case of Qualifying Recovery of Security Deposit for Issuance)

第九条 法第十四条第一項若しくは第二項又は第十七条の規定により発行保証金（法第十四条第三項の規定により供託した債券（同項に規定する内閣府令で定める債券をいう。第十一条第八項において同じ。）を含む。以下この条及び第十一条第五項において同じ。）を供託した者又はその承継人（以下この条において「供託者」と総称する。）は、次の各号に掲げる場合に該当することとなったときは、金融庁長官の承認を受けて、当該各号に定める額の発行保証金を次の基準日までに取り戻すことができ

る。

Article 9 (1) When a person who has made a security deposit for issuance to a Local Deposit Office (including bond certificates (meaning bond certificates specified by Cabinet Office Ordinance as prescribed in Article 14, paragraph (3) of the Act; the same shall apply in Article 11, paragraph (8)) deposited pursuant to the provisions of Article 14, paragraph (3) of the Act; hereinafter the same shall apply in this Article and Article 11, paragraph (5)) pursuant to the provisions of Article 14, paragraph (1) or (2) or Article 17 of the Act or his/her successor (hereinafter collectively referred to as "Depositor" in this Article) has come to fall under any of the following items, the Depositor may, by obtaining the approval of the Commissioner of the Financial Services Agency, recover the security deposit for issuance in the amount respectively prescribed therein by the following Record Date:

一 基準日において基準日未使用残高（法第三条第二項に規定する基準日未使用残高をいう。）が千万円以下となった場合 供託した発行保証金の全額

(i) when the Unused Record Date Balance (meaning the Unused Record Date Balance prescribed in Article 3, paragraph (2) of the Act) on a Record Date has decreased to ten million yen or less: the full amount of the security deposit for issuance that has been made to the Local Deposit Office;

二 基準日に係る法第二十三条第一項の報告書の提出の日の翌日における発行保証金の額（法第十四条第二項に規定する発行保証金の額をいう。以下この条において同じ。）が基準日における要供託額（法第十四条第一項に規定する要供託額をいう。）を超えている場合 当該超えている金額

(ii) when the amount of security deposit for issuance (meaning the amount of security deposit for issuance prescribed in Article 14, paragraph (2) of the Act; hereinafter the same shall apply in this Article) on the day immediately following the date of submission of the written report prescribed in Article 23, paragraph (1) of the Act pertaining to a Record Date exceeds the Required Amount of Deposit (meaning the Required Amount of Deposit prescribed in Article 14, paragraph (1) of the Act) on the same Record Date: the excess amount;

三 法第三十一条第一項の権利（以下この号、次号、第三項及び第十一条において「権利」という。）の実行の手続が終了した場合であって、当該権利の実行の手続が終了した日における未使用残高（当該権利の実行の手続が終了した日においてなお存する法第三条第一項第一号の前払式支払手段に係る代価の弁済に充てることができる金額及び同項第二号の前払式支払手段に係る給付又は提供を請求することができる物品又は役務の数量を金銭に換算した金額の合計額として内閣府令で定めるところにより算出した額をいう。次号において同じ。）が千万円以下であるとき 当該権利の実行の手続が終了した日における発行保証金の額から当該権利の実行の手続に要した費用の額を控除した残額

(iii) in the case where the procedure for the execution of the right under Article

31, paragraph (1) of the Act (hereinafter referred to as the "Right" in this item, the following item, paragraph (3), and Article 11) has been completed, when the unused balance as of the day on which said procedure for the execution of the Right has been completed (meaning the balance of (x) the amount that can be used for the payment of consideration pertaining to the Prepaid Payment Instruments prescribed in Article 3, paragraph (1), item (i) of the Act and (y) the total, calculated in accordance with a method specified by Cabinet Office Ordinance, of the monetary amounts converted from the quantity of goods or services the delivery or provision of which can be claimed by using the Prepaid Payment Instruments prescribed in item (ii) of said paragraph, outstanding as of the day on which said procedure for the execution of the Right has been completed; the same shall apply in the following item) is not more than ten million yen: the amount remaining after deducting the amount of costs required for said procedure for the execution of the Right from the amount of security deposit for issuance remaining as of the day on which said procedure for the execution of the Right has been completed; or

四 権利の実行の手続が終了した場合であつて、当該権利の実行の手続が終了した日における未使用残高が千万円を超えるとき 当該権利の実行の手続が終了した日における発行保証金の額から当該権利の実行の手続に要した費用の額及び当該権利の実行の手続が終了した日における未使用残高の二分の一の額を控除した残額

(iv) in the case where the procedure for the execution of the Right has been completed, when the unused balance as of the day on which said procedure for the execution of the Right has been completed exceeds ten million yen: The amount remaining after deducting the amount of costs required for said procedure for the execution of the Right and half of the unused balance as of the day on which said procedure for the execution of the Right has been completed from the amount of security deposit for issuance remaining as of the day on which said procedure for the execution of the Right has been completed.

2 法第十八条第四号に規定する政令で定める場合は、法第二十条第一項の規定による払戻しの手続が終了した場合とし、供託者は、次の各号に掲げる場合のいずれかに該当することとなったときは、金融庁長官の承認を受けて、当該各号に定める額の発行保証金を次の基準日までに取り戻すことができる。

(2) The circumstances specified by Cabinet Order as prescribed in Article 18, item (iv) of the Act shall be the circumstances in which the refund procedure prescribed in Article 20, paragraph (1) of the Act has been completed, and when the Depositor has come to fall under any of the following items, he or she may, by obtaining the approval of the Commissioner of the Financial Services Agency, recover the security deposit for issuance in the amount respectively prescribed in the applicable item by the following Record Date:

一 当該払戻しの手続が終了した日における未使用残高（当該払戻しの手続が終了した日においてなお存する法第三条第一項第一号の前払式支払手段に係る代価の弁済に充てることができる金額及び同項第二号の前払式支払手段に係る給付又は提供を請求することができる物品又は役務の数量を金銭に換算した金額の合計額として内閣府令で定めるところにより算出した額をいう。次号において同じ。）が千万円以下であるとき 当該払戻しの手続が終了した日における発行保証金の全額

(i) if the unused balance as of the day on which said refund procedure has been completed (meaning the balance of (x) the amount that can be used for the payment of consideration pertaining to the Prepaid Payment Instruments prescribed in Article 3, paragraph (1), item (i) of the Act and (y) the total, calculated in accordance with the method specified by Cabinet Office Ordinance, of the monetary amounts converted from the quantity of goods or services the delivery or provision of which can be claimed using the Prepaid Payment Instruments prescribed in item (ii) of said paragraph, outstanding as of the day on which said refund procedure has been completed; the same shall apply in the following item) is not more than ten million yen: the full amount of the security deposit for issuance remaining as of the day on which said refund procedure has been completed; or

二 当該払戻しの手続が終了した日における未使用残高が千万円を超えるとき 当該払戻しの手続が終了した日における発行保証金の額から当該払戻しの手続が終了した日における未使用残高の二分の一の額を控除した残額

(ii) the unused balance as of the day on which said refund procedure has been completed exceeds ten million yen: The amount remaining after deducting half of the unused balance as of the day on which said refund procedure has been completed from the amount of security deposit for issuance remaining as of the day on which said refund procedure has been completed.

3 供託者は、その発行保証金について法第二十条第一項の規定による払戻しの手続が行われている間及び権利の実行の手続が行われている間は、前二項の規定にかかわらず、当該発行保証金を取り戻すことができない。

(3) Notwithstanding the provisions of the preceding two paragraphs, a Depositor may not recover any security deposit for issuance in respect of which the refund procedure under Article 20, paragraph (1) of the Act or the procedure for execution of the Right is ongoing.

(権利実行事務代行者となる資格を有する者)

(Person Qualified to Become Agents for Local Finance Office in the Distribution Proceedings of Security Deposit to Holders of Prepaid Payment Instruments)

第十条 法第三十一条第三項に規定する政令で定める者は、次に掲げる者とする。

Article 10 Persons specified by Cabinet Order as prescribed in Article 31, paragraph (3) of the Act shall be the following persons:

一 銀行等

(i) Deposit-taking Institutions;

二 信託会社等

(ii) Trust Companies, etc.;

三 当該前払式支払手段発行者について破産手続が開始された場合における破産管財人

(iii) in the case where a bankruptcy proceeding has been commenced against said Issuer of Prepaid Payment Instruments, the bankruptcy trustee thereof;

四 当該前払式支払手段発行者について更生手続が開始された場合における管財人

(iv) in the case where a reorganization proceeding has been commenced against said Issuer of Prepaid Payment Instruments, the receiver thereof; the trustee thereof; and

五 当該前払式支払手段発行者について再生手続が開始された場合における管財人  
(当該再生手続において管財人が選任されている場合に限る。)

(v) in the case where a rehabilitation proceeding has been commenced against said Issuer of Prepaid Payment Instruments, the receiver thereof; the trustee thereof (limited to cases where a trustee has been appointed for said rehabilitation proceeding).

(発行保証金に係る権利の実行の手続)

(Procedure for the Execution of the Right pertaining to Security Deposit for Issuance)

第十一条 前払式支払手段の保有者は、その保有する前払式支払手段（既に法第二十条第一項の規定による払戻しの手続が終了したもの及び権利の実行の手続が終了したものを除く。）に関し、金融庁長官に対して、その権利の実行の申立てをすることができる。

Article 11 (1) A holder of Prepaid Payment Instruments may file a petition with the Commissioner of the Financial Services Agency for the execution of the Right with regard to the Prepaid Payment Instruments that he/she holds (excluding those for which the refund procedure under Article 20, paragraph (1) of the Act has been completed and those for which the procedure for the execution of the Right has been completed).

2 金融庁長官は、法第三十一条第二項の規定による公示をしたときは、その旨を前項の申立てをした者（以下この条において「申立人」という。）及び当該前払式支払手段を発行した前払式支払手段発行者（当該前払式支払手段発行者が発行保証金保全契約又は発行保証金信託契約を締結している場合にあつては、当該前払式支払手段発行者及びこれらの契約の相手方。第四項及び第五項において同じ。）に通知しなければならない。

(2) The Commissioner of the Financial Services Agency shall, when having given a public notice pursuant to the provisions of Article 31, paragraph (2) of the Act, notify the person who filed a petition under the preceding paragraph



(hereinafter referred to as "Petitioner" in this Article) and the Issuer of Prepaid Payment Instruments who issued said Prepaid Payment Instruments (in the case where said Issuer of Prepaid Payment Instruments has concluded a guarantee contract of security deposit for issuance or trust contract of security deposit for issuance, said Issuer of Prepaid Payment Instruments and the other party to these contracts; the same shall apply in paragraphs (4) and (5)) to that effect.

3 法第三十一条第二項の規定による公示があった後は、申立人がその申立てを取り下げた場合においても、権利の実行の手続の進行は、妨げられない。

(3) After the public notice under Article 31, paragraph (2) of the Act is given, the procedure for execution of the Right shall not be obstructed even in the case where the Petitioner has withdrawn his/her petition.

4 金融庁長官は、法第三十一条第二項の期間が経過した後、遅滞なく、権利の調査を行わなければならない。この場合において、金融庁長官は、あらかじめ、期日及び場所を公示し、かつ、当該前払式支払手段発行者に通知して、申立人、当該期間内に債権の申出をした者及び当該前払式支払手段発行者に対し、権利の存否及びその権利によって担保される債権の額について証拠を提示し、及び意見を述べる機会を与えなければならない。

(4) The Commissioner of the Financial Services Agency shall conduct an investigation of the Right without delay after the period set forth in Article 31, paragraph (2) of the Act has elapsed. In this case, the Commissioner of the Financial Services Agency shall give the Petitioner, the persons who stated their claims within said period, and said Issuer of Prepaid Payment Instruments an opportunity to produce evidence and state opinions with regard to the presence or absence of the Right and the amount of claims secured by such Right, by giving public notice and giving notice to said Issuer of Prepaid Payment Instruments of the date and the place in advance.

5 金融庁長官は、前項の規定による調査の結果に基づき、法第三十一条第二項の期間の末日までに供託された発行保証金について、遅滞なく、配当表を作成し、これを公示し、かつ、当該前払式支払手段発行者に通知しなければならない。

(5) The Commissioner of the Financial Services Agency shall, without delay, prepare a distribution table with regard to the security deposit for issuance that has been made to a Local Deposit Office by the last day of the period set forth in Article 31, paragraph (2) of the Act based on the results of the investigation under the preceding paragraph, give public notice thereof, and give notice thereof to said Issuer of Prepaid Payment Instruments.

6 配当は、前項の規定による公示をした日から八十日を経過した後、配当表に従い実施するものとする。

(6) The distribution shall be implemented in accordance with the distribution table after eighty days have elapsed from the date of the public notice under the preceding paragraph.

7 金融庁長官は、前払式支払手段発行者の営業所又は事務所の所在地を確知できないときは、第二項、第四項及び第五項の規定による当該前払式支払手段発行者への通知をすることを要しない。

(7) When the locations of business offices or offices of an Issuer of Prepaid Payment Instruments cannot be ascertained, the Commissioner of the Financial Services Agency shall not be required to give notice under paragraph (2), paragraph (4), and paragraph (5) to said Issuer of Prepaid Payment Instruments.

8 金融庁長官は、債券が供託されている場合において、権利の実行に必要があるときは、これを換価することができる。この場合において、換価の費用は、換価代金から控除する。

(8) In the case where bond certificates have been deposited, if the Commissioner of the Financial Services Agency finds it necessary for the execution of the Right, he/she may realize them. In this case, the costs for realization shall be deducted from the realized value.

9 第五項及び第六項の場合において、金融庁長官は、第五項に規定する発行保証金の額から法第三十一条第二項に規定する公示の費用、同条第三項に規定する権利実行事務代行者の報酬その他の発行保証金の還付の手續に必要な費用（前項の換価の費用を除く。）の額を控除した額について配当表を作成し、当該配当表に従い配当を実施することができる。

(9) In the cases referred to in paragraphs (5) and (6), the Commissioner of the Financial Services Agency may prepare a distribution table with regard to the amount remaining after deducting the costs for the public notice prescribed in Article 31, paragraph (2) of the Act, remuneration for the Agents for Local Finance Office in the Distribution Proceedings of Security Deposit to Holders of Prepaid Payment Instruments prescribed in paragraph (3) of said Article, and other costs required for the procedure for return of security deposit for issuance (excluding the costs for realization under the preceding paragraph) from the amount of security deposit for issuance prescribed in paragraph (5), and implement distribution in accordance with said distribution table.

（供託義務の免除される銀行等が満たすべき要件等）

(Requirements to be Satisfied by Deposit-taking Institutions for Exemption from Deposit Obligations)

第十二条 法第三十五条に規定する政令で定める要件は、第八条第一項に規定する要件とする。

Article 12 (1) Requirements specified by Cabinet Order as prescribed in Article 35 of the Act shall be the requirements specified in Article 8, paragraph (1).

2 法第三十五条に規定する政令で定める者は、第八条第二項第一号に掲げる者とする。

(2) Persons specified by Cabinet Order as prescribed in Article 35 of the Act shall be the persons specified in Article 8, paragraph (2), item (i).

### 第三章 資金移動

#### Chapter III Funds Transfer

(資金移動業の登録が取り消された法人の取締役等であった者に準ずる者)

(Persons Equivalent to Persons Who Were Directors, etc. of a Corporation  
Whose Registration for the Funds Transfer Service Has been Rescinded)

第十三条 法第四十条第一項第十号ホに規定する政令で定める者は、次に掲げる者とする。

Article 13 Persons specified by Cabinet Order as prescribed in Article 40, paragraph (1), item (x), sub-item (e) of the Act shall be the following persons:

一 法人が法第八十二条第一項又は第二項の規定により法第六十四条第一項の免許を取り消された場合において、その取消しの日前三十日以内にその法人の取締役、執行役、会計参与、監査役、理事又は監事であった者でその取消しの日から五年を経過しない者

(i) in the case where a corporation had its registration under Article 64, paragraph (1) of the Act rescinded pursuant to the provisions of Article 82, paragraph (1) or (2) of the Act, a person who had been a director, executive officer, accounting advisor, company auditor, director, or auditor of such corporation at any time during the thirty days prior to the date of the rescission and for whom five years have not passed since that date;

二 法人が銀行法第二十七条若しくは第二十八条の規定により同法第四条第一項の免許を取り消され、同法第五十二条の十五第一項の規定により同法第五十二条の九第一項若しくは第二項ただし書の認可を取り消され、同法第五十二条の三十四第一項の規定により同法第五十二条の十七第一項若しくは第三項ただし書の認可を取り消され、又は同法第五十二条の五十六第一項の規定により同法第五十二条の三十六第一項の許可を取り消された場合において、その取消しの日前三十日以内にその法人の取締役（同法第四十七条第二項の規定により取締役とみなされる日本における代表者を含む。）、執行役、会計参与、監査役又はこれらに準ずる者であった者でその取消しの日から五年を経過しない者

(ii) in the case where a corporation had its license under Article 4, paragraph (1) of the Banking Act rescinded pursuant to the provisions of Article 27 or Article 28 of said Act, had its authorization under Article 52-9, paragraph (1) of said Act or the proviso to paragraph (2) of said Article rescinded pursuant to the provisions of Article 52-15, paragraph (1) of said Act, had its authorization under Article 52-17, paragraph (1) of said Act or the proviso to paragraph (3) of said Article rescinded pursuant to the provisions of Article 52-34, paragraph (1) of said Act, or had its permission under Article 52-36, paragraph (1) of said Act rescinded pursuant to the provisions of Article 52-56, paragraph (1) of said Act, a person who had been a director (including a representative person in Japan who is deemed to be a director under Article

47, paragraph (2) of said Act), executive officer, accounting advisor, company auditor, or any other person equivalent thereto of such corporation at any time during the thirty days prior to the date of the rescission and for whom five years have not passed since that date;

三 法人が長期信用銀行法（昭和二十七年法律第百八十七号）第十七条において準用する銀行法第二十七条若しくは第二十八条の規定により長期信用銀行法第四条第一項の免許を取り消され、同法第十七条において準用する銀行法第五十二条の十五第一項の規定により長期信用銀行法第十六条の二の二第一項若しくは第二項ただし書の認可を取り消され、同法第十七条において準用する銀行法第五十二条の三十四第一項の規定により長期信用銀行法第十六条の二の四第一項若しくは第三項ただし書の認可を取り消され、又は同法第十七条において準用する銀行法第五十二条の五十六第一項の規定により長期信用銀行法第十六条の五第一項の許可を取り消された場合において、その取消しの日前三十日以内にその法人の取締役、執行役、会計参与又は監査役であった者でその取消しの日から五年を経過しない者

(iii) in the case where a corporation had its license under Article 4, paragraph (1) of the Long-Term Credit Bank Act (Act No. 187 of 1952) rescinded pursuant to the provisions of Article 27 or Article 28 of the Banking Act as applied mutatis mutandis pursuant to Article 17 of the Long-Term Credit Bank Act, had its authorization under Article 16-2-2, paragraph (1) of the Long-Term Credit Bank Act or the proviso to paragraph (2) of said Article rescinded pursuant to the provisions of Article 52-15, paragraph (1) of the Banking Act as applied mutatis mutandis pursuant to Article 17 of the Long-Term Credit Bank Act, had its authorization under Article 16-2-4, paragraph (1) of the Long-Term Credit Bank Act or the proviso to paragraph (3) of said Article rescinded pursuant to the provisions of Article 52-34, paragraph (1) of the Banking Act as applied mutatis mutandis pursuant to Article 17 of the Long-Term Credit Bank Act, or had its permission under Article 16-5, paragraph (1) of the Long-Term Credit Bank Act rescinded pursuant to the provisions of Article 52-56, paragraph (1) of the Banking Act as applied mutatis mutandis pursuant to Article 17 of the Long-Term Credit Bank Act, a person who had been a director, executive officer, accounting advisor, or company auditor of such corporation at any time during the thirty days prior to the date of the rescission and for whom five years have not passed since that date;

四 法人が信用金庫法（昭和二十六年法律第二百三十八号）第八十九条第一項において準用する銀行法第二十七条若しくは第二十八条の規定により信用金庫法第四条の免許を取り消され、又は同法第八十九条第五項において準用する銀行法第五十二条の五十六第一項の規定により信用金庫法第八十五条の二第一項の許可を取り消された場合において、その取消しの日前三十日以内にその法人の理事又は監事であった者でその取消しの日から五年を経過しない者

(iv) in the case where a corporation had its license under Article 4 of the Credit

Association Act (Act No. 238 of 1951) rescinded pursuant to the provisions of Article 27 or Article 28 of the Banking Act as applied mutatis mutandis pursuant to Article 89, paragraph (1) of the Credit Association Act or had its permission under Article 85-2, paragraph (1) of the Credit Association Act rescinded pursuant to the provisions of Article 52-56, paragraph (1) of the Banking Act as applied mutatis mutandis pursuant to Article 89, paragraph (5) of the Credit Association Act, a person who had been a director or auditor of such corporation at any time during the thirty days prior to the date of the rescission and for whom five years have not passed since that date;

五 法人が労働金庫法（昭和二十八年法律第二百二十七号）第九十五条の規定により同法第六条の免許を取り消され、又は同法第九十四条第三項において準用する銀行法第五十二条の五十六第一項の規定により労働金庫法第八十九条の三第一項の許可を取り消された場合において、その取消しの日前三十日以内にその法人の理事又は監事であった者でその取消しの日から五年を経過しない者

(v) in the case where a corporation had its license under Article 6 of the Labor Credit Association Act (Act No. 227 of 1953) rescinded pursuant to the provisions of Article 95 of said Act or had its permission under Article 89-3, paragraph (1) of said Act rescinded pursuant to the provisions of Article 52-56, paragraph (1) of the Banking Act as applied mutatis mutandis pursuant to Article 94, paragraph (3) of the Labor Credit Association Act, a person who had been a director or auditor of such corporation at any time during the thirty days prior to the date of the rescission and for whom five years have not passed since that date;

六 法人が中小企業等協同組合法（昭和二十四年法律第百八十一号）第百六条第二項の規定により解散を命ぜられ、若しくは協同組合による金融事業に関する法律（昭和二十四年法律第百八十三号）第六条第一項において準用する銀行法第二十七条若しくは第二十八条の規定により協同組合による金融事業に関する法律第三条の認可を取り消され、又は同法第六条の五第一項において準用する銀行法第五十二条の五十六第一項の規定により協同組合による金融事業に関する法律第六条の三第一項の許可を取り消された場合において、その取消しの日（解散命令の場合にあっては、当該解散命令がなされた日。以下この号から第九号までにおいて同じ。）前三十日以内にその法人の理事又は監事であった者でその取消しの日から五年を経過しない者

(vi) in the case where a corporation received a dissolution order under Article 106, paragraph (2) of the Small and Medium Sized Enterprises, etc. Cooperatives Act (Act No. 181 of 1949), had its authorization under Article 3 of the Act on Financial Business by Cooperatives (Act No. 183 of 1949) rescinded pursuant to the provisions of Article 27 or Article 28 of the Banking Act as applied mutatis mutandis pursuant to Article 6, paragraph (1) of the Act on Financial Business by Cooperatives or had its permission under Article 6-3, paragraph (1) of said Act rescinded pursuant to the

provisions of Article 52-56, paragraph (1) of the Banking Act as applied mutatis mutandis pursuant to Article 6-5, paragraph (1) of the Act on Financial Business by Cooperatives, a person who had been a director or auditor of such corporation at any time during the thirty days prior to the date of the rescission (in the case of a dissolution order, the day on which said dissolution order is issued; hereinafter the same shall apply in this item through item (ix)) and for whom five years have not passed since that date;

七 法人が農業協同組合法（昭和二十二年法律第百三十二号）第九十二条の四第一項において準用する銀行法第五十二条の五十六第一項の規定により農業協同組合法第九十二条の二第一項の許可を取り消され、又は同法第九十五条の二の規定により農業協同組合若しくは農業協同組合連合会が解散を命ぜられた場合において、その取消しの日前三十日以内にその法人の理事又は監事であった者でその取消しの日から五年を経過しない者

(vii) in the case where a corporation had its permission under Article 92-2, paragraph (1) of the Agricultural Cooperatives Act (Act No. 132 of 1947) rescinded pursuant to the provisions of Article 52-56, paragraph (1) of the Banking Act as applied mutatis mutandis pursuant to Article 92-4, paragraph (1) of the Agricultural Cooperatives Act or where an agricultural cooperative or federation of agricultural cooperative received a dissolution order under Article 95-2 of said Act, a person who had been a director or auditor of such corporation at any time during the thirty days prior to the date of the rescission and for whom five years have not passed since that date;

八 法人が水産業協同組合法（昭和二十三年法律第二百四十二号）第二百十一条の四第一項において準用する銀行法第五十二条の五十六第一項の規定により水産業協同組合法第二百十一条の二第一項の許可を取り消され、又は同法第二百二十四条の二の規定により漁業協同組合、漁業協同組合連合会、水産加工業協同組合若しくは水産加工業協同組合連合会が解散を命ぜられた場合において、その取消しの日前三十日以内にその法人の理事又は監事であった者でその取消しの日から五年を経過しない者

(viii) in the case where a corporation had its permission under Article 121-2, paragraph (1) of the Fisheries Cooperatives Act (Act No. 242 of 1948) rescinded pursuant to the provisions of Article 52-56, paragraph (1) of the Banking Act as applied mutatis mutandis pursuant to Article 121-4, paragraph (1) of the Fisheries Cooperatives Act or where a fisheries cooperative, federation of fisheries cooperatives, fishery processing cooperative, or federation of fishery processing cooperatives received a dissolution order under Article 124-2 of said Act, a person who had been a director or auditor of such corporation at any time during the thirty days prior to the date of the rescission and for whom five years have not passed since that date;

九 法人が農林中央金庫法（平成十三年法律第九十三号）第九十五条の四第一項において準用する銀行法第五十二条の五十六第一項の規定により農林中央金庫法第九十五条の二第一項の許可を取り消され、又は同法第八十六条の規定により解散を命ぜられた場合において、その取消しの日前三十日以内にその法人の理事、経営管理委員又は監事であった者でその取消しの日から五年を経過しない者

(ix) in the case where a corporation had its permission under Article 95-2, paragraph (1) of the Norinchukin Bank Act (Act No. 93 of 2001) rescinded pursuant to the provisions of Article 52-56, paragraph (1) of the Banking Act as applied mutatis mutandis pursuant to Article 95-4, paragraph (1) of the Norinchukin Bank Act or received a dissolution order under Article 86 of said Act, a person who had been a director, management committee member or auditor of such corporation at any time during the thirty days prior to the date of the rescission and for whom five years have not passed since that date;

十 法人が株式会社商工組合中央金庫法（平成十九年法律第七十四号）第十三条第一項の規定により同法第八条第一項又は第二項ただし書の認可を取り消された場合において、その取消しの日前三十日以内にその法人の取締役、執行役、会計参与又は監査役であった者でその取消しの日から五年を経過しない者

(x) in the case where a corporation had its authorization under Article 8, paragraph (1) of the Shoko Chukin Bank Limited Act (Act No. 74 of 2007) or the proviso to paragraph (2) of said Article rescinded pursuant to the provisions of Article 13, paragraph (1) of said Act, a person who had been a director, executive officer, accounting advisor, or company auditor of such corporation at any time during the thirty days prior to the date of the rescission and for whom five years have not passed since that date;

十一 法人が法、銀行法、長期信用銀行法、信用金庫法、労働金庫法、中小企業等協同組合法、協同組合による金融事業に関する法律、農業協同組合法、水産業協同組合法、農林中央金庫法又は株式会社商工組合中央金庫法に相当する外国の法令の規定により当該外国において受けている第一号から前号までに規定する免許、許可若しくは認可と同種類の免許、許可若しくは認可（当該免許、許可若しくは認可に類するその他の行政処分を含む。以下この号において同じ。）を取り消され、若しくは当該免許、許可若しくは認可の更新を拒否され、又は解散を命ぜられた場合において、その取消しの日（解散命令の場合にあつては当該解散命令がなされた日とし、更新の拒否の場合にあつては当該更新の拒否の処分がなされた日とする。以下この号において同じ。）前三十日以内にその法人の取締役、執行役、会計参与、監査役又はこれらに準ずる者であった者でその取消しの日から五年を経過しない者

(xi) in the case where a corporation had its license, permission, or authorization (including other administrative dispositions similar to said license, permission, or authorization; the same shall apply hereinafter in this item) rescinded that is of the same kind as the license, permission, or authorization prescribed in item (i) through the preceding item and had been

granted in a foreign state pursuant to the provisions of laws and regulations of said foreign state equivalent to the Act, the Banking Act, the Long-Term Credit Bank Act, the Credit Association Act, the Labor Credit Association Act, the Small and Medium Sized Enterprises, etc. Cooperatives Act, the Act on Financial Business by Cooperatives, the Agricultural Cooperatives Act, the Fisheries Cooperatives Act, the Norinchukin Bank Act, or the Shoko Chukin Bank Limited Act, had the renewal of said license, permission, or authorization refused, or received a dissolution order, a person who had been a director, executive officer, accounting advisor, company auditor, or any other person equivalent thereto of such corporation at any time during the thirty days prior to the date of the rescission (in the case of a dissolution order, the day on which said dissolution order is issued and in the case of a refusal of renewal, the day on which he or she received said disposition; hereinafter the same shall apply in this item) and for whom five years have not passed since that date;

十二 銀行法第五十二条の十五第一項の規定により同法第五十二条の九第一項若しくは第二項ただし書の認可を取り消された場合、長期信用銀行法第十七条において準用する銀行法第五十二条の十五第一項の規定により長期信用銀行法第十六条の二の二第一項若しくは第二項ただし書の認可を取り消された場合又は株式会社商工組合中央金庫法第十三条第一項の規定により同法第八条第一項若しくは第二項ただし書の認可を取り消された場合において、その取消の日から五年を経過しない者

(xii) a person who had his/her authorization under Article 52-9, paragraph (1) of the Banking Act or the proviso to paragraph (2) of said Article rescinded pursuant to the provisions of Article 52-15, paragraph (1) of said Act, authorization under Article 16-2-2, paragraph (1) of the Long-Term Credit Bank Act or the proviso to paragraph (2) of said Article rescinded pursuant to the provisions of Article 52-15, paragraph (1) of the Banking Act as applied mutatis mutandis pursuant to Article 17 of the Long-Term Credit Bank Act or authorization under Article 8, paragraph (1) of the Shoko Chukin Bank Limited Act or the proviso to paragraph (2) of said Article rescinded pursuant to the provisions of Article 13, paragraph (1) of said Act and for whom five years have not passed since the date of the rescission;

十三 銀行法第五十二条の五十六第一項の規定により同法第五十二条の三十六第一項の許可を取り消された場合、長期信用銀行法第十七条において準用する銀行法第五十二条の五十六第一項の規定により長期信用銀行法第十六条の五第一項の許可を取り消された場合、信用金庫法第八十九条第五項において準用する銀行法第五十二条の五十六第一項の規定により信用金庫法第八十五条の二第一項の許可を取り消された場合、労働金庫法第九十四条第三項において準用する銀行法第五十二条の五十六第一項の規定により労働金庫法第八十九条の三第一項の許可を取り消された場合、協同組合による金融事業に関する法律第六条の五第一項において準用する銀行法第五十二条の五十六第一項の規定により協同組合による金融事業に関する法律第六条



の三第一項の許可を取り消された場合、農業協同組合法第九十二条の四第一項において準用する銀行法第五十二条の五十六第一項の規定により農業協同組合法第九十二条の二第一項の許可を取り消された場合、水産業協同組合法第二百一条の四第一項において準用する銀行法第五十二条の五十六第一項の規定により水産業協同組合法第二百一条の二第一項の許可を取り消された場合又は農林中央金庫法第九十五条の四第一項において準用する銀行法第五十二条の五十六第一項の規定により農林中央金庫法第九十五条の二第一項の許可を取り消された場合において、その取消しの日から五年を経過しない者

(xiii) a person who has had his or her permission under Article 52-36, paragraph (1) of the Banking Act rescinded pursuant to the provisions of Article 52-56, paragraph (1) of said Act, permission under Article 16-5, paragraph (1) of the Long-Term Credit Bank Act rescinded pursuant to the provisions of Article 52-56, paragraph (1) of the Banking Act as applied mutatis mutandis pursuant to Article 17 of the Long-Term Credit Bank Act, permission under Article 85-2, paragraph (1) of the Credit Association Act rescinded pursuant to the provisions of Article 52-56, paragraph (1) of the Banking Act as applied mutatis mutandis pursuant to Article 89, paragraph (5) of the Credit Association Act, permission under Article 89-3, paragraph (1) of the Labor Credit Association Act rescinded pursuant to the provisions of Article 52-56, paragraph (1) of the Banking Act as applied mutatis mutandis pursuant to Article 94, paragraph (3) of the Labor Credit Association Act, permission under Article 6-3, paragraph (1) of the Act on Financial Business by Cooperatives rescinded pursuant to the provisions of Article 52-56, paragraph (1) of the Banking Act as applied mutatis mutandis pursuant to Article 6-5, paragraph (1) of the Act on Financial Business by Cooperatives, permission under Article 92-2, paragraph (1) of the Agricultural Cooperatives Act rescinded pursuant to the provisions of Article 52-56, paragraph (1) of the Banking Act as applied mutatis mutandis pursuant to Article 92-4, paragraph (1) of the Agricultural Cooperatives Act, permission under Article 121-2, paragraph (1) of the Fisheries Cooperatives Act rescinded pursuant to the provisions of Article 52-56, paragraph (1) of the Banking Act as applied mutatis mutandis pursuant to Article 121-4, paragraph (1) of the Fisheries Cooperatives Act or permission under Article 95-2, paragraph (1) of the Norinchukin Bank Act rescinded pursuant to the provisions of Article 52-56, paragraph (1) of the Banking Act as applied mutatis mutandis pursuant to Article 95-4, paragraph (1) of the Norinchukin Bank Act, and in respect of whom five years have not passed since the date of the rescission;

十四 銀行法に相当する外国の法令の規定により当該外国において受けている同法第五十二条の九第一項若しくは第二項ただし書若しくは同法第五十二条の三十六第一項と同種類の認可若しくは許可を取り消され、又は当該認可若しくは許可の更新を

拒否された場合において、その取消しの日（更新の拒否の場合にあつては、当該更新の拒否の処分がなされた日）から五年を経過しない者

(xiv) a person who has had his or her authorization or permission rescinded, such authorization or permission having been granted in a foreign state pursuant to the provisions of laws and regulations of said foreign state corresponding to the Banking Act, being the same kind as that under Article 52-9, paragraph (1) of the Banking Act, or the proviso to paragraph (2) of said Article, or Article 52-36, paragraph (1) of said Act, or has had the renewal of said authorization or permission refused, and in respect of whom five years have not passed since the date of the rescission (in the case of a refusal of renewal, the day on which he or she received said disposition);

十五 法第六十七条第三項又は第八十二条第二項の規定により解任を命ぜられた取締役、執行役、会計参与若しくは監査役又は理事若しくは監事であつて、その処分を受けた日から五年を経過しない者

(xv) a board member, executive officer, accounting advisor or company auditor, or director or auditor who was subject to an order for dismissal pursuant to the provisions of Article 67, paragraph (3) or Article 82, paragraph (2) of the Act and for whom five years have not passed since the day on which the he or she received said disposition;

十六 銀行法第二十七条若しくは第五十二条の三十四第一項の規定により解任を命ぜられた取締役（同法第四十七条第二項の規定により取締役とみなされる日本における代表者を含む。）、執行役、会計参与若しくは監査役又は同法第五十二条の五十六第二項の規定により解任を命ぜられた役員であつて、その処分を受けた日から五年を経過しない者

(xvi) a board member (including a representative person in Japan who is deemed to be a director under Article 47, paragraph (2) of the Banking Act), executive officer, accounting advisor or company auditor who was subject to an order for dismissal pursuant to the provisions of Article 27 or Article 52-34, paragraph (1) of said Act and for whom five years have not passed since the day on which he or she received said disposition; or an officer who was subject to an order for dismissal pursuant to the provisions of Article 52-56, paragraph (2) of said Act and for whom five years have not passed since the day on which the officer received said disposition;

十七 長期信用銀行法第十七条において準用する銀行法第二十七条若しくは第五十二条の三十四第一項の規定により解任を命ぜられた取締役、執行役、会計参与若しくは監査役又は長期信用銀行法第十七条において準用する銀行法第五十二条の五十六第二項の規定により解任を命ぜられた役員であつて、その処分を受けた日から五年を経過しない者

(xvii) a board member, executive officer, accounting advisor or company auditor who was subject to an order for dismissal pursuant to the provisions of Article 27 or Article 52-34, paragraph (1) of the Banking Act as applied

mutatis mutandis pursuant to Article 17 of the Long-Term Credit Bank Act and for whom five years have not passed since the day on which he or she received said disposition; or an officer who was subject to an order for dismissal pursuant to the provisions of Article 52-56, paragraph (2) of the Banking Act as applied mutatis mutandis pursuant to Article 17 of the Long-Term Credit Bank Act and for whom five years have not passed since the day on which the officer received said disposition;

十八 信用金庫法第八十九条第一項において準用する銀行法第二十七条の規定により解任を命ぜられた理事若しくは監事又は信用金庫法第八十九条第三項において準用する銀行法第五十二条の五十六第二項の規定により解任を命ぜられた役員であって、その処分を受けた日から五年を経過しない者

(xviii) a director or auditor who was subject to an order for dismissal pursuant to the provisions of Article 27 of the Banking Act as applied mutatis mutandis pursuant to Article 89, paragraph (1) of the Credit Association Act and for whom five years have not passed since the day on which the director or auditor received said disposition; or an officer who was subject to an order for dismissal pursuant to the provisions of Article 52-56, paragraph (2) of the Banking Act as applied mutatis mutandis pursuant to Article 89, paragraph (3) of the Credit Association Act and for whom five years have not passed since the day on which the officer received said disposition;

十九 労働金庫法第九十五条第一項の規定により改任を命ぜられた理事若しくは監事又は同法第九十四条第三項において準用する銀行法第五十二条の五十六第二項の規定により解任を命ぜられた役員であって、その処分を受けた日から五年を経過しない者

(xix) a director or auditor who was subject to an order for replacement pursuant to the provisions of Article 95, paragraph (1) of the Labor Credit Association Act and for whom five years have not passed since the day on which the director or auditor received said disposition; or an officer who was subject to an order for dismissal pursuant to the provisions of Article 52-56, paragraph (2) of the Banking Act as applied mutatis mutandis pursuant to Article 94, paragraph (3) of the Labor Credit Association Act and for whom five years have not passed since the day on which the officer received said disposition;

二十 協同組合による金融事業に関する法律第六条第一項において準用する銀行法第二十七条の規定により解任を命ぜられた理事若しくは監事又は協同組合による金融事業に関する法律第六条の五第一項において準用する銀行法第五十二条の五十六第二項の規定により解任を命ぜられた役員であって、その処分を受けた日から五年を経過しない者

(xx) a director or auditor who was subject to an order for dismissal pursuant to the provisions of Article 27 of the Banking Act as applied mutatis mutandis pursuant to Article 6, paragraph (1) of the Act on Financial Business by

Cooperatives and for whom five years have not passed since the day on which said disposition is made; or an officer who was subject to an order for dismissal pursuant to the provisions of Article 52-56, paragraph (2) of the Banking Act as applied mutatis mutandis pursuant to Article 6-5, paragraph (1) of the Act on Financial Business by Cooperatives and for whom five years have not passed since the day on which said disposition is made;

二十一 農業協同組合法第九十二条の四第一項において準用する銀行法第五十二条の五十六第二項の規定により解任を命ぜられた役員又は農業協同組合法第九十五条第二項の規定により改選を命ぜられた役員であつて、その処分を受けた日から五年を経過しない者

(xxi) an officer who was subject to an order for dismissal pursuant to the provisions of Article 52-56, paragraph (2) of the Banking Act as applied mutatis mutandis pursuant to Article 92-4, paragraph (1) of the Agricultural Cooperatives Act and for whom five years have not passed since the day on which the officer received said disposition; or an officer who was subject to an order for change of officers pursuant to the provisions of Article 95, paragraph (2) of said Act and for whom five years have not passed since the day on which the officer received said disposition;

二十二 水産業協同組合法第二百一条の四第一項において準用する銀行法第五十二条の五十六第二項の規定により解任を命ぜられた役員又は水産業協同組合法第二百二十四条第二項の規定により改選を命ぜられた役員であつて、その処分を受けた日から五年を経過しない者

(xxii) an officer who was subject to an order for dismissal pursuant to the provisions of Article 52-56, paragraph (2) of the Banking Act as applied mutatis mutandis pursuant to Article 121-4, paragraph (1) of the Fisheries Cooperatives Act and for whom five years have not passed since the day on which the officer received said disposition; or an officer who was subject to an order for change of officers pursuant to the provisions of Article 124, paragraph (2) of said Act and for whom five years have not passed since the day on which the officer received said disposition;

二十三 農林中央金庫法第九十五条の四第一項において準用する銀行法第五十二条の五十六第二項の規定により解任を命ぜられた役員又は農林中央金庫法第八十六条の規定により解任を命ぜられた理事、経営管理委員若しくは監事であつて、その処分を受けた日から五年を経過しない者

(xxiii) an officer who was subject to an order for dismissal pursuant to the provisions of Article 52-56, paragraph (2) of the Banking Act as applied mutatis mutandis pursuant to Article 95-4, paragraph (1) of the Norinchukin Bank Act and for whom five years have not passed since the day on which the officer received said disposition; or a director, management committee member, or auditor who was subject to an order for dismissal pursuant to the provisions of Article 86 of said Act and for whom five years have not passed

since the day on which he or she received said disposition;

二十四 株式会社商工組合中央金庫法第六十条の規定により解任を命ぜられた取締役、執行役、会計参与又は監査役であつて、その処分を受けた日から五年を経過しない者

(xxiv) a board member, executive officer, accounting advisor, or company auditor who was subject to an order for dismissal pursuant to the provisions of Article 60 of the Shoko Chukin Bank Limited Act and for whom five years have not passed since the day on which he or she received said disposition;  
and

二十五 法、銀行法、長期信用銀行法、信用金庫法、労働金庫法、中小企業等協同組合法、協同組合による金融事業に関する法律、農業協同組合法、水産業協同組合法、農林中央金庫法又は株式会社商工組合中央金庫法に相当する外国の法令の規定により解任を命ぜられた取締役、執行役、会計参与、監査役又はこれらに準ずる者であつて、その処分を受けた日から五年を経過しない者

(xxv) a board member, executive officer, accounting advisor, company auditor, or any other person equivalent thereto who was subject to an order for dismissal pursuant to the provisions of laws and regulations of a foreign state equivalent to the Act, the Banking Act, the Long-Term Credit Bank Act, the Credit Association Act, the Labor Credit Association Act, the Small and Medium Sized Enterprises, etc. Cooperatives Act, the Act on Financial Business by Cooperatives, the Agricultural Cooperatives Act, the Fisheries Cooperatives Act, the Norinchukin Bank Act, or the Shoko Chukin Bank Limited Act and for whom five years have not passed since the day on which the board member, executive officer, accounting advisor, company auditor, or any other person equivalent thereto received said disposition.

(最低要履行保証額)

(Minimum Required Amount as Security for Providing Funds Transfer Services)

第十四条 法第四十三条第二項に規定する政令で定める額は、千万円とする。

Article 14 The amount specified by Cabinet Order as prescribed in Article 43, paragraph (2) of the Act shall be ten million yen.

(履行保証金保全契約の内容となるべき事項)

(Matters to be Included in Guarantee Contract of Security Deposit of Providing Funds Transfer Services)

第十五条 法第四十三条第一項の履行保証金につき供託をすべき資金移動業者が締結する履行保証金保全契約（法第四十四条に規定する履行保証金保全契約をいう。以下この条及び第十九条第二項において同じ。）は、次に掲げる事項をその内容とするものでなければならない。

Article 15 A guarantee contract of security deposit of providing Funds Transfer

Services (meaning the guarantee contract of security deposit of providing Funds Transfer Services prescribed in Article 44 of the Act; hereinafter the same shall apply in this Article and Article 19, paragraph (2)) to be concluded by a Funds Transfer Service Provider who is required to make a security deposit for providing Funds Transfer Services to the Local Deposit Office under Article 43, paragraph (1) of the Act shall contain provisions prescribing the following matters:

一 当該履行保証金保全契約の相手方が次に掲げる場合に該当することとなったときは、当該相手方が当該資金移動業者のためにそれぞれ次に規定する金融庁長官の命令に係る額の履行保証金を供託する旨を当該資金移動業者に約していること。

(i) the other party to said guarantee contract of security deposit of providing Funds Transfer Services shall promise to said Funds Transfer Service Provider that in the case where said other party comes to fall under any of the following cases, it will make a security deposit for providing Funds Transfer Services to the Local Deposit Office on behalf of said Funds Transfer Service Provider in the amount pertaining to the order of the Commissioner of the Financial Services Agency respectively prescribed therein:

イ 当該履行保証金保全契約に係る法第四十四条の届出の日の翌日以後次の基準日（法第四十三条第一項に規定する基準日をいう。以下この号及び第十七条において同じ。）から一週間を経過する日（その日前に当該次の基準日に係る法第四十四条の届出があったときは、その届出の日）までの間に、当該履行保証金保全契約の相手方が法第四十六条の規定による金融庁長官の命令を受けた場合

(a) where the other party to said guarantee contract of security deposit of providing Funds Transfer Services receives an order of the Commissioner of the Financial Services Agency under Article 46 of the Act during a period from the day immediately following the date of notification under Article 44 of the Act pertaining to said guarantee contract of security deposit of providing Funds Transfer Services to a day on which one week has elapsed from the first Record Date (meaning the Record Date prescribed in Article 43, paragraph (1) of the Act; hereinafter the same shall apply in this item and Article 17) after said date of notification (in the case where a notification under Article 44 of the Act pertaining to said first Record Date is made before that day, the date of such notification) or;

ロ 当該資金移動業者がイに規定する次の基準日から一週間以内に当該次の基準日に係る法第四十三条第一項の履行保証金につき供託（履行保証金保全契約の締結及び履行保証金信託契約（法第四十五条第一項に規定する履行保証金信託契約をいう。第十九条第二項において同じ。）に基づく信託を含む。）をしなかった場合において、当該履行保証金保全契約の相手方が法第四十六条の規定による金融庁長官の命令を受けたとき。

(b) in the case where said Funds Transfer Service Provider fails to make a

security deposit for providing Funds Transfer Services to the Local Deposit Office under Article 43, paragraph (1) of the Act (including conclusion of a guarantee contract of security deposit of providing Funds Transfer Services and maintaining of trust property under a trust contract of security deposit of providing Funds Transfer Services (meaning the trust contract of security deposit of providing Funds Transfer Services prescribed in Article 45, paragraph (1) of the Act; the same shall apply in Article 19, paragraph (2)) pertaining to the first Record Date prescribed in (a) within one week from said first Record Date, when the other party to said guarantee contract of security deposit of providing Funds Transfer Services receives an order of the Commissioner of the Financial Services Agency under Article 46 of the Act; and

二 金融庁長官の承認を受けた場合を除き、当該履行保証金保全契約の全部又は一部を解除することができないこと。

(ii) except cases where the approval of the Commissioner of the Financial Services Agency is obtained, the whole or part of said guarantee contract of security deposit of providing Funds Transfer Services may not be cancelled.

(履行保証金保全契約を締結することができる銀行等が満たすべき要件等)

(Requirements to be Satisfied by Banks, etc. for Conclusion of Guarantee Contract of Security Deposit of Providing Funds Transfer Services)

第十六条 法第四十四条に規定する政令で定める要件は、銀行法第十四条の二その他これに類する他の法令の規定に規定する基準を勘案して内閣府令で定める健全な自己資本の状況にある旨の区分に該当することとする。

Article 16 (1) The requirements specified by Cabinet Order as prescribed in Article 44 of the Act shall be that the Deposit-taking Institution falls under the category for one that is determined to have sound equity capital as specified by Cabinet Office Ordinance in consideration of the criteria prescribed in Article 14-2 of the Banking Act and provisions of other laws and regulations similar to this.

2 法第四十四条に規定する政令で定める者は、保険業法第百三十条に規定する基準を勘案して内閣府令で定める健全な保険金等の支払能力の充実の状況にある旨の区分に該当する保険会社その他の内閣府令で定める者とする。

(2) Persons specified by Cabinet Order as prescribed in Article 44 of the Act shall be an insurance company falling under the category for one that is determined to have a sound status with regard to capital adequacy to support the payment of Insurance Claims, etc. as specified by Cabinet Office Ordinance in consideration of the criteria prescribed in Article 130 of the Insurance Business Act and any other person specified by Cabinet Office Ordinance.

(履行保証金の取戻しができる場合の区分及び取戻可能額等)

(Category and Amount Permitted in the Case of Qualifying Recovery of Security Deposit for Providing Funds Transfer Services)

第十七条 法第四十三条第一項又は第四十六条の規定により履行保証金（法第四十三条第三項の規定により供託した債券（同項に規定する内閣府令で定める債券をいう。第十九条第八項において同じ。）を含む。以下この条及び第十九条第五項において同じ。）を供託した者又はその承継人（第三項において「供託者」と総称する。）は、次の各号に掲げる場合に該当することとなったときは、金融庁長官の承認を受けて、当該各号に定める額の履行保証金を次の基準日までに取り戻すことができる。

Article 17 (1) When a person who has made a security deposit for providing Funds Transfer Services to a Local Deposit Office (including bond certificates (meaning bond certificates specified by Cabinet Office Ordinance as prescribed in Article 43, paragraph (3) of the Act; the same shall apply in Article 19, paragraph (8)) deposited pursuant to the provisions of Article 43, paragraph (3) of the Act; hereinafter the same shall apply in this Article and Article 19, paragraph (5)) pursuant to the provisions of Article 43, paragraph (1) or Article 46 of the Act or his/her successor (hereinafter collectively referred to as "Depositor" in paragraph (3)) has come to fall under any of the following items, the Depositor may, by obtaining the approval of the Commissioner of the Financial Services Agency, recover the security deposit for providing Funds Transfer Services in the amount respectively prescribed therein by the following Record Date:

一 基準日における要供託額（法第四十三条第一項に規定する要供託額をいう。）が、その直前の基準日における履行保証金の額と保全金額（法第四十四条に規定する保全金額をいう。）の合計額を下回る場合 当該履行保証金の額の範囲内において、その下回る額に達するまでの額

(i) in the case where the Required Amount of Deposit (meaning the Required Amount of Deposit prescribed in Article 43, paragraph (1) of the Act) on the Record Date is less than the total of the amount of security deposit for providing Funds Transfer Services and the secured amount (meaning the secured amount prescribed in Article 44 of the Act) on the immediately preceding Record Date: any amount within the limit of the amount of said security deposit for providing Funds Transfer Services up to the amount that would cause the said total amount to decrease to said Required Amount of Deposit;

二 法第五十九条第一項の権利（以下この号、第三項及び第十九条において「権利」という。）の実行の手続が終了した場合 供託した履行保証金の額から権利の実行の手続に要した費用を控除した残額

(ii) in the case where the procedure for the execution of the right under Article 59, paragraph (1) of the Act (hereinafter referred to as the "Right" in this item, paragraph (3), and Article 19) has been completed: The amount remaining after deducting the amount of costs required for the procedure for



the execution of the Right from the amount of security deposit for providing Funds Transfer Services that has been made to a Local Deposit Office; and  
三 次項に定める場合 供託した履行保証金の全額

(iii) cases prescribed in the following paragraph: The full amount of the security deposit for providing Funds Transfer Services that has been made to a Local Deposit Office.

2 法第四十七条第三号に規定する政令で定める場合は、資金移動業者が法第六十一条第三項の規定による公告（事業譲渡、合併又は会社分割その他の事由による当該業務の承継に係る公告を除く。）をし、かつ、知れている債権者には、各別にこれを通知した場合であって、次の各号のいずれかに該当するときとする。

(2) Cases specified by Cabinet Order as prescribed in Article 47, paragraph (1), item (iii) of the Act shall be the cases where a Funds Transfer Service Provider has given public notice under Article 61, paragraph (3) of the Act (excluding cases where it has given public notice concerning the succession of said business by way of assignment of business, merger or company split, or for other reasons) and the same notification individually to known creditors and falls under either of the following items:

一 その行う為替取引に関し負担する債務を履行したとき。

(i) when the Funds Transfer Service Provider has performed the obligations borne in relation to exchange transactions that it carries out; or

二 資金移動業者がその責めに帰することができない事由によってその債務の履行をすることができない場合であって、内閣府令で定めるところにより、その事実を公告し、その公告の日から三十日を経過しても当該債務に係る債権者から申出がないとき。

(ii) in the case where the Funds Transfer Service Provider is unable to perform its obligations due to grounds not attributable thereto and gave a public notice of that fact pursuant to the provisions of Cabinet Office Ordinance, when no claims have been stated with regard to said obligations from creditors after thirty days have elapsed since the date of said public notice.

3 供託者は、その履行保証金について権利の実行の手続が行われている間は、第一項の規定にかかわらず、当該履行保証金を取り戻すことができない。

(3) Notwithstanding the provisions of the paragraph (1), a Depositor may not recover any security deposit for providing Funds Transfer Services for which the procedure for the execution of the Right is ongoing.

(権利実行事務代行者となる資格を有する者)

(Person Qualified to Become Agents for Local Finance Office in the Distribution Proceedings of Security Deposit to Holders of Prepaid Payment Instruments)

第十八条 法第五十九条第三項に規定する政令で定める者は、次に掲げる者とする。

Article 18 Persons specified by Cabinet Order as prescribed in Article 59,

paragraph (3) of the Act shall be the following persons:

一 銀行等

(i) Banks, etc.;

二 信託会社等

(ii) Trust Companies, etc.;

三 当該資金移動業者について破産手続が開始された場合における破産管財人

(iii) in the case where a bankruptcy proceeding has been commenced against said Funds Transfer Service Provider, the bankruptcy trustee thereof;

四 当該資金移動業者について更生手続が開始された場合における管財人

(iv) in the case where a reorganization proceeding has been commenced against said Funds Transfer Service Provider, the receiver thereof; the trustee thereof; and

五 当該資金移動業者について再生手続が開始された場合における管財人（当該再生手続において管財人が選任されている場合に限る。）

(v) in the case where a rehabilitation proceeding has been commenced against said Funds Transfer Service Provider, the receiver thereof; the trustee thereof (limited to cases where a trustee has been appointed for said rehabilitation proceeding).

(履行保証金に係る権利の実行の手続)

(Procedure for the Execution of the Right pertaining to Security Deposit for Providing Funds Transfer Services)

第十九条 資金移動業者がその行う為替取引に関し負担する債務に係る債権者は、当該債務に係る債権（既に権利の実行の手続が終了したものを除く。）に関し、金融庁長官に対して、その権利の実行の申立てをすることができる。

Article 19 (1) Creditors pertaining to the obligations borne by a Funds Transfer Service Provider in relation to exchange transactions that it carries out may file a petition with the Commissioner of the Financial Services Agency for the execution of the Right with regard to the claims pertaining to said obligations (excluding those for which the procedure for the execution of the Right has already been completed).

2 金融庁長官は、法第五十九条第二項の規定による公示をしたときは、その旨を前項の申立てをした者（以下この条において「申立人」という。）及び当該資金移動業者（当該資金移動業者が履行保証金保全契約又は履行保証金信託契約を締結している場合にあつては、当該資金移動業者及びこれらの契約の相手方。第四項及び第五項において同じ。）に通知しなければならない。

(2) The Commissioner of the Financial Services Agency shall, when having given a public notice pursuant to the provisions of Article 59, paragraph (2) of the Act, notify the person who filed a petition under the preceding paragraph (hereinafter referred to as "Petitioner" in this Article) and said Funds Transfer Service Provider (in the case where said Funds Transfer Service Provider has

concluded a guarantee contract of security deposit of providing Funds Transfer Services or trust contract of security deposit of providing Funds Transfer Services, said Funds Transfer Service Provider and the other party to these contracts; the same shall apply in paragraphs (4) and (5)) to that effect.

3 法第五十九条第二項の規定による公示があった後は、申立人がその申立てを取り下げた場合においても、権利の実行の手続の進行は、妨げられない。

(3) After the public notice under Article 59, paragraph (2) of the Act is given, the procedure for execution of the Right shall not be obstructed even in the case where the Petitioner has withdrawn his/her petition.

4 金融庁長官は、法第五十九条第二項の期間が経過した後、遅滞なく、権利の調査を行わなければならない。この場合において、金融庁長官は、あらかじめ、期日及び場所を公示し、かつ、当該資金移動業者に通知して、申立人、当該期間内に債権の申出をした者及び当該資金移動業者に対し、権利の存否及びその権利によって担保される債権の額について証拠を提示し、及び意見を述べる機会を与えなければならない。

(4) The Commissioner of the Financial Services Agency shall conduct an investigation of the Right without delay after the period set forth in Article 59, paragraph (2) of the Act has elapsed. In this case, the Commissioner of the Financial Services Agency shall give the Petitioner, the persons who stated their claims within said period, and said Funds Transfer Service Provider an opportunity to produce evidence and state opinions with regard to the presence or absence of the Right and the amount of claims secured by such Right, by giving public notice and giving notice to said Funds Transfer Service Provider of the date and the place in advance.

5 金融庁長官は、前項の規定による調査の結果に基づき、法第五十九条第二項の期間の末日までに供託された履行保証金について、遅滞なく、配当表を作成し、これを公示し、かつ、当該資金移動業者に通知しなければならない。

(5) The Commissioner of the Financial Services Agency shall, without delay, prepare a distribution table with regard to the security deposit for providing Funds Transfer Services that has been made to a Local Deposit Office by the last day of the period set forth in Article 59, paragraph (2) of the Act based on the results of the investigation under the preceding paragraph, give public notice thereof, and give notice thereof to said Funds Transfer Service Provider.

6 配当は、前項の規定による公示をした日から八十日を経過した後、配当表に従い実施するものとする。

(6) The distribution shall be implemented in accordance with the distribution table after eighty days have elapsed from the date of the public notice under the preceding paragraph.

7 金融庁長官は、資金移動業者の営業所の所在地を確知できないときは、第二項、第四項及び第五項の規定による当該資金移動業者への通知をすることを要しない。

(7) When the locations of business offices of a Funds Transfer Service Provider cannot be ascertained, the Commissioner of the Financial Services Agency

shall not be required to give notice under paragraph (2), paragraph (4), and paragraph (5) to said Funds Transfer Service Provider.

8 金融庁長官は、債券が供託されている場合において、権利の実行に必要なときは、これを換価することができる。この場合において、換価の費用は、換価代金から控除する。

(8) If bonds have been deposited, and if necessary for the execution of the Right, the Commissioner of the Financial Services Agency may convert them. If converted, the costs of conversion shall be deducted from the conversion proceeds.

9 第五項及び第六項の場合において、金融庁長官は、第五項に規定する履行保証金の額から法第五十九条第二項に規定する公示の費用、同条第三項に規定する権利実行事務代行者の報酬その他の履行保証金の還付の手續に必要な費用（前項の換価の費用を除く。）の額を控除した額について配当表を作成し、当該配当表に従い配当を実施することができる。

(9) In the cases referred to in paragraphs (5) and (6), the Commissioner of the Financial Services Agency may prepare a distribution table with regard to the amount remaining after deducting the costs of the public notice prescribed in Article 59, paragraph (2) of the Act, remuneration for the Agents for Local Finance Office in the Distribution Proceedings of Security Deposit to Holders of Prepaid Payment Instruments prescribed in paragraph (3) of said Article, and other costs required for the procedure for the return of the security deposit for providing Funds Transfer Services (excluding the costs of conversion under the preceding paragraph) from the amount of security deposit for providing Funds Transfer Services prescribed in paragraph (5), and implement distribution in accordance with said distribution table.

10 金融庁長官は、権利の実行の手續が開始し、法第五十九条第二項の期間が経過した場合において、第五項に規定する履行保証金の額が同条第二項の規定により申出がされた同項に規定する債権の総額を超えるときは、当該権利の実行の手續に係る債権者に対し、仮配当をすることができる。

(10) If the procedure for the execution of the Right has commenced and the period prescribed in Article 59, paragraph (2) of the Act has elapsed, if the amount of security deposit for providing Funds Transfer Services prescribed in paragraph (5) exceeds the total amount of claims prescribed in paragraph (2) of said Article that have been made pursuant to the provisions of said paragraph, the Commissioner of the Financial Services Agency may carry out provisional distribution to the creditors relating to said procedure for the execution of the Right.

11 金融庁長官は、仮配当をするときは、速やかに、次に掲げる事項を定め、これを公示しなければならない。

(11) When carrying out provisional distribution, the Commissioner of the Financial Services Agency shall promptly determine the following matters and

give public notice of determination:

一 仮配当をする旨

(i) the fact that provisional distribution will be carried out;

二 債権者一人当たり又は為替取引一件当たりの仮配当の上限の額

(ii) the maximum amount of provisional distribution per creditor or exchange transaction;

三 仮配当の請求期間

(iii) the period for requesting provisional distribution;

四 仮配当の方法

(iv) the method of provisional distribution;

五 請求者が仮配当を請求する際に金融庁長官に対し提出又は提示をすべき書類その他のもの

(v) documents and other articles to be submitted or presented to the Commissioner of the Financial Services Agency when a creditor requests provisional distribution; and

六 その他金融庁長官が必要と認める事項

(vi) other matters determined to be necessary by the Commissioner of the Financial Services Agency.

1 2 仮配当を求める者は、前項の規定により公示した請求期間内に、内閣府令で定めるところにより、金融庁長官に仮配当を請求しなければならない。ただし、その請求期間内に請求しなかったことにつき災害その他やむを得ない事情があると金融庁長官が認めるときは、この限りでない。

(12) A person who seeks provisional distribution shall, pursuant to the provisions of Cabinet Office Ordinance, make a request for provisional distribution to the Commissioner of the Financial Services Agency within the period of request stated in the public notice given pursuant to the provisions of the preceding paragraph; provided, however, that this shall not apply to the cases of a natural disaster or cases where the Commissioner of the Financial Services Agency finds compelling reason regarding its failure to make a request within the period of request.

1 3 権利の実行の手續に係る債権者が当該権利の実行の手續において第十項の仮配当を受けている場合における第六項の配当の額は、当該仮配当の額（次項の規定により国庫に納付すべき額を除く。）を控除した金額に相当する金額とする。

(13) The amount of distribution under paragraph (6) in the case where the creditors pertaining to the procedure for the execution of the Right have received provisional distribution under paragraph (10) in the course of said procedure for the execution of the Right shall be an amount equivalent to the amount remaining after deducting the amount of said provisional distribution (excluding the amount to be paid to the Treasury pursuant to the provisions of the following paragraph).

1 4 権利の実行の手續に係る債権者が受けた第十項の仮配当の額が、第六項の配当の

額を超えるときは、その者は、その超える金額を国庫に納付しなければならない。

(14) When the amount of provisional distribution under paragraph (10) received by a creditor pertaining to the procedure for the execution of the Right exceeds the amount of distribution under paragraph (6), the creditor shall pay the excess amount to the Treasury.

(資金移動業者が電子公告により資金移動業の廃止等の公告をする場合について準用する会社法の規定の読替え)

(Replacement of Terms of the Provisions of the Companies Act as Applied Mutatis Mutandis to Cases where A Funds Transfer Service Provider Gives Public Notice of Abolition of the Funds Transfer Service, etc. by Way of Electronic Public Notice)

第二十条 法第六十一条第三項の規定による公告を電子公告（会社法第二条第三十四号に規定する電子公告をいう。以下同じ。）によりする場合について、法第六十一条第六項及び第七項において会社法の規定を準用する場合における同条第六項及び第七項の規定による技術的読替えは、次の表のとおりとする。

Article 20 In the case where the public notice prescribed in Article 61, paragraph (3) of the Act is given by way of Electronic Public Notice (meaning the Electronic Public Notice prescribed in Article 2, item (xxxiv) of the Companies Act; hereinafter the same shall apply), the technical replacement of terms pertaining to the provisions of the Companies Act as applied mutatis mutandis pursuant to Article 61, paragraphs (6) and (7) of the Act required by the provisions of paragraphs (6) and (7) of said Article shall be as follows:

読み替える会社法の規定 Provisions of the Companies Act Requiring Replacement of Terms	読み替えられる字句 Terms to be replaced	読み替える字句 Terms to replace
第九百四十条第三項（各号を除く。） Article 940(3) (excluding items thereof)	前二項 preceding two paragraphs	第一項 paragraph (1)
	これらの these	同項の of said paragraph

#### 第四章 資金清算

#### Chapter IV Clearing for Funds Transfer Transactions

(資金清算業の免許が取り消された法人の取締役等であった者に準ずる者)

(Persons Equivalent to Persons Who Were Directors, etc. of a Corporation Whose License for the Central Counter-party Clearing Services for Interbank

Funds Transfer has been Rescinded)

第二十一条 法第六十六条第二項第四号ホに規定する政令で定める者は、次に掲げる者とする。

Article 21 Persons specified by Cabinet Order as prescribed in Article 66,

paragraph (2), item (iv), sub-item (e) of the Act shall be the following persons:

一 法人が法第五十六条第一項又は第二項の規定により法第三十七条の登録を取り消された場合において、その取消しの日前三十日以内にその法人の取締役、執行役、会計参与、監査役若しくはこれらに準ずる者又は国内における代表者であった者でその取消しの日から五年を経過しない者

(i) in the case where a corporation had its registration under Article 37 of the Act rescinded pursuant to the provisions of Article 56, paragraph (1) or (2) of the Act, a person who had been a director, executive officer, accounting advisor, company auditor or any other person equivalent there to, or representative person in Japan of such corporation at any time during the thirty days prior to the date of the rescission and for whom five years have not passed since that date;

二 法人が銀行法第二十七条若しくは第二十八条の規定により同法第四条第一項の免許を取り消され、同法第五十二条の十五第一項の規定により同法第五十二条の九第一項若しくは第二項ただし書の認可を取り消され、同法第五十二条の三十四第一項の規定により同法第五十二条の十七第一項若しくは第三項ただし書の認可を取り消され、又は同法第五十二条の五十六第一項の規定により同法第五十二条の三十六第一項の許可を取り消された場合において、その取消しの日前三十日以内にその法人の取締役（同法第四十七条第二項の規定により取締役とみなされる日本における代表者を含む。）、執行役、会計参与、監査役又はこれらに準ずる者であった者でその取消しの日から五年を経過しない者

(ii) in the case where a corporation had its license under Article 4, paragraph (1) of the Banking Act rescinded pursuant to the provisions of Article 27 or Article 28 of said Act, had its authorization under Article 52-9, paragraph (1) of said Act or the proviso to paragraph (2) of said Article rescinded pursuant to the provisions of Article 52-15, paragraph (1) of said Act, had its authorization under Article 52-17, paragraph (1) of said Act or the proviso to paragraph (3) of said Article rescinded pursuant to the provisions of Article 52-34, paragraph (1) of said Act, or had its permission under Article 52-36, paragraph (1) of said Act rescinded pursuant to the provisions of Article 52-56, paragraph (1) of said Act, a person who had been a director (including a representative person in Japan who is deemed to be a director under Article 47, paragraph (2) of said Act), executive officer, accounting advisor, company auditor, or any other person equivalent thereto of such corporation at any time during the thirty days prior to the date of the rescission and for whom five years have not passed since that date;

三 法人が長期信用銀行法第十七条において準用する銀行法第二十七条若しくは第二

十八条の規定により長期信用銀行法第四条第一項の免許を取り消され、同法第十七条において準用する銀行法第五十二条の十五第一項の規定により長期信用銀行法第十六条の二の二第一項若しくは第二項ただし書の認可を取り消され、同法第十七条において準用する銀行法第五十二条の三十四第一項の規定により長期信用銀行法第十六条の二の四第一項若しくは第三項ただし書の認可を取り消され、又は同法第十七条において準用する銀行法第五十二条の五十六第一項の規定により長期信用銀行法第十六条の五第一項の許可を取り消された場合において、その取消しの日前三十日以内にその法人の取締役、執行役、会計参与又は監査役であった者でその取消しの日から五年を経過しない者

(iii) in the case where a corporation had its license under Article 4, paragraph (1) of the Long-Term Credit Bank Act rescinded pursuant to the provisions of Article 27 or Article 28 of the Banking Act as applied mutatis mutandis pursuant to Article 17 of the Long-Term Credit Bank Act, had its authorization under Article 16-2-2, paragraph (1) of the Long-Term Credit Bank Act or the proviso to paragraph (2) of said Article rescinded pursuant to the provisions of Article 52-15, paragraph (1) of the Banking Act as applied mutatis mutandis pursuant to Article 17 of the Long-Term Credit Bank Act, had its authorization under Article 16-2-4, paragraph (1) of the Long-Term Credit Bank Act or the proviso to paragraph (3) of said Article rescinded pursuant to the provisions of Article 52-34, paragraph (1) of the Banking Act as applied mutatis mutandis pursuant to Article 17 of the Long-Term Credit Bank Act, or had its permission under Article 16-5, paragraph (1) of the Long-Term Credit Bank Act rescinded pursuant to the provisions of Article 52-56, paragraph (1) of the Banking Act as applied mutatis mutandis pursuant to Article 17 of the Long-Term Credit Bank Act, a person who had been a director, executive officer, accounting advisor, or company auditor of such corporation at any time during the thirty days prior to the date of the rescission and for whom five years have not passed since that date;

四 法人が信用金庫法第八十九条第一項において準用する銀行法第二十七条若しくは第二十八条の規定により信用金庫法第四条の免許を取り消され、又は同法第八十九条第五項において準用する銀行法第五十二条の五十六第一項の規定により信用金庫法第八十五条の二第一項の許可を取り消された場合において、その取消しの日前三十日以内にその法人の理事又は監事であった者でその取消しの日から五年を経過しない者

(iv) in the case where a corporation had its license under Article 4 of the Credit Association Act rescinded pursuant to the provisions of Article 27 or Article 28 of the Banking Act as applied mutatis mutandis pursuant to Article 89, paragraph (1) of the Credit Association Act or had its permission under Article 85-2, paragraph (1) of the Credit Association Act rescinded pursuant to the provisions of Article 52-56, paragraph (1) of the Banking Act as applied mutatis mutandis pursuant to Article 89, paragraph (5) of the Credit



Association Act, a person who had been a director or auditor of such corporation at any time during the thirty days prior to the date of the rescission and for whom five years have not passed since that date;

五 法人が労働金庫法第九十五条の規定により同法第六条の免許を取り消され、又は同法第九十四条第三項において準用する銀行法第五十二条の五十六第一項の規定により労働金庫法第八十九条の三第一項の許可を取り消された場合において、その取消しの日前三十日以内にその法人の理事又は監事であった者でその取消しの日から五年を経過しない者

(v) in the case where a corporation had its license under Article 6 of the Labor Credit Association Act rescinded pursuant to the provisions of Article 95 of said Act or had its permission under Article 89-3, paragraph (1) of said Act rescinded pursuant to the provisions of Article 52-56, paragraph (1) of the Banking Act as applied mutatis mutandis pursuant to Article 94, paragraph (3) of the Labor Credit Association Act, a person who had been a director or auditor of such corporation at any time during the thirty days prior to the date of the rescission and for whom five years have not passed since that date;

六 法人が中小企業等協同組合法第百六条第二項の規定により解散を命ぜられ、若しくは協同組合による金融事業に関する法律第六条第一項において準用する銀行法第二十七条若しくは第二十八条の規定により協同組合による金融事業に関する法律第三条の認可を取り消され、又は同法第六条の五第一項において準用する銀行法第五十二条の五十六第一項の規定により協同組合による金融事業に関する法律第六条の三第一項の許可を取り消された場合において、その取消しの日（解散命令の場合にあっては、当該解散命令がなされた日。以下この号から第九号までにおいて同じ。）前三十日以内にその法人の理事又は監事であった者でその取消しの日から五年を経過しない者

(vi) in the case where a corporation received dissolution order under Article 106, paragraph (2) of the Small and Medium Sized Enterprises, etc. Cooperatives Act, had its authorization under Article 3 of the Act on Financial Business by Cooperatives rescinded pursuant to the provisions of Article 27 or Article 28 of the Banking Act as applied mutatis mutandis pursuant to Article 6, paragraph (1) of the Act on Financial Business by Cooperatives or had its permission under Article 6-3, paragraph (1) of said Act rescinded pursuant to the provisions of Article 52-56, paragraph (1) of the Banking Act as applied mutatis mutandis pursuant to Article 6-5, paragraph (1) of the Act on Financial Business by Cooperatives, a person who had been a director or auditor of such corporation at any time during the thirty days prior to the date of the rescission (in the case of a dissolution order, the day on which said dissolution order is issued; the same shall apply hereinafter in this item through item (ix)) and for whom five years have not passed since that date;

七 法人が農業協同組合法第九十二条の四第一項において準用する銀行法第五十二条の五十六第一項の規定により農業協同組合法第九十二条の二第一項の許可を取り消され、又は同法第九十五条の二の規定により農業協同組合若しくは農業協同組合連合会が解散を命ぜられた場合において、その取消しの日前三十日以内にその法人の理事又は監事であった者でその取消しの日から五年を経過しない者

(vii) in the case where a corporation had its permission under Article 92-2, paragraph (1) of the Agricultural Cooperatives Act rescinded pursuant to the provisions of Article 52-56, paragraph (1) of the Banking Act as applied mutatis mutandis pursuant to Article 92-4, paragraph (1) of the Agricultural Cooperatives Act or where an agricultural cooperative or federation of agricultural cooperative received a dissolution order under Article 95-2 of said Act, a person who had been a director or auditor of such corporation at any time during the thirty days prior to the date of the rescission and for whom five years have not passed since that date;

八 法人が水産業協同組合法第二百一条の四第一項において準用する銀行法第五十二条の五十六第一項の規定により水産業協同組合法第二百一条の二第一項の許可を取り消され、又は同法第二百四条の二の規定により漁業協同組合、漁業協同組合連合会、水産加工業協同組合若しくは水産加工業協同組合連合会が解散を命ぜられた場合において、その取消しの日前三十日以内にその法人の理事又は監事であった者でその取消しの日から五年を経過しない者

(viii) in the case where a corporation had its permission under Article 121-2, paragraph (1) of the Fisheries Cooperatives Act rescinded pursuant to the provisions of Article 52-56, paragraph (1) of the Banking Act as applied mutatis mutandis pursuant to Article 121-4, paragraph (1) of the Fisheries Cooperatives Act or where a fisheries cooperative, federation of fisheries cooperatives, fishery processing cooperative, or federation of fishery processing cooperatives received a dissolution order under Article 124-2 of said Act, a person who had been a director or auditor of such corporation at any time during the thirty days prior to the date of the rescission and for whom five years have not passed since that date;

九 法人が農林中央金庫法第九十五条の四第一項において準用する銀行法第五十二条の五十六第一項の規定により農林中央金庫法第九十五条の二第一項の許可を取り消され、又は同法第八十六条の規定により解散を命ぜられた場合において、その取消しの日前三十日以内にその法人の理事、経営管理委員又は監事であった者でその取消しの日から五年を経過しない者

(ix) in the case where a corporation had its permission under Article 95-2, paragraph (1) of the Norinchukin Bank Act rescinded pursuant to the provisions of Article 52-56, paragraph (1) of the Banking Act as applied mutatis mutandis pursuant to Article 95-4, paragraph (1) of the Norinchukin Bank Act or received a dissolution order under Article 86 of said Act, a person who had been a director, management committee member or auditor

of such corporation at any time during the thirty days prior to the date of the rescission and for whom five years have not passed since that date;

十 法人が株式会社商工組合中央金庫法第十三条第一項の規定により同法第八条第一項又は第二項ただし書の認可を取り消された場合において、その取消しの日前三十日以内にその法人の取締役、執行役、会計参与又は監査役であった者でその取消しの日から五年を経過しない者

(x) in the case where a corporation had its authorization under Article 8, paragraph (1) of the Shoko Chukin Bank Limited Act or the proviso to paragraph (2) of said Article rescinded pursuant to the provisions of Article 13, paragraph (1) of said Act, a person who had been a director, executive officer, accounting advisor, or company auditor of such corporation at any time during the thirty days prior to the date of the rescission and for whom five years have not passed since that date;

十一 法人が法、銀行法、長期信用銀行法、信用金庫法、労働金庫法、中小企業等協同組合法、協同組合による金融事業に関する法律、農業協同組合法、水産業協同組合法、農林中央金庫法又は株式会社商工組合中央金庫法に相当する外国の法令の規定により当該外国において受けている第一号から前号までに規定する免許、許可、認可若しくは登録と同種類の免許、許可、認可若しくは登録（当該免許、許可、認可若しくは登録に類するその他の行政処分を含む。以下この号において同じ。）を取り消され、若しくは当該免許、許可、認可若しくは登録の更新を拒否され、又は解散を命ぜられた場合において、その取消しの日（解散命令の場合にあっては当該解散命令がなされた日とし、更新の拒否の場合にあっては当該更新の拒否の処分がなされた日とする。以下この号において同じ。）前三十日以内にその法人の取締役、執行役、会計参与、監査役又はこれらに準ずる者であった者でその取消しの日から五年を経過しない者

(xi) in the case where a corporation had its license, permission, authorization, or registration (including other administrative dispositions similar to said license, permission, authorization, or registration; hereinafter the same shall apply in this item) rescinded that is of the same kind as the license, permission, authorization, or registration prescribed in item (i) through the preceding item and had been granted in a foreign state pursuant to the provisions of laws and regulations of said foreign state equivalent to the Act, the Banking Act, the Long-Term Credit Bank Act, the Credit Association Act, the Labor Credit Association Act, the Small and Medium Sized Enterprises, etc. Cooperatives Act, the Act on Financial Business by Cooperatives, the Agricultural Cooperatives Act, the Fisheries Cooperatives Act, the Norinchukin Bank Act, or the Shoko Chukin Bank Limited Act, had the renewal of said license, permission, authorization, or registration refused, or received a dissolution order, a person who had been a director, executive officer, accounting advisor, company auditor, or any other person equivalent thereto of such corporation at any time during the thirty days prior to the

date of the rescission (in the case of a dissolution order, the day on which said dissolution order is issued and in the case of a refusal of renewal, the day on which said disposition is made; hereinafter the same shall apply in this item) and for whom five years have not passed since that date;

十二 銀行法第五十二条の十五第一項の規定により同法第五十二条の九第一項若しくは第二項ただし書の認可を取り消された場合、長期信用銀行法第十七条において準用する銀行法第五十二条の十五第一項の規定により長期信用銀行法第十六条の二の二第一項若しくは第二項ただし書の認可を取り消された場合又は株式会社商工組合中央金庫法第十三条第一項の規定により同法第八条第一項若しくは第二項ただし書の認可を取り消された場合において、その取消の日から五年を経過しない者

(xii) a person who had his/her authorization under Article 52-9, paragraph (1) of the Banking Act or the proviso to paragraph (2) of said Article rescinded pursuant to the provisions of Article 52-15, paragraph (1) of said Act, authorization under Article 16-2-2, paragraph (1) of the Long-Term Credit Bank Act or the proviso to paragraph (2) of said Article rescinded pursuant to the provisions of Article 52-15, paragraph (1) of the Banking Act as applied mutatis mutandis pursuant to Article 17 of the Long-Term Credit Bank Act or authorization under Article 8, paragraph (1) of the Shoko Chukin Bank Limited Act or the proviso to paragraph (2) of said Article rescinded pursuant to the provisions of Article 13, paragraph (1) of said Act and for whom five years have not passed since the date of the rescission;

十三 銀行法第五十二条の五十六第一項の規定により同法第五十二条の三十六第一項の許可を取り消された場合、長期信用銀行法第十七条において準用する銀行法第五十二条の五十六第一項の規定により長期信用銀行法第十六条の五第一項の許可を取り消された場合、信用金庫法第八十九条第五項において準用する銀行法第五十二条の五十六第一項の規定により信用金庫法第八十五条の二第一項の許可を取り消された場合、労働金庫法第九十四条第三項において準用する銀行法第五十二条の五十六第一項の規定により労働金庫法第八十九条の三第一項の許可を取り消された場合、協同組合による金融事業に関する法律第六条の五第一項において準用する銀行法第五十二条の五十六第一項の規定により協同組合による金融事業に関する法律第六条の三第一項の許可を取り消された場合、農業協同組合法第九十二条の四第一項において準用する銀行法第五十二条の五十六第一項の規定により農業協同組合法第九十二条の二第一項の許可を取り消された場合、水産業協同組合法第二百一条の四第一項において準用する銀行法第五十二条の五十六第一項の規定により水産業協同組合法第二百一条の二第一項の許可を取り消された場合又は農林中央金庫法第九十五条の四第一項において準用する銀行法第五十二条の五十六第一項の規定により農林中央金庫法第九十五条の二第一項の許可を取り消された場合において、その取消の日から五年を経過しない者

(xiii) a person who had his/her permission under Article 52-36, paragraph (1) of the Banking Act rescinded pursuant to the provisions of Article 52-56, paragraph (1) of said Act, permission under Article 16-5, paragraph (1) of the

Long-Term Credit Bank Act rescinded pursuant to the provisions of Article 52-56, paragraph (1) of the Banking Act as applied mutatis mutandis pursuant to Article 17 of the Long-Term Credit Bank Act, permission under Article 85-2, paragraph (1) of the Credit Association Act rescinded pursuant to the provisions of Article 52-56, paragraph (1) of the Banking Act as applied mutatis mutandis pursuant to Article 89, paragraph (5) of the Credit Association Act, permission under Article 89-3, paragraph (1) of the Labor Credit Association Act rescinded pursuant to the provisions of Article 52-56, paragraph (1) of the Banking Act as applied mutatis mutandis pursuant to Article 94, paragraph (3) of the Labor Credit Association Act, permission under Article 6-3, paragraph (1) of the Act on Financial Business by Cooperatives rescinded pursuant to the provisions of Article 52-56, paragraph (1) of the Banking Act as applied mutatis mutandis pursuant to Article 6-5, paragraph (1) of the Act on Financial Business by Cooperatives, permission under Article 92-2, paragraph (1) of the Agricultural Cooperatives Act rescinded pursuant to the provisions of Article 52-56, paragraph (1) of the Banking Act as applied mutatis mutandis pursuant to Article 92-4, paragraph (1) of the Agricultural Cooperatives Act, permission under Article 121-2, paragraph (1) of the Fisheries Cooperatives Act rescinded pursuant to the provisions of Article 52-56, paragraph (1) of the Banking Act as applied mutatis mutandis pursuant to Article 121-4, paragraph (1) of the Fisheries Cooperatives Act or permission under Article 95-2, paragraph (1) of the Norinchukin Bank Act rescinded pursuant to the provisions of Article 52-56, paragraph (1) of the Banking Act as applied mutatis mutandis pursuant to Article 95-4, paragraph (1) of the Norinchukin Bank Act and for whom five years have not passed since the date of the rescission;

十四 銀行法に相当する外国の法令の規定により当該外国において受けている同法第五十二条の九第一項若しくは第二項ただし書若しくは同法第五十二条の三十六第一項と同種類の認可若しくは許可を取り消され、又は当該認可若しくは許可の更新を拒否された場合において、その取消の日（更新の拒否の場合にあっては、当該更新の拒否の処分がなされた日）から五年を経過しない者

(xiv) a person who had his/her authorization or permission rescinded that is of the same kind as the authorization or permission under Article 52-9, paragraph (1) of the Banking Act or the proviso to paragraph (2) of said Article or Article 52-36, paragraph (1) of said Act and had been granted in a foreign state pursuant to the provisions of laws and regulations of said foreign state equivalent to the Banking Act or had the renewal of said authorization or permission refused and for whom five years have not passed since the date of the rescission (in the case of a refusal of renewal, the day on which he/she received said disposition);

十五 法第六十七条第三項又は第八十二条第二項の規定により解任を命ぜられた取締役、執行役、会計参与若しくは監査役又は理事若しくは監事であつて、その処分を受けた日から五年を経過しない者

(xv) a board member, executive officer, accounting advisor or company auditor, or director or auditor who was subject to an order for dismissal pursuant to the provisions of Article 67, paragraph (3) or Article 82, paragraph (2) of the Act and for whom five years have not passed since the day on which he or she received said disposition;

十六 銀行法第二十七条若しくは第五十二条の三十四第一項の規定により解任を命ぜられた取締役（同法第四十七条第二項の規定により取締役とみなされる日本における代表者を含む。）、執行役、会計参与若しくは監査役又は同法第五十二条の五十六第二項の規定により解任を命ぜられた役員であつて、その処分を受けた日から五年を経過しない者

(xvi) a board member (including a representative person in Japan who is deemed to be a director under Article 47, paragraph (2) of the Banking Act), executive officer, accounting advisor or company auditor who was subject to an order for dismissal pursuant to the provisions of Article 27 or Article 52-34, paragraph (1) of said Act and for whom five years have not passed since the day on which he or she received said disposition; or an officer who was subject to an order for dismissal pursuant to the provisions of Article 52-56, paragraph (2) of said Act and for whom five years have not passed since the day on which the officer received said disposition;

十七 長期信用銀行法第十七条において準用する銀行法第二十七条若しくは第五十二条の三十四第一項の規定により解任を命ぜられた取締役、執行役、会計参与若しくは監査役又は長期信用銀行法第十七条において準用する銀行法第五十二条の五十六第二項の規定により解任を命ぜられた役員であつて、その処分を受けた日から五年を経過しない者

(xvii) a board member, executive officer, accounting advisor or company auditor who was subject to an order for dismissal pursuant to the provisions of Article 27 or Article 52-34, paragraph (1) of the Banking Act as applied mutatis mutandis pursuant to Article 17 of the Long-Term Credit Bank Act and for whom five years have not passed since the day on which he or she received said disposition; or an officer who was subject to an order for dismissal pursuant to the provisions of Article 52-56, paragraph (2) of the Banking Act as applied mutatis mutandis pursuant to Article 17 of the Long-Term Credit Bank Act and for whom five years have not passed since the day on which the officer received said disposition;

十八 信用金庫法第八十九条第一項において準用する銀行法第二十七条の規定により解任を命ぜられた理事若しくは監事又は信用金庫法第八十九条第三項において準用する銀行法第五十二条の五十六第二項の規定により解任を命ぜられた役員であつて、その処分を受けた日から五年を経過しない者

(xviii) a director or auditor who was subject to an order for dismissal pursuant to the provisions of Article 27 of the Banking Act as applied mutatis mutandis pursuant to Article 89, paragraph (1) of the Credit Association Act and for whom five years have not passed since the day on which the director or auditor received said disposition; or an officer who was subject to an order for dismissal pursuant to the provisions of Article 52-56, paragraph (2) of the Banking Act as applied mutatis mutandis pursuant to Article 89, paragraph (3) of the Credit Association Act and for whom five years have not passed since the day on which the officer received said disposition;

十九 労働金庫法第九十五条第一項の規定により改任を命ぜられた理事若しくは監事又は同法第九十四条第三項において準用する銀行法第五十二条の五十六第二項の規定により解任を命ぜられた役員であつて、その処分を受けた日から五年を経過しない者

(xix) a director or auditor who was subject to an order for replacement pursuant to the provisions of Article 95, paragraph (1) of the Labor Credit Association Act and for whom five years have not passed since the day on which the director or auditor received said disposition ; or an officer who was subject to an order for dismissal pursuant to the provisions of Article 52-56, paragraph (2) of the Banking Act as applied mutatis mutandis pursuant to Article 94, paragraph (3) of the Labor Credit Association Act and for whom five years have not passed since the day on which the officer received said disposition;

二十 協同組合による金融事業に関する法律第六条第一項において準用する銀行法第二十七条の規定により解任を命ぜられた理事若しくは監事又は協同組合による金融事業に関する法律第六条の五第一項において準用する銀行法第五十二条の五十六第二項の規定により解任を命ぜられた役員であつて、その処分を受けた日から五年を経過しない者

(xx) a director or auditor who was subject to an order for dismissal pursuant to the provisions of Article 27 of the Banking Act as applied mutatis mutandis pursuant to Article 6, paragraph (1) of the Act on Financial Business by Cooperatives, and in respect of whom five years have not passed since the day on which the director or auditor received said disposition; or an officer who was subject to an order for dismissal pursuant to the provisions of Article 52-56, paragraph (2) of the Banking Act as applied mutatis mutandis pursuant to Article 6-5, paragraph (1) of the Act on Financial Business by Cooperatives and in respect of whom five years have not passed since the day on which the officer received said disposition;

二十一 農業協同組合法第九十二条の四第一項において準用する銀行法第五十二条の五十六第二項の規定により解任を命ぜられた役員又は農業協同組合法第九十五条第二項の規定により改選を命ぜられた役員であつて、その処分を受けた日から五年を経過しない者

(xxi) an officer who was subject to an order for dismissal pursuant to the provisions of Article 52-56, paragraph (2) of the Banking Act as applied mutatis mutandis pursuant to Article 92-4, paragraph (1) of the Agricultural Cooperatives Act and in respect of whom five years have not passed since the day on which the officer received said disposition; or an officer who was subject to an order for change of officers pursuant to the provisions of Article 95, paragraph (2) of said Act and in respect of whom five years have not passed since the day on which the officer received said disposition;

二十二 水産業協同組合法第二百一条の四第一項において準用する銀行法第五十二条の五十六第二項の規定により解任を命ぜられた役員又は水産業協同組合法第二百二十四条第二項の規定により改選を命ぜられた役員であつて、その処分を受けた日から五年を経過しない者

(xxii) an officer who was subject to an order for dismissal pursuant to the provisions of Article 52-56, paragraph (2) of the Banking Act as applied mutatis mutandis pursuant to Article 121-4, paragraph (1) of the Fisheries Cooperatives Act and in respect of whom five years have not passed since the day on which the officer received said disposition; or an officer who was subject to an order for change of officers pursuant to the provisions of Article 124, paragraph (2) of said Act and in respect of whom five years have not passed since the day on which the officer received said disposition;

二十三 農林中央金庫法第九十五条の四第一項において準用する銀行法第五十二条の五十六第二項の規定により解任を命ぜられた役員又は農林中央金庫法第八十六条の規定により解任を命ぜられた理事、経営管理委員若しくは監事であつて、その処分を受けた日から五年を経過しない者

(xxiii) an officer who was subject to an order for dismissal pursuant to the provisions of Article 52-56, paragraph (2) of the Banking Act as applied mutatis mutandis pursuant to Article 95-4, paragraph (1) of the Norinchukin Bank Act and in respect of whom five years have not passed since the day on which the officer received said disposition; or a director, management committee member, or auditor who was subject to an order for dismissal pursuant to the provisions of Article 86 of said Act and in respect of whom five years have not passed since the day on which the director, management committee member or auditor received said disposition;

二十四 株式会社商工組合中央金庫法第六十条の規定により解任を命ぜられた取締役、執行役、会計参与又は監査役であつて、その処分を受けた日から五年を経過しない者

(xxiv) a board member, executive officer, accounting advisor, or company auditor who was subject to an order for dismissal pursuant to the provisions of Article 60 of the Shoko Chukin Bank Limited Act and for whom five years have not passed since the day on which the board member, executive officer, accounting advisor or companz auditor received said disposition; and



二十五 法、銀行法、長期信用銀行法、信用金庫法、労働金庫法、中小企業等協同組合法、協同組合による金融事業に関する法律、農業協同組合法、水産業協同組合法、農林中央金庫法又は株式会社商工組合中央金庫法に相当する外国の法令の規定により解任を命ぜられた取締役、執行役、会計参与、監査役又はこれらに準ずる者であつて、その処分を受けた日から五年を経過しない者

(xxv) a board member, executive officer, accounting advisor, company auditor, or any other person equivalent thereto who was subject to an order for dismissal pursuant to the provisions of laws and regulations of a foreign state equivalent to the Act, the Banking Act, the Long-Term Credit Bank Act, the Credit Association Act, the Labor Credit Association Act, the Small and Medium Sized Enterprises, etc. Cooperatives Act, the Act on Financial Business by Cooperatives, the Agricultural Cooperatives Act, the Fisheries Cooperatives Act, the Norinchukin Bank Act, or the Shoko Chukin Bank Limited Act and for whom five years have not passed since the day on which he or she received said disposition.

(剰余金の配当に係る最低純資産額)

(Minimum Amount of Net Assets pertaining to Dividends of Surplus)

第二十二條 法第六十八條第二項の規定により読み替えて適用する会社法第四百五十八條に規定する政令で定める金額は、二十億円とする。

Article 22 The amount specified by Cabinet Order as prescribed in Article 458 of the Companies Act as applied by replacing certain terms pursuant to Article 68, paragraph (2) of the Act shall be two billion yen.

## 第五章 認定資金決済事業者協会

### Chapter V Certified Association for Payment Service Providers

第二十三條 法第八十七條の規定による認定の申請は、次に掲げる事項を記載した申請書を金融庁長官に提出してしなければならない。

Article 23 (1) An application for certification under Article 87 of the Act shall be made by submitting a written application containing the following matters to the Commissioner of the Financial Services Agency:

一 名称

(i) name;

二 事務所の所在の場所

(ii) location of the office; and

三 役員の名及び会員の名称

(iii) names of officers and names of members.

2 前項の申請書には、定款、登記事項証明書その他内閣府令で定める書類を添付しなければならない。

(2) The articles of incorporation, a certificate of registered matters, and other

documents specified by Cabinet Office Ordinance shall be attached to the written application set forth in the preceding paragraph.

## 第六章 指定紛争解決機関

### Chapter VI Designated Dispute Resolution Organization

(紛争解決等業務に相当する業務に係る他の法律の規定による指定)

(Designation under the Provisions of Other Acts pertaining to a Business Equivalent to the Business of Dispute resolution, etc.)

第二十四条 法第九十九条第一項第二号及び第四号ニ並びに第百一条第一項の規定において読み替えて準用する銀行法（以下この章において「準用銀行法」という。）第五十二条の六十六及び第五十二条の八十三第三項に規定する政令で定めるものは、次に掲げるものとする。

Article 24 Designations specified by Cabinet Order as prescribed in Article 52-66 and Article 52-83, paragraph (3) of the Banking Act as applied mutatis mutandis by replacing certain terms pursuant to Article 99, paragraph (1), items (ii) and (iv), sub-item (d) and Article 101, paragraph (1) of the Act (hereinafter referred to as the "Banking Act as Applied Mutatis Mutandis" in this Chapter) shall be those specified in the following items:

一 金融商品取引法（昭和二十三年法律第二十五号）第百五十六条の三十九第一項の規定による指定

(i) designation under the provisions of Article 156-39, paragraph (1) of the Financial Instruments and Exchange Act (Act No. 25 of 1948); and

二 第二十六条各号に掲げる指定

(ii) designations listed in the items of Article 26.

(異議を述べた資金移動業者の数の資金移動業者の総数に占める割合)

(Proportion of the Number of Funds Transfer Service Providers who Stated an Objection to the Total Number of Funds Transfer Service Providers)

第二十五条 法第九十九条第一項第八号に規定する政令で定める割合は、三分の一とする。

Article 25 A proportion specified by Cabinet Order as prescribed in Article 99, paragraph (1), item (viii) of the Act shall be one-third.

(名称の使用制限の適用除外)

(Exclusion from Application of the Restriction on Use of Names)

第二十六条 準用銀行法第五十二条の七十七に規定する政令で定めるものは、次に掲げる指定のいずれかを受けた者とする。

Article 26 Persons specified by Cabinet Order as prescribed in Article 52-77 of the Banking Act as Applied Mutatis Mutandis shall be those who have received any of the following designations:

- 一 無尽業法（昭和六年法律第四十二号）第三十五条の二第一項の規定による指定  
(i) designation under the provisions of Article 35-2, paragraph (1) of the Mutual Loan Business Act (Act No. 42 of 1931);
- 二 金融機関の信託業務の兼営等に関する法律（昭和十八年法律第四十三号）第十二条の二第一項の規定による指定  
(ii) designation under the provisions of Article 12-2, paragraph (1) of the Act on Concurrent Operation of Trust Business by a Financial Institution (Act No. 43 of 1943);
- 三 農業協同組合法第九十二条の六第一項の規定による指定  
(iii) designation under the provisions of Article 92-6, paragraph (1) of the Agricultural Cooperatives Act;
- 四 水産業協同組合法第二百一条の六第一項の規定による指定  
(iv) designation under the provisions of Article 121-6, paragraph (1) of the Fisheries Cooperatives Act;
- 五 中小企業等協同組合法第六十九条の二第一項の規定による指定  
(v) designation under the provisions of Article 69-2, paragraph (1) of the Small and Medium Sized Enterprises, etc. Cooperatives Act;
- 六 信用金庫法第八十五条の四第一項の規定による指定  
(vi) designation under the provisions of Article 85-4, paragraph (1) of the Credit Association Act;
- 七 長期信用銀行法第十六条の八第一項の規定による指定  
(vii) designation under the provisions of Article 16-8, paragraph (1) of the Long-Term Credit Bank Act;
- 八 労働金庫法第八十九条の五第一項の規定による指定  
(viii) designation under the provisions of Article 89-5, paragraph (1) of the Labor Credit Association Act;
- 九 銀行法第五十二条の六十二第一項の規定による指定  
(ix) designation under the provisions of Article 52-62, paragraph (1) of the Banking Act;
- 十 貸金業法（昭和五十八年法律第三十二号）第四十一条の三十九第一項の規定による指定  
(x) designation under the provisions of Article 41-39, paragraph (1) of the Money Lending Business Act (Act No. 32 of 1983);
- 十一 保険業法第三百八条の二第一項の規定による指定  
(xi) designation under the provisions of Article 308-2, paragraph (1) of the Insurance Business Act;
- 十二 農林中央金庫法第九十五条の六第一項の規定による指定  
(xii) designation under the provisions of Article 95-6, paragraph (1) of the Norinchukin Bank Act; and
- 十三 信託業法（平成十六年法律第一百五十四号）第八十五条の二第一項の規定による指定

(xiii) designation under the provisions of Article 85-2, paragraph (1) of the Trust Business Act (Act No. 154 of 2004).

## 第七章 雑則

### Chapter VII Miscellaneous Provisions

(金融庁長官へ委任される権限から除かれる権限)

(Authority Excluded from Delegation of Authority to the Commissioner of the Financial Services Agency)

第二十七条 法第百四条第一項に規定する政令で定めるものは、次に掲げるものとする。

Article 27 Authority specified by Cabinet Order as prescribed in Article 104, paragraph (1) of the Act shall be that pertaining to the following matters:

一 法第六十四条第一項の規定による免許

(i) granting of a license under Article 64, paragraph (1) of the Act;

二 法第八十二条第一項又は第二項の規定による法第六十四条第一項の免許の取消し

(ii) rescission of the license under Article 64, paragraph (1) of the Act pursuant to the provisions of Article 82, paragraph (1) or (2) of the Act; and

三 法第八十五条第一号及び第二号に掲げる処分についての同条の規定による財務大臣への通知

(iii) notification of the dispositions set forth in Article 85, item (i) or (ii) of the Act to the Minister of Finance pursuant to the provisions of said Article.

(前払式支払手段に関する財務局長等への権限の委任)

(Delegation of Authority pertaining to Prepaid Payment Instruments to the Directors-General of Local Finance Bureaus)

第二十八条 法第百四条第一項の規定により金融庁長官に委任された権限のうち法第二章の規定による権限及び第二章の規定による金融庁長官の権限（第四項において「長官権限」と総称する。）は、前払式支払手段発行者（法第七条の登録を受けようとする法人を含む。）の主たる営業所又は事務所（以下この条において「主たる営業所等」という。）の所在地を管轄する財務局長（当該所在地が福岡財務支局の管轄区域内にある場合にあつては、福岡財務支局長）に委任するものとする。ただし、法第二十四条第一項及び第二項（法附則第六条、第八条第二項又は第九条第三項の規定により適用する場合を含む。次項において同じ。）の規定による権限は、金融庁長官が自ら行うことを妨げない。

Article 28 (1) The authority under the provisions of Chapter II of the Act that has been delegated to the Commissioner of the Financial Services Agency pursuant to the provisions of Article 104, paragraph (1) of the Act and the authority of the Commissioner of the Financial Services Agency under the provisions of Chapter II (collectively referred to as "Commissioner Authority" in paragraph (4)) shall be delegated to the Director-General of the Local Finance Bureau having jurisdiction over the location of the principal business

office or office (hereinafter referred to as the "Principal Business Office, etc." in this Article) of an Issuer of Prepaid Payment Instruments (including a corporation intending to obtain registration under Article 7 of the Act) (or to the Director General of the Fukuoka Local Finance Branch Bureau in the case where such location is within the jurisdiction of the Fukuoka Local Finance Branch Bureau); provided, however, that this shall not preclude the Commissioner of the Financial Services Agency from exercising the authority under the provisions of Article 24, paragraph (1) or (2) of the Act (including cases where these provisions are applied pursuant to Article 6, Article 8, paragraph (2), or Article 9, paragraph (3) of the Supplementary Provisions of the Act; the same shall apply in the following paragraph) him/herself.

2 法第二十四条第一項及び第二項の規定による報告若しくは資料の徴収又は立入検査若しくは質問（次項において「検査等」という。）で前払式支払手段発行者の主たる営業所等以外の営業所又は事務所（以下この条において「従たる営業所等」という。）に関するものについては、前項に規定する財務局長又は福岡財務支局長のほか、当該従たる営業所等の所在地を管轄する財務局長（当該所在地が福岡財務支局の管轄区域内にある場合にあつては、福岡財務支局長）も行うことができる。

(2) Collection of report or material or on-site inspection or inquiries under Article 24, paragraph (1) or (2) of the Act (referred to as "Inspection, etc." in the following paragraph) pertaining to business offices or offices of an Issuer of Prepaid Payment Instruments other than its Principal Business Office, etc. (hereinafter referred to as "Secondary Business Offices, etc." in this Article) may also be conducted by the Directors-General of the Local Finance Bureaus having jurisdiction over the locations of said Secondary Business Offices, etc. (or by the Director General of the Fukuoka Local Finance Branch Bureau in the case where such location is within the jurisdiction of the Fukuoka Local Finance Branch Bureau) in addition to the Director-General of the Local Finance Bureau and the Director General of the Fukuoka Local Finance Branch Bureau prescribed in the preceding paragraph.

3 前項の規定により、前払式支払手段発行者の従たる営業所等に対して検査等を行った財務局長又は福岡財務支局長は、当該前払式支払手段発行者の主たる営業所等又は当該従たる営業所等以外の従たる営業所等に対して検査等の必要を認めるときは、当該主たる営業所等又は当該従たる営業所等以外の従たる営業所等に対し、検査等を行うことができる。

(3) The Director-General of a Local Finance Bureau or the Director General of the Fukuoka Local Finance Branch Bureau who conducted Inspection, etc. under the preceding paragraph for certain Secondary Business Offices, etc. of an Issuer of Prepaid Payment Instruments may conduct Inspection, etc. for Secondary Business Offices, etc. of said Issuer of Prepaid Payment Instruments other than its Principal Business Office, etc. or said Secondary Business Offices, etc., if he/she finds it necessary.

4 前三項の規定は、長官権限のうち金融庁長官の指定するものについては、適用しない。

(4) The provisions of the preceding three paragraphs shall not apply to Commissioner Authority designated by the Commissioner of the Financial Services Agency as such.

5 金融庁長官は、前項の指定をした場合には、その旨を告示するものとする。これを廃止し、又は変更したときも、同様とする。

(5) When the Commissioner of the Financial Services Agency has made a designation under the preceding paragraph, he/she shall give public notice to that effect. The same shall apply when he/she has abolished or changed such designation.

(資金移動業に関する財務局長等への権限の委任)

(Delegation of Authority pertaining to the Funds Transfer Service to the Directors-General of Local Finance Bureaus)

第二十九条 法第百四条第一項の規定により金融庁長官に委任された権限のうち法第三章の規定による権限及び第三章の規定による金融庁長官の権限（第四項において「長官権限」と総称する。）は、資金移動業者（法第三十七条の登録を受けようとする者を含む。）の本店（法第二条第四項に規定する外国資金移動業者である資金移動業者にあつては、国内における主たる営業所。以下この条において同じ。）の所在地を管轄する財務局長（当該所在地が福岡財務支局の管轄区域内にある場合にあつては、福岡財務支局長）に委任するものとする。ただし、法第五十四条第一項及び第二項の規定による権限は、金融庁長官が自ら行うことを妨げない。

Article 29 (1) The authority under the provisions of Chapter III of the Act that has been delegated to the Commissioner of the Financial Services Agency pursuant to the provisions of Article 104, paragraph (1) of the Act and the authority of the Commissioner of the Financial Services Agency under the provisions of Chapter III (collectively referred to as "Commissioner Authority" in paragraph (4)) shall be delegated to the Director-General of the Local Finance Bureau having jurisdiction over the location of the head office of a Funds Transfer Service Provider (including a corporation intending to obtain registration under Article 37 of the Act) (in the case of a Funds Transfer Service Provider that is a Foreign Funds Transfer Service Provider prescribed in Article 2, paragraph (4) of the Act, the principal business office in Japan; the same shall apply in this Article) (or to the Director General of the Fukuoka Local Finance Branch Bureau in the case where such location is within the jurisdiction of the Fukuoka Local Finance Branch Bureau); provided, however, that this shall not preclude the Commissioner of the Financial Services Agency from exercising the authority under the provisions of Article 54, paragraph (1) or (2) of the Act him/herself.

2 法第五十四条第一項及び第二項の規定による報告若しくは資料の徴収又は立入検査

若しくは質問（次項において「検査等」という。）で資金移動業者の本店以外の営業所（以下この条において「支店」という。）に関するものについては、前項に規定する財務局長又は福岡財務支局長のほか、当該従たる営業所の所在地を管轄する財務局長（当該所在地が福岡財務支局の管轄区域内にある場合にあっては、福岡財務支局長）も行うことができる。

(2) Collection of report or material or on-site inspection or inquiries under Article 54, paragraph (1) or (2) of the Act (referred to as "Inspection, etc." in the following paragraph) pertaining to business offices of a Funds Transfer Service Provider other than its head office (hereinafter referred to as "Branches" in this Article) may also be conducted by the Directors-General of the Local Finance Bureaus having jurisdiction over the locations of said secondary business offices (or by the Director General of the Fukuoka Local Finance Branch Bureau in the case where such location is within the jurisdiction of the Fukuoka Local Finance Branch Bureau) in addition to the Director-General of the Local Finance Bureau and the Director General of the Fukuoka Local Finance Branch Bureau prescribed in the preceding paragraph.

3 前項の規定により、資金移動業者の支店に対して検査等を行った財務局長又は福岡財務支局長は、当該資金移動業者の本店又は当該支店以外の支店に対して検査等の必要を認めるときは、当該本店又は当該支店以外の支店に対し、検査等を行うことができる。

(3) The Director-General of a Local Finance Bureau or the Director General of the Fukuoka Local Finance Branch Bureau who conducted Inspection, etc. under the preceding paragraph for certain Branches of a Funds Transfer Service Provider may conduct Inspection, etc. for Branches of said Funds Transfer Service Provider other than its head office or said Branches, if he/she finds it necessary.

4 前三項の規定は、長官権限のうち金融庁長官の指定するものについては、適用しない。

(4) The provisions of the preceding three paragraphs shall not apply to Commissioner Authority designated by the Commissioner of the Financial Services Agency as such.

5 金融庁長官は、前項の指定をした場合には、その旨を告示するものとする。これを廃止し、又は変更したときも、同様とする。

(5) When the Commissioner of the Financial Services Agency has made a designation under the preceding paragraph, he/she shall give public notice to that effect. The same shall apply when he/she has abolished or changed such designation.