

# 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)

第一章 総則 (第一条・第二条)
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### 第一章 総則

#### Chapter I General Provisions

##### (定義)

##### (Definitions)

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」、「暗号資産」、「暗号資産交換業」、「暗号資産交換業者」、「資金清算業」、「認定資金決済事業者協会」、「指定紛争解決機関」、「紛争解決等業務」、「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、暗号資産、暗号資産交換業、暗号資産交換業者、資金清算業、認定資金決済事業者協会、指定紛争解決機関、紛争解決等業務、信託会社等又は銀行等をいう。

Article 1 The terms "issuer of prepaid payment instruments", "funds transfer services", "funds transfer service provider", "crypto-assets", "crypto-asset exchange services", "crypto-asset exchange service provider", "clearing services

for interbank funds transfer", "certified association for payment service providers", "designated dispute resolution organization", "dispute resolution services", "trust company", and "deposit-taking institutions" as used in this Cabinet Order mean an issuer of prepaid payment instruments, funds transfer services, funds transfer service provider, crypto-assets, crypto-asset exchange services, crypto-asset exchange service provider, clearing services for interbank funds transfer, certified association for payment service providers, designated dispute resolution organization, dispute resolution services, trust company, and deposit-taking institutions as prescribed in Article 2 of the Payment Services Act (hereinafter referred to as the "Act"), respectively.

## 第二条 削除

### Article 2 Deleted

## 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 an 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 is 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) the relationship of being a relative of the person issuing prepaid payment instruments (meaning the prepaid payment instruments prescribed in Article 3, paragraph (1) of the Act; the same applies hereinafter in this Chapter) (the relevant person is hereinafter referred to as an "issuer" in this paragraph), if the relevant person is an individual;

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 a corporation directly or indirectly holds voting rights exceeding fifty percent of the voting rights held by all shareholders in another corporation (the voting rights held by all shareholders mean voting rights held by all shareholders, all members, or all equity investors; the same applies hereinafter in this Article (in the case of a stock company, those

voting rights exclude those attached to shares which may not be exercised for all particulars that are subject to a resolution of a general meeting of shareholders; and include voting rights attached to shares in respect of which the shareholder is deemed to have voting rights under Article 879, paragraph (3) of the Companies Act (Act No. 86 of 2005); the same applies hereinafter in this Article));

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 their relatives directly or indirectly hold voting rights exceeding fifty percent of the voting rights held by all shareholders in 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 person (including their relatives, if the person is an individual) directly or indirectly holds voting rights exceeding fifty percent of the voting rights held by all shareholders in the company (the relationship in question excludes the relationship that falls 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 the person that simultaneously or continuously delivers goods or provides services that are closely related with and inseparable from the issuer's delivering of goods or providing of services, if the relevant person exists (the relationship in question excludes the relationship that falls 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 in another corporation is determined by the total of 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）第四百七十七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 attached to shares or equity held by a corporation under its own name in that other corporation (hereinafter referred to as "shares or equity" in this paragraph) (the voting rights in question include those attached to shares or equity 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 Book-Entry Transfer of Corporate Bonds and Shares (Act No. 75 of 2001) (including as 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 relating to item (ii) of that Act)); and are referred to as "subject voting rights" in the following item) to the voting rights held by all shareholders in that other 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に占める割合（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 attached to the shares or equity that a corporation's subsidiary (meaning a corporation in which the relevant corporation holds shares or equity with the subject voting rights under its own name that exceed fifty percent of the voting rights held by all shareholders; the same applies hereinafter in this item) holds in that other corporation as prescribed in the preceding item under its own name to the voting rights held by all shareholders of that other corporation (or if there are two or more such subsidiaries, the total of 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 provisions of the preceding paragraph apply mutatis mutandis to the determination of the relationship referred to 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) The tickets and similar articles specified by Cabinet Order as prescribed in Article 4, item (i) of the Act are the certificates and other articles (hereinafter referred to as "certificates and articles" 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 for the following facilities or places (including attraction tickets for amusement parks and other 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 for a large number of unspecified persons to watch or listen to them;

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 similar facilities or places which a large number of unspecified persons enter;

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) beyond what is listed in the preceding two items, meal tickets and other certificates and articles issued in conjunction with the use of a specified facility or place that are designed to be used normally by the users of the relevant 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 and articles listed in the preceding three items (excluding those used in the case in which the issuer or the person designated by the issuer delivers goods or provides services to the users 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 is 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 are the following corporations:

一 独立行政法人自動車技術総合機構

(i) the National Agency for Automobile and Land Transport Technology;

二 日本中央競馬会及び日本放送協会

(ii) the Japan Racing Association and the 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 are 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 the relevant employees; hereinafter the same applies in this item) that are designed to be used only by the relevant 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 for health care facilities, welfare facilities, or welfare services that are 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 企業年金基金又は企業年金連合会

(c) corporate pension funds or the Pension Fund Association; and

ニ イからハマ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

(d) persons specified by Cabinet Office Order as similar to the persons listed in (a) through (c);

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 or employees" in this item) (limited to those that are designed to be used only by the relevant students or employees) and other prepaid payment instruments that are specified by Cabinet Office Order as those equivalent to the relevant 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) beyond the prepaid payment instruments listed in the preceding three items, prepaid payment instruments issued by a person engaging in the business of a kiosk and other facilities for the welfare of employees who work within a certain work area or persons who were the relevant employees (including persons belonging to the same household as these employees or persons; hereinafter referred to as "employees" in this item) (hereinafter referred to as "welfare facilities" in this item) only to its employees (limited to the prepaid payment instruments that are designed to be used only in the welfare facilities for the relevant employees) and other prepaid payment instruments that are specified by Cabinet Office Order as those similar to them.

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 are 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 of goods or provision of services in 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 in the advance payment

- installment sales prescribed in Article 11 of that 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（住宅宿泊事業法（平成二十九年法律第六十五号）第二条第八項に規定する住宅宿泊仲介業務（旅行業法第六条の四第一項に規定する旅行者が行うものを除く。）を除く。）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 of the travel agency business prescribed in Article 2, paragraph (3) of the Travel Agency Act (Act No. 239 of 1952) (excluding the private lodging intermediary service prescribed in Article 2, paragraph (8) of the Private Lodging Business Act (Act No. 65 of 2017) (excluding service conducted by the travel agency prescribed in Article 6-4, paragraph (1) of the Travel Agency Act)).

（純資産額の下限等）

(Minimum Amount of Net Assets)

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), (a) of the Act is the amount specified in the following items for the categories of cases listed in them:

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（特別区を含むものとし、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、区又は総合区。次号において同じ。）の区域内である場合 千万円

(i) if the geographic area in which the prepaid payment instruments issued by an applicant for registration referred to in Article 10, paragraph (1) of the Act can be used is limited to one municipality (including special wards; and for designated cities referred to in Article 252-19, paragraph (1) of the Local Autonomy Act (Act No. 67 of 1947), including wards or administratively consolidated wards of the relevant cities; the same applies 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) if an applicant for registration referred to in 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 corporation engaging in specified non-profit activities 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 or other prescribed foundation or corporation");



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 contain a statement to the effect that the applicant engages in the business of issuing prepaid payment instruments and that the purpose of the applicant is to promote revitalizing the local economy or encourage exchange between residents in the relevant 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 its adjacent municipalities;

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 the relevant applicant is to maintain the bank deposits or savings in its bank account under its own name in an amount equivalent to or more than the amount arrived at when the amount of the security deposits for issuance made to an official depository 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 are deducted from the unused balance of the prepaid payment instruments issued by the applicant (meaning the amount calculated in accordance with a method specified by Cabinet Office Order as the total amount of the monies that can be used for the full payment of consideration associated with the prepaid payment instruments referred to in Article 3, paragraph (1), item (i) of the Act and the monies converted from the quantity of goods or services that can be requested to be delivered or provided in association with the prepaid payment instruments prescribed in item (ii) of that 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 a person may request to inspect the balance

sheet and profit and loss statement of the relevant general incorporated association or other prescribed foundation or corporation, or a document used as their substitute; and

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), (b) of the Act is a nonprofit corporation established under the authorization of an administrative agency pursuant to the provisions of laws (limited to one specified by the Commissioner of the Financial Services Agency through public notice) whose articles of incorporation contain a statement to the effect that the relevant corporation engages 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 Base Date Balance that Causes a Deposit to Be Required)

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 is ten million yen.

（発行保証金保全契約の内容となるべき事項）

(Particulars to be Included in a Guarantee Contract to Secure Security Deposits for Issuance)

第七条 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、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命令を受けたときは当該前払式支払手段発行者のために当該命令に係る額の発行保証金が遅滞なく供託されるものであることその他内閣府令で定め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 to secure security deposits for issuance (meaning the guarantee contract to secure security deposits for issuance as prescribed in Article 15 of the Act; the same applies 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 must contain a provision to the effect that if the counterparty to the relevant guarantee contract to secure security deposits for issuance receives an order of the Commissioner of the Financial Services Agency under Article 17 of the Act, security deposits for

issuance will be made to the official depository without delay on behalf of the relevant issuer of prepaid payment instruments in the amount referred to in the order, and other provisions prescribing the particulars specified by Cabinet Office Order.

(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 a Guarantee Contract to Secure Security Deposits 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 requirement specified by Cabinet Order as prescribed in Article 15 of the Act is that the deposit-taking institution falls under the category of having sound equity capital as specified by Cabinet Office Order 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 are 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 and any other person specified by Cabinet Office Order that falls under the category of having a sound level of solvency in terms of its ability to pay insurance proceeds as specified by Cabinet Office Order in consideration of the standard prescribed in Article 130 of the Insurance Business Act (Act No. 105 of 1995); 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 that has received the designation prescribed in Article 35-4, paragraph (1) of the Installment Sales Act and has received the approval referred to in the proviso to Article 35-9 of that Act for the business of the relevant guarantee contract to secure security deposits 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)

**(Categories and Amounts Permitted in the Case in which the Person May Recover the Security Deposits 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取り戻すことができる。

Article 9 (1) If a person that has made security deposits for issuance to an official depository (including bond certificates (meaning bond certificates specified by Cabinet Office Order as prescribed in Article 14, paragraph (3) of the Act; the same applies in Article 11, paragraph (8)) deposited pursuant to the provisions of Article 14, paragraph (3) of the Act; hereinafter the same applies 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 their successor (hereinafter collectively referred to as "depositor" in this Article) has come to fall under any of the following items, the depositor may recover the security deposits for issuance in the amount prescribed in those items, by obtaining the approval of the Commissioner of the Financial Services Agency:

一 直前の基準日（法第三条第二項に規定する基準日をいう。次号において同じ。）における基準日未使用残高（同項に規定する基準日未使用残高をいう。）が千万円以下である場合 供託されている発行保証金の全額

(i) if the unused base date balance (meaning the unused base date balance prescribed in Article 3, paragraph (2) of the Act) as of the immediately preceding base date (meaning the base date prescribed in that paragraph; the same applies in the following item) is ten million yen or less: the full amount of the security deposits for issuance that are retained at the official depository;

二 直前の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。）が当該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等合計額（供託されている発行保証金の額、保全金額（法第十五条に規定する保全金額をいう。）及び信託財産の額（法第十六条第一項に規定する信託財産の額をいう。）の合計額をいう。第四号及び次項第二号において同じ。）を下回る場合 供託されている発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

(ii) if the amount required for deposit (meaning the amount required for deposit prescribed in Article 14, paragraph (1) of the Act) as of the preceding base date falls short of the total of the amount of security deposits for issuance (meaning the total of the amount of the security deposits for issuance that are retained at the official depository, the secured amount (meaning the secured amount prescribed in Article 15 of the Act), and the amount of the trust property (meaning the amount of the trust property prescribed in Article 16, paragraph (1) of the Act); the same applies in item (iv) and in item (ii) of the following paragraph) as of the day following the date on which the written report referred to in Article 23, paragraph (1) of the Act for the base date was submitted: any amount within the limit of the amount of the security deposits for issuance that are retained at the official

depository, up to the amount of such shortage;

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（同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 供託されてい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) if the procedure for the fulfillment of the right referred to in 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, and the unused balance as of the day on which the relevant procedure for the fulfillment of the right has been completed (meaning the amount calculated in accordance with a method specified by Cabinet Office Order as the total amount of (x) the monies that can be used for the full payment of consideration associated with the prepaid payment instruments referred to in Article 3, paragraph (1), item (i) of the Act, outstanding as of that day, and (y) the monies converted from the quantity of goods or services that can be requested to be delivered or provided in association with the prepaid payment instruments prescribed in item (ii) of that paragraph, outstanding as of that day; the same applies in the following item) is ten million yen or less: the amount remaining after the amount of costs required for the relevant procedure for the fulfillment of the right is deducted from the amount of security deposits for issuance that are retained at the official depository; or

四 権利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が千万円を超えるとき 供託されてい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額の範囲内において、同日における発行保証金等合計額から同日における未使用残高の二分の一の額を控除した残額に達するまでの額

(iv) if the procedure for the fulfillment of the right has been completed, and the unused balance as of the day on which the relevant procedure for the fulfillment of the right has been completed exceeds ten million yen: any amount within the limit of the amount remaining after the amount of costs required for the relevant procedure for the fulfillment of the right is deducted from the amount of security deposits for issuance that are retained at the official depository, up to the amount remaining after half of the unused balance as of that day is deducted from the total of the amount of security deposits for issuance as of that day.

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 are the circumstances in which the refund procedure under Article 20, paragraph (1) of the Act has been completed; and if the situation falls under this case and the depositor has come to fall under any of the following items, the depositor may recover the security deposits for issuance in the amount respectively prescribed in the applicable item, by obtaining the approval of the Commissioner of the Financial Services Agency:

一 当該払戻しの手続が終了した日における未使用残高（同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の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の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場合 供託されている発行保証金の全額

(i) if the unused balance as of the day on which the relevant refund procedure has been completed (meaning the amount calculated in accordance with a method specified by Cabinet Office Order as the total amount of (x) the monies that can be used for the full payment of consideration associated with the prepaid payment instruments referred to in Article 3, paragraph (1), item (i) of the Act, outstanding as of that day, and (y) the monies converted from the quantity of goods or services that can be requested to be delivered or provided in association with the prepaid payment instruments referred to in item (ii) of that paragraph, outstanding as of that day; the same applies in the following item) is ten million yen or less: the full amount of the security deposits for issuance that are retained at the official depository; 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場合 供託されている発行保証金の額の範囲内において、同日における発行保証金等合計額から同日における未使用残高の二分の一の額を控除した残額に達するまでの額

(ii) if the unused balance as of the day on which the relevant refund procedure has been completed exceeds ten million yen: any amount within the limit of the amount of security deposits for issuance that are retained at the official depository, up to the amount remaining after half of the unused balance as of that day is deducted from the total of the amount of security deposits for issuance as of that day.

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 deposits for issuance in respect of which the

refund procedure under Article 20, paragraph (1) of the Act or the procedure for fulfillment of the right is ongoing.

(前払式支払手段発行者が電子公告により前払式支払手段の払戻し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 in which an Issuer of Prepaid Payment Instruments Gives a Public Notice of Refund of the Prepaid Payment Instruments by Way of Electronic Public Notice)**

第九條の二 法第二十条第二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。）によりする場合について、法第二十条第三項及び第四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三項及び第四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 9-2 If the public notice under Article 20, paragraph (2) 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), the technical replacement of terms under Article 20, paragraphs (3) and (4) of the Act in cases in which the provisions of the Companies Act are applied mutatis mutandis pursuant to Article 20, paragraph (3) and (4) of the Act is as follows:

読み替える会社法の規定 Provisions of the Companies Act Subject to 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
第九百四十条第一項第三号 Article 940, paragraph (1), item (iii)	異議を述べる objections may be stated	債権の申出をする claims may be stated
第九百四十条第三項（各号を除く。） Article 940, paragraph (3) (excluding the items)	前二項 the preceding two paragraphs	第一項 paragraph (1)
	これらの these provisions	同項の the provisions of the relevant paragraph

(基準日に係る特例)

**(Special Provisions for the Base Date)**

第九條の三 法第二十九条の二第一項の規定の適用がある場合における法第十四条及び第二十三条の規定の適用については、法第十四条第二項中「基準日における」とあるのは「基準日（第二十九条の二第一項の届出書を提出した日の翌日の直前の基準日が同条第二項に規定する特例基準日である場合には、当該特例基準日を除いた基準日。

以下この項において同じ。)における」と、法第二十三条第一項第一号中「基準期間」とあるのは「基準期間（第二十九条の二第一項の届出書を提出した日の翌日の属する基準期間が特例基準日（同条第二項に規定する特例基準日をいう。）の翌日から次の通常基準日（同条第二項に規定する通常基準日をいう。以下この号において同じ。）までの期間である場合にあっては、当該通常基準日を含む基準期間及び当該基準期間の直前の基準期間）」とする。

Article 9-3 (1) With regard to the application of the provisions of Article 14 and Article 23 of the Act if the provisions of Article 29-2, paragraph (1) of the Act are applied, the phrase "the base date immediately preceding the day on which such fact occurred" in Article 14, paragraph (2) of the Act is deemed to be replaced with "the base date immediately preceding the day on which that fact occurred (or if the base date immediately preceding the day following the day of submitting a written notice referred to in Article 29-2, paragraph (1) is the special base date prescribed in paragraph (2) of that Article, the base date excluding the special base date; the same applies in this paragraph)"; and the term "the record period including the relevant base date" in Article 23, paragraph (1), item (i) of the Act is deemed to be replaced with "the record period (if the record period containing the day following the day of submitting a written notice referred to in Article 29-2, paragraph (1) is the period from the day following the special base date (meaning the special base date prescribed in paragraph (2) of that Article) to the next ordinary base date (meaning the ordinary base date prescribed in paragraph (2) of that Article; hereinafter the same applies in this item), the record period including the relevant ordinary base date and the record period immediately preceding the relevant record period) including the relevant base date".

2 法第二十九条の二第三項及び第四項に規定する政令で定める期間は、一年とする。

(2) The period specified by Cabinet Order as prescribed in Article 29-2, paragraphs (3) and (4) of the Act is one year.

(権利実行事務代行者となる資格を有する者)

(Persons Qualified to Become Agents for a Local Finance Office in the Distribution Proceedings of Security Deposits 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 are the following persons:

一 銀行等

(i) deposit-taking institutions;

二 信託会社等

(ii) trust companies;

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) if bankruptcy proceedings have been commenced against the relevant issuer of prepaid payment instruments, the bankruptcy trustee;
- 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) if reorganization proceedings have been commenced against the relevant issuer of prepaid payment instruments, the trustee; 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) if rehabilitation proceedings have been commenced against the relevant issuer of prepaid payment instruments, the trustee (limited to cases in which a trustee has been appointed for the relevant rehabilitation proceedings).

(発行保証金に係る権利の実行の手続)

(Procedure for the Fulfillment of the Right to Security Deposits 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 fulfillment of the right to the prepaid payment instruments that the holder 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 fulfillment 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法第十六条第一項に規定する発行保証金信託契約を締結している場合にあっては、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) If the Commissioner of the Financial Services Agency has given a public notice under Article 31, paragraph (2) of the Act, the Commissioner of the Financial Services Agency must notify the person who filed a petition referred to in the preceding paragraph (hereinafter referred to as "petitioner" in this Article) and the issuer of prepaid payment instruments who issued the relevant prepaid payment instruments (if the relevant issuer of prepaid payment instruments has concluded a guarantee contract to secure security deposits for issuance or trust agreement for security deposits for issuance prescribed in Article 16, paragraph (1) of the Act, the relevant issuer of prepaid payment instruments and the counterparty to these contracts; the same applies 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、権利の実行の手續の進行は、妨げられない。
- (3) Once the public notice under Article 31, paragraph (2) of the Act is given, even if the petitioner has withdrawn the petition, this does not prevent the procedures for the fulfillment of the right from proceeding.
- 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 must investigate the right without delay after the period referred to in Article 31, paragraph (2) of the Act has elapsed. In this case, the Commissioner of the Financial Services Agency must give the petitioner, the persons that stated their claims within the relevant period, and the relevant issuer of prepaid payment instruments an opportunity to produce evidence and state opinions with regard to whether or not the right exists and with regard to the amount of claims secured by the relevant right in advance, by giving a public notice of the date and the place and notifying the relevant issuer of them.
- 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, without delay, must prepare a distribution table regarding the security deposits for issuance that have been made to an official depository by the last day of the period referred to in Article 31, paragraph (2) of the Act based on the results of the investigation under the preceding paragraph, give a public notice of the table, and notify the relevant issuer of prepaid payment instruments of it.
- 6 配当は、前項の規定による公示をした日から百十日を経過した後、配当表に従い実施するものとする。
- (6) The distribution is to be implemented in accordance with the distribution table 110 days after 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) If the locations of business offices or offices of an issuer of prepaid payment instruments cannot be ascertained, the Commissioner of the Financial Services Agency is not required to give the notice under paragraph (2), (4), and (5) to the relevant 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 bond certificates have been deposited and the Commissioner of the Financial Services Agency finds it necessary for the fulfillment of the right, the Commissioner may realize them. In this case, the costs for realization are 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 the costs for the public notice prescribed in Article 31, paragraph (2) of the Act, remuneration for the agents for a local finance office in the distribution proceedings of security deposits to holders of prepaid payment instruments prescribed in paragraph (3) of that Article, and other costs required for the procedure for return of security deposits for issuance (excluding the costs for realization referred to in the preceding paragraph) are deducted from the amount of security deposits for issuance prescribed in paragraph (5); and implement distribution in accordance with the relevant 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) The requirements specified by Cabinet Order as prescribed in Article 35 of the Act are 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 are the persons specified in Article 8, paragraph (2), item (i).

### 第三章 資金移動

#### Chapter III Funds Transfer

（第二種資金移動業及び第三種資金移動業における資金移動の上限額）

(Maximum Amount of Funds Transfer in the Type II Funds Transfer Services and Type III Funds Transfer Services)

第十二条の二 法第三十六条の二第二項に規定する少額として政令で定める額は、百万円に相当する額とする。

Article 12-2 (1) The amount specified by Cabinet Order as a small amount as prescribed in Article 36-2, paragraph (2) of the Act is an amount equivalent to one million yen.

2 法第三十六条の二第三項に規定する特に少額として政令で定める額は、五万円に相当する額とする。

(2) The amount specified by Cabinet Order as a particularly small amount as prescribed in Article 36-2, paragraph (3) of the Act is an amount equivalent to 50,000 yen.

(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 of a Corporation Whose Registration for the Funds Transfer Services Has Been Revoked)

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), (e) of the Act are 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) a person who was a director, executive officer, accounting advisor, company auditor, board member, or auditor of a corporation within the thirty days before the date of a revocation, if the relevant corporation has had its license under Article 64, paragraph (1) of the Act revoked pursuant to the provisions of Article 82, paragraph (1) or (2) of the Act, and 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) a person who was a director (including a representative person in Japan who is deemed to be an executive under Article 47, paragraph (2) of the Banking Act), executive officer, accounting advisor, company auditor, or any other person equivalent to them of a corporation within the thirty days

before the date of a revocation, if the relevant corporation has had its license under Article 4, paragraph (1) of the Banking Act revoked pursuant to the provisions of Article 27 or 28 of that Act, had its authorization under Article 52-9, paragraph (1) of that Act or the proviso to paragraph (2) of that Article revoked pursuant to the provisions of Article 52-15, paragraph (1) of that Act, had its authorization under Article 52-17, paragraph (1) of that Act or the proviso to paragraph (3) of that Article revoked pursuant to the provisions of Article 52-34, paragraph (1) of that Act, or had its permission under Article 52-36, paragraph (1) of that Act revoked pursuant to the provisions of Article 52-56, paragraph (1) of that Act; and if 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) a person who was a director, executive officer, accounting advisor, or company auditor of a corporation within the thirty days before the date of a revocation, if the relevant corporation has had its license under Article 4, paragraph (1) of the Long-Term Credit Bank Act (Act No. 187 of 1952) revoked pursuant to the provisions of Article 27 or 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 that Article revoked 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 that Article revoked 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 revoked 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; and if 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) a person who was a board member or auditor of a corporation within the thirty days before the date of a revocation, if the relevant corporation has had its license under Article 4 of the Credit Association Act (Act No. 238 of 1951) revoked pursuant to the provisions of Article 27 or 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 revoked 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; and if 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) a person who was a board member or auditor of a corporation within the thirty days before the date of a revocation, if the relevant corporation has had its license under Article 6 of the Labor Credit Association Act (Act No. 227 of 1953) revoked pursuant to the provisions of Article 95 of that Act or had its permission under Article 89-3, paragraph (1) of that Act revoked 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; and if 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第一項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つては、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) a person who was a board member or auditor of a corporation within the thirty days before the date of a revocation (or in the case of a dissolution

order, before the day on which the relevant dissolution order was issued; hereinafter the same applies in this item through item (ix)), if the relevant corporation has received a dissolution order under Article 106, paragraph (2) of the Small and Medium-Sized Enterprise Cooperatives Act (Act No. 181 of 1949), had its authorization under Article 3, paragraph (1) of the Act on Financial Business by Cooperatives (Act No. 183 of 1949) revoked pursuant to the provisions of Article 27 or 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 that Act revoked 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; and if 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) a person who was a board member or auditor of a corporation within the thirty days before the date of a revocation, if the relevant corporation has had its permission under Article 92-2, paragraph (1) of the Agricultural Cooperatives Act (Act No. 132 of 1947) revoked 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 an agricultural cooperative or federation of agricultural cooperative has received a dissolution order under Article 95-2 of that Act; and if 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）第百八条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百六条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) a person who was a board member or auditor of a corporation within the thirty days before the date of a revocation, if the relevant corporation has had its permission under Article 106, paragraph (1) of the Fisheries Cooperatives Act (Act No. 242 of 1948) revoked pursuant to the provisions of Article 52-56, paragraph (1) of the Banking Act as applied mutatis mutandis pursuant to Article 108, paragraph (1) of the Fisheries Cooperatives Act, or 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 that Act; and if 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) a person who was a board member, management committee member, or auditor of a corporation within the thirty days before the date of a revocation, if the relevant corporation has had its permission under Article 95-2, paragraph (1) of the Norinchukin Bank Act (Act No. 93 of 2001) revoked 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 that Act, and 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) a person who was a director, executive officer, accounting advisor, or company auditor of a corporation within the thirty days before the date of a rescission, if the relevant corporation has 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 that Article revoked pursuant to the provisions of Article 13, paragraph (1) of that Act and 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) a person who was a director, executive officer, accounting advisor, company auditor, or any other person equivalent to them of a corporation within the thirty days before the date of a revocation (or in the case of a dissolution



order, before the day on which the relevant dissolution order was issued; or in the case of a refusal of renewal, before the day on which the relevant disposition was made; hereinafter the same applies in this item), if the relevant corporation had received a license, permission, or authorization (including other administrative dispositions similar to the relevant license, permission, or authorization; the same applies hereinafter in this item) of the same kind as the license, permission, or authorization prescribed in item (i) through the preceding item in a foreign state, but has had the relevant license, permission, or authorization of the same kind revoked, had the renewal of the relevant license, permission, or authorization refused, or received a dissolution order, pursuant to the provisions of laws and regulations of the relevant 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 Enterprise 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 if 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 has had an authorization under Article 52-9, paragraph (1) of the Banking Act or the proviso to paragraph (2) of that Article revoked pursuant to the provisions of Article 52-15, paragraph (1) of that Act, had an authorization under Article 16-2-2, paragraph (1) of the Long-Term Credit Bank Act or the proviso to paragraph (2) of that Article revoked 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 had an authorization under Article 8, paragraph (1) of the Shoko Chukin Bank Limited Act or the proviso to paragraph (2) of that Article revoked pursuant to the provisions of Article 13, paragraph (1) of that Act, if five years have not passed since the date of the revocation;

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百八条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百六条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 a permission under Article 52-36, paragraph (1) of the Banking Act revoked pursuant to the provisions of Article 52-56, paragraph (1) of that Act, had a permission under Article 16-5, paragraph (1) of the Long-Term Credit Bank Act revoked 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, had a permission under Article 85-2, paragraph (1) of the Credit Association Act revoked 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, had a permission under Article 89-3, paragraph (1) of the Labor Credit Association Act revoked 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, had a permission under Article 6-3, paragraph (1) of the Act on Financial Business by Cooperatives revoked 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, had a permission under Article 92-2, paragraph (1) of the Agricultural Cooperatives Act revoked 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, had a permission under Article 106, paragraph (1) of the Fisheries Cooperatives Act revoked pursuant to the provisions of Article 52-56, paragraph (1) of the Banking Act as applied mutatis mutandis pursuant to Article 108, paragraph (1) of the Fisheries Cooperatives Act, or had a permission under Article 95-2, paragraph (1) of the Norinchukin Bank Act revoked 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, if five years have not passed since the date of the revocation;

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 had received an authorization or permission of the same kind as the authorization or permission under Article 52-9, paragraph (1) of the Banking Act, the proviso to paragraph (2) of that Article, or Article 52-36, paragraph (1) of that Act in a foreign state, but has had the authorization or permission of the same kind revoked or had the renewal of the relevant authorization or permission refused pursuant to the provisions of laws and regulations of the relevant foreign state corresponding to the Banking Act, if five years have not passed since the date of the revocation (or in the case of a refusal of renewal, since the day on which the person received the relevant 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 director, executive officer, accounting advisor, company auditor, board member, or auditor whose dismissal was ordered pursuant to the provisions of Article 67, paragraph (3) or Article 82, paragraph (2) of the Act, if five years have not passed since the day on which they received the relevant 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 director (including a representative person in Japan who is deemed to be a director pursuant to Article 47, paragraph (2) of the Banking Act), executive officer, accounting advisor, or company auditor whose dismissal was ordered pursuant to the provisions of Article 27 or Article 52-34, paragraph (1) of that Act, if five years have not passed since the day on which they received the relevant disposition; or an officer whose dismissal was ordered pursuant to the provisions of Article 52-56, paragraph (2) of that Act, if five years have not passed since the day on which the officer received the relevant 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 director, executive officer, accounting advisor, or company auditor whose dismissal was ordered 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, if five years have not passed since the day on which they received the relevant disposition; or an officer whose dismissal was ordered 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, if five years have not passed since the day on which the officer received the relevant 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 board member or auditor whose dismissal was ordered 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, if five years have not passed since the day on which they received the relevant disposition; or an officer whose dismissal was ordered 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, if five years have not passed since the day on which the officer received the relevant 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 board member or auditor whose replacement was ordered pursuant to the provisions of Article 95, paragraph (1) of the Labor Credit Association Act, if five years have not passed since the day on which they received the relevant disposition; or an officer whose dismissal was ordered 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, if five years have not passed since the day on which the officer received the relevant 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 board member or auditor whose dismissal was ordered 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, if five years have not passed since the day on which they received the relevant disposition; or an officer whose dismissal was ordered 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, if five years have not passed since the day on which the officer received the relevant 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 whose dismissal was ordered 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, if five years have not passed since the day on which the officer received the relevant disposition; or an officer whose reselection was ordered pursuant to the provisions of Article 95, paragraph (2) of that Act, if five years have not passed since the day on which the officer received the relevant disposition;

二十二 水産業協同組合法第百八条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 whose dismissal was ordered pursuant to the provisions of Article 52-56, paragraph (2) of the Banking Act as applied mutatis mutandis pursuant to Article 108, paragraph (1) of the Fisheries Cooperatives Act, if five years have not passed since the day on which the officer received the relevant disposition; or an officer whose reselection was ordered pursuant to the provisions of Article 124, paragraph (2) of that Act, if five years have not passed since the day on which the officer received the relevant 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 whose dismissal was ordered 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, if five years have not passed since the day on which the officer received the relevant disposition; or a board member, management committee member, or auditor whose dismissal was ordered pursuant to the provisions of Article 86 of that Act, if five years have not passed since the day on which they received

the relevant 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 director, executive officer, accounting advisor, or company auditor whose dismissal was ordered pursuant to the provisions of Article 60 of the Shoko Chukin Bank Limited Act, if five years have not passed since the day on which they received the relevant 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 director, executive officer, accounting advisor, company auditor, or any other person equivalent to them whose dismissal was ordered 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 Enterprise 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, if five years have not passed since the day on which they received the relevant 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ただし書に規定する政令で定める額は、次の各号に掲げる資金移動業の種別（法第三十八条第一項第七号に規定する資金移動業の種別をいう。以下この章において同じ。）の区分に応じ、当該各号に定める額とする。

Article 14 The amount specified by Cabinet Order as prescribed in the proviso to Article 43, paragraph (2) of the Act is the amount specified in the following items for the categories of funds transfer services (meaning the categories of funds transfer services prescribed in Article 38, paragraph (1), item (vii) of the Act; hereinafter the same applies in this Chapter) listed in those items:

一 次号に掲げる資金移動業の種別以外の資金移動業の種別 千万円をその資金移動業者が営む資金移動業の種別（同号に掲げる資金移動業の種別を除く。）の数で除して得た額（その額に一万円未満の端数があるときは、これを切り捨てるものとする。）

(i) the categories of funds transfer services other than the category of funds transfer services set forth in the following item: the amount arrived at when ten million yen is divided by the number of categories of funds transfer

services provided by the funds transfer service provider (that number of categories excludes the category of funds transfer services set forth in that item; and if the amount thus arrived at has a number to the right of the ten-thousand place, it is rounded down to the nearest 10,000 yen); and

二 第三種資金移動業（法第三十六条の二第三項に規定する第三種資金移動業をいう。以下この号、第十七条第一項第一号及び第十七条の三第二項第二号において同じ。）（その資金移動業者が営む第三種資金移動業の預貯金等管理割合（法第四十五条の二第一項に規定する預貯金等管理割合をいう。第十七条の三第二項第二号において同じ。）が百分の百である場合に限る。） 零円

(ii) the type III funds transfer services (meaning the type III funds transfer services prescribed in Article 36-2, paragraph (3) of the Act; hereinafter the same applies in this item, Article 17, paragraph (1), item (i), and Article 17-3, paragraph (2), item (ii)) (limited to cases in which the rate of management by bank deposits or savings (meaning the rate of management by bank deposits or savings prescribed in Article 45-2, paragraph (1) of the Act; the same applies in Article 17-3, paragraph (2), item (ii)) of the type III funds transfer services provided by the funds transfer service provider is 100 percent): zero yen.

（履行保証金保全契約の内容となるべき事項）

(Particulars to be Included in a Guarantee Contract to Secure Performance Security Deposits)

第十五条 資金移動業者がその営む資金移動業の種別ごとに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、次条第二項第二号及び第十九条第二項において同じ。）は、次に掲げる事項その他内閣府令で定め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 to secure performance security deposits

(meaning the guarantee contract to secure performance security deposits as prescribed in Article 44 of the Act; hereinafter the same applies in this Article, paragraph (2), item (ii) of the following Article, and Article 19, paragraph (2)) that a funds transfer service provider concludes for each category of their funds transfer services must include the following particulars and other particulars specified by Cabinet Office Order:

一 当該履行保証金保全契約の対象とする資金移動業の種別

(i) the category of funds transfer services subject to the relevant guarantee contract to secure performance security deposits; and

二 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命令を受けたときは、当該資金移動業者のために当該命令に係る額の履行保証金が遅滞なく供託されるものであること。

(ii) if the counterparty to the relevant guarantee contract to secure performance security deposits receives an order of the Commissioner of the

Financial Services Agency under Article 46 of the Act, performance security deposits will be made to the official depository without delay on behalf of the relevant funds transfer service provider in the amount referred to in the order.

(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 Deposit-taking Institutions for Conclusion of a Guarantee Contract to Secure Performance Security Deposits)**

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 are that the deposit-taking institution falls under the category of having sound equity capital as specified by Cabinet Office Order in consideration of the criteria prescribed in Article 14-2 of the Banking Act or other laws and regulations similar to that Act.

2 法第四十四条に規定する政令で定める者は、次に掲げる者とする。

(2) Persons specified by Cabinet Order as prescribed in Article 44 of the Act are the following persons:

一 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

(i) an insurance company and any other persons specified by Cabinet Office Order that falls under the category of having a sound level of solvency in terms of its ability to pay insurance proceeds as specified by Cabinet Office Order in consideration of the standard prescribed in Article 130 of the Insurance Business Act; 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、当該履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 that has received the designation prescribed in Article 35-4, paragraph (1) of the Installment Sales Act and has received the approval referred to in the proviso to Article 35-9 of that Act for the business of the relevant guarantee contract to secure performance security deposits.

(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)

**(Categories and Amounts Permitted in the Case in which the Person May Recover the Performance Security Deposits)**

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一の種別の資金移動業に係る履行保証金（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（第三項及び第四項に



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取り戻すことができる。

Article 17 (1) When a person who has made performance security deposits for one category of funds transfer services to an official depository (including bond certificates (meaning bond certificates specified by Cabinet Office Order as prescribed in Article 43, paragraph (3) of the Act; the same applies in Article 19, paragraph (8)) deposited pursuant to the provisions of Article 43, paragraph (3) of the Act; hereinafter the same applies in this Article and Article 19, paragraph (5)) pursuant to the provisions of Article 43, paragraph (1) or Article 46 of the Act or their successor (hereinafter collectively referred to as "depositor" in paragraphs (3) and (4)) has come to fall under any of the following items, the depositor may recover the performance security deposits in the amount prescribed in those items, by obtaining the approval of the Commissioner of the Financial Services Agency:

一 当該種別の資金移動業に係る直前の算定日（第一種資金移動業（法第三十六条の二第一項に規定する第一種資金移動業をいう。）にあつては各営業日をいい、第二種資金移動業（同条第二項に規定する第二種資金移動業をいう。）及び第三種資金移動業にあつては法第四十三条第一項第二号に規定する基準日をいう。以下この号において同じ。）における要供託額（法第四十七条第一号に規定する要供託額をいう。）が、当該算定日における当該種別の資金移動業に係る履行保証金等合計額（供託されている履行保証金の額、保全金額（法第四十四条に規定する保全金額をいう。）及び信託財産の額（法第四十五条第一項に規定する信託財産の額をいう。）の合計額をいう。第三号及び第三項第二号において同じ。）を下回る場合当該種別の資金移動業に係る供託されている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) if the amount required for deposit (meaning the amount required for deposit as prescribed in Article 47, item (i) of the Act) as of the immediately preceding calculation date in relation to the relevant category of funds transfer services (meaning each business day for the type I funds transfer services (meaning the type I funds transfer services prescribed in Article 36-2, paragraph (1) of the Act), and the base date prescribed in Article 43, paragraph (1), item (ii) of the Act for the Type II funds transfer services (meaning the type II funds transfer services prescribed in Article 36-2, paragraph (2) of the Act) and the type III funds transfer services; hereinafter the same applies in this item) falls short of the total of the amount of performance security deposits (meaning the total of the amount of performance security deposits that are retained at the official depository, the secured amount (meaning the secured amount prescribed in Article 44 of the Act), and the amount of the trust property (meaning the amount of the trust property prescribed in Article 45, paragraph (1) of the Act); the same applies

in item (iii) and paragraph (3), item (ii)) in relation to the relevant category of funds transfer services as of the calculation date: any amount within the limit of the amount of the performance security deposits that are retained at the official depository in relation to the relevant category of funds transfer services, up to the amount of that shortage;

二 当該種別の資金移動業の全部について法第五十九条第一項の権利（以下この号、次号、第四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 当該種別の資金移動業に係る供託されている履行保証金の額から当該権利の実行の手続に要した費用を控除した残額

(ii) if the procedure for the fulfillment of the right referred to in Article 59, paragraph (1) of the Act (hereinafter referred to as the "right" in this item, the following item, paragraph (4), and Article 19) has been completed with regard to the whole of the relevant category of funds transfer services: the amount remaining after the amount of costs required for the relevant procedure for the fulfillment of the right is deducted from the amount of performance security deposits that are retained at the official depository in relation to the relevant category of funds transfer services; and

三 当該種別の資金移動業の一部について権利の実行の手続が終了した場合 当該種別の資金移動業に係る供託されている履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額の範囲内において、当該権利の実行の手続が終了した日における当該種別の資金移動業に係る履行保証金等合計額から同日における当該種別の資金移動業に係る法第四十三条第二項に規定する要履行保証額（同日が営業日でない場合にあつては、直前の営業日における同項に規定する要履行保証額）を控除した残額に達するまでの額

(iii) if the procedure for the fulfillment of the right has been completed with regard to a part of the relevant category of funds transfer services: any amount within the limit of the amount arrived at when the amount of costs required for the procedure for the fulfillment of the right is deducted from the amount of the performance security deposits that are retained at the official depository in relation to the relevant category of funds transfer services, up to the amount remaining after the amount required for performance security deposits prescribed in Article 43, paragraph (2) of the Act in relation to the relevant category of funds transfer services as of the day on which the relevant procedure for the fulfillment of the right has been completed (or if that day is not a business day, the amount required for performance security deposits as of the immediately preceding business day) is deducted from the total of the performance security deposits for the relevant category of funds transfer services as of that day.

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、廃止しようとする資金移動業として行う為

替取引に関し負担する債務に係る債権者のうち知れている者には、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) The cases specified by Cabinet Order as prescribed in Article 47, item (iii) of the Act are the cases in which a funds transfer service provider has given a public notice under Article 61, paragraph (3) of the Act (excluding cases in which it has given a public notice concerning the succession of the relevant business by way of transfer of business, merger or company split, or for other reasons) and has given the same notification individually to known creditors out of all creditors in relation to the obligations that are to be borne by the funds transfer service provider in relation to fund transfer transactions that it carries out as the funds transfer services it is intending to discontinue, and it falls under either of the following items:
- 一 廃止しようとする資金移動業として行う為替取引に関し負担する債務を履行したとき。
    - (i) if the funds transfer service provider has performed the obligations to be borne in relation to fund transfer transactions that it carries out as the funds transfer services it is intending to discontinue; 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廃止しようとする資金移動業として行う為替取引に関し負担する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) if the funds transfer service provider is unable to perform its obligations to be borne in relation to fund transfer transactions that it carries out as the funds transfer services it is intending to discontinue due to grounds not attributable thereto and has given a public notice of that fact pursuant to the provisions of Cabinet Office Order, and no claims have been stated with regard to the relevant obligations from their creditors after thirty days have elapsed since the date of the relevant public notice.
  - 3 前項の場合において、供託者は、次の各号に掲げる場合に応じ、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取り戻すことができる。
- (3) In the case referred to in the preceding paragraph, the depositor may recover the performance security deposits in the amount specified in the following items for the cases listed in those items, by obtaining the approval of the Commissioner of the Financial Services Agency:
- 一 その一の種別の資金移動業の全部を廃止しようとする場合 当該種別の資金移動業に係る供託されている履行保証金の全額
    - (i) if the funds transfer service provider intends to discontinue the whole of one category of funds transfer services: the full amount of the performance security deposits are retained at the official depository in relation to the relevant category of funds transfer services; and
    - 二 その一の種別の資金移動業の一部を廃止しようとする場合 当該種別の資金移動

業に係る供託されている履行保証金の額の範囲内において、前項各号のいずれかに該当することとなった日における当該種別の資金移動業に係る履行保証金等合計額から同日における当該種別の資金移動業に係る法第四十三条第二項に規定する要履行保証額（同日が営業日でない場合にあっては、直前の営業日における同項に規定する要履行保証額）を控除した残額に達するまでの額

(ii) if the funds transfer service provider intends to discontinue a part of one category of funds transfer services: any amount within the limit of the amount of the performance security deposits that are retained at the official depository in relation to the relevant category of funds transfer services, up to the amount remaining after the amount required for performance security deposits prescribed in Article 43, paragraph (2) of the Act in relation to the relevant category of funds transfer services as of the day on which it came to fall under either of the items of the preceding paragraph (or if that day is not a business day, the amount required for performance security deposits as of the immediately preceding business day) is deducted from the total of the performance security deposits for the relevant category of funds transfer services as of that day.

4 供託者は、その一の種別の資金移動業に係る履行保証金について権利の実行の手續が行われている間は、第一項及び前項の規定にかかわらず、当該種別の資金移動業に係る履行保証金を取り戻すことができない。

(4) Notwithstanding the provisions of paragraph (1) and the preceding paragraph, a depositor may not recover any performance security deposits for one category of funds transfer services while the procedure for the fulfillment of the right is ongoing with regard to the performance security deposits for the relevant category of funds transfer services.

(第三種資金移動業に関し負担する債務の上限額)

(Maximum Amount of Obligations to Be Borne in Relation to Type III Funds Transfer Services)

第十七条の二 法第五十一条の三に規定する政令で定める額は、五万円に相当する額とする。

Article 17-2 The amount specified by Cabinet Order as prescribed in Article 51-3 of the Act is an amount equivalent to 50,000 yen.

(履行保証金の供託等に係る特例)

(Special Provisions for Performance Security Deposits)

第十七条の三 法第五十八条の二第一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 17-3 (1) The technical replacement of terms under Article 58-2, paragraph (1) of the Act is as follows:

読み替える法の規定 Provisions of the Act Subject to 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
第四十三条第一項 Article 43, paragraph (1)	第四十八条 Article 48	以下この項及び第四十八 条 hereinafter...this paragraph and Article 48
第四十三条第二項 Article 43, paragraph (2)	前項各号 items of the preceding paragraph	前項 preceding paragraph

2 法第五十八条の二第一項の規定により読み替えて適用する法第四十三条第一項ただし書に規定する政令で定める額は、次の各号に掲げる資金移動業者の区分に応じ、当該各号に定める額とする。

(2) The amount specified by Cabinet Order as prescribed in the proviso to Article 43, paragraph (1) of the Act as applied pursuant to Article 58-2, paragraph (1) of the Act following the deemed replacement of terms is the amount specified in the following items for the categories of funds transfer service provider listed in those items:

一 特例対象資金移動業（法第五十八条の二第一項に規定する特例対象資金移動業をいう。次号において同じ。）のみを営む資金移動業者 千万円

(i) a funds transfer service provider providing only the funds transfer services under the special provisions (meaning the funds transfer services under the special provisions prescribed in Article 58-2, paragraph (1) of the Act; the same applies in the following item): ten million yen;

二 前号に掲げる者以外の資金移動業者（特例対象資金移動業以外に営む資金移動業の種別が第三種資金移動業（当該資金移動業者が営む第三種資金移動業の預貯金等管理割合が百分の百である場合に限る。）である者に限る。） 千万円

(ii) a funds transfer service provider other than the one set forth in the preceding item (limited to the case in which the category of funds transfer services that it provides other than the funds transfer services under the special provisions is the type III funds transfer services (limited to cases in which the rate of management by bank deposits or savings of their type III funds transfer services is 100 percent)): ten million yen; and

三 前二号に掲げる者以外の資金移動業者 六百六十六万円

(iii) a funds transfer service provider other than those set forth in the preceding two items: 6,660,000 yen.

3 法第五十八条の二第一項の規定の適用がある場合における第十五条から第十七条まで及び第十九条の規定の適用については、次の表の上欄に掲げる規定中同表の中欄に掲げる字句は、それぞれ同表の下欄に掲げる字句とする。

(3) With regard to the application of the provisions of Articles 15 through 17 and

Article 19 in cases where the provisions of Article 58-2, paragraph (1) of the Act apply, the terms listed in the middle column of the following table in the provisions listed in the left-hand column of the table are deemed to be replaced with the terms listed in the right-hand column of the same table.

<p>第十五条 Article 15</p>	<p>その営む資金移動業の種別ごとに 締結する concludes for each category of their funds transfer services provided</p>	<p>締結する concludes</p>
	<p>第四十四条 Article 44 of the Act</p>	<p>第五十八条の二第一項の規定により 読み替えて適用する法第四十四 条 Article 44 of the Act as applied pursuant to Article 58-2, paragraph (1) of the Act following the deemed replacement of terms</p>
<p>第十六条 Article 16</p>	<p>第四十四条 Article 44 of the Act</p>	<p>第五十八条の二第一項の規定により 読み替えて適用する法第四十四 条 Article 44 of the Act as applied pursuant to Article 58-2, paragraph (1) of the Act following the deemed replacement of terms</p>
<p>第十七条 第一項 Article 17, paragrap h (1)</p>	<p>第四十三条第一項又は第四十六条 の規定により一の種別の資金移動 業に係る for one category of funds transfer services...pursuant to the provisions of Article 43, paragraph (1) or Article 46 of the Act</p>	<p>第五十八条の二第一項の規定によ り読み替えて適用する法第四十三 条第一項又は法第四十六条の規定 により ...pursuant to the provisions of Article 43, paragraph (1) or Article 46 of the Act as applied pursuant to Article 58-2, paragraph (1) of the Act following the deemed replacement of terms</p>

<p>第十七条 第一項第一号 Article 17, paragrap h (1), item (i)</p>	<p>当該種別の資金移動業に係る直前の算定日（第一種資金移動業（法第三十六条の二第一項に規定する第一種資金移動業をいう。）にあつては各営業日をいい、第二種資金移動業（同条第二項に規定する第二種資金移動業をいう。）及び第三種資金移動業にあつては法第四十三条第一項第二号に規定する基準日 immediately preceding calculation date in relation to the relevant category of funds transfer services (meaning each business day for the type I funds transfer services (meaning the type I funds transfer services prescribed in Article 36-2, paragraph (1) of the Act), and the base date prescribed in Article 43, paragraph (1), item (ii) of the Act for the type II funds transfer services (meaning the type II funds transfer services prescribed in Article 36-2, paragraph (2) of the Act) and the type III funds transfer services;</p>	<p>直前の基準日等（法第五十八条の二第五項第二号に規定する基準日等 immediately preceding base date (meaning the base date prescribed in Article 58-2, paragraph (5), item (ii) of the Act;</p>
<p>法第四十七条第一号 Article 47, item (i) of the Act</p>	<p>同条第一項の規定により読み替えて適用する法第四十七条第一号 Article 47, item (i) of the Act as applied pursuant to paragraph (1) of the relevant Article following the deemed replacement of terms</p>	
<p>算定日における当該種別の資金移動業に係る in relation to the relevant category of funds transfer services as of the calculation date</p>	<p>基準日等における as of the base date, etc.</p>	
<p>法第四十四条 Article 44 of the Act</p>	<p>同項の規定により読み替えて適用する法第四十四条 Article 44 of the Act as applied pursuant to the relevant paragraph following the deemed replacement of terms</p>	

	<p>法第四十五条第一項 Article 45, paragraph (1) of the Act</p>	<p>同項の規定により読み替えて適用する法第四十五条第一項 Article 45, paragraph (1) of the Act as applied pursuant to the relevant paragraph following the deemed replacement of terms</p>
	<p>当該種別の資金移動業に係る供託されている that are retained at the official depository in relation to the relevant category of funds transfer services</p>	<p>供託されている that are retained at the official depository</p>
<p>第十七条第一項第二号 Article 17, paragraph (1), item (ii)</p>	<p>当該種別の資金移動業の the relevant category of funds transfer services</p>	<p>特例対象資金移動業（法第五十八条の二第一項に規定する特例対象資金移動業をいう。次号及び第三項において同じ。）の the funds transfer services under the special provisions (meaning the funds transfer services under the special provisions as prescribed in Article 58-2, paragraph (1) of the Act; the same applies in the following item and paragraph (3))</p>
	<p>法第五十九条第一項 Article 59, paragraph (1) of the Act</p>	<p>同条第一項の規定により読み替えて適用する法第五十九条第一項 Article 59, paragraph (1) of the Act as applied pursuant to paragraph (1) of the relevant Article following the deemed replacement of terms</p>
	<p>当該種別の資金移動業に係る供託されている that are retained at the official depository in relation to the relevant category of funds transfer services</p>	<p>供託されている that are retained at the official depository</p>
<p>第十七条第一項第三号 Article 17, paragraph (1), item (iii)</p>	<p>当該種別の資金移動業の the relevant category of funds transfer services</p>	<p>特例対象資金移動業の the funds transfer services under the special provisions</p>



<p>当該種別の資金移動業に係る供託 されている that are retained at the official depository in relation to the relevant category of funds transfer services</p>	<p>供託されている that are retained at the official depository</p>
<p>当該種別の資金移動業に係る履行 保証金等合計額 the total of the performance security deposits for the relevant category of funds transfer services</p>	<p>履行保証金等合計額 the total of the performance security deposits</p>
<p>当該種別の資金移動業に係る法 of the Act in relation to the relevant category of funds transfer services</p>	<p>法第五十八条の二第一項の規定に より読み替えて適用する法 of the Act as applied pursuant to Article 58-2, paragraph (1) of the Act following the deemed replacement of terms</p>
<p>) を the amount required for performance security deposits prescribed in Article 43, paragraph (2) of the Act in relation to the relevant category of funds transfer services as of the day on which the relevant procedure for the fulfillment of the right has been completed (or if that day is not a business day, the amount required for performance security deposits as of the immediately preceding business day)</p>	<p>) の総額 (当該総額が第十七条の 三第二項各号に掲げる資金移動業 者の区分に応じ、当該各号に定め る額以下である場合にあっては、 当該額) を the total amount required for performance security deposits prescribed in Article 43, paragraph (2) of the Act in relation to the relevant category of funds transfer services as of the day on which the relevant procedure for the fulfillment of the right has been completed (or if that day is not a business day, the total amount required for performance security deposits as of the immediately preceding business day; or if that total amount is not more than the amount specified in the items of Article 17-3, paragraph (2) for the categories of funds transfer Sservices listed in those items, the relevant amount specified in those items)</p>

<p>第十七条 第三項第 一号 Article 17, paragrap h (3), item (i)</p>	<p>その一の種別の資金移動業 one category of funds transfer services</p>	<p>特例対象資金移動業 the funds transfer services under the special provisions</p>
	<p>当該種別の資金移動業に係る供託 されている that are retained at the official depository in relation to the relevant category of funds transfer services</p>	<p>供託されている that are retained at the official depository</p>
<p>第十七条 第三項第 二号 Article 17, paragrap h (3), item (ii)</p>	<p>その一の種別の資金移動業 one category of funds transfer services</p>	<p>特例対象資金移動業 the funds transfer services under the special provisions</p>
	<p>当該種別の資金移動業に係る供託 されている that are retained at the official depository in relation to the relevant category of funds transfer services</p>	<p>供託されている that are retained at the official depository</p>
	<p>当該種別の資金移動業に係る履行 保証金等合計額 the total of the performance security deposits for the relevant category of funds transfer services</p>	<p>履行保証金等合計額 the total of the performance security deposits</p>
	<p>当該種別の資金移動業に係る法 of the Act in relation to the relevant category of funds transfer services</p>	<p>法第五十八条の二第一項の規定に より読み替えて適用する法 of the Act as applied pursuant to Article 58-2, paragraph (1) of the Act following the deemed replacement of terms</p>

	<p>を控除した the amount required for performance security deposits prescribed in Article 43, paragraph (2) of the Act in relation to the relevant category of funds transfer services as of the day on which it came to fall under either of the items of the preceding paragraph (or if that day is not a business day, the amount required for performance security deposits as of the immediately preceding business day)</p>	<p>の総額（当該総額が第十七条の三第二項各号に掲げる資金移動業者の区分に応じ、当該各号に定める額以下である場合にあっては、当該額）を控除した the total amount required for performance security deposits prescribed in Article 43, paragraph (2) of the Act in relation to the relevant category of funds transfer services as of the day on which it came to fall under either of the items of the preceding paragraph (or if that day is not a business day, the amount required for performance security deposits as of the immediately preceding business day; or if that total amount is not more than the amount specified in the items of Article 17-3, paragraph (2) for the categories of funds transfer services listed in those items, the relevant amount specified in those items)</p>
<p>第十七条 第四項 Article 17, paragrap h (4)</p>	<p>一の種別の資金移動業に係る履行保証金 performance security deposits for one category of funds transfer services</p>	<p>履行保証金 performance security deposits</p>
	<p>当該種別の資金移動業に係る the performance security deposits for the relevant category of funds transfer services</p>	<p>当該 the performance security deposits</p>
<p>第十九条 第一項 Article 19, paragrap h (1)</p>	<p>営む一の種別の資金移動業に係る for one category of Ffunds Ttransfer Sservices that it provides</p>	<p>行う that it provides</p>

<p>第十九条 第二項 Article 19, paragrap h (2)</p>	<p>第四十五条第一項に規定する履行保証金信託契約（いずれも前項の申立てに係る種別の資金移動業に係るものに限る。） trust agreement for performance security deposits prescribed in Article 45, paragraph (1) of the Act (both agreements are limited to those in relation to the category of funds transfer services subject to the petition referred to in the preceding paragraph)</p>	<p>第五十八条の二第一項の規定により読み替えて適用する法第四十五条第一項に規定する履行保証金信託契約 trust agreement for performance security deposits prescribed in Article 45, paragraph (1) of the Act as applied pursuant to Article 58-2, paragraph (1) of the Act following the deemed replacement of terms</p>
<p>第十九条 第五項 Article 19, paragrap h (5)</p>	<p>履行保証金（第一項の申立てに係る種別の資金移動業に係るものに限る。） performance security deposits (limited to the performance security deposits for the category of funds transfer services subject to the petition referred to in paragraph (1) )</p>	<p>履行保証金 performance security deposits</p>

(権利実行事務代行者となる資格を有する者)

(Persons Qualified to Become Agents for Local Finance Office in the Distribution Proceedings of Security Deposits 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 are the following persons:

一 銀行等

(i) deposit-taking institutions;

二 信託会社等

(ii) trust companies;

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) if bankruptcy proceedings have been commenced against the relevant funds transfer service provider, the bankruptcy trustee;

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) if reorganization proceedings have been commenced against the relevant funds transfer service provider, the trustee; 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) if rehabilitation proceedings have been commenced against the relevant funds transfer service provider, the trustee (limited to cases in which a

trustee has been appointed for the relevant rehabilitation proceedings).

(履行保証金に係る権利の実行の手続)

(Procedure for the Fulfillment of the Right to Performance Security Deposits)

第十九条 資金移動業者がその営む一の種別の資金移動業に係る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と及び為替取引に関し負担する債務の履行を完了した場合として第十七条第二項に定める場合における当該債務に係るものを除く。）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 of the obligations that are to be borne by a funds transfer service provider in relation to fund transfer transactions for one category of funds transfer services that it provides may file a petition with the Commissioner of the Financial Services Agency for the fulfillment of the right with regard to the claims associated with the relevant obligations (excluding those for which the procedure for the fulfillment of the right has already been completed and those associated with the relevant obligations to be borne in relation to fund transfer transactions in the case prescribed in Article 17, paragraph (2) as the case in which the performance of the relevant obligations has 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法第四十五条第一項に規定する履行保証金信託契約（いずれも前項の申立てに係る種別の資金移動業に係るものに限る。）を締結している場合にあっては、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) When having given a public notice under Article 59, paragraph (2) of the Act, the Commissioner of the Financial Services Agency must notify the person who filed a petition referred to in the preceding paragraph (hereinafter referred to as "petitioner" in this Article) and the relevant funds transfer service provider (or if the relevant funds transfer service provider has concluded a guarantee contract to secure performance security deposits or trust agreement for performance security deposits prescribed in article 45, paragraph (1) of the Act (both agreements are limited to those in relation to the category of funds transfer services subject to the petition referred to in the preceding paragraph), the relevant funds transfer service provider and the counterparty to these contracts; the same applies 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) Once the public notice under Article 59, paragraph (2) of the Act is given, even if the petitioner withdraws a petition, this does not prevent the procedures for the fulfillment of the right from proceeding.

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 must investigate the right without delay after the period referred to in Article 59, paragraph (2) of the Act has elapsed. In this case, the Commissioner of the Financial Services Agency must give the petitioner, the persons that stated their claims within the relevant period, and the relevant funds transfer service provider an opportunity to produce evidence and state opinions with regard to whether or not the right exists and with regard to the amount of claims secured by the relevant right in advance, by giving public notice of the date and the place and notifying the relevant funds transfer service provider of them.

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（第一項の申立てに係る種別の資金移動業に係るものに限る。）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, without delay, must prepare a distribution table regarding the performance security deposits (limited to the security deposits in relation to the category of funds transfer services subject to the petition referred to in paragraph (1)) that have been made to an official depository by the last day of the period referred to in Article 59, paragraph (2) of the Act based on the results of the investigation under the preceding paragraph, give a public notice of the table, and notify the relevant funds transfer service provider of it.

6 配当は、前項の規定による公示をした日から百十日を経過した後、配当表に従い実施するものとする。

(6) The distribution is to be implemented in accordance with the distribution table after 110 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) If the locations of business offices of a funds transfer service provider cannot be ascertained, the Commissioner of the Financial Services Agency is not required to give notice under paragraph (2), (4), and (5) to the relevant 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) If bond certificates have been deposited and the Commissioner of the

Financial Services Agency finds it necessary for the fulfillment of the right, the Commissioner may realize them. In this case, the costs of conversion are 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 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 deposits to holders of prepaid payment instruments as prescribed in paragraph (3) of that Article, and other costs required for the procedure for the return of the performance security deposits (excluding the costs of realization referred to in the preceding paragraph) are deducted from the amount of performance security deposits prescribed in paragraph (5), and implement distribution in accordance with the relevant 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 fulfillment of the right has commenced and the period referred to in Article 59, paragraph (2) of the Act has elapsed, and the amount of performance security deposits prescribed in paragraph (5) exceeds the total amount of claims prescribed in paragraph (2) of that Article that have been filed pursuant to the provisions of that paragraph, the Commissioner of the Financial Services Agency may carry out provisional distribution to the creditors involved in the relevant procedure for the fulfillment 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) If the Commissioner of the Financial Services Agency carries out provisional distribution, the Commissioner must promptly determine the following particulars and give a public notice of them:

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 fund transfer 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 particulars 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 must make a request for provisional distribution to the Commissioner of the Financial Services Agency pursuant to the provisions of Cabinet Office Order within the period of request stated in the public notice given pursuant to the provisions of the preceding paragraph; provided, however, that this does not apply to the cases of a natural disaster or cases in which the Commissioner of the Financial Services Agency finds a 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 referred to in paragraph (6) in the case in which the creditors involved in the procedure for the fulfillment of the right have received provisional distribution referred to in paragraph (10) in the course of the relevant procedure is the amount remaining after the amount of the relevant provisional distribution (excluding the amount to be paid to the Treasury pursuant to the provisions of the following paragraph) is deducted.

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) If the amount of provisional distribution referred to in paragraph (10) received by a creditor involved in the procedure for the fulfillment of the right exceeds the amount of distribution referred to in paragraph (6), the creditor must 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 in which a Funds Transfer Service Provider Gives a Public Notice of Discontinuation of the Funds Transfer Services 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。）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 If the public notice under 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), the technical replacement of terms under Article 61, paragraphs (6) and (7) of the Act in the case in which the provisions of the Companies Act are applied mutatis mutandis pursuant to Article 61, paragraphs (6) and (7) of the Act is as follows:

読み替える会社法の規定 Provisions of the Companies Act Subject to 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, paragraph (3) (excluding the items)	前二項 the preceding two paragraphs	第一項 paragraph (1)
	これらの these provisions	同項の the provisions of the relevant paragraph

第三章の二 暗号資産  
Chapter III-2 Crypto-Assets

(暗号資産交換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 of a Corporation Whose Registration for Crypto-Asset Exchange Services Has Been Revoked)

第二十条の二 法第六十三条の五第一項第十一号ホに規定する政令で定める者は、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って、その処分を受けた日から五年を経過しない者とする。

Article 20-2 The person specified by Cabinet Order as prescribed in Article 63-5, paragraph (1), item (xi), (e) of the Act is a director, executive officer, accounting advisor, company auditor, or any other person equivalent to them whose dismissal was ordered pursuant to the provisions of laws and

regulations of a foreign state equivalent to the Act, if five years have not passed since the day on which they received the relevant disposition.

(暗号資産交換業者が電子公告により暗号資産交換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 in which a Crypto-Asset Exchange Service Provider Gives a Public Notice of Discontinuation of Crypto-Asset Exchange Services by Way of Electronic Public Notice)**

第二十条の三 法第六十三条の二十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。）によりする場合について、法第六十三条の二十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 20-3** If the public notice under Article 63-20, 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), the technical replacement under Article 63-20, paragraphs (6) and (7) of the Act in cases in which the provisions of the Companies Act are applied mutatis mutandis pursuant to Article 63-20, paragraphs (6) and (7) of the Act is as follows:

読み替える会社法の規定 Provisions of the Companies Act Subject to 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 the items)	前二項 the preceding two paragraphs	第一項 paragraph (1)
	これらの these provisions	同項の the provisions of the relevant paragraph

**第四章 資金清算**

**Chapter IV Clearing for Fund 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 of a Corporation Whose License for Central Counter-party Clearing Services for Interbank Funds Transfer Has Been Revoked)**

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), (e) of the Act are 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) a person who was a director, executive officer, accounting advisor, company auditor, or any other person equivalent to them, or representative person in Japan of a corporation within the thirty days before the date of a revocation, if the relevant corporation has had a registration under Article 37 of the Act revoked pursuant to the provisions of Article 56, paragraph (1) or (2) of the Act, and 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) a person who was a director (including a representative person in Japan who is deemed to be a director pursuant to Article 47, paragraph (2) of the Banking Act), executive officer, accounting advisor, company auditor, or any other person equivalent to them of a corporation within the thirty days before the date of a revocation, if the relevant corporation has had a license under Article 4, paragraph (1) of that Act revoked pursuant to the provisions of Article 27 or 28 of that Act, had an authorization under Article 52-9, paragraph (1) of that Act or the proviso to paragraph (2) of that Article revoked pursuant to the provisions of Article 52-15, paragraph (1) of that Act, had an authorization under Article 52-17, paragraph (1) of that Act or the proviso to paragraph (3) of that Article revoked pursuant to the provisions of Article 52-34, paragraph (1) of that Act, or had a permission under Article 52-36, paragraph (1) of that Act revoked pursuant to the provisions of Article 52-56, paragraph (1) of that Act; and if 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) a person who was a director, executive officer, accounting advisor, or company auditor of a corporation within the thirty days before the date of a revocation, if the relevant corporation has had a license under Article 4, paragraph (1) of the Long-Term Credit Bank Act revoked pursuant to the provisions of Article 27 or 28 of the Banking Act as applied mutatis mutandis pursuant to Article 17 of the Long-Term Credit Bank Act, had an authorization under Article 16-2-2, paragraph (1) of the Long-Term Credit Bank Act or the proviso to paragraph (2) of that Article revoked 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 an authorization under Article 16-2-4, paragraph (1) of the Long-Term Credit Bank Act or the proviso to paragraph (3) of that Article revoked 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 a permission under Article 16-5, paragraph (1) of the Long-Term Credit Bank Act revoked 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; and if 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) a person who was a board member or auditor of a corporation within the thirty days before the date of a revocation, if the relevant corporation has had a license under Article 4 of the Credit Association Act revoked pursuant to the provisions of Article 27 or 28 of the Banking Act as applied mutatis mutandis pursuant to Article 89, paragraph (1) of the Credit Association Act or had a permission under Article 85-2, paragraph (1) of the Credit Association Act revoked 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; and if 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) a person who was a board member or auditor of a corporation within the thirty days before the date of a revocation, if the relevant corporation has had a license under Article 6 of the Labor Credit Association Act revoked pursuant to the provisions of Article 95 of that Act or had a permission under Article 89-3, paragraph (1) of that Act revoked 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; and if 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第一項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) a person who was a board member or auditor of a corporation within the thirty days before the date of a revocation (or in the case of a dissolution order, before the day on which the relevant dissolution order was issued; the same applies in this item through item (ix)), if the relevant corporation has received a dissolution order under Article 106, paragraph (2) of the Small and Medium-Sized Enterprise Cooperatives Act, had an authorization under Article 3, paragraph (1) of the Act on Financial Business by Cooperatives revoked pursuant to the provisions of Article 27 or 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 a permission under Article 6-3, paragraph (1) of that Act revoked 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; and if 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) a person who was a board member or auditor of a corporation within the thirty days before the date of a revocation, if the relevant corporation has had a permission under Article 92-2, paragraph (1) of the Agricultural Cooperatives Act revoked 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 an agricultural cooperative or federation of agricultural cooperatives has received a dissolution order under Article 95-2 of that Act; and if five years have not passed since that date;

八 法人が水産業協同組合法第百八条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百六条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) a person who was a board member or auditor of a corporation within the thirty days before the date of a revocation, if the relevant corporation has had a permission under Article 106, paragraph (1) of the Fisheries Cooperatives Act revoked pursuant to the provisions of Article 52-56, paragraph (1) of the Banking Act as applied mutatis mutandis pursuant to Article 108, paragraph (1) of the Fisheries Cooperatives Act or a fisheries cooperative, federation of fisheries cooperatives, fishery processing cooperative, or federation of fishery processing cooperatives has received a dissolution order under Article 124-2 of that Act; and if 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) a person who was a board member, management committee member, or auditor of a corporation within the thirty days before the date of a revocation, if the relevant corporation has had a permission under Article 95-2, paragraph (1) of the Norinchukin Bank Act revoked 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 that Act; and if 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) a person who was a director, executive officer, accounting advisor, or company auditor of a corporation within the thirty days before the date of a revocation, if the relevant corporation has had an authorization under Article 8, paragraph (1) of the Shoko Chukin Bank Limited Act or the proviso to paragraph (2) of that Article revoked pursuant to the provisions of Article 13, paragraph (1) of that Act and 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の日から五年を経過しない者

- (xi) a person who was a director, executive officer, accounting advisor, company auditor, or any other person equivalent to them of a corporation within the thirty days before the date of a revocation (or in the case of a dissolution order, before the day on which the relevant dissolution order was issued; or in the case of a refusal of renewal, before the day on which the relevant disposition of the refusal of renewal was made; hereinafter the same applies in this item), if the relevant corporation had received a license, permission, authorization, or registration (including other administrative dispositions similar to the relevant license, permission, authorization, or registration; hereinafter the same applies in this item) of the same kind as the license, permission, authorization, or registration prescribed in item (i) through the preceding item in a foreign state, but that corporation has had the relevant license, permission, authorization, or registration of the same kind revoked, had the renewal of the relevant license, permission, authorization, or registration refused, or received a dissolution order, pursuant to the provisions of laws and regulations of the relevant 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 Enterprise 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 if 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、その取消しの日から五年を経過しない者

(xii) a person who has had an authorization under Article 52-9, paragraph (1) of the Banking Act or the proviso to paragraph (2) of that Article revoked pursuant to the provisions of Article 52-15, paragraph (1) of that Act, had an authorization under Article 16-2-2, paragraph (1) of the Long-Term Credit Bank Act or the proviso to paragraph (2) of that Article revoked 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 had an authorization under Article 8, paragraph (1) of the Shoko Chukin Bank Limited Act or the proviso to paragraph (2) of that Article revoked pursuant to the provisions of Article 13, paragraph (1) of that Act, if five years have not passed since the date of the revocation;

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百八条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百六条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 a permission under Article 52-36, paragraph (1) of the Banking Act revoked pursuant to the provisions of Article 52-56, paragraph (1) of that Act, had a permission under Article 16-5, paragraph (1) of the Long-Term Credit Bank Act revoked 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, had a permission under Article 85-2, paragraph (1) of the Credit Association Act revoked



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, had a permission under Article 89-3, paragraph (1) of the Labor Credit Association Act revoked 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, had a permission under Article 6-3, paragraph (1) of the Act on Financial Business by Cooperatives revoked 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, had a permission under Article 92-2, paragraph (1) of the Agricultural Cooperatives Act revoked 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, had a permission under Article 106, paragraph (1) of the Fisheries Cooperatives Act revoked pursuant to the provisions of Article 52-56, paragraph (1) of the Banking Act as applied mutatis mutandis pursuant to Article 108, paragraph (1) of the Fisheries Cooperatives Act, or had a permission under Article 95-2, paragraph (1) of the Norinchukin Bank Act revoked 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, if 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 had received an authorization or permission of the same kind as the authorization or permission under Article 52-9, paragraph (1) of the Banking Act, the proviso to paragraph (2) of that Article, or Article 52-36, paragraph (1) of that Act in a foreign state, but has had the relevant authorization or permission of the same kind revoked or had the renewal of the relevant authorization or permission refused pursuant to the provisions of laws and regulations of the relevant foreign state equivalent to the Banking Act, if five years have not passed since the date of the revocation (or in the case of a refusal of renewal, since the day on which the person received the relevant 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 director, executive officer, accounting advisor, company auditor, board

member, or auditor whose dismissal was ordered pursuant to the provisions of Article 67, paragraph (3) or Article 82, paragraph (2) of the Act, if five years have not passed since the day on which they received the relevant 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 director (including a representative person in Japan who is deemed to be a director pursuant to Article 47, paragraph (2) of the Banking Act), executive officer, accounting advisor, or company auditor whose dismissal was ordered pursuant to the provisions of Article 27 or Article 52-34, paragraph (1) of that Act, if five years have not passed since the day on which they received the relevant disposition; or an officer whose dismissal was ordered pursuant to the provisions of Article 52-56, paragraph (2) of that Act, if five years have not passed since the day on which the officer received the relevant 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 director, executive officer, accounting advisor, or company auditor whose dismissal was ordered 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, if five years have not passed since the day on which they received the relevant disposition; or an officer whose dismissal was ordered 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, if five years have not passed since the day on which the officer received the relevant 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 board member or auditor whose dismissal was ordered 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, if five years have not passed since the day on which they the relevant disposition;

or an officer whose dismissal was ordered 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, if five years have not passed since the day on which the officer received the relevant 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 board member or auditor whose replacement was ordered pursuant to the provisions of Article 95, paragraph (1) of the Labor Credit Association Act, if five years have not passed since the day on which they received the relevant disposition; or an officer whose dismissal was ordered 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, if five years have not passed since the day on which the officer received the relevant 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 board member or auditor whose dismissal was ordered 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, if five years have not passed since the day on which they received the relevant disposition; or an officer whose dismissal was ordered 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, if five years have not passed since the day on which the officer received the relevant 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 whose dismissal was ordered 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, or an officer whose reselection was ordered pursuant to the provisions of Article 95, paragraph (2) of that Act, if five years have not passed since the day on which the officer received the relevant disposition;

二十二 水産業協同組合法第百八条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 whose dismissal was ordered pursuant to the provisions of Article 52-56, paragraph (2) of the Banking Act as applied mutatis mutandis pursuant to Article 108, paragraph (1) of the Fisheries Cooperatives Act, or an officer whose reselection was ordered pursuant to the provisions of Article 124, paragraph (2) of that Act, if five years have not passed since the day on which the officer received the relevant 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 whose dismissal was ordered 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, if five years have not passed since the day on which the officer received the relevant disposition; or a board member, management committee member, or auditor whose dismissal was ordered pursuant to the provisions of Article 86 of the same Act, if five years have not passed since the day on which they received the relevant 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 director, executive officer, accounting advisor, or company auditor whose dismissal was ordered pursuant to the provisions of Article 60 of the Shoko Chukin Bank Limited Act, if five years have not passed since the day on which they received the relevant 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 director, executive officer, accounting advisor, company auditor, or any other person equivalent to them whose dismissal was ordered 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 Enterprise 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, if five years have not passed since the day on which they received the relevant disposition.

(剰余金の配当に係る最低純資産額)

(Minimum Amount of Net Assets Involving Distribution 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 pursuant to Article 68, paragraph (2) of the Act following the deemed replacement of terms is 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) In order to file an application for certification under Article 87 of the Act, the relevant person may submit a written application containing the following particulars 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 役員の名氏及び会員の名称

(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 information, and other documents specified by Cabinet Office Order must be attached to the written application referred to 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 as a Business Equivalent to the Business of Dispute Resolution)

第二十四條 法第九十九條第一項第二号及び第四号ニ並びに第百一條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。）第五十二條の六十六及び第五十二條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 pursuant to Article 99, paragraph (1), items (ii) and (iv), (d) and Article 101, paragraph (1) of the Act (hereinafter referred to as the "Banking Act as applied mutatis mutandis" in this Chapter) following the deemed replacement of terms are 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 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等関係業者の数の資金移動業等関係業者の総数に占める割合)

(Proportion of the Number of Funds Transfer Service Providers that 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 The proportion specified by Cabinet Order as prescribed in Article 99, paragraph (1), item (viii) of the Act is 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 are 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 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 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 Article 92-6, paragraph (1) of the Agricultural Cooperatives Act;

四 水産業協同組合法第百十八条第一項の規定による指定

(iv) designation under Article 118, 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 Article 69-2, paragraph (1) of the Small and Medium-Sized Enterprise Cooperatives Act;

六 信用金庫法第八十五条の十二第一項の規定による指定

(vi) designation under Article 85-12, 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 Article 16-8, paragraph (1) of the Long-Term Credit Bank Act;

八 労働金庫法第八十九条の十三第一項の規定による指定

(viii) designation under Article 89-13, 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 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 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 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 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 Article 85-2, paragraph (1) of the Trust Business Act (Act No. 154 of 2004).

（指定紛争解決機関について準用する銀行法の規定の読替え）

(Replacement of Terms in Provisions of the Banking Act as Applied Mutatis Mutandis to Designated Dispute Resolution Organizations)

第二十七条 法第一百一条第一項において指定紛争解決機関について銀行法の規定を準用する場合における同条第二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 27 The technical replacement of terms under Article 101, paragraph (2) of the Banking Act in cases in which the provisions of the Banking Act are applied mutatis mutandis to designated dispute resolution organizations pursuant to Article 101, paragraph (1) of the Act is as follows:

読み替える銀行法の規定 Provisions of the Banking Act Subject to 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
第二条第二十二項 Article 2, paragraph (22)	銀行業務 banking services	資金移動業（資金決済に関する法律（平成二十一年法律第五十九号）第二条第二項に規定する資金移動業をいう。次項において同じ。）又は暗号資産交換業（同条第七項に規定する暗号資産交換業をいう。次項において同じ。） funds transfer services (meaning the funds transfer services prescribed in Article 2, paragraph (2) of the Payment Services Act (Act No. 59 of 2009); the same applies in the following paragraph) or crypto-asset exchange services (meaning the crypto-asset exchange services prescribed in paragraph (7) of the relevant Article; the same applies in the following paragraph)
第二条第二十三項 Article 2, paragraph (23)	銀行業務 banking services	資金移動業又は暗号資産交換業 funds transfer services or crypto-asset exchange services
第二条第二十五項 Article 2, paragraph (25)	銀行 bank	資金移動業等関係業者（資金決済に関する法律第九十九条第一項第八号に規定する資金移動業等関係業者をいう。第五十二条の六十五第二項、第五十二条の六十七第三項及び第五十二条の七十九第一号において同じ。） funds transfer service provider, etc. (meaning the funds transfer service provider, etc. prescribed in Article 99, paragraph (1), item (viii) of the Payment Services Act; the same applies in Article 52-65, paragraph (2), Article 52-67, paragraph (3), and Article 52-79, item (i))
第五十二条の六十五第一項 Article 52-65, paragraph (1)	この法律 this Act	資金決済に関する法律 the Payment Services Act
第五十二条の六十五第二項 Article 52-65, paragraph (2)	銀行を bank	資金移動業等関係業者を funds transfer service provider, etc.



第五十二条の六十六 Article 52-66	他の法律 other laws	資金決済に関する法律以外の法律 laws other than the Payment Services Act
第五十二条の六十七第三項及び第五十二条の七十九第一号 Article 52-67, paragraph (3) and Article 52-79, item (i)	銀行 bank	資金移動業等関係業者 funds transfer service provider, etc.
第五十二条の八十三第三項 Article 52-83, paragraph (3)	他の法律 other laws	資金決済に関する法律以外の法律 laws other than the Payment Services Act

## 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)

第二十八条 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 28 Authority specified by Cabinet Order as prescribed in Article 104, paragraph (1) of the Act means authority over the following particulars:

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) revocation 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) issuance of 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 that 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 over Prepaid Payment Instruments 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

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、第二十五条、第二十六条、第二十七条第一項及び第二項並びに第二十九条(これらの規定(法第二十六条を除く。))を法附則第六条、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。)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 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's authority" in paragraph (4)) are to 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" in this Article) of an issuer of prepaid payment instruments (including a corporation intending to obtain registration referred to in Article 7 of the Act) (or to the Director General of the Fukuoka Local Finance Branch Bureau if the relevant location is within the jurisdiction of the Fukuoka Local Finance Branch Bureau); provided, however, that this does not preclude the Commissioner of the Financial Services Agency from exercising the authority under Article 24, paragraphs (1) and (2), Article 25, Article 26, Article 27, paragraphs (1) and (2), and Article 29 of the Act (including cases in which these provisions (excluding Article 26 of the Act) are applied pursuant to Article 6, Article 8, paragraph (2), or Article 9, paragraph (3) of the Supplementary Provisions of the Act) themselves.

2 法第二十四条第一項及び第二項(これらの規定を法附則第六条、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。)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 a report or material, on-site inspection, or inquiries under Article 24, paragraphs (1) and (2) of the Act (including as applied pursuant to Article 6, Article 8, paragraph (2), or Article 9, paragraph (3) of the Supplementary Provisions of the Act) (referred to as "inspection" in the following paragraph) regarding business offices or offices of an issuer of prepaid payment instruments other than its principal business office (hereinafter referred to as "secondary business offices" in this Article) may also be conducted by the Directors-General of the Local Finance Bureaus having

jurisdiction over the locations of the relevant secondary business offices (or by the Director General of the Fukuoka Local Finance Branch Bureau in the case in which the relevant 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たときは、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 under the preceding paragraph for certain secondary business offices of an issuer of prepaid payment instruments may conduct inspection for the principal business office or other secondary business offices of the relevant issuer of prepaid payment instruments, if the director-general 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 do not apply to the Commissioner's authority designated by the Commissioner of the Financial Services Agency.

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) If the Commissioner of the Financial Services Agency has made a designation under the preceding paragraph, the commissioner is to give a public notice to that effect. The same applies if the commissioner has repealed or changed the relevant 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 over the Funds Transfer Services to the Directors-General of Local Finance Bureaus)

第三十条 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、第五十五条、第五十六条第一項及び第二項並びに第五十八条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 30 (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's authority" in paragraph (4)) are to 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 person intending to obtain registration referred to in 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 applies in this Article) (or to the Director-General of the Fukuoka Local Finance Branch Bureau if the relevant location is within the jurisdiction of the Fukuoka Local Finance Branch Bureau); provided, however, that this does not preclude the Commissioner of the Financial Services Agency from exercising the authority under Article 54, paragraphs (1) and (2), Article 55, Article 56, paragraphs (1) and (2), and Article 58 of the Act themselves.

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、当該支店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 a report or material, on-site inspection, or inquiries under Article 54, paragraphs (1) and (2) of the Act (referred to as "inspection" in the following paragraph) regarding 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 the relevant branches (or by the Director-General of the Fukuoka Local Finance Branch Bureau if the relevant 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たときは、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 under the preceding paragraph for certain branches of a funds transfer service provider

may conduct inspection for the head office or other branches of the relevant funds transfer service provider, if the director-general 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 do not apply to the Commissioner's authority designated by the Commissioner of the Financial Services Agency.

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) If the Commissioner of the Financial Services Agency has made a designation under the preceding paragraph, the Commissioner is to give a public notice to that effect. The same applies if the Commissioner has abolished or changed the relevant designation.

(暗号資産交換業に関する財務局長等への権限の委任)

(Delegation of Authority over the Crypto-Asset Exchange Services to the Directors-General of Local Finance Bureaus)

第三十一条 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二の規定による権限（第四項において「長官権限」という。）は、暗号資産交換業者（法第六十三条の二の登録を受けようとする者を含む。）の本店（法第二条第九項に規定する外国暗号資産交換業者である暗号資産交換業者にあつては、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、法第六十三条の十五第一項及び第二項、第六十三条の十六、第六十三条の十七第一項及び第二項並びに第六十三条の十九（これらの規定を情報通信技術の進展に伴う金融取引の多様化に対応するための資金決済に関する法律等の一部を改正する法律（令和元年法律第二十八号）附則第二条第三項の規定により適用する場合を含む。）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 31 (1) The authority under the provisions of Chapter III-2 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 (referred to as "Commissioner's authority" in paragraph (4)) is to be delegated to the Director-General of the Local Finance Bureau having jurisdiction over the location of the head office of a crypto-asset exchange service provider (including a person intending to obtain registration referred to in Article 63-2 of the Act) (in the case of a crypto-asset exchange service provider that is a foreign crypto-asset exchange service provider prescribed in Article 2, paragraph (9) of the Act, the principal business office in Japan; hereinafter the same applies in this Article) (or to the Director-General of the Fukuoka Local Finance Branch Bureau if the relevant location is within the jurisdiction of the Fukuoka Local Finance Branch Bureau); provided, however, that this does not

preclude the Commissioner of the Financial Services Agency from exercising the authority under Article 63-15, paragraphs (1) and (2), Article 63-16, Article 63-17, paragraphs (1) and (2), and Article 63-19 of the Act (including as applied pursuant to the provisions of Article 2, paragraph (3) of the Supplementary Provisions of the Act for the Partial Revision of the Payment Services Act to Address the Diversification of Financial Transactions based on Advances in Information Technology (Act No. 28 of 2019)) themselves.

2 法第六十三条の十五第一項及び第二項（これらの規定を情報通信技術の進展に伴う金融取引の多様化に対応するための資金決済に関する法律等の一部を改正する法律附則第二条第三項の規定により適用する場合を含む。）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。）で暗号資産交換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、当該支店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 reports or materials or on-site inspection or inquiries under Article 63-15, paragraphs (1) and (2) of the Act (including the cases in which these provisions are applied pursuant to the provisions of Article 2, paragraph (3) of the Supplementary Provisions of the Act for the Partial Revision of the Payment Services Act to Address the Diversification of Financial Transactions based on Advances in Information Technology) (referred to as "inspection" in the following paragraph) regarding business offices of a crypto-asset exchange 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 the relevant branches (or by the Director General of the Fukuoka Local Finance Branch Bureau if the relevant 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 前項の規定により暗号資産交換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、当該暗号資産交換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 under the preceding paragraph for certain branches of a crypto-asset exchange service provider may conduct inspection for the head office or other branches of the relevant crypto-assets exchange service provider, if the director-general 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 do not apply to the Commissioner's authority designated by the Commissioner of the Financial Services Agency.

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) If the Commissioner of the Financial Services Agency has made a designation under the preceding paragraph, the commissioner is to give a public notice to that effect. The same applies if the commissioner has repealed or changed the relevant designation.