

## **SBI Remit's International Remittance Service Provision in Partnership with Kirayaka Bank**

SBI Remit Co., Ltd. (Head office: Bunkyo-ku, Tokyo; Representative Director and Chairman of the Board: Nobuo ANDO; hereinafter "SBI Remit"), an international remittance service provider, announces that it has entered into a business partnership agreement with Kirayaka Bank, Ltd. (Head office: Yamagata-shi, Yamagata; President: Hideki NISHIZUKA) and plans to begin providing services from February 2, 2026. This partnership marks the 25<sup>th</sup> partnership between SBI Remit and a financial institution to provide SBI Remit's international remittance services.



### **■ Background and Purpose**

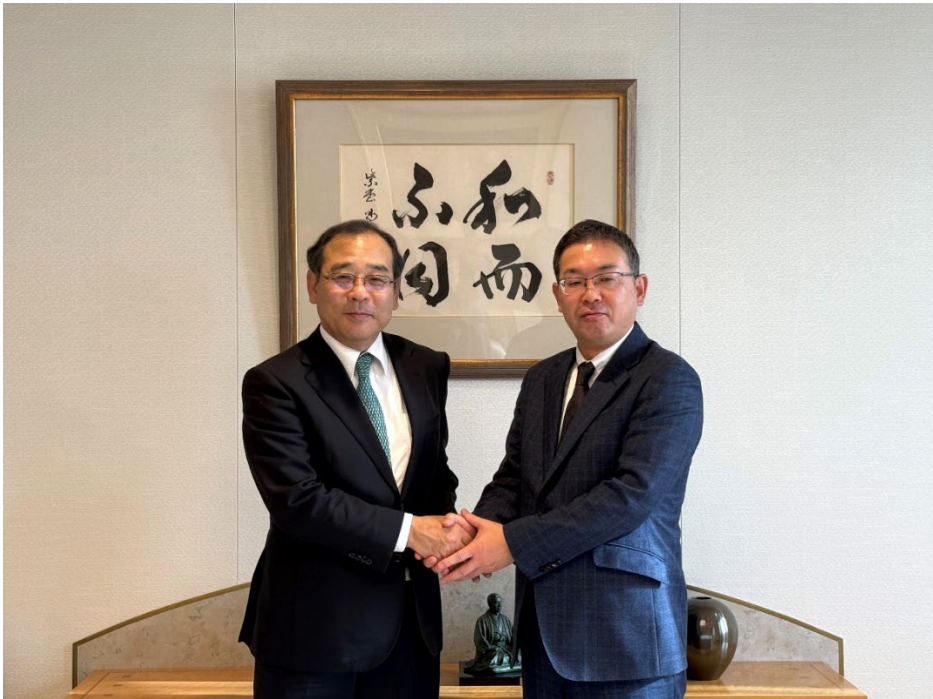
In recent years, a rising number of domestic banks are discontinuing their foreign exchange remittance services amid increasing administrative burdens associated with system upgrades for ISO 20022 compliance, constraints on human resources, the need to improve operational efficiency, and growing responsibilities related to anti-money laundering measures. Although this trend narrows the range of options available to local customers seeking to make international remittances, in order to support the sustainable development of regional economies it is essential that customers are able to access alternative solutions that offer superior convenience, security, and cost efficiency compared with conventional bank-based remittance services expanding worldwide.

In response to these regional needs, Kirayaka Bank has decided to enter into a partnership with SBI Remit. Going forward, customers will be able to receive information on SBI Remit's advanced international remittance services at Kirayaka Bank branches and other channels.

By leveraging cutting-edge financial technologies, including US Ripple's distributed ledger technology, SBI Remit delivers international remittance services that are not only highly secure but also offer significantly lower fees and faster settlement speeds compared with traditional bank-based overseas remittances, with funds credited to recipients in as little as 10 minutes. In addition to conventional transfers to bank accounts, SBI Remit also offers a diverse range of receiving methods in line with modern customer needs, including cash payouts and deposits into e-wallets. Furthermore, remittance orders can be placed 24 hours a day, 365 days a year via the SBI Remit app. This service is available not only to individual customers but also to regional business operators.

Through this partnership, Kirayaka Bank, a financial institution that has earned strong trust from the regional community, will introduce SBI Remit's advanced international remittance services to its customers, thereby contributing to the further development of the regional economy.

In line with the SBI Group’s commitment to realizing a customer-centric approach and delivering new value, SBI Remit will continue striving to develop and provide highly convenient services that meet the needs of regional customers.



From left, Nobuo ANDO, Representative Director and Chairman of SBI Remit and Hideki NISHIZUKA President of Kirayaka Bank

■ About SBI Remit

Company: SBI Remit Co., Ltd.  
Head Office: 2-9-3 Otsuka, Bunkyo-ku, Tokyo  
Established: August 2010  
Representative: Nobuo ANDO, Representative Director and Chairman  
Capital: JPY 50 million  
Business: International remittance service  
URL: <https://www.remit.co.jp/>

■ About Kirayaka Bank

Company: Kirayaka Bank, Ltd.  
Head Office: 2-3, Hatagomachi 3-chome, Yamagata-shi, Yamagata  
Established: May 2007  
Representative: Hideki NISHIZUKA, President  
Capital: JPY 24 billion  
Business: Banking services  
URL: [https://www.kirayaka.co.jp /](https://www.kirayaka.co.jp/)

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Contact for related inquiries  
SBI Remit Co., Ltd. Customer Center  
03-5652-6759