

# PSMA Credit Card FAQs



# List of FAQs:

- 1) When is the payment due date?
- 2) What is the credit limit?
- 3) What is “Shiharai Kaisu?”/ How does paying by installments work?
- 4) What is a “cashing service”?
- 5) What kind of insurance does this card offer?

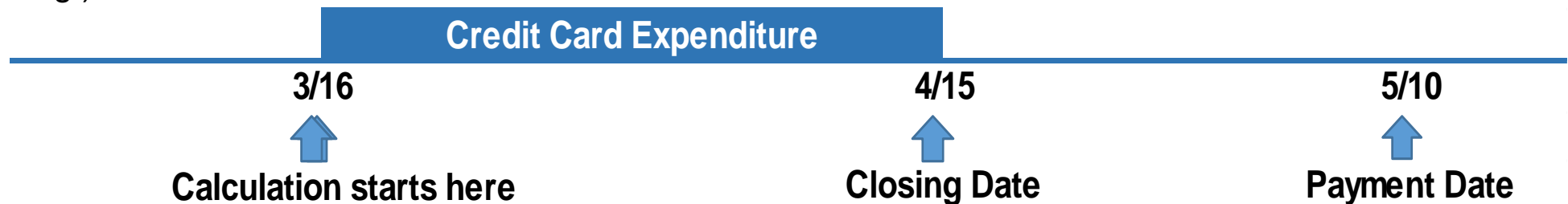


# 1) When is the payment due date?

- It will depend on the banking institution but it will usually be either :
  - \* If the payment due date falls on a weekend/holiday, the due date will be on the following weekday.

Bank	JP Bank	OKINAWA Bank
Closing date	15th	15th
Payment date	10th of the next month	13th of the next month

e.g.) JP Bank



These are typical schedules but confirm with your bank to be sure!



## 2) What is the credit card limit?

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- Your credit limit will vary depending on your annual income. The default amount is usually 200,000 yen per month.
- Your limit will be noted you receive your credit card.
- If you would like to increase the limit, you need to call the credit card company and request the increase form. However, the operator will speak in Japanese, so if you need assistance, please contact the Resource Center. Please note, an increase is not guaranteed.



### 3) What is “Shiharai Kaisu”?

- In Japan, unlike some other countries, there is a system of “installation payments”. Please remember this system in order to avoid confusion later.
- When you pay by credit card, you will often be asked to choose if you would like to pay in installments or in how many installments you would like to pay.



⇒ Say “Ikkai De”



10,000 yen please  
Oshiharai Kaisu wa?



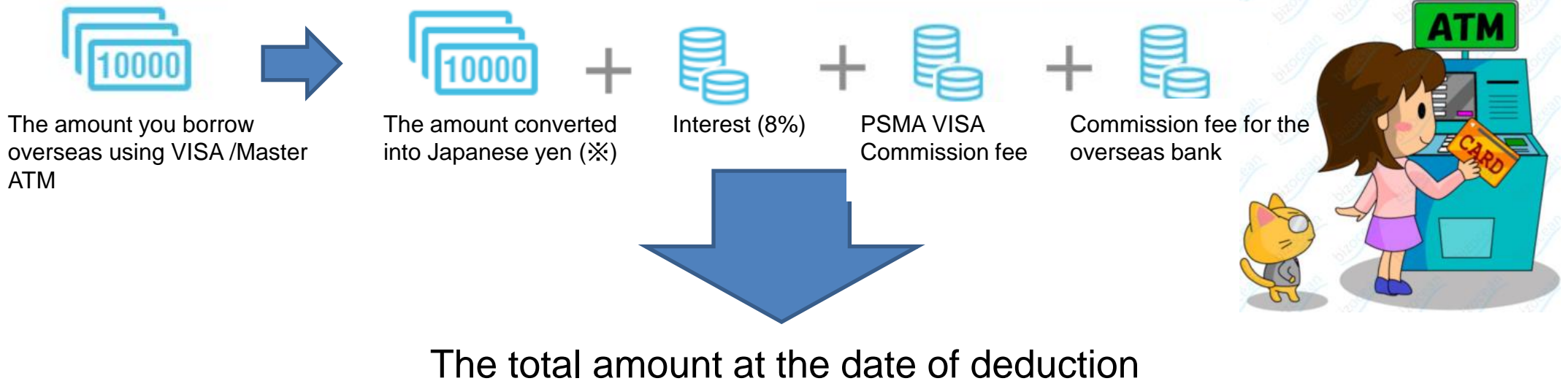
- Single Lump Sum Payment vs. Installment Payments

- Single Lump Sum Payment (Ikkai), you pay **Price** **Only**
- Installment Payments (Bunkatsu), you pay; **Price** **&** **Commission Fee**



# 4) What is a cashing service?

- PSMA Credit Card offers a cashing service internationally and domestically.
- You need to specify the use of cashing service and its upper limit in your application form in advance.
- While overseas, you can borrow money against your card in the local currency from any ATM with logos shown on the right.



For further information: 0120-559-197 (toll-free, available only in Japanese)





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※ The exchange rate is decided after the credit card company receive the information of your borrowing status.

## 4) What kind of insurance are there?

Insurance	Coverage	Details
Travel (Domestic)	<ul style="list-style-type: none"> <li>• Death</li> <li>• Hospitalization</li> <li>• Surgery Fee, etc.</li> </ul>	1) Shopping Protection applies only to purchase made using the PSMA card.
Travel (Overseas)	<ul style="list-style-type: none"> <li>• Death</li> <li>• Medical Expense</li> <li>• Personal Liability</li> <li>• Baggage</li> <li>• Rescue Expenses</li> <li>• etc.</li> </ul>	2) For further details about coverage and coverage amounts, please contact:   VJ Insurance Desk (Mitsui Sumitomo Insurance) International: +81-18-888-9925 (Japanese language only)
Shopping	<ul style="list-style-type: none"> <li>• PSMA Shopping Protection: covered up to 3 million yen per year, need to claim within 90 days of the purchase</li> </ul>	3) For general information, please contact:   PSMA Credit Card Information Desk 0120-559-197 (Toll free) 9:00 – 17:00 * Close on Sat, Sun and Holidays (English speaking staff available)

