

Our Services for Individual Customers

Wishing to support the fruitful lifestyles of our customers, we provide products and services tailored to life stages which take into account the future visions of our customers.

20s

Begin managing money independently as a new member of society

30s and 40s

Need a lot of money for marriage, purchasing a home, having children

50s

Post-retirement planning

60s

Reach retirement age, and begin their post-retirement life

Asset management and insurance

- Installment-type products (installment-deposits fixed-term savings, installment-type investment trust, etc.)

- Retirement benefits special time deposits

- Time deposits (Eco-Plus Time Deposit, etc.)

- Pension time deposits

- Consultations given by asset management advisors or personal offices

- Insurance consulting (reviews of insurance, handling of medical and cancer insurance)

Personal loans

- Mortgage loans

- Home improvement loans

- Unsecured loans

Settlement services

- Salary payments

- Pension payments

Deployment of asset management advisors

Shiga Bank assigned asset management advisors who have extensive expertise in finance, taxes, and inheritance, to all of its branches in Shiga and Kyoto prefectures.

In cooperation with branch and head office staff, these advisors act as specialists in asset management at each branch. Taking a long-term view, they respond to the varied requirements of our customers in regard to their valuable assets.



Personal office

Shiga Bank has established "personal offices," which are branches tailored to individual customers. Individual customers can simply visit these offices — even on holidays — and receive advice from staff about their asset management. At present, the Bank has

established booths specializing in asset management consulting at two locations: Minami Kusatsu and Kusatsu. The booths offer comprehensive asset management consulting services in a variety of areas including investment trusts, insurance.

e-Shigagin Plaza

Shiga Bank has established e-Shigagin Plazas in 11 locations in Shiga Prefecture offering comprehensive services to meet all loan-related needs, including repayment schedule proposals, loan consulting, and loan applications. To meet differing customer lifestyles, e-Shigagin Plazas operate not only on weekdays, but also on weekends and holidays (excluding year-end/New Year holidays which includes bank holidays).

Shigagin Direct

Customers who hold accounts with cash cards are eligible to use Shigagin Direct, which offers comprehensive services in internet banking, mobile phone banking, and telephone banking.