

## 特例貸付の償還免除に関して、よくあるご質問 (FAQ)

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## Q1. Application Documents

Q1. The name printed on the envelope received is incorrect (another family member's name is printed instead).

A1. If another family member's name is printed on the envelope, this means that that person is the one who took out the loan and needs to fill-in the paperwork.

Q2. I made a mistake filling-out the Repayment Exemption Application Form.

A2. Please cross out your mistake using a double line and rewrite it correctly in the space above (no correction stamp is required).

Q3. Why did I receive multiple Repayment Exemption Application Forms?

A3. One Repayment Exemption Application Form is sent for each individual Loan Code for funds borrowed. For example, If you took out a Temporary Loan for Emergency Funds as well as General Support Funds (Initial Loan), then two separate Repayment Exemption Application Forms will be sent to you. Therefore, please be sure to apply for an exemption for each individual Loan Code for the funds you borrowed.

Q4. Where can I get the supplementary documents required, and is there a charge?

A4. **【City Hall, Town Hall or Local Municipality】**

① Copy of Residence Certificate

② Tax Exemption Certificate (for the borrower and/or head of household) or Taxation Certificate

**【Enclosed Documents】**

③ Repayment Exemption Application Form (Form 1-1)

※ The fees for ① ② may vary depending on your municipality.

※ If you submit more than one Repayment Exemption Application Form (③), you will also need to submit the same number of Resident Certificate copies (①) and Tax Exemption/Taxation Certificates (②) (only one original tax document is required; photocopies of this can be made for multiple applications).

※ The Repayment Exemption Application Form (Form 1-1; ③) is enclosed in the envelope. To acquire the Repayment Exemption Application Form (Form 1-2), please contact us directly (029-297-6526).

## Q2. Residence Tax Exemption

Q1. I would like to get a Tax Exemption Certificate, but I have yet to declare my income.

A1. Please first confirm this information with the tax department of your local town or city hall.

Q2. Can a Tax Exemption Certificate be issued at a branch office?

A2. Please enquire at your nearest City Hall, Town Hall or local municipality.

Q3. If 2021 (Reiwa 3) is taxable and 2022 (Reiwa 4) is tax exempt, would it be alright to submit just the Tax Exemption Certificate for 2022 (Reiwa 4)?

A3. For Temporary Loan Emergency Funds and Comprehensive Support Funds (Initial Loan) received by the end of March 2022, please submit a tax exemption certificate for FY2022.

For Temporary Loan Emergency Funds and Comprehensive Support Funds (Initial Loan), and Comprehensive Support Funds (Additional Loan) received after April 2022, the requirement for redemption waiver is that the applicant is tax-exempt for FY2023.

Q4. If 2022 (Reiwa 4) is taxable and 2021 (Reiwa 3) is tax exempt, would it be okay to submit just the Tax Exemption Certificate for 2021 (Reiwa 3)?

A4. For Temporary Loan Emergency Funds and Comprehensive Support Funds (Initial Loan) received by the end of March 2022, please submit a tax exemption certificate for FY2021.

For Temporary Loan Emergency Funds and Comprehensive Support Funds (Initial Loan), and Comprehensive Support Funds (Additional Loan) received after April 2022, the requirement for redemption waiver is that the applicant is tax-exempt for FY2023.

Q5. If FY2021 and FY2022 were taxable and FY2023 is tax exempt, is the redemption exempt?

A5. Please apply for redemption waiver for Temporary Loan Emergency Funds and Comprehensive Support Funds (Initial Loan), and Comprehensive Support Fund (Additional Loan) accepted after April 2022.

Temporary Loan Emergency Funds and Comprehensive Support Funds (Initial Loan) received by the end of March 2022 may also be eligible for reimbursement waiver. Please contact Ibaraki Prefectural Council of Social Welfare, Livelihood Support Department at 029-297-6526 to confirm if you are eligible for redemption waiver.

### Q3. Loan

Q1. How long can I apply for the COVID-19 Special Loan Funds?

A1. Applications for the COVID-19 Special Loan Funds were closed at the end of September 2022.

Q2. Is interest charged on the COVID-19 Special Loan Funds?

A2. Interest-free. However, if the redemption date is missed, a delinquent interest rate of 3% per annum will be charged on the remaining principal amount. \_

## Q4. Loan Repayment

Q1. What do you mean by "repayment of the Temporary Loan Emergency Funds"?

A1. "Repayment" means "the paying back/reimbursement of funds borrowed".

Those who were in need of a loan to cover the cost of living expenses during the coronavirus pandemic and took out Temporary Loan Emergency Funds -- and who do not meet the requirements for repayment exemption -- are required to repay the full amount loaned to them.

For an exemption from repayment, you will need to make a separate application.

Q2. I am not eligible for a loan repayment exemption.

When will the repayments start?

A2. As a general rule, redemption of Temporary Loan Emergency Funds and Comprehensive Support Funds (Initial Loan) received by March 2022 began in January 2023. Redemption of Temporary Loan Emergency Funds and Comprehensive Support Funds (Initial Loan), and Comprehensive Support Funds (Additional Loan) received after that will begin in January 2024. Redemption of Comprehensive Support Funds (Relending) received after that will begin in January 2025.

\* Not all borrowers are as described above.

Q3. I borrowed both the Temporary Loan Emergency Funds and the General Support Funds (Initial Loan). If I am not eligible for the loan repayment exemption, will I need to pay back them both?

A3. Yes, you will be required to pay both loans back.

Q4. Will the repayments begin all at once (for all four of the loan funds)?

A4. For Small Loans and General Loans (Initial Loan) taken out before the end of March, 2022, repayments will start from January, 2023;

For Small Loans and General Loans (Initial Loan) taken out from April, 2022, repayments will start from January, 2024;

For General Loans (Extension), from January, 2024;

For General Loan (Relending), from January, 2025.

If an exemption is not granted or an application for exemption is not made for either of these loans, repayments will start on the above dates respectively.

※ Repayment periods may vary depending on the applicant.

Q5. Is it possible to extend the redemption period if the redemption period is set short?

A5. Before or during the redemption period, the redemption period can be extended up to the maximum redemption period under the program (2 years for Temporary Loan Emergency Funds and 10 years for Comprehensive Support Funds) upon application. If you wish to change your redemption plan, please download the Application Form for Change of Redemption Plan from the Council's website, fill it out, and submit it to the Council together with documents verifying your identity and current income status.

Q6. Can I change (decrease or increase) the monthly repayment amount?

A6. We are available to discuss changes in the monthly repayment amount. If the monthly repayment amount is reduced and the redemption is not completed by the redemption due date, delinquent interest of 3% per annum will accrue on the remaining principal amount from the day following the redemption due date.

## Q5. Deferment Period

### Q1. What is a deferment period

A1. The period from the time you receive the loan until the repayments begin.

### Q2. Please tell me more about deferment period extensions.

A2. • Small

Loans:

For loans whose repayments are due to start from December, 2022, the deferment period will be extended until the end of December, 2022 (so repayments will start from January, 2023).

- General Loans (Initial Loan)

:

For loans whose repayments are due to start from December, 2022, the deferment period will be extended until the end of December, 2022 (so repayments will start from January, 2023)

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- General Loans (Extension)

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Deferment period will be extended until the end of December, 2023 (so repayments will start from January, 2024).

- General Loans (Relending):

Deferment period will be extended until the end of December, 2024 (so repayments will start from January, 2025).

※ Those who are eligible for an extension of their deferment period will be notified by Ibaraki Council in March, 2022.



## Q6. Bank Account Withdrawal

Q1. Can withdrawals be made from a bank account that is owned by a person other than the borrower?

A1. As a general rule, funds must be withdrawn from an account that belongs to the borrower.

Q2. How can I register a bank account for loan repayment?

A2. Please submit a Deposit Account Transfer Request Form.

※ If you need a Deposit Account Transfer Request Form, then please the Ibaraki Council directly.

Please be aware that registering an account for transfer may take up to 3 months.

Q3. What should I do if I didn't have any money in my account on the day of the repayment withdrawal?

A3. If we are unable to withdraw, we will send you a payment slip that can be used at a convenience store.

Q4. On which date of every month will the loan repayment be deducted from my account?

A4. The scheduled deduction date is the 25th of every month for financial institutions with head offices in Ibaraki Prefecture, and the 12th of every month for other financial institutions.

(If the withdrawal date falls on a Saturday, Sunday, or public holiday, then it will be deducted on the following business day.)

## Q7. Repayment Exemption

Q1. I would like to know further details about the loan repayment exemption schedule for the Temporary Loan Emergency Funds, General Support Funds (Initial Loan), General Support Funds (Additional Loan) and General Support Funds (Relending) accepted in April, 2022 (Reiwa 4).

A1. Information on the loan repayment exemption applications will be sent out in June, 2023 (Reiwa 5) for those applications for Temporary Loan Emergency Funds, General Support Funds (Initial Loan), and General Support Funds (Additional Loan) received after April, 2022 (Reiwa 4). Information regarding loan repayment exemption applications for General Support Funds (Relending) will be sent out in June, 2024 (Reiwa 6).

The application period for repayment exemption for each loan will be from June to August. In addition, the Repayment Exemption Application Form will be enclosed with the information about each loan, so please wait for this to arrive.

If you move during this time, please be sure to contact us.

Q2. What are the criteria for being exempt from loan repayment?

A2. You need to apply for redemption waiver. The timing of application for redemption waiver differs depending on the type of funds we have lent you. Regarding Temporary Loan Emergency Funds and Comprehensive Support Funds (Initial Loan), and Comprehensive Support Funds (Additional Loan) received after April 2022, if the borrowers and the head of household are exempt from resident tax (both per capita and per income) in FY2023, they will be eligible for redemption waiver .

Q3. If the borrower passes away, would the loan be exempt from payment?

A3. Since this would meet the requirements for an exemption from repayment, any legally-defined heirs should enclose a document that proves the death of the borrower in the envelope alongside a Notification of Change of Name (circle the relevant part and fill in the necessary items), and submit it to your local municipal office. We will take the procedures based on the documents you submit. Please check the website of Ibaraki Prefectural Council of Social Welfare for the location of your local municipal office. If the person who submits the document lives outside Ibaraki Prefecture, please directly send it to Ibaraki Prefectural Council of Social Welfare (1918 Senbachō, Mito City 310-8586).

(A Notification of Change of Name can be downloaded from the website of the Ibaraki Prefectural Council of Social Welfare.)

However, loans taken out after the borrower's death will not be eligible for exemption from repayment.

Q4. Until when can I apply for a loan repayment exemption?

A4. For Temporary Loan Emergency Funds and Comprehensive Support Funds (Initial Loan) received by the end of March 2022, consultations are available as needed. Applications for redemption waiver of Temporary Loan Emergency Funds and Comprehensive Support Funds (Initial Loan) and Comprehensive Support Funds (Additional Loan) received after April 2022 will be accepted until August 31, 2023 (postmarked).

Q5. I am unable to submit my application for exemption before the end of the application period. What should I do?

A5. If an application is submitted after the application deadline (August 31, 2023 (postmarked)), the redemption waiver procedure may be delayed and partial redemption may be started. Amounts already redeemed are not eligible for redemption waiver.

Q6. If tax-exempt, will all 4 loan funds be exempt from repayment?

A6. Decisions regarding repayment exemptions are made separately for each fund. For a Small Loan and/or and General Loan (Initial Loan) taken out in March, 2022 or earlier, decisions will be made during 2022; for a Small Loan and/or General Loan (Initial Loan) and General Loan (Extension) taken out after April, 2002, decisions will be made in 2023; for a General Loan (Relending), decisions will be made in 2024.

Q7. I am receiving welfare benefits, so will I be exempt from repayment?

A7. If the recipient receives public assistance after the start of redemption, he/she is subject to the requirements for redemption waiver. We will send you the application documents after we receive your contact. If you are a borrower of Temporary Loan Emergency Funds and Comprehensive Support Funds (Initial Loan) and Comprehensive Support Funds (Additional Loan) that was received after April 2022 and wish to apply, please contact the Ibaraki Prefectural Council of Social Welfare, Livelihood Support Department at 029-297-6526 from October 2023 onward.

Q8. What happens if I divide up my Residence Certificate (i.e. my address does not change, but I convert it to a single-person household)?

A8. If you divide up the household for the purposes of receiving an exemption from repayment, then an exemption will not be granted to you.

Q9. What happens if the head of household changes during the loan application period and repayment exemption application period?

A9. If you change the head of the household for the purposes of receiving an exemption from repayment, then an exemption will not be granted to you.

Q10. Until when does the redemption exemption procedure last?

A10. For Temporary Loan Emergency Funds and Comprehensive Support Funds (Initial Loan) received by the end of March 2022, consultations are available at any time. For Temporary Loan Emergency Funds and Comprehensive Support Funds (Initial Loan) received after April 2022, applications will be accepted until August 31, 2023 (postmarked).

Q11. What if I go bankrupt during the deferment period?

A11. When filing for personal bankruptcy, if you have taken out a support loan then, once the exemption decision has been finalized, you will no longer have to repay any debts, taxes, fines, etc. after the bankruptcy procedures are underway.

Q12. Will I be exempt from repayment?

A12. Temporary Loan Emergency Funds and Comprehensive Support Funds (Initial Loan), and Comprehensive Support Funds (Additional Loan) received after April 2022 will be exempted based on the application for exemption if both the borrower and the head of household are "exempt from both equal resident tax and income tax" in FY2023. For Temporary Loan Emergency Funds and Comprehensive Support Funds (Initial Loan) received by the end of March 2022, please contact us for a consultation regarding the application at any time. The decision on exemption will be made based on a review of the submitted documents.

Q13. How can I apply for a repayment exemption?

A13. Before the repayment period starts (during the deferment period), this association (Ibaraki Prefectural Council of Social Welfare) will send out

instructions directly to the borrower.

If you wish to apply for an exemption after receiving these instructions, you will need to submit the following documents:

- Repayment Exemption Application Form
- ,
- Depending on your situation: the head of the household's and/or the borrower's Taxation Certificate and/or Tax Exemption Certificate,
- A Residence Certificate for each member of the household (including their relation to one another printed there upon).

Q14. Why am I not eligible for a repayment exemption?

A14. If the borrower or the head of the household has received their Taxation Certificate (i. e. they have paid their Residence Tax), then they are not eligible. Even if you have unpaid Residence Tax, if you do not make fill out a Repayment Exemption Application Form, then you will not be eligible for exemption.

Q15. I don't know if I will be exempt from making repayments (taxation conditions TBD).

A15. "Regarding (1) Small Loans and (2) General Loans (Initial Loan) taken out before March, 2022, if both the borrower and the head of the household are exempt from paying Residence Tax and Income tax in 2021 or 2022, then they will be exempt from repayment.

Regarding (1) Small Loans and (2) General Loans (Initial Loan) taken out after April, 2022, if both the borrower and the head of the household are exempt from paying both Residence Tax and Income Tax in 2023, then they will be exempt from repayment.

③ General Loan (Extension)

If both the borrower and the head of the household are exempt from paying both Residence Tax and Income Tax in 2023, then they will be exempt from repayment.

④ General Loan (Relending)

If both the borrower and the head of the household are exempt from paying both Residence Tax and Income Tax in 2024, then they will be exempt from repayment. For the above cases, if you do not make fill out a Repayment Exemption Application Form, then you will not be eligible for exemption. Decisions regarding exemption are made based on the Repayment Exemption Application Form."

Q16. When will I find out that I am exempt?

A16. Those who have applied for exemption in the assessment year of FY2023 will be notified of whether or not they will be exempted around the end of November 2023.

Q17. What should I do if I am not exempt?

A17. If exemption is not granted, then you will be required to repay the loan(s). If you have not registered a bank account for transfer, please provide us with either a direct debit request form for the relevant account, or return a filled-out Payment Form which we will send out to you.

Q18. If a person who was in a different household from the borrower at the time of the loan becomes the head of the borrower's household at the time of redemption due to marriage, etc., what will be subject to tax-exempt status verification?

A18. If the borrower is exempt from paying Residence Tax, then they will be exempt from repayment. It will be necessary for them to submit a Residence Certificate, including the date on which the head of the household changed.

Q19. I have been infected coronavirus/Covid-19, so I would like to be exempted from repayments.

A19. Please check the list of exemption requirements: this is not one of them.

Q20. "I would like to know if my application for exemption has been successful.

※ Inquiry about how the exemption application is determined. "

A20. We do not provide information regarding exemption decisions by phone. For those who have applied for exemption in the assessment year of FY2023, we will notify them of whether or not they will be exempted around the end of November 2023, so please check the notification for details.

Q21. Is information regarding the loan and/or exemption going to be shared with the Credit Information Center (CIC)?

A21. No information regarding the loan, exemption, and/or repayment will be shared with the Credit Information Center.

Q22. I received a physical disability certificate, so would the loan be exempt from payment?

A22. If you received a mental disability certificate (Grade 1) or a physical disability certificate (Grade 1 or Grade 2) after repayment exemption began, that would meet the requirements for an exemption from repayment. Regarding the emergency small amount fund loan and general support funds (initial loans) local municipal offices accepted from March 2020 to the end of March 2022, applications for repayment exemption will be accepted even before repayment exemption begins. Those who want to apply for the repayment exemption should contact Life Support Division, Ibaraki Prefectural Council of Social Welfare (029-297-6526, announce #2) because we will send them an application form 1-2 for exclusive use.

## Q8. Notifications Regarding Various Changes

### Q1. What should I do if I move house?

- A1. Please submit a Notice of Change of Name and a copy of your Residence Certificate (with your previous address and current address included on it, within 3 months from the date of issue, including all family members registered at the address). (Information on how to submit a Notice of Change of Name can be found on the Ibaraki Prefectural Association's website, where you can also download the necessary documents.)

If you have moved within Ibaraki Prefecture, please send these to the municipal office where you reside.

If you have moved out of Ibaraki Prefecture, please send these directly to us. Refer to our website's homepage for a list of locations of the various municipal associations in the prefecture.

\* For those using the envelope provided and sending it back to us, please address and send it to:

Ibaraki Prefectural Council of Social Welfare Life Support Department  
Senbachō 1918  
Mito City, Ibaraki Prefecture  
310-8586

### Q2. What kind of procedure would be required if I changed my surname?

- A2. Please send in a "Notification of Name Change" and a "Certificate of Family Register (with your new surname on it, within 3 months from the date issued, including all family members' names printed)" to the Social Welfare Council of the municipality where you live.

(Information on how to submit a "Notification of Name Change" can be found on the Ibaraki Prefecture's Social Welfare Council's homepage. You can also download the blank form there.)

The Social Welfare Council of the municipality in your prefecture is listed on the Ibaraki Prefecture's Social Welfare Council's homepage. Please refer there for more information.



## Q9. Correspondence with Foreign Residents

Q1. I would like the brochure printed in a language other than Japanese.

A1. Apologies, but we do not send out documents printed in languages other than Japanese.

FAQs on our homepage are available in English, Chinese, Korean, Portuguese, Spanish, Burmese, Bengali, Vietnamese, and Nepali.

Q2. Can a person who was back in their home country for a long period and/or was working abroad apply for a loan repayment exemption, provided a Tax Exemption Certificate and Residence Certificate are submitted?

A2. Yes, you would be eligible for exemption from repayment. However, if the applicant was not a registered resident of Japan on January 1, 2022, then a Tax Exemption Certificate cannot be issued and hence they would not be eligible for exemption from repayment.

## Q10. Other

Q1. I would like to hand-in the Repayment Exemption Application Form directly to my local branch office.

A1. Forms are to be submitted via post. As long as you send them using the return envelope provided, no postage charge will be incurred.

Q2. Please give me the phone number for the Ibaraki Prefectural Office of the Japan National Council of Social Welfare.

A2. Please call 029-297-6526 (between 8:30am and 5:15pm).

Q3. How will any personal information I provide be handled?

A3. The Japan National Council of Social Welfare conducts business in strict compliance with rules established to safeguard the handling of personal information.

Any personal information provided will be managed safely and used only for the purposes of this business.