

**To all people having difficulty in their daily lives
because of a decline of work or unemployment due to COVID-19**

Exemption from repayment of emergency small amount funds and general support funds (special loans)

From 2023, repayment of the emergency small amount funds or general support funds (special loans) that you received will begin. If you meet the requirements set by the government, you will be exempt from repayment of loans. Please carefully read this explanation to find out if you are eligible for repayment exemption and what you need to do to become exempt from repayment.

1 Procedures for repayment exemption

The procedure for repayment exemption is to be carried out in separate years for each type of loan. The procedures for repayment exemption in 2022 can be applied to “emergency small amount funds” and “months 1-3 of the general support funds.”

Type of funds	Emergency small amount funds	First time general support funds (months 1-3)	General support funds Extension (months 4-6)	General support funds Re-loan
Year of carrying out repayment exemption procedures	2022		2023	2024

2 Conditions for repayment exemption in 2022

This is an explanation of the procedure for repayment exemption in 2022. You will be exempt from repayment if both you (the borrower) and the head of your household are exempt from taxation for both the municipal tax per-capita rate and income tax for FY2021 or FY2022.

3 Application method for the exemption

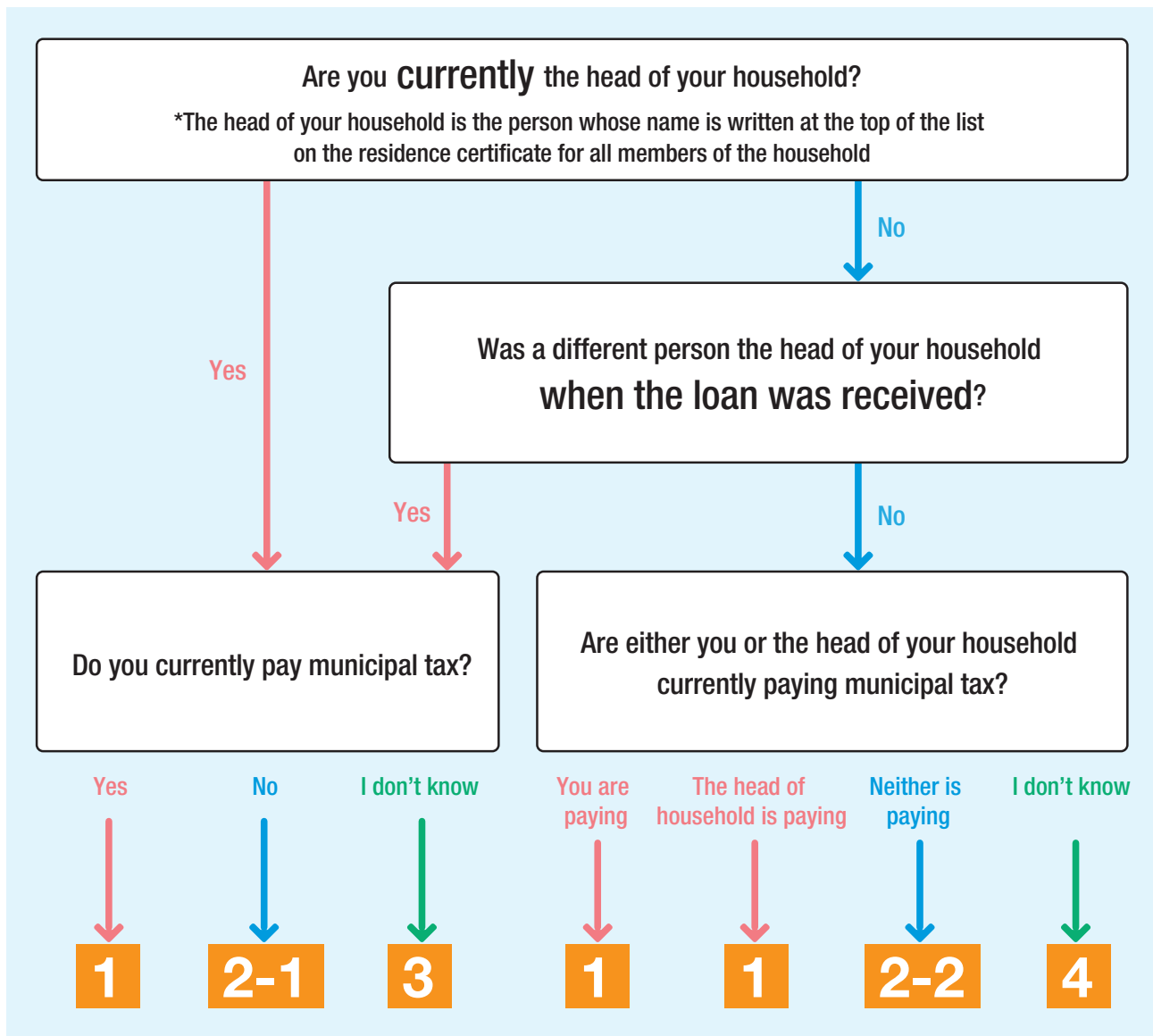
- **Application period** January to August 31, 2022 (must be postmarked to arrive before the deadline)
- **Where to apply** Special Loan Administration Center, Tokyo Council of Social Welfare
*Please mail it using the envelope included with this letter.
- **Necessary documents** (1) Residence certificates for all members of the household (issued within the last three months, showing all members of the household)
(2) Certificate of Tax Exemption
(3) Repayment exemption application form (Enclosed document 2)
*If you have two copies of (3), you also need two copies of (1) and (2). It is fine if one is a photocopy.
*If you do not know how to fill out (3), please consult with the Special Loan Administration Center or the Council of Social Welfare of the municipality where you live.



To find out if you are exempt from repayment, please see the following page

4 Method for checking if you are exempt from repayment

Please answer “Yes,” “No,” or “I don't know” according to your situation.



1 Please check again around June 2022

If you are “exempt from municipal tax” in FY2022, you are exempt from repayment.

Whether or not you are “exempt from municipal tax” will be decided around June 2022.

● If you are not exempt from municipal tax in FY2022 → go to **7**

2-1 You are “exempt from municipal tax,” and therefore eligible for repayment exemption.

2-2 You and the head of household are “exempt from municipal tax,” and therefore eligible for repayment exemption.

Please carry out the procedure for exemption from repayment → go to **3**

3 Please check whether you are “exempt from municipal tax” or not

→ Go to **5**

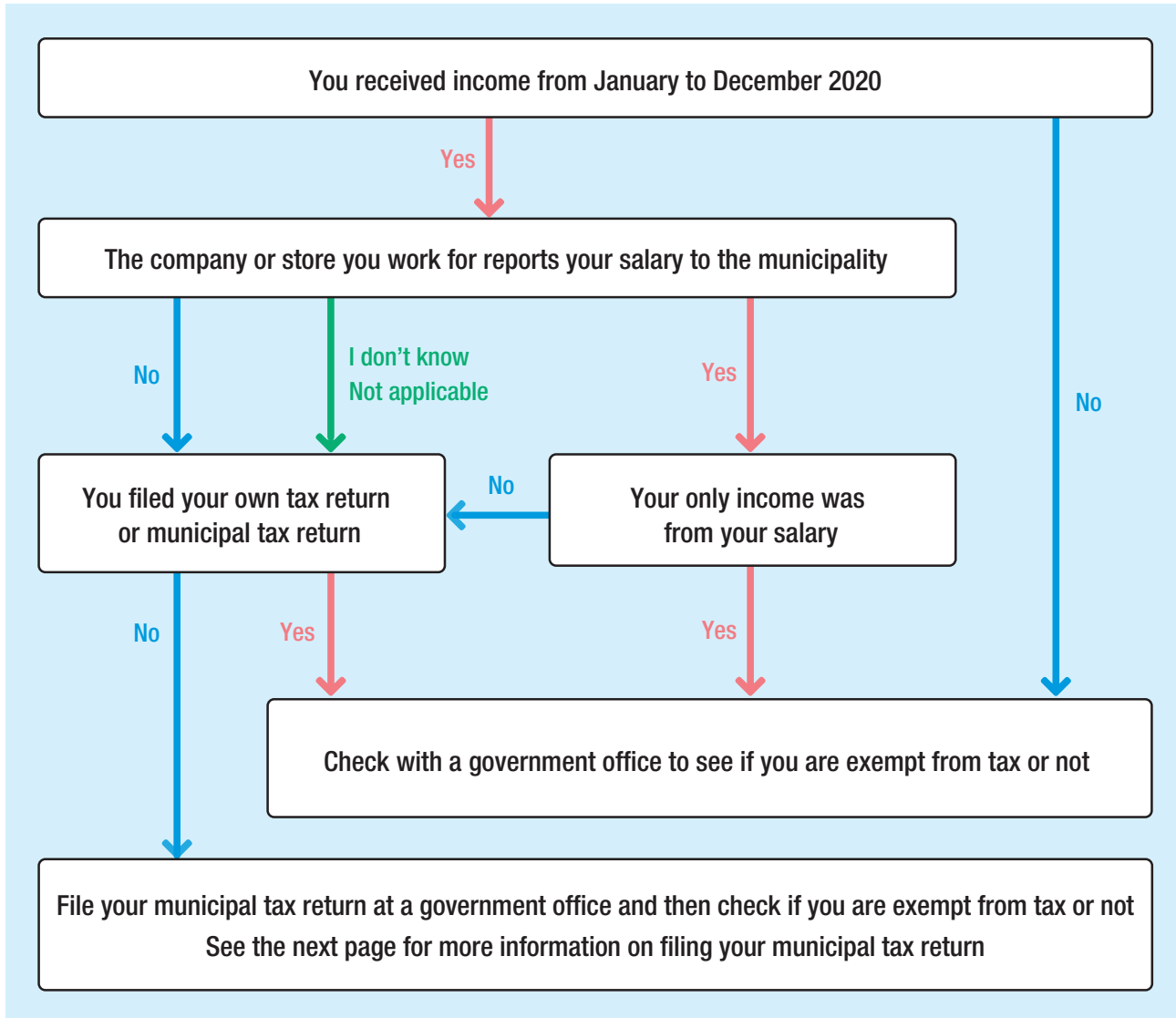
4 Please check if you and the head of your household are “exempt from municipal tax”

→ Go to **5**

5 Method to check about municipal tax

Please answer “Yes,” “No,” or “I don’t know” according to your situation.

*If your income is only from your pension, please confirm whether you are exempt from tax or not at a government office.



You are exempt from tax

Please obtain a certificate of tax exemption for yourself, or yourself and the head of household.

You can obtain it at the government office of the municipality where your residence certificate was located in January 2021.

If you do not understand something, please ask the tax division of the government office of your municipality.

If you are not exempt from tax

→ Go to **4** – **1**



See the next page for more information on filing your municipal tax return

Municipal tax return

The tax return is filed at the tax division of the government office of the municipality where your residence certificate was located in January 2021, either at the counter or by post.

If you are unable to prepare the documents or do not know how to do so, please ask the tax division of your municipality's government office.

[Required documents for the municipal tax return]

- Municipal tax return *The form differs depending on the municipality
- Documents to verify your identity
- My Number

My Number is required to file a tax return. Please confirm it with your My Number card, My Number notification card, or residence certificate.

- Documents proving your income

- [People who work at a company, store, etc.] Statement of earnings, pay slips for one year, etc.
- [People who have a public pension] Public pension statement of income
- [People who have their own business] Proof of income, such as ledgers and receipts

- Deductions documents

*If you want to reduce the amount of your taxable income, please prepare these documents. People who do not receive deductions do not need to prepare this.

- Receipts for social insurance premiums that you paid, etc.
- Certificates of life insurance, earthquake insurance, etc.
- Statement of deductible medical expenses, receipts for medical expenses, etc.
- Receipts for donations, etc.
- Disability certificate, medical care certificate, etc.

6 When you have completed the repayment exemption application procedure

Around September 2022, you will be notified by letter whether or not you have been exempted from repayment.

If you are not exempted from repayment, the repayment amount will be withdrawn from your bank account every month. You will need to report the bank account for withdrawal.

For those who borrowed through the general support funds extension (months 4-6), there will be a procedure for exemption from repayment next year. Please keep in mind that you will be informed of the procedure again when the time comes.

7 When you are not exempted from repayment

You must carry out the repayment procedure. Please report the bank account for withdrawal using the web page or the enclosed Request Form for Bank Account Transfer. If you do not understand something, please consult with the Special Loan Administration Center or the Council of Social Welfare of the municipality where you live.

<https://tcsw.g-sb.net/new/>



Contact for inquiries

Special Loan Administration Center, Tokyo Council of Social Welfare

☎ 03-6261-4335 (Hours: weekdays 9:30-17:30)

<https://www.tcsw.tvac.or.jp/activity/coronatokurei.html>

