

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. How do I fill out the application form?

A1. The Tokyo Council of Social Welfare homepage has an example on how to fill it out.
Please check there.

Q2. The name on the envelope I received is wrong (A family member's name is printed on it).

A2. If it is your family member's name, that person is the one who took out the loan, so that person does the necessary procedures.

Q3. I filled out the submitted document incorrectly.

A3. Strike out the mistakes with double lines and write the correct information above them.
(Correction seal not necessary)

Q4. Why did I receive several exemption application forms?

A4. For each fund where a loan was taken out, exemption application forms are sent. If you have taken out loans from the emergency small amount funds and the general support funds (1st time loan), you will receive 2 exemption application forms. Please note that exemption application forms are necessary for each fund where you took out a loan.

Q5. Where should I prepare the necessary documents? Are there any fees?

A5.

[City office]

(1)Residence certificate

(2)Tax exemption certificate (Borrower or head of household)

[Enclosed documents]

(3)Repayment exemption application form

*If there are two of (3), then two of (1) & (2) are also necessary. (One of them can be a copy)

Depending on the ward, city, town or village, the certificates used for loan

procedures related to COVID-19 are free.

Accordingly, (1) and (2) may also be free.

For (3) please use the enclosed application forms.

Q2. Residence Tax Exemption

Q1. How do I receive a tax exemption certificate?

A1. The Tokyo Council of Social Welfare homepage has a video called "Regarding residence tax exemption," so please watch that.

Q2. I want to receive a tax exemption certificate, but I have not declared my income.

A2. Please ask the tax department at your ward, city, town or village office.

Q3. Can the tax exemption certificate be issued at a branch office?

A3. If you declare your income, the tax exemption certificate can be issued at the branch office.

If your income is not declared, whether it can be issued at the branch office depends on your ward, city, town or village, so please check with the tax department of your local government office in advance.

Q4. If I was subject to taxes for 2021, should I submit a tax exemption certificate for 2022?

A4. Please submit the tax exemption certificate for 2022.

Q5. If I was subject to taxes for 2022, should I submit a tax exemption certificate for 2021?

A5. Please submit the tax exemption certificate for 2021.

Q6. I don't know how to confirm if it is residence tax or tax exemption.

A6. Upon viewing the video about residence tax exemption on the Tokyo Council for Social Welfare homepage, please confirm with the tax department at your ward, city, town or village office.

Q3. Loans

Q1. Until when can I get a further advance from the general support funds?

A1. Applications for further advances ended on the last day of December, 2021.

Q2. I have the same kind of debt in another prefecture. Can I apply for a further advance when I move to Tokyo?

A2.

Applications for further advances are finished.

We are accepting applications for emergency small amount funds and general support funds (first time) until March 31st, 2022. However, please note that even if the prefecture is different, you can not take out loans from the same fund twice. Please confirm with the social welfare council in your ward, city town or village.

Q3. Do the special loans of emergency small amount funds and general support funds charge interest?

A3. There is no interest. However, if the maturity date is overdue, you are charged 3% overdue interest a year on the outstanding principal amount.

Q4. If I divorce after taking an emergency small amount fund, can I take out a further advance?

A4. If after divorce the salary is reduced in each household due to the COVID-19 pandemic, you are eligible for a general funds (1st time).

Q5. Do I need a guarantor?

A5. A guarantor is not needed.

Q4. Loan Repayment

Q1. What is the repayment for special loans such as emergency small amount funds?

A1. Repayment is settling your debts. For people who have taken out special loans, such as emergency small amount funds, due to life becoming difficult because of the COVID-19 pandemic, if they do not meet the conditions for repayment exemption, they must pay back the money they borrowed.

Q2. I am not eligible for exemption. When does repayment start?

A2. For emergency small amount funds and general support funds (1st time) sent by December 2021, repayment starts from January 2023.

For emergency small amount funds and general support funds sent after December 2021, repayment begins 1 year after the month following the month the loans were completed.

Q3. I have taken out both emergency small amount funds and general support funds, but if I am not eligible for repayment exemption, then do I have to repay both of them?

A3. You must repay both.

Q4. Do repayments for all 4 funds begin at once?

A4.

The repayment for each loan begins at the following times if there is no exemption.

For small funds and general funds (1st time), from January 2023.

For general funds (extensions), from January 2024.

For general funds (further advance), from January 2025.

*For small funds and general funds (1st time) completed to be sent after January 2022, repayment begins 1 year after the month following the month when the loans are completed.

Q5. Can you handle a repayment period that I choose on my own?

A5. After the end of the loan, if it is during the grace period, the repayment period can be set within the repayment period arranged by the system. However during repaying, you can not change the repayment period.

Q6. Can I change the amount (increase or decrease) and repay that?

A6. Basically, you can not reduce the amount. You can increase the amount you pay back, however.

Q7. When does repayment start?

A7.

The repayment for each loan begins at the following times:

*For emergency small amount funds and general support funds (1st time), from January 2023.

*For general support funds (extensions), from January 2024.

*For general support funds (further loans), from January 2025.

*For emergency small funds and general funds (1st time) completed to be sent after January 2022, repayment begins 1 year after the month following the month when the loans are completed.

Q5. Grace Period

Q1. What is the grace period?

A1. The moratorium period until repayments start.

Q2. Please tell me more about extending the grace period.

A2. The council will contact those eligible for extensions.

*Emergency small amount funds

For loans where the repayment period starts by December 2022, the grace period is extended until the end of December 2022.

*General support funds (1st time)

For loans where the repayment period starts by December 2022, the grace period is extended until the end of December 2022. (Repayments start from January 2023).

*General support funds (extension)

The grace period is extended until the end of December 2023 (Repayments start from January 2024).

*General support funds (further advance)

The grace period is extended until the end of December 2024 (Repayments start from January 2025)

Q6. Direct Debits for Loans

Q1. Can I use direct debit with another account not used by the borrower him or herself?

A1. In principle, money is debited from the bank account with the borrower's name.

Q2. How do I register a bank account for repayment?

A2. Please register on the website.

If you can not use the website, please submit a savings account transfer request document.

Q3. I didn't have enough money in my bank account on the direct debit day. What should I do?

A3. If direct debit can not be done, we will send a convenience store payment slip, so please pay with that.

Q4. which financial institution can I use for direct debit? Can I use direct debit from internet banks or overseas banks?

A4. Please confirm the list of financial institutions you can use. Direct debit cannot be used from overseas banks.

Q5. What happens for people who set up a repayment account at the same time as the loan application around 2020?

A5. The account transfer company has changed. We are sorry for the inconvenience, but all people must set the direct debit account again.

Q6. When is the monthly direct debit date for loan repayment?

A6. The direct debit is on the 27th of every month.

(If the 27th is on a Saturday, Sunday or national holiday, direct debit will be the next business day).

Q7. Repayment Exemption

Q1. What should I do for a repayment exemption?

A1.

The period of repayment exemption applications is different depending on the type of fund borrowed from.

For emergency small funds and general funds (1st time), if the borrower or head of household is exempt from residence tax (both per capita and income based), for 2021 or 2022, they are eligible for repayment exemption.

Q2. I applied for an exemption. When will I know the results?

A2. We will notify you by post from September 2022.

Q3. If the borrower passes away, does the repayment become exempt?

A3. This meets the conditions for repayment exemption.

For the heir, please use the envelope on hand and post it with the mailing information as below after enclosing the notification of borrower death and documents proving their death (for example: copy of death certificate, deleted residence certificate) in it:

Special loan office center postal code "119-0213" and "Special loan office center" (Address not necessary)

(The Status Change Notification can be downloaded on the Tokyo Council of Social Welfare website)

However, any loan sent after the lender has died will not fall under repayment exemption.

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

A4. Applications for 2022 are accepted until August 31st, 2022 (postmark deadline).

Q5. It seems I won't meet the application deadline for repayment exemption. What should I do?

A5. We can not accept applications after the end of the application period (August 31st, 2022).

Q6. For tax exemption, am I exempt from all of 4 funds together?

A6. Repayment exemption is judged at different times for each kind of loan. For 1st time emergency small funds and general funds: 2022. For extensions on general funds: 2023. For further advances on general funds: 2024.

Q7. I have started receiving public assistance. Will my repayments become exempt?

A7. If you have received public assistance after repayment starts, this meets the conditions for repayment exemption.

Q8. If my residence certificate becomes divided, what happens? (No change in address, but for example, if it changes to a single-person household)

A8. Separated households do not meet the conditions for receiving repayment exemption.

Q9. What happens if the head of household at the time of applying for a loan and applying for repayment exemption are different?

A9. If the head of household changes, then that does not meet the conditions for receiving repayment exemption.

Q10. When is the repayment exemption procedures period for those who took out small fund or general fund from September, 2021?

A10. The procedure period is until August 31st 2022 (postmark deadline). The exemption guidance notification will be sent from April 2022.

Q11. Until when are the payment exemption procedures?

A11. Until August 2022.

Q12. What happens if I become bankrupt during the grace period?

A12. If bankruptcy is declared and the exemption decision is confirmed, except for loans, taxes and penalties after the beginning of bankruptcy procedures, it is not necessary to repay debts.

Q13. Will I become exempt from repayments?

A13. The loans that are eligible for repayment exemption procedures in 2022 are emergency small amount funds and general funds (1st time). If in 2021 or 2022, the borrower and the borrower's head of household are both exempt from either residence tax per capita or income-based, then they are exempt from repayment.

Q14. What should I do to apply for repayment exemption?

A14.

Before repayment starts (during the grace period), the Special Loan Office Center will directly send guidance information to the lender.

After the guidance information arrives, if applying for exemption, you must submit the following documents.

*Exemption application form

*Tax exemption certificate for the “borrower,” or the “lender” and “head of household”

*Residence certificates for all household members

Q15. Why am I not exempt from repayments?

A15. If the borrower or head of household is subject to taxation, they are not eligible for exemption.

(For paying residence tax)

Q16. I don't know if I will be exempt from repayment (taxation conditions subject to judgement).

A16.

Regarding the (1)Emergency small amount funds and (2) General support funds (1st time),

if in 2021 or 2022, the borrower and the borrower's head of household are both exempt from either residence tax per capita or income-based, then they are exempt from repayment.

(3)General support funds (extension)

If in 2023, the borrower and the borrower's head of household are both exempt from either residence tax per capita or income-based, then they are exempt from repayment.

(4)General support funds (further advance)

If in 2024, the borrower and the borrower's head of household are both exempt from either residence tax per capita or income-based, then they are exempt from repayment.

Q17. When will I know if I am exempt?

A17. In September 2022 we will inform you whether or not you are exempt from repayment with a decision notification of approval (or disapproval).

Q18. If I am not exempt, what should I do?

A18. Repayment procedures are necessary. Please notify us about your direct debit account with a savings account transfer request document.

Q19. I was in a different household when I took out the loan, but due to marriage, etc. my household situation has changed. If I become head of a different household while repaying, am I exempt from repayment?

A19. If the borrower is exempt from residence tax, they are eligible for repayment exemption. You must submit a residence certificate with the moving in date for the head of household.

Q20. I was infected by the Coronavirus, so I'd like an exemption.

A20. Please confirm the conditions for exemption eligibility. Being infected with COVID-19 does not meet the conditions for repayment exemption.

Q21. I would like to know more about the repayment exemption schedule for general fund extensions and further advances.

A21. Guidance information for exemption applications for general support funds extensions will be provided from April 2023, and for general support funds further loans, April 2024. Each application period will be from April to August. The guidance information will have exemption application forms enclosed, so please wait to receive it.

Q8. Change Notifications

Q1. I moved residences. What should I do?

A1. Please send an "address change notification" and "copy of residence certificate" (which displays previous and current addresses, within 3 months of issue date, and with all household members listed) to the Special loan office center.

(How to send the address change notification is published on the Council homepage. You can also download the notification form there)

*For those using an envelope on hand, please post it with the mailing information as below after enclosing "address change notification" and "copy of residence certificate" in it:

Special loan office center postal code "119-0213" and "Special loan office center" (Address not necessary)

Q2. My family name has changed. What procedures are necessary?

A2.

Please send an "address change notification" and "copy of residence certificate" (which displays current family name, within 3 months of issue date, and with all household members listed) to the Special loan office center.

(How to send the address change notification is published on the Council homepage. You can also download the notification form there)

*For those using an envelope on hand, please post it with the mailing information as below after enclosing "address change notification" and "copy of residence certificate" in it:
Special loan office center postal code "119-0213" and "Special loan office center" (Address not necessary)

Q9. Inquiries from Foreign Residents

Q1. I don't really understand Japanese.

A1. On the Council homepage, we have published materials and videos in English, Chinese, Korean, Tagalog, Thai, Nepalese and Burmese.

Q2. I can not fill the submission forms in Japanese.

A2. You may fill them out in your native language.

Q3. I would like you to send a manual not in Japanese (In my preferred language).

A3. We can not send manuals in languages other than Japanese.

On our homepage, we have published materials and videos in English, Chinese, Korean, Nepalese, Tagalog, Vietnamese, and Burmese.

Q4. For people who had returned and been in their home country for a long period, or who had worked overseas, if they submit the tax exemption certificate and residence certificate, do they become exempt from payment?

A4. They are eligible for repayment exemption. However, if they do not reside in Japan on January 2022, a tax exemption certificate will not be issued, so this does not fulfill the conditions for repayment exemption.

Q10. Other

Q1. What is the phone number for the Special loan office center?

A1. Please contact to the following phone numbers:

[Repayment inquiries]

03-6261-4335 (Weekdays 9:30-17:30)

[Loan inquiries]

03-6457-5205 (Weekdays 9:00-17:00)

Q2. I will send you personal information. How will that be handled?

A2. The Tokyo Council of Social Welfare has established regulations for the protection of personal information. We manage work in accordance with these regulations. The personal information you submit will be managed and used only for this work.

Q3. I scanned the QR code but I can't see the website.

A3. It may be a problem with the scanning device.

Please search with "Tokyo Council of Social Welfare."

Q4. I want to directly bring the application for exemption.

A4. We only accept applications by post. If you mail with the dedicated envelope for applications, there is no postal fee.