

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

If you meet the requirements set by the government, you will be exempt from repayment of loans.

The procedures for repayment exemption in FY2024 can be applied 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 FY2024.

\* If you (the borrower) are the head of household, you can go through the procedures for loan repayment exemption if you are exempt from paying both the municipal tax per-capita rate and income tax (i.e. you do not need to pay municipal tax).

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, then carry out the necessary procedures.

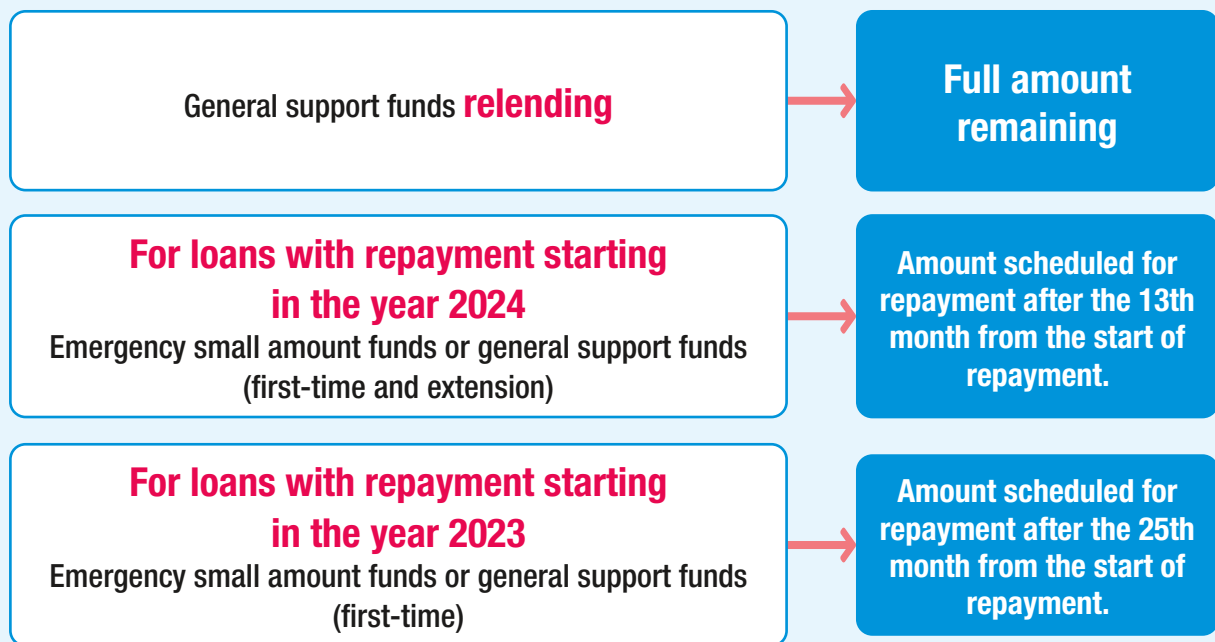
### 1 Please confirm the type of funds you used

Type of funds	Borrowing term	Maximum loan amount
Emergency small amount funds		200,000 yen
First time general support funds	Months 1-3	Single-person household: 150,000 yen/month
General support funds extension*	Months 4-6	Multiple-person household: 200,000 yen/month
General support funds (relending)	Months 1-3	Single-person household: 150,000 yen/month Multiple-person household: 200,000 yen/month

\* Here, "extension" refers to extending the term of a first-time loan (continuing to use the support funds). Extensions were accepted from July 2020 to June 2021.

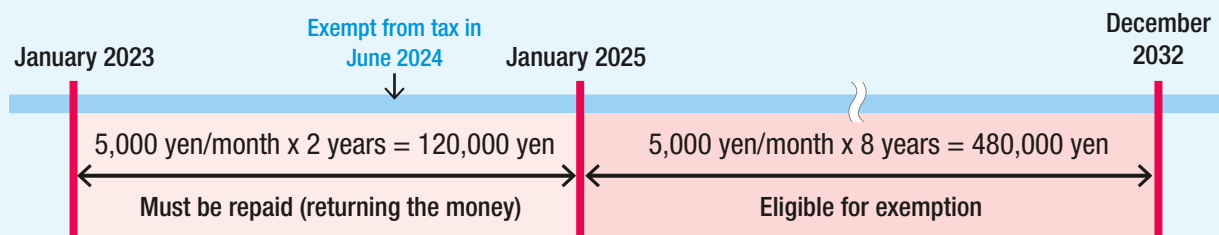


## 2 Amount of repayment exemption

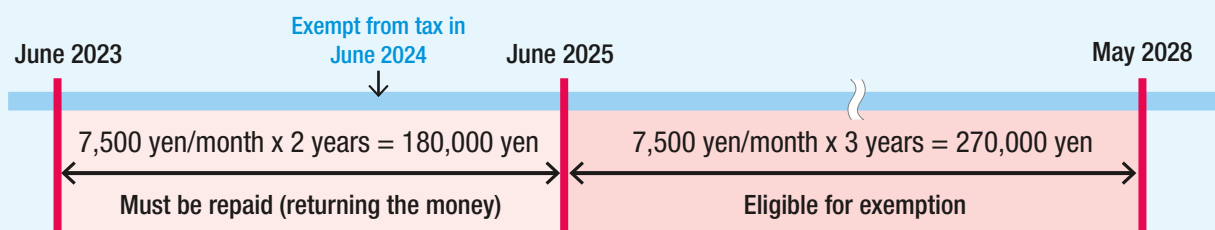


\*Emergency small loans with a repayment deadline before December 2024 are not eligible.

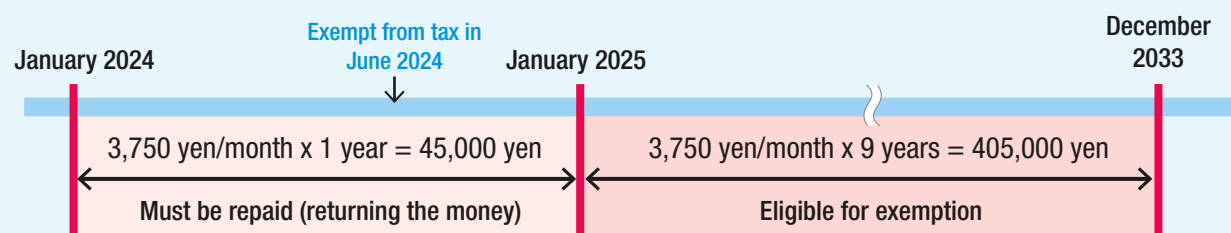
Example 1: Schedule for repayment of first time general support funds in the amount of 600,000 yen over 10 years, starting in January 2023



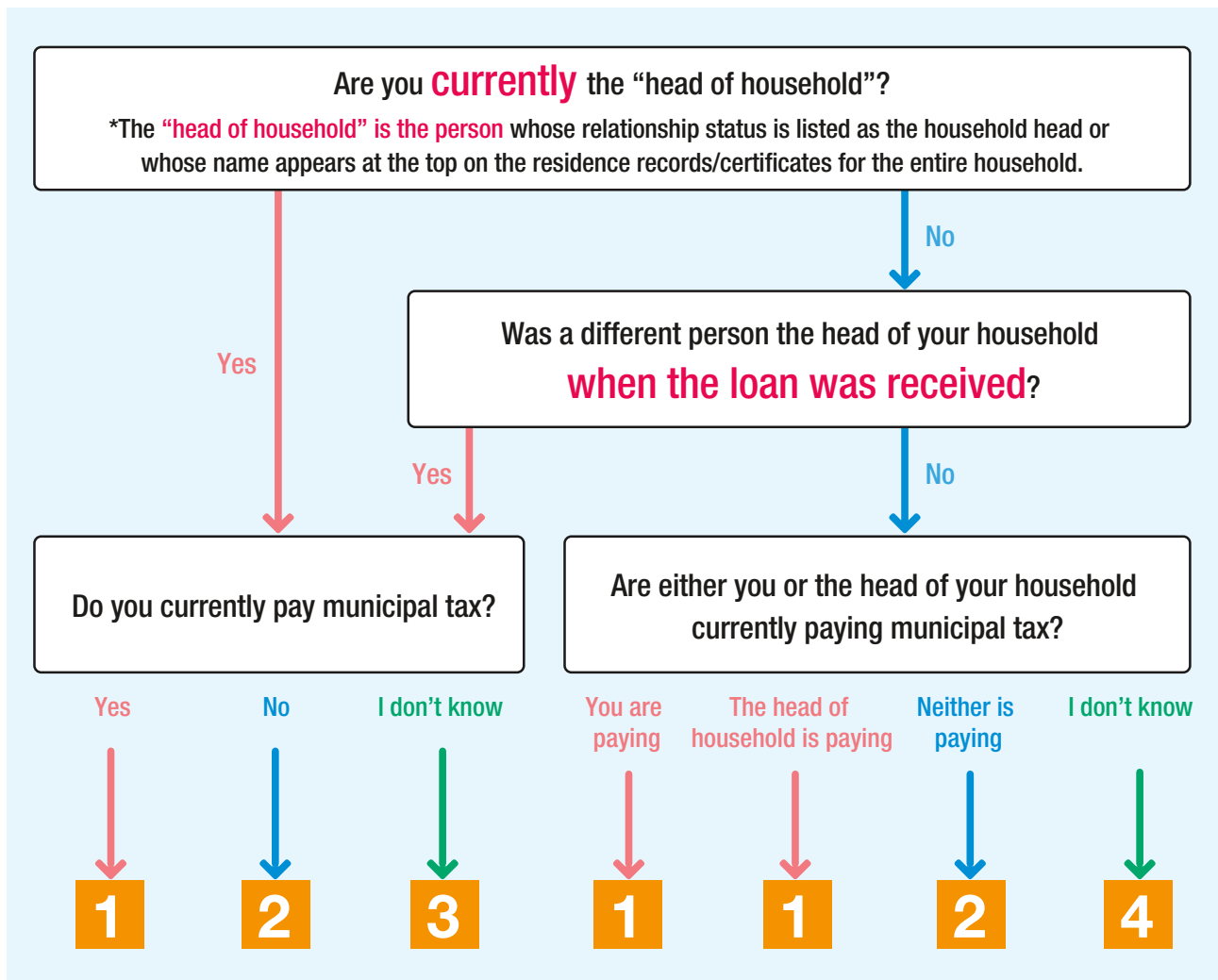
Example 2: Schedule for repayment of first time general support funds in the amount of 450,000 yen over 5 years, starting in June 2023



Example 3: Schedule for repayment of first time general support funds in the amount of 450,000 yen over 10 years, starting in January 2024



### 3 Please confirm if you are eligible for repayment exemption



- 1** You are not exempt from repayment. → Go to **6**
- 2** Please apply for the exemption. → Go to **4**
- 3** Please check if you are exempt from municipal tax in FY2024. → Go to **5**
- 4** Please check if you and the head of your household are exempt from municipal tax in FY2024.  
→ Go to **5**

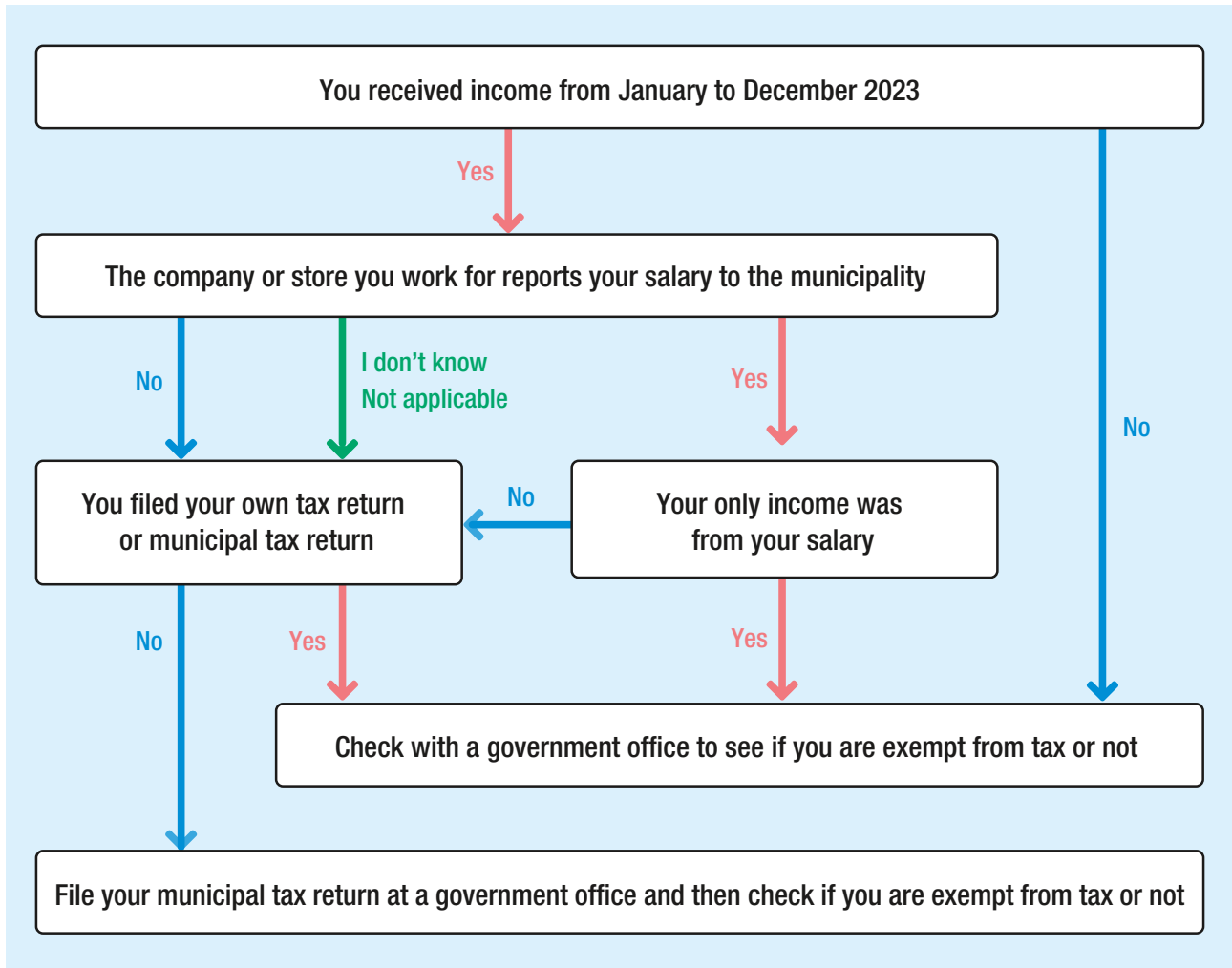
\*If the head of household was different at the time the loan was taken out, you may need to submit additional documentation.

### 4 Application method for the exemption

- **Application deadline** August 31, 2024 (must be postmarked on or before the deadline)
  - **Necessary documents**
    - (1) Repayment exemption application form (Enclosed document **2**)
    - (2) Residence certificates (issued within the last three months, showing all members of the household)
    - (3) Certificate of tax exemption for FY 2024 (which does not indicate the amount with “\*”)

\* If you do not know how to fill out (1), please consult with the Special Loan Administration Center or the Council of Social Welfare of the municipality where you live.
  - **Where to apply** 119-0213 Special Loan Administration Center, Tokyo Council of Social Welfare
- \* You do not need to write your address.
- \* Please put (1), (2), and (3) into the enclosed blue envelope (no stamp required) together with this letter, and drop it into a mailbox.

## 5 Method to check about municipal tax



● You are exempt from municipal tax in FY2024 → Go to **4**

● You are not exempt from municipal tax in FY2024 → Go to **6**

## 6 When you are not exempted from repayment

A notification will be sent out before repayment begins. If your address has changed, please submit any one of the following to the Special Loan Administration Center:

[residence certificate] [copy of driver's license] [copy of My Number Card] [copy of residence card]

\*It should indicate both your previous and new addresses after moving.

## 7 When you are not exempted from repayment

After the end of September 2024, you will be notified whether you have been granted repayment exemption.

For those who were not granted repayment exemption this time, you will be informed about exemption from repayment again next year, so be sure to let us know if your address changes.

### Contact for inquiries

119-0213 Special Loan Administration Center, Tokyo Council of Social Welfare

☎ 050-3668-5012 (Hours: weekdays 9:30-17:30)

<https://www.tcs.w.tvac.or.jp/coronatokurei/index.html>

