

Livelihood and Welfare Funds: Special Loans for COVID-19 Repayment Forgiveness Procedures

Repayments for special loans (temporary loan emergency funds/comprehensive support funds) will begin in 2023.

However, if you meet the requirements set by the government, your repayments may be forgiven. Please read this document carefully and perform any required procedures.

1. Procedures for Repayment Forgiveness

As specified by the national government, applications for repayment forgiveness must be made separately for each year, and each type of fund borrowed.

In 2022 applications can be made for the first portion of temporary loan emergency fund and comprehensive support fund repayments (first three month portion). Applications for forgiveness of additional comprehensive support funds will be performed in 2023, with applications for forgiveness of relending performed in 2024.

2. Requirements in 2022

As specified by the national government, if you (the borrower) and the head of your household are exempt from per capita municipal tax and the income portion of the municipal tax in fiscal year 2021 or 2022, you are eligible for repayment forgiveness.

If you are unsure of your eligibility, please read pages 2 to 3.

3. How to Apply: Procedures for those Meeting the Requirements for Repayment Forgiveness

- **Application Period:** June 1 to August 31, 2022 **Note: Postmark must be within these dates**
- **Where to Send Application:** Hyogo Council of Social Welfare: Special Loans Call Center
- **Required Documents:** The following three types of documents must be submitted.
Incomplete documents or applications must be resubmitted if they are incomplete.

Please see the example of how to fill in the Repayment Forgiveness Application Form

Important: Documents to be submitted	
1.	Repayment Forgiveness Application Form (Document 2 as enclosed - Those with multiple copies should submit all of them)
2.	Certificates of residence for all members of the household (must have head of the household printed and be issued within the last three months , must not have My Number printed) Note: Issuance fee is at the applicant's expense.
3.	Proof of tax exemption (for you and the head of household/if you are the head of household, only for you) Note: Issuance fee is at the applicant's expense.

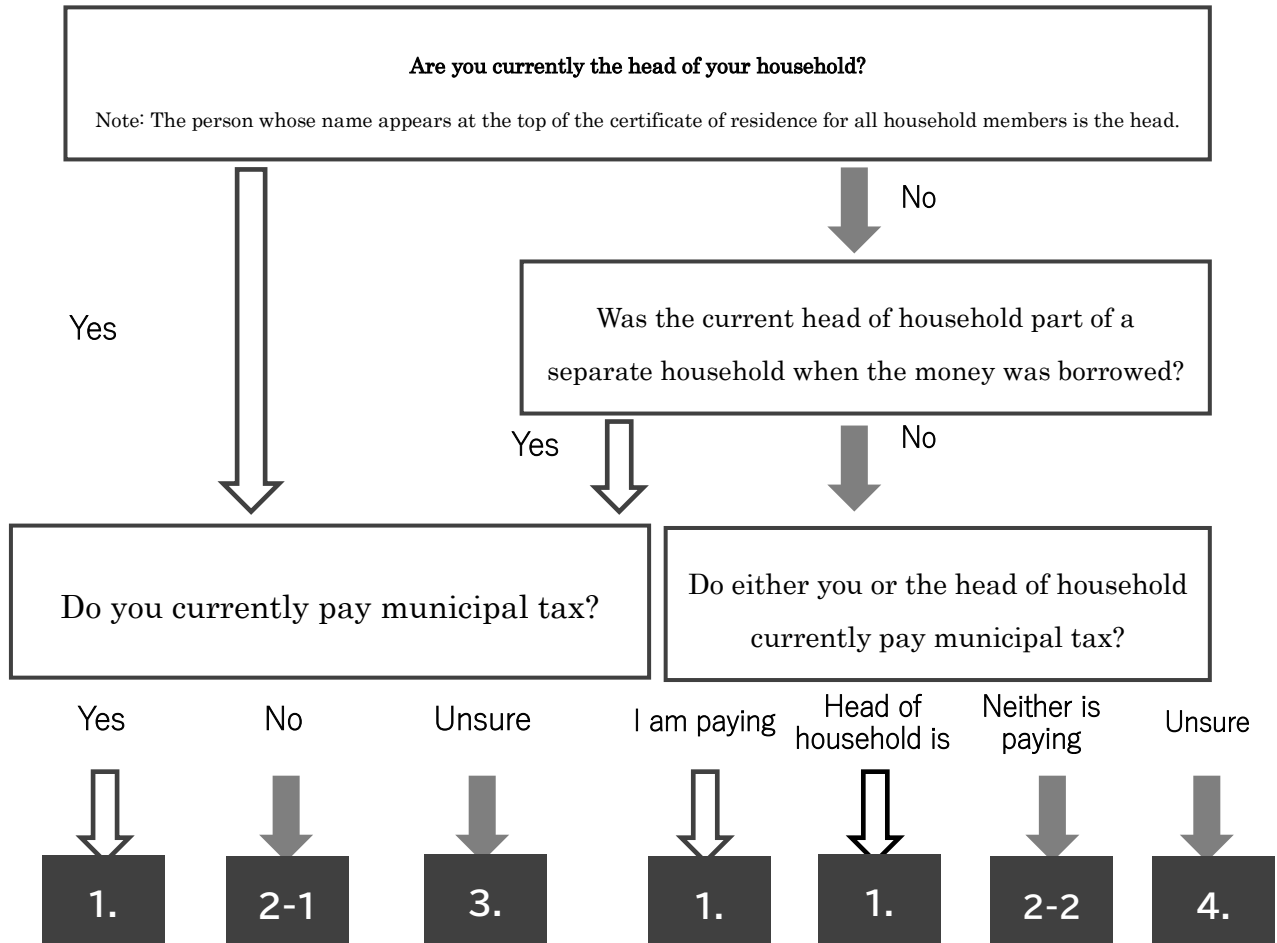
Note: If you are applying for repayment forgiveness for both temporary loan emergency funds and comprehensive support funds at the same time, you only need to submit one copy of 2.3.

Note: Place the form in the blue return envelope included with these documents and mail it unstamped.

Issued by: Hyogo Council of Social Welfare (social welfare corporation)

4. Confirming Your Eligibility for Exemption

Please answer for your situation with either "Yes", "No", or "Unsure".



1. Repayment is required.

Please reconfirm whether you are subject to municipal tax for both fiscal 2021 and 2022. If you are exempt for either year, your repayments will be forgiven.

If repayment is required, please see section 7

2-1 Since you are exempt from municipal tax you are eligible for repayment forgiveness.

2-2 Since you and the head of household are exempt from municipal tax you are eligible for repayment forgiveness.

Please see section 3

3. Please confirm whether you are exempt from municipal tax. ⇒ Go to 5

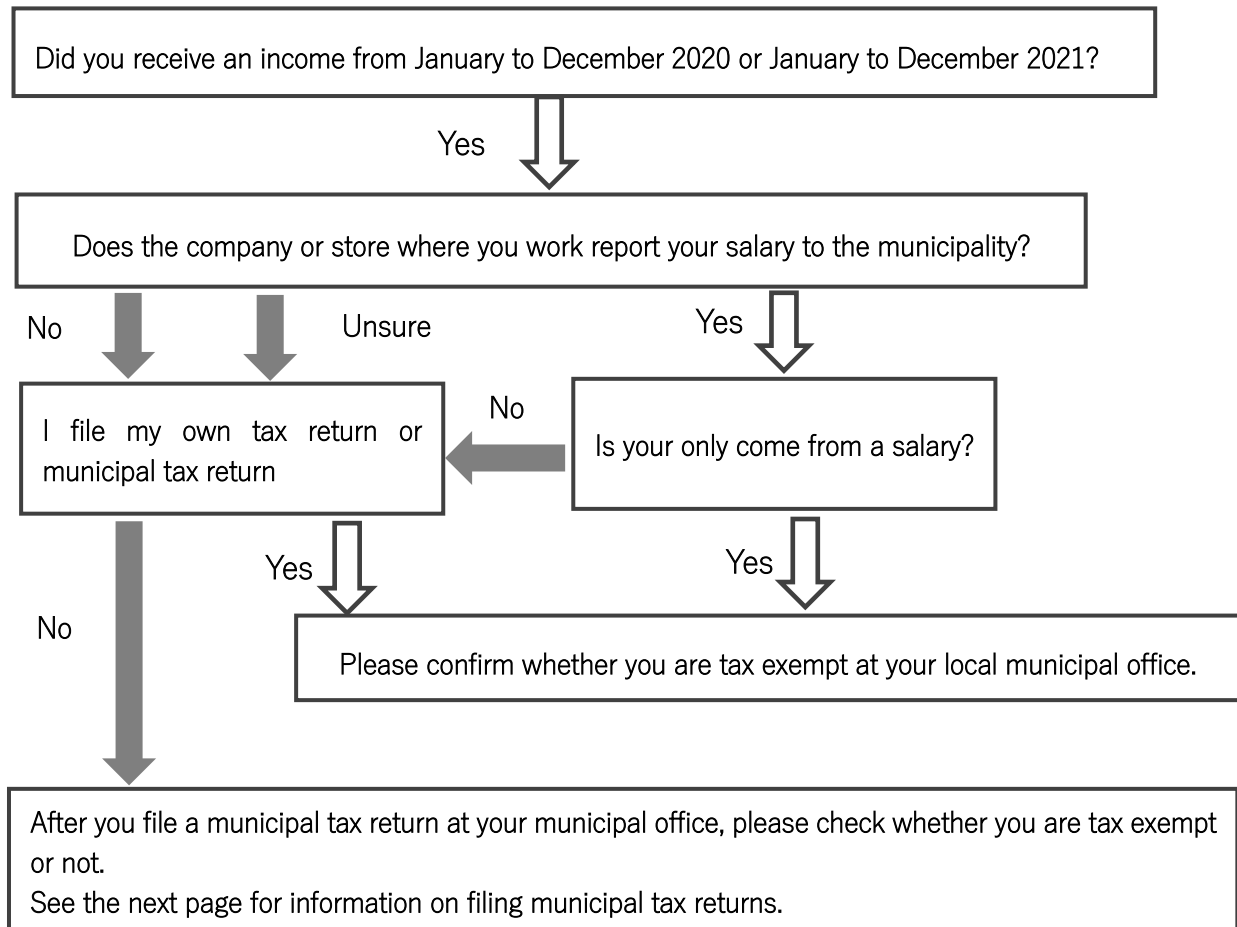
4. Please check if you and the head of household are exempt from municipal tax. ⇒ Go to 5

Note: If you have not filed a municipal tax return, you must file one at your local municipal office (see page 4)

5. Confirming municipal tax

Please answer for your situation with either "Yes", "No", or "Unsure".

Note: If your only income is from a pension, please check whether it is tax exempt at your local municipal office.



Tax exempt

If you are the head of the household you must obtain proof of tax exemption for yourself. If you are not the head of the household, you must obtain proof of tax exemption for both yourself and the household head of the household.

Tax exemption certificates can be obtained from the local municipal office where your certificate of residence was registered in 2020 or on January 1, 2021. The Issuance fee is at your own expense.

If you are unsure, please ask your local municipal office.

Note: The Social Welfare Council cannot confirm whether you or the head of household are tax exempt or not, or the details of the documents required to prove taxation.

Paid tax

Repayment is required. **Please see section 7**

Municipal Tax Return

You can file your tax return at the tax division of the municipal office where your certificate of residence was registered on January 1, 2021, or by mail. **If you are unsure, please ask the tax division of your local municipal office.**

Note: The Social Welfare Council cannot assist you with municipal tax filing procedures or inquiries.

[Documents Required for Municipal Tax Returns]

- Municipal Tax Return Note: Form differs depending on your city/ward/town.
- Identification Documents
- My Number Note: Confirm using your My Number card, My Number notification card, residence certificate, etc.
- Documents proving income
 - If you are working for a company or a store: certificate of withholding tax or salary statements for the year.
 - If you are receiving a public pension: certificate of withholding tax
 - Those running a business as a sole proprietor: Proof of income such as account books, receipts, etc.
- Deduction Documents
 - ※ Those who wish to reduce their amount of taxable income should prepare these documents. These documents are not required if you will not make any deductions.
 - Receipts of social insurance premiums, etc. that you paid for
 - Deduction certificates for life insurance, earthquake insurance, etc.
 - Deduction statement for medical expenses, medical expense receipts
 - Donation receipts
 - Disability certificate, etc.



Reference: The QR code is a video created by the Tokyo Social Welfare Council.

6. Notice of Results of Application

We will notify you by mail from October 2022 regarding the success of your application for repayment forgiveness. The Hyogo Council of Social Welfare will notify applicants of their results by mail. Results cannot be provided by telephone. We will do our best to send you the result as soon as possible, so please refrain from inquiring about the status or result of the screening.

In the event that a loan is found to be fraudulent, such as when a loan was used while receiving public assistance, when duplicate loans were made in the same household, or when there were falsehoods regarding the use of the loan, the applicant will not be exempted and will be required to make a lump-sum repayment.

7. If Repayment is Required

Repayments will begin from January 2023. **Please read document 5 and specify your payment account.** The starting month and repayment months will be announced shortly.

Hyogo Council of Social Welfare: Special Loans Call Center

0120-552-039

Website: <https://www.hyogo-wel.or.jp/topics/coronatokurei.repayment1.php>

Issued by: Hyogo Council of Social Welfare (social welfare corporation)

Livelihood and Welfare Funds: Registering a Bank Account to Repay Special Loans for COVID-19

Repayments for your special loans (temporary loan emergency funds/comprehensive support funds) will begin in 2023.

This document explains how to register an account to be debited for the repayment. Please ensure you register an account by the end of **September 2022**.

Note 1: Those who filled out the "Account Transfer Request Form" when receiving a special loan are also required to perform this step.

Note 2: If you do not register an account to be automatically debited, you will be required to pay using a payment slip which will attract a fee from your financial institution.

Note 3: You only need to register your account once. You do not need to register separately if you've received both temporary loan emergency funds and comprehensive support funds (withdrawals are made from the same account).

Note 4: Account registration is outsourced to SMBC Finance Services.

Method 1: Register instantly from wherever you are using your smartphone or computer

Use the QR code on the right or access the application form from the Hyogo Prefectural Council of Social Welfare's website.

Note: Your loan code is required for registration.

<https://www.hyogo-wel.or.jp/topics/coronatokurei.repayment2-1.php>

Register your account using the online registration option



- Registration is available **from 9:00 to 17:00, including weekends and holidays**.
 - Available financial institutions: See reverse side for financial institution availability.
- You can register by using a smartphone or computer without visiting us in person.
- **No transfer fees needed!**

Method 2: Register using a cash card at a municipal office payment terminal

Please bring your cash card (no credit cards or biometric only cash cards) and an identification card to your local municipal council of social welfare and register at the dedicated payment terminal. Registration can be done quickly and does not require a *hanko* seal

Note: Registration must be performed by the person who made the loan.

- Registration is available on **weekdays from 9:00 to 16:00**
- Available financial institutions: See reverse side for financial institution availability.
- Bring your cash card for your account and your **loan code** to your local council of social welfare.
- **No transfer fees needed!**

If you have
any
questions
Contact:

Hyogo Council of Social Welfare: Special Loans Call Center
0120-552-039

Website: <https://www.hyogo-wel.or.jp/topics/coronatokurei.repayment1.php>

Financial Institution Availability

This information may be updated in the future.

Registration using a smartphone or computer

[Unusable Financial Institutions] (as of January 22, 2022)

1. Credit unions (Shinkumi) (33 unions)

Sorachi Shoko, Uri, Toryo, Iwateken Ishi, Yamagataken Ishi, Gunmaken Ishi, Saitamaken Ishi, Tokyo Shoken, Touyoku, Bunka Sangyo, Shiozawa, Shizuokaken Ishi, Ishikawaken Ishi, Fukuiken Ishi, Maruhachi, Nagoya Seikabutu, Aichiken Iryou, Aichiken Ishi, Gifuken Ishi, Mieken Syokuin, Mainichi, Osaka Kyoei, Chuo, Kobeshi Shokuin, Wakayamaken Ishi, Kureshi Shokuin, Fukuoka Kencho, Fukuokaken Ishi, Sagaken Ishi, Fukue, Nagasakiken Ishi, Kumamotoken Ishi, Kagoshimaken Ishi

2. Other (three banks)

Citibank, Shoko Chukin Bank, Norinchukin Bank

3. All trust banks, all agricultural cooperatives, all fishery cooperatives



QR code: You can also check usable financial institutions on SMBC Finance Service's website.

Registration using a cash card

[Unusable Financial Institutions] (as of September 22, 2021)

1. Second Association of Regional Banks Members (three banks)

Tokyo Star, Saga Kyoei, Nagasaki

2. Credit unions

Many credit unions cannot be registered, so please use the bottom right QR code or the URL to confirm usability.

https://www.smbc-fs.co.jp/business/collection/service/cats/bank_list_cash.html

3. Other (nine banks)

PayPay, Seven, Shinsei, Aozora, SBI Sumishin Net Bank, Citibank, Sony, Shoko Chukin Bank, Norinchukin Bank

4. All trust banks, all fishery cooperatives



QR code: You can also check usable financial institutions on SMBC Finance Service's website.