

[Pink Envelope Recipients]

Address Sticker

[Direct Debit Repayments]

When making repayments by direct debit (automatic withdrawal), please check your account balance by the day before the transfer date to ensure sufficient money is in your account.

Debits will be made on the 28th of each month (if the 28th falls on a Saturday, Sunday, or holiday, the debit will be made on the next business day).

Urgent!

You must register an account to make loan repayments.

We have not received your account registration application as of November 1.

Please refer to the blue flyer (enclosed) for details on registering.

Note: Please ignore this message if you registered after November 1. Those who are exempt from residence tax may have their repayments forgiven. Please refer to the pink flyer for details.

When You Need to Contact Us:

1. Please be sure to contact us if:
  - (1) Your address, name, telephone number, e-mail address, etc., changes
  - (2) If any of the following applies (you may be eligible for repayment forgiveness)
    - If you are exempt from paying residence tax or have been issued a mental disability certificate (Level 1)
    - If you have been issued a physical disability certificate (Level 1 or 2) or have started receiving public assistance
2. Please note that if your total loan amount is not repaid within the repayment period, interest on arrears of 3% will apply to the remaining amount.

Please contact us for further details if you have difficulties repaying your loan.

If you have not applied to register your account by December 15, 2022 (Thursday), please pay using the payment form below (can only be made at Japan Post Banks; borrower is responsible for transfer fees).

**[For those forgiven from repayment] flyer (pink)**

**Repayments for the loans you made (first repayment of Emergency Small Fund [緊急小口資金]/General Support Fund [総合支援資金]) will commence from 2023. However, your repayments may be forgiven if you meet the national requirements. Therefore, please read this**

document carefully and perform the necessary procedures.

#### 1. Repayment forgiveness procedures:

To be forgiven from repayments, you must perform separate procedures for each loan you made and for each loan year.

In fiscal year 2022, procedures for repayment forgiveness can be made for the Emergency Small Fund (緊急小口資金) and the first three months of the General Support Fund (総合支援資金) (months one to three). Procedures for repayment forgiveness for extensions for the General Support Fund are due in fiscal year 2023, and procedures for the re-loan are due in fiscal year 2024. We will contact you separately about these in the future.

#### 2. Requirements for repayment forgiveness in fiscal year 2022

According to national requirements, if both you (the borrower) and your head of household are exempt from paying inhabitant tax for the fiscal year 2021 or 2022 (both per capita rate and income rate are 0 yen), your repayments will be forgiven.

#### 3. How to apply (for those meeting the requirements)

■ **Deadline:** Applications for repayment forgiveness must be postmarked by December 15, 2022 (Thursday).

■ **Special Loan Center, Shiga Prefecture Council of Social Welfare**

■ **Required Documents**

Be sure to submit the following three types of documents

If these documents are incomplete, you may need to reapply.

1 Application Repayment forgiveness for Emergency Small Fund sent in June 2022

2. Proof of residence for all members of your household (must have been issued within three months, applicant is responsible for paying issuance fees)

3. Proof of tax exemption (for you and the head of household/only for you if you are the household head)

**Note:** Please contact us if you do not have the Application Repayment forgiveness for Emergency Small Fund sent in June 2022

Tax exemption certificates without declared income cannot be accepted.

If you are not the head of the household, please obtain tax exemption certificates for yourself and the head of your household after declaring your income. Tax exemption certificates can be obtained from the municipal office of the city/town where your certificate of residence was registered in January 2021. If you are unsure, please ask the tax department at your city or town office.