

Guide to how to apply for repayment deferment

1. Cases where repayment deferment may be applied for and required documents

	Cases where repayment deferment may be applied for	Required documents
(1)	If you are affected by an earthquake or fire, etc.	Disaster Victim Certificate, or other documentation that confirms that you have been affected by the disaster
(2)	If you are receiving treatment for an illness	Medical certificate, medical condition certificate, or other documentation that confirms that you are receiving treatment for an illness
(3)	If you are involuntarily unemployed or separated from employment	Certificate of retirement, release form, or other document that confirms that you are involuntarily unemployed or separated from employment
(4)	If you are receiving repayment deferment on other loans, such as scholarships or business loans (excluding mortgages)	Documentation confirming that the applicant has been granted repayment deferment for other loans
(5)	If, as a result of consultation with a self-reliance support consultation agency, the opinion of the agency is that repayment deferment is appropriate	Opinion letter from the self-reliance support agency
(6)	If repayment is difficult for reasons other than (1) through (5)	No documents need to be submitted * Please be sure to fill in the specific circumstances that make repayment difficult in the "Reason for Application" section of the application form.

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* You may also apply if you are in the process of applying for exemption.

2. How to apply

Those in categories (1) to (5) above: Fill in the necessary information on the application form on the right, cut it along the dotted line, and mail it together with the required documents listed above.

Those in category (6) above: Fill in the necessary information on the application form on the right, cut it along the dotted line, and mail only the application form.

*** Please note that if the "Reason for Application" section is not filled in, it will be considered incomplete and the review will take longer.**

3. Application deadline

If you wish to defer repayment from January 2025, please submit your application by Friday, November 29, 2024 (postmarked).

* Applications submitted on or after December 17, 2024, will result in repayment deferment starting from February 2025, so you will need to make the repayment for January 2025.

4. Results of review

You will be notified of the results in writing.* It takes about one to one and a half months from the application to the sending out of the results.

* Please note that depending on the status of the review, those who are currently applying for repayment forgiveness may also receive this notification.

5. Application for repayment forgiveness for Reasons Other than Inhabitants Tax Exemption

If you meet any of the following criteria after the repayment has started, you can apply for repayment forgiveness separately. If you wish to apply, please contact the following contact for inquiries below.

- ・ Those receiving public assistance
- ・ Those who have been issued a Mental Health and Welfare Handbook (Level 1) or the Physically Handicapped Persons Handbook (Level 1 or 2)

[Contact for Inquiries]

Saitama Prefectural Council of Social Welfare, Repayment and Exemption of COVID-19 Special Loan Section

[Telephone Number] 050-2018-1839 [Reception Time] Weekdays 9:00-17:00 https://www.fukushi-saitama.or.jp/site/problem_33.html



Application for repayment deferment of special loans such as emergency small amount funds under the Livelihood Welfare Fund Loan System

I have read and agree to all of the following items and hereby apply for repayment deferment as follows.

- A If repayment deferment is approved, I agree to my personal information being provided to a self-reliance support consultation agency for the purpose of utilizing it in the performance of the organization's duties.
- B I agree to my personal information being provided to third parties to the extent necessary for this program.
- C I agree that the Saitama Prefectural Council of Social Welfare may query municipal councils of social welfare, self-reliance support consultation agencies, local governments, and other related organizations to receive my personal information to the extent necessary for this program.

/ / Borrower's Name _____ Telephone Number _____	* Please be sure to sign your name (the name written on the notification) in the box on the left.
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To the Chair of the Saitama Prefectural Council of Social Welfare

Reason for application (Tick the box <input type="checkbox"/>)	<input type="checkbox"/> (1) If you are affected by an earthquake or fire, etc. <input type="checkbox"/> (2) If you are receiving treatment for an illness <input type="checkbox"/> (3) If you are involuntarily unemployed or separated from employment <input type="checkbox"/> (4) If you are receiving repayment deferment on other loans, such as scholarships or business loans (excluding mortgages) <input type="checkbox"/> (5) If, as a result of consultation with a self-reliance support consultation agency, the opinion of the agency is that repayment deferment is appropriate. * If you checked any of (1) through (5), please enclose documents with which the circumstances of the checked items can be confirmed. <input type="checkbox"/> (6) Reasons other than (1) through (5) above * If you checked item (6), please describe the circumstances that make repayment difficult below. [Regarding living and income, etc. *Please provide as much detail as possible.]		
Type of fund	<Special loan name>		
Details of loan	Amount borrowed	<Loan amount> yen	
	Loan Code	<Fund code><Loan code>	
	Deferment period	1 year * The repayment deferment period after the deferment listed below will vary depending on the timing of the application.	
Repayment period before deferment	<Repayment Start Date> from <Final repayment date> to	Repayment period after deferment	<Repayment start date after deferment> from <Repayment deadline after deferment> to