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Taro Saitama

9999999



Hiroki Yamaguchi, Chairman
Saitama Prefectural Council of Social Welfare
(Official seal omitted)

Information Regarding Repayment Deferment for Special Loans such as Emergency Small Amount Funds

This is to inform you of the repayment deferment of emergency small amount funds and other special loans provided by the Council.

If you are having trouble with future repayments, repayment **deferment** may be available to you. If you wish to apply for repayment deferment, please read the enclosed "How to apply for repayment deferment" carefully.

* **This notice is also sent to those who have already applied for exemption, regardless of the outcome of the review.**

1 If you are having trouble with repayment (regarding repayment deferment)

Even if you are not eligible for repayment forgiveness, you may be able to **defer** repayment if you have difficulty in repaying the loan due to illness, unemployment, decreased income, or other circumstances. If you wish to apply for repayment deferment, please read the enclosed "How to apply for repayment deferment" carefully and apply for it.

* **If you wish to defer repayment from January 2024, please submit your application by Thursday, November 30 (postmarked).**

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

2 Requirements to be eligible to applying for repayment exemption, other than exemption from inhabitants tax

Exemption can be applied for if any of the following conditions are met **after the start of repayment**.

- If you have received public assistance
- If you have been issued the Mental Health and Welfare Handbook (Level 1) or the Physical Disability Certificate (Level 1 or 2)
For information on how to apply and the documents required, please contact us via the information below.

3 If you are currently applying for exemption due to inhabitants tax exemption

We are currently reviewing your application documents. Please note that the results of the review will be sent to you by December 2023, although may vary depending on the time of application.

* **If you have omitted any application documents, we have sent you a notice of omission, so please check them again.**

If you have any questions, please contact us via the information below.

[For Inquiries]

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

[Phone number] 050-2018-1839 [Office hours] 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.

<p style="text-align: center;">/ /</p> <p>Borrower's Name _____</p> <p>Telephone Number _____</p>	<p>* Please be sure to sign your name (the name written on the notification) in the box on the left.</p>
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To the Chair of the Saitama Prefectural Council of Social Welfare

Reason for application (Tick the box ☑)	<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. <p style="color: red; font-weight: bold;">* If you checked any of (1) through (5), please enclose documents with which the circumstances of the checked items can be confirmed.</p> <input type="checkbox"/> (6) Reasons other than (1) through (5) above <p style="color: red; font-weight: bold;">* <u>If you checked item (6), please describe the circumstances that make repayment difficult below.</u></p> <div style="border: 1px solid black; padding: 5px; margin-top: 5px;"> <p>Regarding living and income, etc. *Please provide as much detail as possible.</p> </div>		
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



How to apply for repayment deferment

1 Reasons why repayment deferment may be applied for and documents required

	Reasons why 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 deferment of repayment of 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 consultation agency
(6)	If redemption is difficult for reasons other than (1) through (5)	No documents need to be submitted * Please be sure to indicate the circumstances that make repayment difficult in the "Reason for Application" section of the application form.

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

2 How to apply

[If you fall under (1) to (5) above]

Please send in the application form and the required documents mentioned above.

[If you fall under (6) above]

Please send in only the application form.

*** Please be sure to fill in the column on the application form that describes the situation which makes repayment difficult.**

3 Repayment deferment start date

- For applications that are **postmarked by Thursday, November 30** and have no document omissions, etc., payment deferment will begin from January 2024.
- For applications postmarked after Friday, December 1, the start date of deferment will be decided sequentially from February 2024, depending on the date of arrival at the Council.

4 Deadline for applications

The deadline for repayment deferment is by the 15th of the month prior to the month of final repayment.

5 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.

* Notifications may also be sent to those who are in the process of applying for an exemption.

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