

Guide for Exemption from Redemption (Payment)

**You may be exempted from redemption
(payment)**

**even after the start of redemption
(payment)**

**Please confirm whether you are
exempted from redemption (payment).**

Contact

- Matters related to exemption from redemption
 - Matters related to the redemption of loans
- If you have any questions about the above or other areas, please contact the following:

**Toyama Prefecture Council of Social Welfare, Toyama Prefecture
COVID-19 Special Loan Redemption Office**

Phone: 076-403-6860

Reception hours: 9:00–16:00 (weekdays)

[FY 2022]

Requirements for exemption from redemption

You are exempted from redemption in the following cases.

The application form for the exemption from redemption is not enclosed. We apologize for the inconvenience, but you must initially contact the following since the application form is delivered after confirmation of the details of the requirements for the exemption from redemption.

Contact: Toyama Prefecture Council of Social Welfare, Toyama Prefecture COVID-19 Special Loan Redemption Office

Phone: 076-403-6860 (reception hours: 9:00–16:00 on weekdays)

Requirement (i)	Both the borrower and head of household <u>exempted</u> from inhabitant tax (income based levy/per capita levy) in the fiscal year for determining the exemption from redemption	
	Redemption amount to be exempted	All amounts *The amount already redeemed (paid) is not exempted.
	Documents required	<ul style="list-style-type: none"> ○ Application form for exemption from redemption (Form 1-1) ○ Certificate showing the fact that the borrower and head of household are exempted from the income-based levy and per capita levy of inhabitant tax for FY 2021 or FY 2022 ○ Residence certificate (copy) *That stating all members of the household and the name of and relationship to the head of household, not stating the social security and tax number, and issued within three months from the application
Deadline for application	<p style="text-align: center;"><u>The application must be postmarked by March 31, 2023*</u></p> <p>*For the requirement (i), the deadline for application was set as September 30, 2022. The Ministry of Health Labor and Welfare announced that the most flexible response should be taken for an application even if the deadline has passed. Therefore, the reception period is extended to the above date.</p>	<p><u>The deadline for application is extended!</u></p>

The fiscal year for determining the exemption from redemption was changed from FY 2022 to FY 2024 as follows, and the upper limit by type of fund is stated.

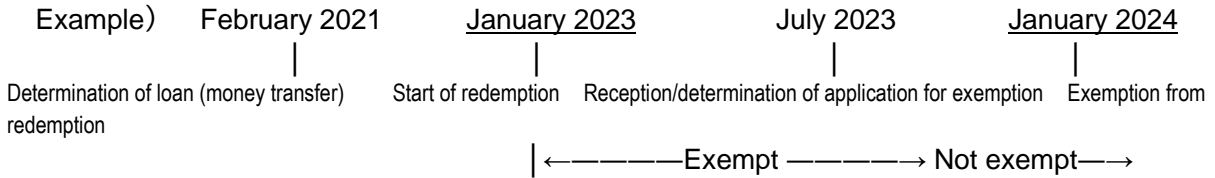
Type of fund	Fiscal year for determining exemption from redemption		
	FY 2022 (First year of redemption)	FY 2023 (Second year of redemption)	FY 2024 (Third year of redemption)
Emergency small amount fund	200,000 yen	*200,000 yen	
General support fund First loan	450,000 yen (single-person household) 600,000 yen (multi-person household)	*450,000 yen (single-person household) *600,000 yen (multi-person household)	
General support fund Extended loan	— (Extension of grace period) →	450,000 yen (single-person household) 600,000 yen (multi-person household)	
General support fund Relending	————— (Extension of grace period) —————→		450,000 yen (single-person household) 600,000 yen (multi-person household)

*For loans made after April 2022, FY 2023 is the fiscal year for determining the exemption from redemption of the claims.

[FY 2022]

[Exemption from inhabitant tax after the time of determining the exemption from redemption]

Requirement (ii)	Both the borrower and head of household <u>exempted</u> from inhabitant tax (income based levy/per capita levy) after the fiscal year for determining the exemption from redemption	
	Redemption amount to be exempted	Remainder of the amount to be redeemed after the first start month of redemption after the month of application for exemption *The amount already redeemed (paid) is not exempted.
	Documents required	<ul style="list-style-type: none"> ○ Application form for exemption from redemption (in preparation) ○ Certificate showing the fact that the borrower and head of household are exempted from the income-based levy and per capita levy of inhabitant tax after the fiscal year for determining the exemption from redemption ○ Residence certificate (copy) *That stating all members of the household and the name of and relationship to head of household, not stating the social security and tax number, and issued within three months from the application



[Receipt of the public assistance after the start of redemption]

Requirement (iii)	Receipt of public assistance after the start of redemption (and as of application for exemption) <u>*You are not exempted from redemption when you receive public assistance from the application of special loan to determination of loan (money transfer).</u>	
	Redemption amount to be exempted	All amount *The amount already redeemed (paid) is not exempted.
	Documents required	<ul style="list-style-type: none"> ○ Application form for exemption from redemption (Form 1-2) ○ A copy of the notice on determination of receipt of the public assistance or a copy of the document witnessing the term of receipt of the public assistance

[Issue of the Identification Booklet for the Mentally Disabled (1st grade) or the Identification Booklet for the Physically Disabled (1st or 2nd grade) after start of redemption]

Requirement (iv)	Issue of the Identification Booklet for the Mentally Disabled (1 st grade) or the Identification Booklet for the Physically Disabled (1 st or 2 nd grade) after the start of redemption	
	Redemption amount to be exempted	All amount *The amount already redeemed (paid) is not exempted.
	Documents required	<ul style="list-style-type: none"> ○ Application form for exemption from redemption (Form 1-2) ○ A copy of the Identification Booklet for the Mentally Disabled (1st grade) or a copy of the Identification Booklet for the Physically Disabled (1st or 2nd grade)

[FY 2022]

[Households that include only elderly persons or disabled persons or single-parent households that have an amount not redeemed for 12 months or more after the start of redemption and an increase in the amount not redeemed despite installment payments and small amount payments and are additionally exempted from the income-based levy of inhabitant tax, or households determined equivalent to the said households]

Requirement (v)	Households that include only elderly persons or disabled persons or single-parent households that are exempted from the income-based levy of inhabitant tax after the start of redemption	
	Redemption amount to be exempted	Amount not redeemed and becoming delinquent after the start of redemption *The amount planned to be paid or already redeemed (paid) is not exempted.
	Documents required	<ul style="list-style-type: none"> ○ Application form for exemption from redemption (Form 1-2) ○ Certificate showing the fact that the borrower and head of household are exempted from the income-based levy of inhabitant tax ○ Residence certificate (copy) <p>*That stating all members of the household and the name of and relationship to head of household, not stating the social security and tax number, and issued within three months from the application</p>

Requirement (vi)	Death of the borrower
Requirement (vii)	Adjudication of the disappearance of the borrower
Requirement (viii)	Determination of the exemption as a result of voluntary bankruptcy proceedings or individual rehabilitation proceedings
Requirement (ix)	Consolidation of debts as a result of the request for a reduction or exemption from all or a part of the debts in the mediation clause draft based on the Guidelines for Debt Consolidation for Victims of Natural Disasters
<p>For those eligible under the requirements (vi), (vii), (viii) or (ix), we apologize for the inconvenience, but you must contact the following since documents required, and the proceedings are directly reported to you.</p>	

[Contact]

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