

## Repayment Forgiveness of Temporary Loan Emergency Funds and Other Special Loan Funds that are Especially Granted to Address the Impact of the COVID-19 Pandemic

### Key points for repayment forgiveness

- A loan borrower may be entitled to repayment forgiveness for all loans of the same type at once: (1) Temporary Loan Emergency Funds; (2) Comprehensive Support Funds (Initial Loan); (3) Comprehensive Support Funds (Additional Loan); and (4) Comprehensive Support Funds (Relending)
- If a loan borrower and the head of its household are exempt from municipal tax (both per capita and income-based portions), the loan borrower is deemed to be eligible for repayment forgiveness, regardless of whether other household members are exempt from municipal tax. (Any amounts already repaid by the time of the repayment forgiveness decision will not be returned.)
- The requirements for forgiveness vary depending on the type of fund (see the figure below).
- **In addition to the above, any outstanding debts will be forgiven in whole if a loan borrower and the head of its household come to be exempted from municipal tax after the fiscal year of the decision. Similarly, a loan borrower may be entitled to repayment forgiveness in whole or in part if, during repayment, a loan borrower becomes unable to continue the repayment due to circumstances such as death, disappearance, receipt of public assistance benefits, issuance of Mental Disability Certificate (1st grade) or Physical Disability Certificate (1st or 2nd grade), or personal bankruptcy.**
- **You need to apply for repayment forgiveness.** (The forgiveness is not given automatically.) Please read the notice from the Council of Social Welfare carefully and file an application by the deadline.

**If, for the reason of relocation or others, your residence has changed since the time of your loan application, please contact the Council of Social Welfare with which you filed the application.**

### Exemption requirements and exemption cap

Fund type	Requirements	Maximum sum of repayment forgiveness	Repayment start * If forgiveness is not given, etc.
Temporary Loan Emergency Funds Loan applied for by the end of March 2022	<b>Exempt from municipal tax</b> for FY2021 or FY2022	¥200,000	January <b>2023</b>
Temporary Loan Emergency Funds Loan applied for in or after April 2022	<b>Exempt from municipal tax</b> for FY2023	¥200,000	January <b>2024</b>
Comprehensive Support Funds (Initial Loan) Loan applied for by the end of March 2022	<b>Exempt from municipal tax</b> for FY2021 or FY2022	¥450,000 (single-member household) ¥600,000 (≥2 members)	January <b>2023</b>
Comprehensive Support Funds (Initial Loan) Loan applied for in or after April 2022	<b>Exempt from municipal tax</b> for FY2023	¥450,000 (single-member household) ¥600,000 (≥2 members)	January <b>2024</b>
Comprehensive Support Funds (Additional Loan)	<b>Exempt from municipal tax</b> for FY2023	¥450,000 (single-member household) ¥600,000 (≥2 members)	January <b>2024</b>
Comprehensive Support Funds (Relending)	<b>Exempt from municipal tax</b> for FY2024	¥450,000 (single-member household) ¥600,000 (≥2 members)	January <b>2025</b>

\*1 Repayment forgiveness of Temporary Loan Emergency Funds and Comprehensive Support Funds (Initial Loan) applied for in or after April 2022 will be decided on the basis of municipal tax exemption in FY2023, and the deferment period will last until the end of December 2023.

\*2 After the exemption, independence consultation and support centers or other organizations will offer continued support.

\*3 This shall not apply to cases in which the borrower has opted for a shorter deferment period.

**If you need to repay and you have difficulty in doing so, please refer to the information on the reverse side about relevant organizations.**

# Are you having difficulty in repaying? These organizations are ready to assist.

## Assistances for employment, family finances, etc.

Together with you, the adviser will review your family finances, make suggestions for improvement or debt rearrangement. They will also coordinate with Hello Work to help you start working.

[Eligible for consultation] Individuals who have concerns about income or family finances

Major consultation desk	Assistances
Independence consultation and support centers	Family finances improvement assistance and any other problems in your overall living. <a href="https://www.mhlw.go.jp/content/000936284.pdf">https://www.mhlw.go.jp/content/000936284.pdf</a>
Hello Work	Not only employment counseling and placement but also assistances for work preparation and vocational training <a href="https://www.mhlw.go.jp/stf/seisakunitsuite/bunya/koyou_roudou/koyou/hellowork.html">https://www.mhlw.go.jp/stf/seisakunitsuite/bunya/koyou_roudou/koyou/hellowork.html</a>



List of Hello Work offices (MHLW website)



## Consultation on multiple debts and legal matters

The desk will refer you to legal professionals for consultation or debt rearrangement (individual rehabilitation, personal bankruptcy, etc.).

[Eligible for consultation] Individuals who are in trouble with financial liabilities other than the government's special loan funds

Major consultation desk	Phone	Assistances
Consumer Hotline (consumer consultation contact points)	188	Will direct you to the nearest consumer consultation contact point to discuss your consumer troubles.
Japan Legal Support Center (Houterasu Support Dial)	0570-078374	Will guide you to free legal consultation for those who cannot afford it as well as to available programs such as advance payment of lawyer's or shiho-shoshi (judicial scrivener)'s fee.
Japan Federation of Bar Associations (Himawari Consultation Hotline)	0570-783-110	Will direct you to the legal counseling center operated by the bar association near you and will guide you to make a consultation appointment, etc.
Shiho-shoshi Consultation Centers		The Shiho-shoshi Consultation Center in your area will help you look into any excessive repayment you may have made. <a href="https://www.shiho-shoshi.or.jp/activity/consultation/center_list/">https://www.shiho-shoshi.or.jp/activity/consultation/center_list/</a>
Multiple-debt consultation counters		A list of multiple-debt consultation counters across the country is found on the official website of the Financial Services Agency. <a href="https://www.fsa.go.jp/soudan/">https://www.fsa.go.jp/soudan/</a>

List of Shiho-shoshi Consultation Centers (Japan Federation of Shiho-shoshi's Associations website)



A list of multiple-debt consultation counters (FSA official website)



## Consultation on repayment of the special loan funds

If you face difficulties in making the repayment, please contact the consultation desk. Your monthly repayment amount may be reduced for a certain period of time or deferred depending on the case. Further, the repayment obligation during the repayment period may be forgiven in some cases (please refer to the Key points for repayment forgiveness on the front page).

We can also refer you for needed assistance by an appropriate organization/institution.

[Eligible for consultation] Individuals not eligible for the present repayment forgiveness measures but having difficulty in the repayment

[Consultation desk] Depends on the prefecture of your residence. For more information, please read the repayment forgiveness notice sent to you from the prefectural Council of Social Welfare, or visit its official website.



[Other inquiries] Monetary Assistance for Everyday Life Call Center

**0120-46-1999** (9:00–17:00, except Sat, Sun, and Holidays)