

Announcement regarding the start of repayments for the Special Loan Funds

Notifications will be mailed to those who have received Monetary Assistance for Everyday Life, and who are scheduled to start repayments from January 26, 2023.

What's being sent out (enclosed in the white envelope):

1. Announcement regarding the start of repayments

Front: content and method of repayments

Back: important points

2. Information about repayment exemptions and consultation desks

Front: exemption from repayment

Back: consultation desks

3. Bank Account for Direct Withdrawal

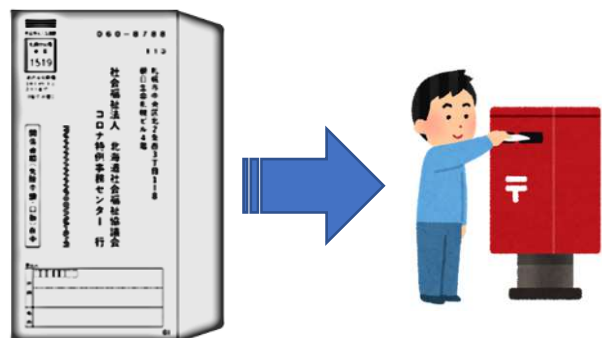
*Payments are made via direct withdrawal from your bank account (Hokkaido Bank, North Pacific Bank, Japan Post Bank)

Front: form

Back: filled out example form

4. Envelope for sending 3

*If you use this envelope, no stamp is required.



道社協 太郎 様
関係者番号: ●●●●●社会福祉法人北海道社会福祉協議会 会長
(公印略)

緊急小口資金等の特例貸付に係る貸付金 償還開始のお知らせ

今回お知らせする貸付の第1回目の償還期限(入金期限)は**令和5年2月25日**です

【口座振替】 The method of payment is direct withdrawal (limited to Hokkaido Bank, North Pacific Bank, Japan Post Bank)

- ・償還方法は、「ゆうちょ銀行」「北洋銀行」「北海道銀行」いずれかの口座振替（自動引落）となっています。
- ・毎月25日(金融機関が休業日の場合翌営業日)に引落を行います。残高不足にならぬよう必ず前日までに確認ください。
- ・口座振替未届出（下記口座欄空白）の場合早急に別添“預金口座振替依頼書”を特例事務センターへ送付ください。
（※注意1:届出頂いても印鑑相違や金融機関の登録で時間を要し、初回の振替に間に合わない場合がございます。）
- ・なお、口座振替未登録や残高不足などで振替できない場合には、後日郵送する払込取扱票でお支払いいただきます。

【今回償還が開始する貸付金の償還計画】

【令和4年○月○日時点のデータから作成】

	貸付 1 関係者番号：●●●●	貸付 2 関係者番号：●●●●	貸付 3	貸付 4
資金名称・資金コード	緊急小口資金 KA	総合支援資金（初回貸付） SX	The type of loan you took out and the corresponding code number (Please tell us this number when you make an inquiry)	
貸付コード	1○○○○○	4○○○○○	• Amount you borrowed • Amount already repaid • Amount to be repaid	
貸付額	200,000 円	600,000 円		
償還済額	0 円	0 円		
償還残高	200,000 円	600,000 円	The repayment period, the start date of the period, the end date of the period, and the payment due date are the 25th of each month. *Example: If the start date is January 26, 2023, the first payment due date is Saturday, February 25. When the 25th is a Saturday, Sunday, or holiday, it will be changed to the next business day.	
償還期間	2 年 0 ヶ月	10 年 0 ヶ月		
(自) 償還期間開始日	令和 5 年 1 月 26 日	令和 5 年 1 月 26 日		
(至) 最終償還期限日	令和 7 年 1 月 25 日	令和 15 年 1 月 25 日		
償還期日	毎月 25 日限り※参考：令和 5 年 1 月 26 日が償還期間開始日の場合、初回の償還期限日は、令和 5 年 2 月 25 日（土）ですが、金融機関が休業日のため、口座振替は 27 日（月）となります。			
償還金額（1 回目以降）	8,330 円	5,000 円	• Amount to be repaid once a month • Amount to be repaid in the final month (adjusted for fractions) • Number of repayments (one payment per month)	
償還金額（最終回）	8,410 円	5,000 円		
償還回数 ※月賦払い	24 回	120 回		
届出済み 金融機関	北洋 銀行	北洋 銀行	The repayments will be automatically withdrawn from this account *If this section is blank, fill in the “Bank Account for Direct Withdrawal Form” and mail it the return envelope included with this notice. If this is not possible, we will send you a payment slip at a later date.	
2. If you have had a change in address or name, please contact us at the following phone number TEL: 0120-540-058 A form for address change etc. will be sent to you.		本店		
		普通預金 1234***		

厳守事項など

1. 期限までに返済金(元金及び利息)を納めること。

2. 借受人に次の事項が生じている場合、直ちに届け出ること。

- (1) 住所を変更したとき
- (2) 改姓・改名したとき
- (3) 死亡、または行方不明になったとき
- (4) その他北海道社会福祉協議会が定める事項

3. 破産など債務整理手続開始の通知先は、「北海道社会福祉協議会 生活支援課」です。

4. 次の1つにあてはまる場合があります。

- 借入金を他に流用したとき ○虚偽の申込みその他不正な手段による借入を行ったとき ○故意に理由なく貸付金の償還を怠ったとき ○その他本貸付の趣旨に反する事実が認められたとき

5. 償還期限までに貸付金に滞り子を徴収し。

6. 上記の償還期日より償還を行います。(減額して支払)

4. If you receive a loan by fraudulent means, you will be required to repay the loaned funds immediately
5. Interest will be charged if the full amount is not paid by the final payment date (e.g. January 25, 2025). For the monthly payment, no interest will be charged for late payments, but a reminder letter will be sent around

【この通知に関するお問い合わせ先】

北海道社会福祉協議会 コロナ特例事務センター

☎電話: 0120-540-085 (フリーダイヤル: 平日9:00~18:00)

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 to make repayment due to circumstances such as death, disappearance 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	Exempt from municipal tax for FY2021 or FY2022	¥200,000	January 2023
Temporary Loan Emergency Funds Loan applied for in or after April 2022	Exempt from municipal tax for FY2023	¥200,000	January 2024
Comprehensive Support Funds (Initial Loan) Loan applied for by the end of March 2022	Exempt from municipal tax for FY2021 or FY2022	¥450,000 (single-member household) ¥600,000 (≥ 2 members)	January 2023
Comprehensive Support Funds (Initial Loan) Loan applied for in or after April 2022	Exempt from municipal tax for FY2023	¥450,000 (single-member household) ¥600,000 (≥ 2 members)	January 2024
Comprehensive Support Funds (Additional Loan)	Exempt from municipal tax for FY2023	¥450,000 (single-member household) ¥600,000 (≥ 2 members)	January 2024
Comprehensive Support Funds (Relending)	Exempt from municipal tax for FY2024	¥450,000 (single-member household) ¥600,000 (≥ 2 members)	January 2025

*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 We will follow up to ensure that eligible people continue to be supported by independence consultation and support centers or other organizations after they become exempt from repayment.

*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. https://www.mhlw.go.jp/content/000936284.pdf
Hello Work	Not only employment counseling and placement but also assistances for work preparation and vocational training https://www.mhlw.go.jp/stf/seisakunitsuite/bunya/koyou_roudou/koyou/hellowork.html



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. https://www.shiho-shoshi.or.jp/activity/consultation/center_list/
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. https://www.fsa.go.jp/soudan/

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

Forgiveness during the repayment period or some other alleviation measures may be available in some cases.
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)

口座振替依頼書の書き方

特例

Your name

Phone #

Loan Code
(E.g.: KA1000000)

北洋銀行
北海道銀行
ゆうちょ銀行

借受人名

電話番号

貸付コード

①金融機関用

※必ず記入してください。

口座名義人	フリガナ	
	氏名	

届出印

For Hokkaido Bank or North Pacific Bank

Your name

Phonetic name (katakana)

<p>社会福祉資金償還金</p>	<p>こちらは金融機関使用欄です。記入の必要はありません。</p>
	<div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid red; padding: 2px;">金融機関コード</div> <div style="border: 1px solid red; padding: 2px;">支店コード</div> </div>

For Japan Post Bank

Bank account # (If less than 7 digits, leave boxes on the left empty)

<p>通帳記号 (6ケタ目がある場合は※印欄に記入してください)</p>	<p>通帳番号 (右からつめてご記入ください)</p>
<div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid green; padding: 5px;">1</div> <div style="border: 1px solid green; padding: 5px;">9</div> <div style="border: 1px solid green; padding: 5px;">0</div> <div style="border: 1px solid green; padding: 5px;">1</div> <div style="border: 1px solid green; padding: 5px;">0</div> </div>	<div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid green; padding: 5px;">1</div> <div style="border: 1px solid green; padding: 5px;">2</div> <div style="border: 1px solid green; padding: 5px;">3</div> <div style="border: 1px solid green; padding: 5px;">4</div> <div style="border: 1px solid green; padding: 5px;">5</div> <div style="border: 1px solid green; padding: 5px;">6</div> <div style="border: 1px solid green; padding: 5px;">7</div> <div style="border: 1px solid green; padding: 5px;">1</div> </div>

Account # (usually 5 digits)

Bank account # (If 6 digits, leave box on the left empty)

<p>振替日</p>	<p>25日 (土・日・祝日の場合は、翌営業日)</p>
<p>振込先口座番号</p>	<p>0 2 7 2 0 - 3 - 2 0 3 4 0</p>
<p>振込先加入者名</p>	<p>北海道社会福祉協議会</p>
<p>払込金の種別</p>	<p>30 (生活福祉資金償還金)</p>

※ゆうちょ銀行をご指定の場合、自動払込規定が適用されます。

私は、上記償還金を、口座振替によって支払うこととしたいので、下記事項を確認

- 私が支払うべき料金等について、貴行に請求があったときは、私に通知することなく請求金額を指定預金口座から引き落とすこととします。
- 預金の引落としにあたっては、当座基金規定または普通預金規定にかかわらず、小切手の振出し、または現金通帳及び現金書留による振出しとさせていただきます。
- 振替日が変更された場合には、その変更された日に引き落とされて差し支えありません。
- 預金口座の残高が振替日において請求金額に満たないときは、私に通知することなく請求書を返却されても又、指定日以降に再度振替を依頼させていただきます。
- 振替日に残高不足で引落とし不能となることが重なり、貴行に迷惑をかけることがある場合はこの契約を解除されても差し支えありません。
- この預金口座振替に便に紛争が生じても、貴行に責のあるものを除き貴行には迷惑をかけません。
- この依頼に基づく取扱いについては、取扱書等の発行は必要ありません。

<p>銀行使用欄</p>	<p>不備返却理由 (番号に○印)</p>	<ol style="list-style-type: none"> 1. 印鑑相違 2. 該当口座なし 3. 口座番号相違 4. 口座名義相違 5. その他()
<div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid green; padding: 5px;">検印</div> <div style="border: 1px solid green; padding: 5px;">印鑑照合</div> </div>		

返却先 〒060-0002 札幌市中央区北2条西3丁目1-8 朝日生命札幌ビル4F
社会福祉法人 北海道社会福祉協議会 コロナ特例事務センター

Once you have filled the form out completely, please envelope it in the pre-addressed envelope (no stamp required) and put it into the post.