

Procedures for exemption from repayment of "Special loans for emergency small amounts, etc."

To all those who have borrowed special loans (emergency small amount funds and general support funds)

If the special loan you borrowed meets the requirements set by the government, it will be "exempt from repayment (you do not have to repay the money)." We will inform you of whether you are eligible for "exemption from repayment" and what procedures are required, so please read it carefully and proceed with the procedures.

1 People who are exempt from repayment (people who do not have to repay money)

If both you (the borrower) and the head of your household **are exempt from both the fixed and income portions of resident tax (do not have to pay resident tax)**, you will be exempt from repayment.

※ Those who are exempt from tax only on income and those whose exemption amount is not 0 yen are not eligible for the redemption exemption we are announcing this time.

2 How to apply

•Application period: Until Monday, September 30, 2024

•Required documents:

① Loan repayment exemption application form

② Residence certificate (issued within the last three months, showing "relationship" and "all household members")

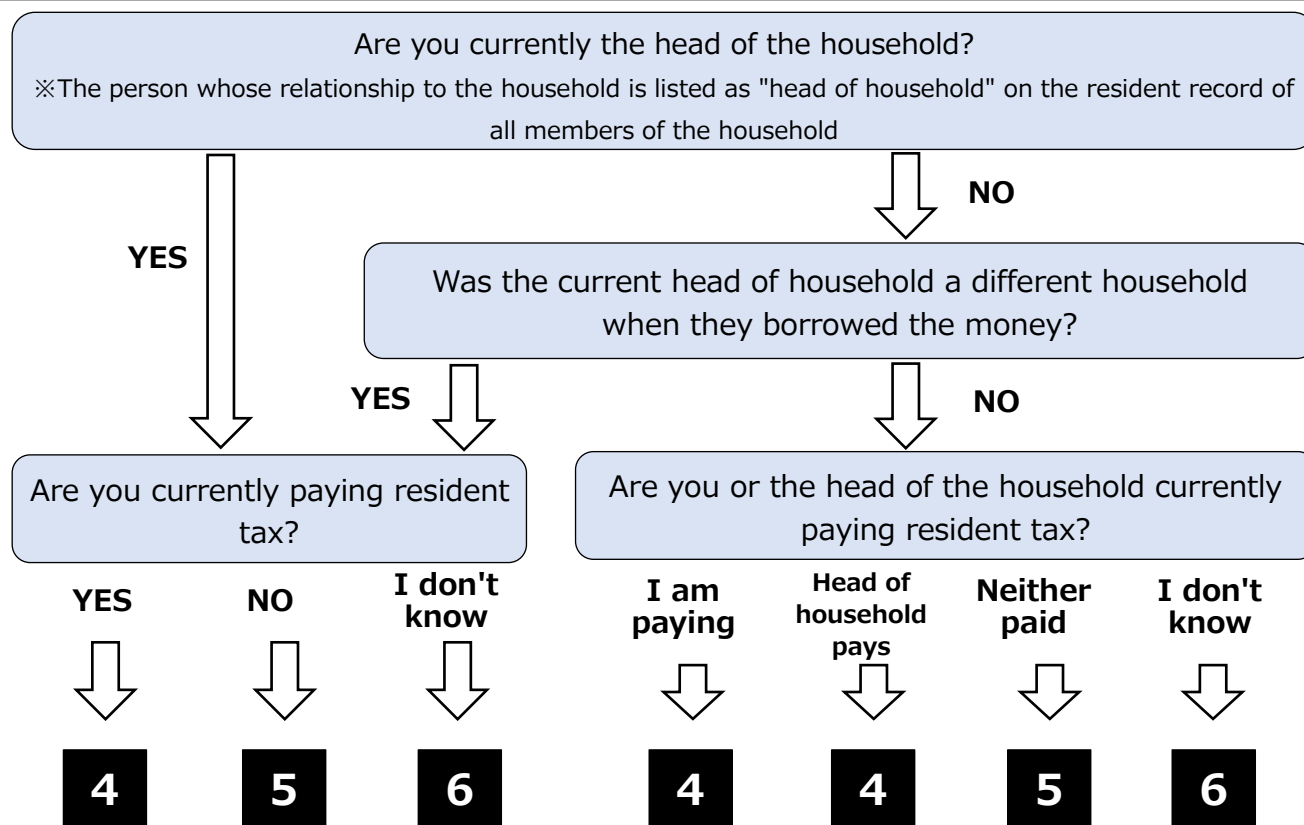
② Tax exemption certificate (name may vary depending on the local government) →See page 6

Where to submit:

Aichi Prefectural Social Welfare Council Special Loan Repayment Administration Center

※Please use the enclosed reply envelope. No stamp is required.

3 How to check if you qualify for a reimbursement waiver



4 Person who will redeem the item

Please repay (return money) by direct debit or a payment slip.

If you have not yet set up direct debit, please register online or use the enclosed "Deposit Account Transfer Request Form" to do so.

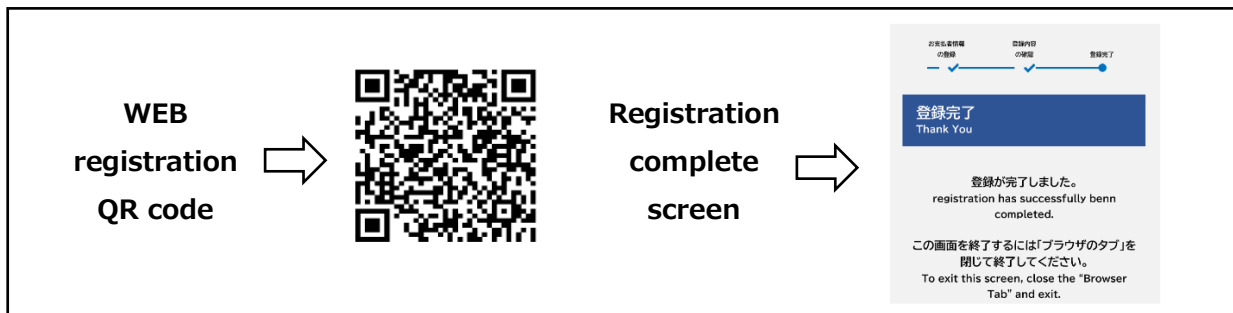
If you are unsure, please consult the Special Loan Repayment Administration Center or your local city, town, or village social welfare council.

<How to proceed with direct debit>

You can register online without needing a seal. Scan the QR code below with your smartphone and follow the instructions to register. If you are using a computer, you can access the registration site from the Aichi Prefectural Social Welfare Council's special loan page.

Registration is complete when the screen below appears. If the registration completion screen does not appear, please register again.

If you have difficulty registering online, please send the enclosed "Deposit Account Transfer Request Form" to the Special Loan Repayment Administration Center.



<About direct debit>

The withdrawal date is the 27th of each month.

※If the deduction date falls on a Saturday or Sunday, the deduction will be made on the next business day.

※If the withdrawal cannot be made due to insufficient funds in the deposit, a payment slip will be sent to you.

5 Those eligible for redemption exemption

To apply for redemption exemption, you will need a "Redemption Exemption Application Form," "Resident Registration Card," and "Tax Exemption Certificate."

The fiscal year of the "Tax Exemption Certificate" required to apply for redemption exemption varies depending on the fund. Please check the enclosed "Exemption Application Form."

(様式 1 — 1) 判定年度/次年度以降免除

緊急小口資金等の特例貸付に係る貸付金償還免除申請書

※太枠内をすべてご記入ください。



借受人氏名	①	② 愛知 太朗	③
資金の種類	貸付コード	残額免除対象年度	一部免除対象年度
総合支援資金(初回貸付)	SX4××××××	令和 3 年度 or 4 年度	令和 5 年度 or 6 年度
総合支援資金(延長貸付)	SX4××××××	令和 5 年度	令和 6 年度
総合支援資金(再貸付)	SX4××××××	令和 6 年度	-

● Regarding the contents in the red box

① The type of funds being redeemed (repaid).

② The year of the exemption certificate required to exempt the entire remaining amount.

③ If the year for which the remaining balance is exempt in ② is not tax-exempt, this is the year for which the tax exemption certificate is required to exempt part of the remaining balance. ※Please see page 3 for an example of the exemption amount when submitting a tax exemption certificate for fiscal year 2024.

If both the borrower and the head of the household are exempt from resident tax for the fiscal year 2024, the entire remaining balance will be eligible for repayment exemption.



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graph LR; A[Emergency small amount fund or general support funds (initial loan) applied for after April 2022] --> C[Amount to be redeemed after the 13th month (Example 1)]; B[General support funds (extended loan)] --> C; D[General support funds (initial loan) applied for before April 2022] --> E[Amount to be redeemed after the 25th month (Example 2)];
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Emergency small amount fund or general support funds (initial loan) applied for after April 2022

General support funds (extended loan)

General support funds (initial loan) applied for before April 2022

Amount to be redeemed after the 13th month (Example 1)

Amount to be redeemed after the 25th month (Example 2)

(2024) January

(2025) January

(2033) December

5,000 yen x **1 year** = 60,000 yen

Needs to be redeemed

5,000 yen x **9 years** = 540,000 yen

Eligible for redemption exemption

(2023) January

(2025) January

(2032) December

5,000 yen x **2 years** = 120,000 yen

Needs to be redeemed

5,000 yen x **8 years** = 480,000 yen

Eligible for redemption exemption

3

Please fill in the necessary fields using the example below as a reference.

※If there are any incomplete or missing information, we will not be able to review your application, so please check carefully.

4

<Notes regarding Resident Records>

Please submit a document that states "relationship" and "all household members" and has been issued within the last three months.

※Regional-issued resident registration cards will be treated the same as resident registration cards.

(1 枚中 1 枚目)

現住所	名古屋市東区白壁 1-45 白壁ビル 3 階		世帯主	愛知 太郎	
01	氏名	愛知 太郎	性別	男	世帯主
	従前の住所	名古屋市東区白壁 1 丁目 50 番	住民票コード	(省略)	
	本籍	名古屋市東区白壁 1 丁目 50 番	届出年月日	(省略)	
			転入年月日	平成 8 年 5 月 10 日	転出年月日
			転入理由	平成 8 年 5 月 10 日転入	平成 8 年 5 月 13 日

Please be sure to include your relationship to the person.

There is no need to enter your My Number.

この写しは、世帯全員の住民票の原本と相違ないことを証明する。

令和 6 年 7 月 1 日

A residence certificate showing all members of your household is required.

Issued within the last 3 months.

Such documents do not substitute for a certificate of residence.

- Certificate of details on resident's card ● Cancellation of residence card ● Driver's license
- Health insurance card ● Residence card
- My number card ● Personal number notification

<Points to note regarding Resident Tax Exemption Certificate>

Please submit a resident tax exemption certificate showing "income tax" and "fixed tax" as "0 yen."

If the borrower and the head of the household are different, tax exemption certificates from both the borrower and the head of the household are required.

If you are unsure, please bring your redemption exemption application form to your local city, town or village office (tax department).

市民税・住民税 証明書																																	
(住所) 名古屋市●●区●●●●●																																	
(氏名) ●●● ●●●																																	
令和●●年度 (令和●●年分所得)																																	
<p>The condition for exemption is that the "income tax amount" and "per capita tax amount" of the municipal tax and prefectural tax are "0 (zero) yen."</p>		<table border="1"> <thead> <tr> <th>市民税 (円)</th> <th>県民税 (円)</th> </tr> </thead> <tbody> <tr> <td>調整控除額所得割額</td> <td>調整控除額所得割額</td> </tr> <tr> <td>0</td> <td>0</td> </tr> <tr> <td>調整控除額</td> <td>調整控除額</td> </tr> <tr> <td>0</td> <td>0</td> </tr> <tr> <td>税額控除額等</td> <td>税額控除額等</td> </tr> <tr> <td>0</td> <td>0</td> </tr> <tr> <td>配当割額控除額等</td> <td>配当割額控除額等</td> </tr> <tr> <td>0</td> <td>0</td> </tr> <tr> <td>所得割額</td> <td>所得割額</td> </tr> <tr> <td>0</td> <td>0</td> </tr> <tr> <td>均等割額</td> <td>均等割額</td> </tr> <tr> <td>0</td> <td>0</td> </tr> <tr> <td>減免額 (円)</td> <td>差引給付額 (円)</td> </tr> <tr> <td>0</td> <td>0</td> </tr> </tbody> </table>		市民税 (円)	県民税 (円)	調整控除額所得割額	調整控除額所得割額	0	0	調整控除額	調整控除額	0	0	税額控除額等	税額控除額等	0	0	配当割額控除額等	配当割額控除額等	0	0	所得割額	所得割額	0	0	均等割額	均等割額	0	0	減免額 (円)	差引給付額 (円)	0	0
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<p>Please check that the "Exemption amount" (or "Annual tax amount") is set to "0 (zero) yen."</p>		<table border="1"> <tr> <td>特定</td> <td>0</td> </tr> <tr> <td>同居</td> <td>0</td> </tr> <tr> <td>その他</td> <td>0</td> </tr> </table>		特定	0	同居	0	その他	0																								
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Such documents do not substitute for a tax exemption certificate.

- Pay slip ● Tax withholding slip ● City and prefectural tax determination notice
- Final tax return ● Separation notice ● Hello Work documents

<About tax exemption certificates>

愛知県内の非課税を証明する書類名称一覧

	市町村	証明書		市町村	証明書
あ	愛西市	課税（非課税）証明書	た	武豊町	所得（課税）証明書
	あま市	非課税証明書		東栄町	所得（非課税）証明書
	安城市	所得（非）課税証明書		東郷町	非課税証明書
	一宮市	所得非課税証明書		飛島村	課税・非課税証明書
	稲沢市	非課税証明書		豊根村	非課税証明書
	犬山市	課税（非課税）証明書		豊山町	非課税証明書
	岩倉市	課税証明書	な	名古屋市	市民税・県民税証明書 （課税・非課税証明） ※市税事務所、区役所な どで発行
	大府市	所得課税証明書		熱田区	
	岡崎市	非課税証明書		北区	
	尾張旭市	所得（非）課税証明書		昭和区	
	阿久比町	課税（非課税）証明書		千種区	
	大口町	非課税証明書		天白区	
	大治町	課税証明書		中川区	
か	春日井市	所得課税証明書		中村区	
	蒲郡市	住民税決定証明書 （所得課税証明書）		中区	
	刈谷市	所得課税証明書		西区	
	北名古屋市	非課税証明書		東区	
	清須市	非課税証明書		瑞穂区	
	江南市	非課税証明書		港区	
	小牧市	所得課税証明書 （非課税証明書は 文言のみが記載される）		南区	
	蟹江町	非課税証明書		緑区	
	幸田町	所得課税証明書		名東区	
				守山区	
さ	新城市	非課税証明書	は	長久手市	非課税証明書
	瀬戸市	非課税証明書		西尾市	所得課税証明書
	設楽町	非課税証明書		日進市	所得証明書（課税証明書）
た	高浜市	非課税証明書		半田市	所得・課税証明書
	田原市	非課税証明書	ま	東浦町	所得・課税（非課税）証明書
	知多市	課税・非課税証明書 （所得証明書）		碧南市	所得・課税証明書
	知立市	非課税証明書		扶桑町	非課税証明書
	津島市	所得課税（非課税）証明書		南知多町	課税・非課税証明書
	東海市	市民税・県民税（所得）証明書	や	美浜町	非課税証明書
	常滑市	所得課税証明書		みよし市	所得課税証明書
	豊明市	非課税証明書		弥富市	課税（非課税）証明書
	豊川市	非課税証明書			
	豊田市	所得課税証明書			
	豊橋市	非課税証明書			

6 About Resident Tax

Please check with your local city, town or village office (tax department) to see if it is "tax-exempt" or "taxable."

● If you were exempt from tax in fiscal year 2024 → (→ Go to 2 page **5**)

● If tax is levied in fiscal year 2024 → (→ Go to 2 page **4**)

<Confirmation of resident tax and issuance of tax exemption certificate>

You can check at the city hall of the city or town where you were registered as resident in January 2024

※ Whether or not you are tax-exempt for the fiscal year 2024 will be calculated based on your income from January 1 to December 31, 2023.

7 Other exemption requirements

If you meet the exemption requirements below, you may apply for exemption from redemption.

If you wish to apply for other exemptions from redemption, please contact the Special Loan Redemption Administration Center and we will mail you an exemption application form from here.

Other Reimbursement Waiver Requirements	
The borrower is receiving welfare benefits after the start of repayment	
<p>The borrower has received any of the following:</p> <p>① Mental Health and Welfare Handbook (Level 1)</p> <p>② Physical disability certificate (Level 1, Level 2)</p> <p>③ Rehabilitation handbook (A grade)</p> <p>※ For Nagoya City residents, welfare handbook (1st or 2nd grade)</p>	
If all of the items ① to ④ on the right apply	<p>① The outstanding amount is more than 12 months' worth</p> <p>② We have consulted on small repayments and have a track record of repayments to date.</p> <p>② You and your head of household are exempt from the "income tax" resident tax.</p> <p>④ The household meets any of the following criteria:</p> <p>(a) Households consisting of elderly people only (65 years or older)</p> <p>(b) Households with disabled persons (holders of a disability certificate)</p> <p>(c) Single parent households</p>

8 Regarding redemption postponement

If repayment is difficult, the repayment period (payment period) can be extended for up to one year. If you would like to request a repayment deferral, please contact the Special Loan Repayment Administration Center and we will send you a "Repayment Deferral Application Form" by mail.

The Special Loan Repayment Administration Center will notify you of the results of your repayment exemption application by mail. Please note that we cannot answer inquiries about the status or results of the application.

<Contact Information>

Aichi Prefectural Social Welfare Council Special Loan Repayment Administration Center

telephone number : **052-684-9766**

Reception time : weekdays 9:00~17:00

※Depending on the time of day,

it may be difficult to get through due to busy lines.

In that case, please try calling again at a different time.

<Aichi Prefectural Social Welfare Council Special Loan Portal Site>

https://www.aichi-fukushi.or.jp/news/corona_koguchishikintokurei.html

