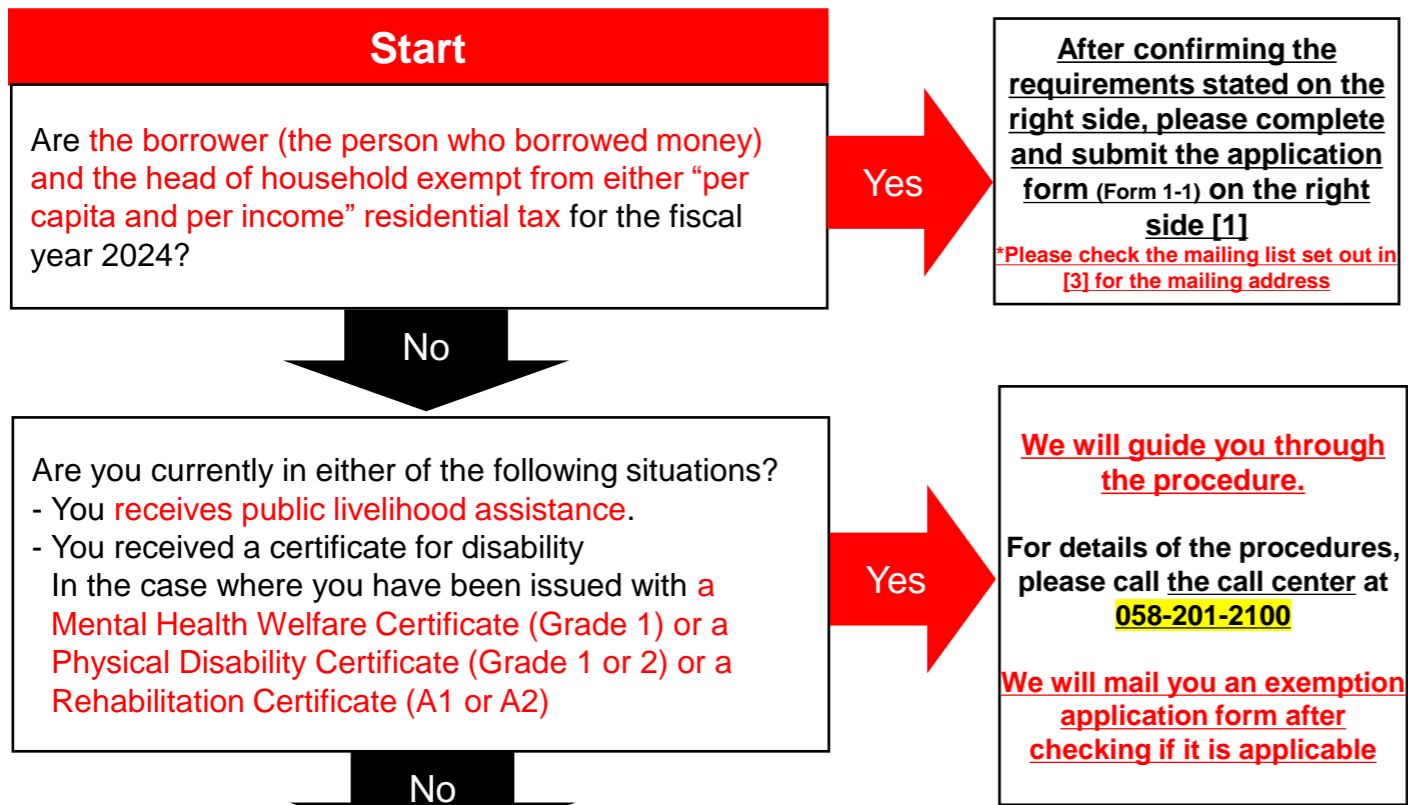


Flowchart for checking necessary procedures



● Those who are not eligible for the exemption are required to repay the loan

- From January 2025, redemption (repayment) shall be made by account transfer
- “Notice of Commencement of Redemption” will be sent around November 2024

● Schedule for future redemption (repayment)

Year 2024								Year 2025		
April	May	June	July	August	Septemb	October	Novemb	Decemb	January	Februar
		● Sending of this document					↔		● Commencement of redemption	→

“Notice of Commencement of Redemption”

● Procedures for account transfer

- If you have already completed the procedures and you want to change to any different account, you need to re-register
- If you have not submitted an “Account Transfer (Change) Request Form for Redemption of Livelihood Welfare Fund” (or, for Japan Post Bank, an “Application Form for Automatic Payment of Livelihood Welfare Fund Reimbursement”) at the time of borrowing, please contact the CSW of the municipality where you applied for the loan or the Gifu Prefectural Council of Social Welfare (Call Center: 058-201-2100).



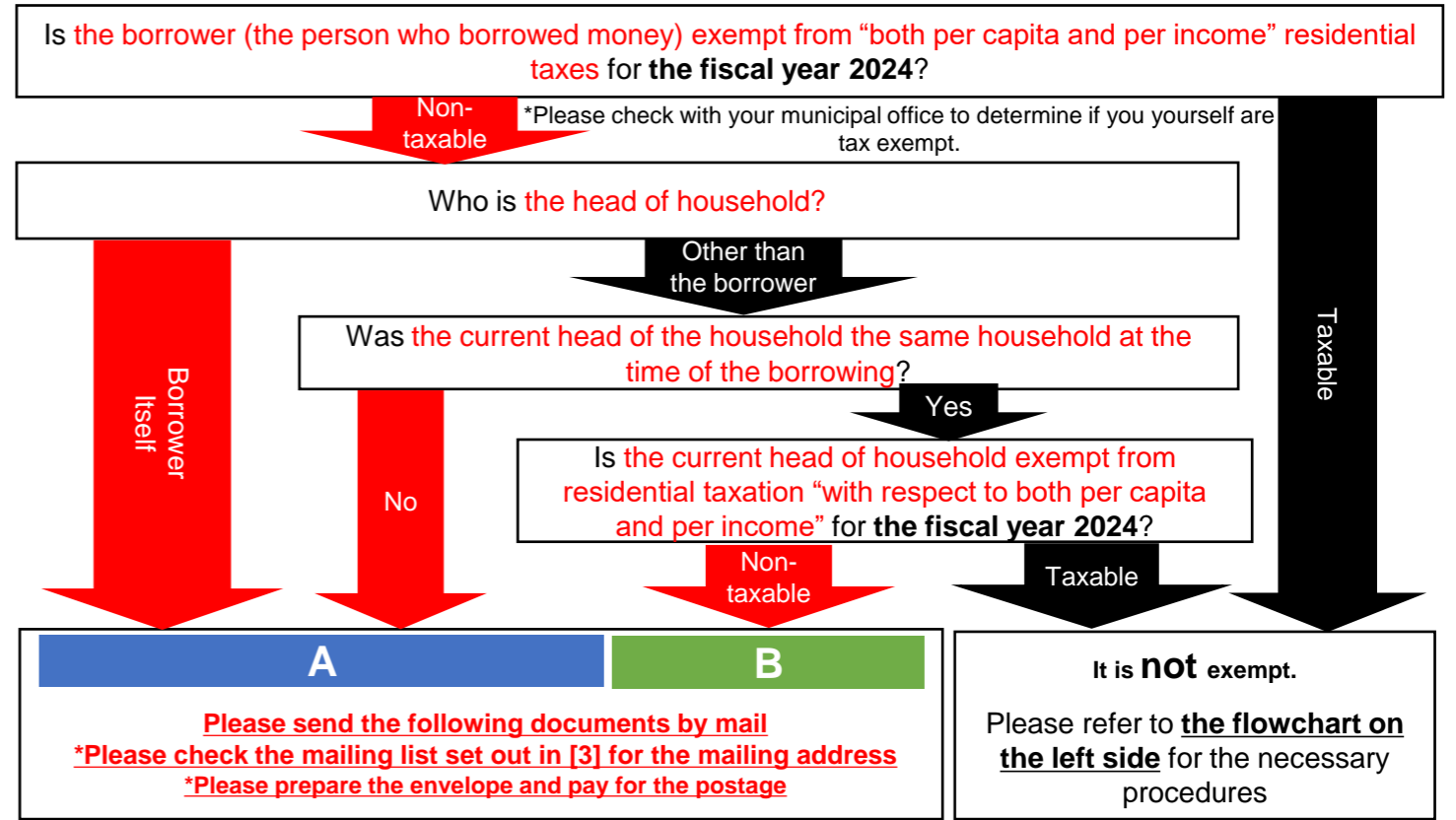
Special Loans for Emergency Retail Fund Due to Impact of New Coronavirus Infectious Disease Special Loans Subject to Exemption from Repayment

With respect to the “Comprehensive Support Fund (Relending),” households that are **non-taxable** for residential tax for **the fiscal year 2024** will be **exempted** from repayment of the loan (paying back the borrowed money).

Type of Funds	Emergency Retail Fund	Comprehensive Support Fund - First time	Comprehensive Support Fund - Extended	Comprehensive Support Fund - Relending
Timing of procedures for redemption exemption		Reiwa 5th year to 6th year (Year 2023 to 2024)		Reiwa 6th year (Year 2024)

↳ We will contact you in or around June 2024 by sending you a “Notice of Remaining Amount”

● Flowchart for checking if you are eligible for an exemption



Documents required for application

	A	B
1	Application Form for Repayment Exemption *Right side of the document [1] (Form 1-1)	
2	Certificate of residence - with a description of the head of household (relationship may not be omitted) - which states that it is “certified as being identical to the original certificate of residence of all members of the household” - which does not indicate the Social Security and Tax Number - which was issued within three (3) months	
3	Certificate of tax exemption (only for the borrower) *To show that the applicant is exempt with respect to both per capita and per income *A tax certificate with the taxable amount marked “0” is acceptable	Certificate of tax exemption (for both the borrower and the head of household) *To show that the applicant is exempt with respect to both per capita and per income *A tax certificate with the taxable amount marked “0” is acceptable

Note - For those who received more than one notice (envelope), the documents 1, 2 and 3 are required for each one notice. Provided that for the documents 2 and 3, one original is required, and photocopies are acceptable for the other.
- Any amount having been repaid before the exemption is determined will not be subject to the exemption.
- Application Deadline: By September 30 (Monday) *As indicated by the postmark

● Contact information for this matter [Telephone Number/Contact Number] 058 - 201 - 2100
[Hours for Acceptance/Reception Time] Weekdays 9:00 a.m. to 5:00 p.m.