

**Instructions for Important Matters Relating to the Comprehensive
Support Fund Special Case Loan**

Notice Regarding the Life Welfare Fund

(Issuing loans)

1 When the loan has been decided and a Promissory Note has been signed/stamped by the applicant and submitted, this Council will issue the amount of money that has been decided (the loan amount) to the borrower by transfer to an account in a financial institution specified by the borrower.

(Registration in the management system and responses to credit information)

2 If the borrower moves out of the prefecture, we will register information relating to their Life Welfare Fund loan in the National Council of Social Welfare's management system as that of someone who has moved out of the prefecture.

Moreover, should the Council of Social Welfare of another prefecture inquire about credit information relating to the Life Welfare Fund, we will provide any relevant necessary credit information, such as the remaining balance of the loan.

(Reporting to welfare volunteers)

3 We may report the results of a loan application to welfare volunteers who are carrying out consultation aid activities in the area in which the applicant lives.

(Overdue interest)

4 If the loan amount is not paid by the last day of the repayment period specified by the repayment plan, overdue interest of 3.0% per annum will be collected on the capital that remains after the repayment period.

(Written demands)

5 If all the money has not been paid back by the last day of the repayment period, this Council or a municipal Council for Social Welfare will issue a written demand to the borrower.

Moreover, should non-payment continue, this Council or a municipal Council for Social Welfare may conduct interviews and investigations into the family's financial situation, etc.

(The relief system)

6 Following a request from the borrower, should the chair of this Council acknowledge that payment cannot be made due to a natural disaster or other unavoidable circumstances, payment of the loan amount may be temporarily deferred or exempted.

(Agreed jurisdiction)

7 Should there be a need for litigation between the borrower and this Council, the court of agreed jurisdiction is that which has jurisdiction over the location of this Council.

8 **Complaints relating to the use of the Life Welfare Fund**

Each prefecture has established a complaints reception desk to handle complaints from loan applicants and borrowers in relation to the use of the Life Welfare Fund.

(1) Tokyo Council of Social Welfare Complaints Reception Desk

For borrowing: Representative of Welfare Fund Loans, Welfare Fund Department TEL: 03-3268-7173

For repayment: Representative of Welfare Fund Loans, Welfare Fund Department TEL: 03-3268-7238

(2) Welfare Service Management Optimization Committee TEL: 03-5283-7020

(If an issue is not resolved by speaking to the local prefectural Council for Social Welfare, complaints can be made to the Welfare Service Management Optimization Committee)

Items of Strict Adherence During the Loan Period

The purpose of this system is "to promote financial independence, foster motivation for living, promote home-based welfare, and encourage social participation, thus offering a stable lifestyle, by providing loans of funds and necessary aid and guidance." The borrower must strictly adhere to the following items (items set out by the Life Welfare Fund loan system outline, guidelines, etc.).

1 Designated repayments must be made by the prescribed payment dates, in accordance with the repayment plan sent after the loan has been decided.

2 The Council requires immediate notification should any of the following occur:

- (1)** A change of the borrower's address
- (2)** A change of the borrower's first name or surname
- (3)** The borrower's death, or the borrower's whereabouts becoming unknown
- (4)** A natural disaster, a fire, or another serious disaster that affects the borrower.

3 If any of the following apply to the borrower, the Council may request all or part of the loan to be repaid, or the loan transfer may be canceled.

- (1)** The use of the loan has been altered without permission, such as to be used for the repayment of other loans, or the loan has been misappropriated in another way
- (2)** The loan was issued as a result of a false application or fraudulent means
- (3)** The borrower was deliberately negligent and failed to pay the loan amount
- (4)** There is no expectation of the purpose of the loan being fulfilled.

I accept and understand all of the above items

Date: Reiwa Y M D Borrower Address

Full name

(Stamp/sign)

*This money is a loan and must be repaid (paid back).

*Applicants should submit the original version of this document to the Tokyo Council of Social Welfare, and keep a copy for themselves.