

For those wishing to apply for a loan

## **Living Welfare Fund (Small Emergency Funds) Special Loans**

### **Points to Note for Loan Applicants**

- 1 This fund provides loans in accordance with the principles of the Living Welfare Fund Loan System.
- 2 This fund is intended for **households that require immediate living expenses** due to the unavoidable reduction in income, suspension of work or unemployment caused by the outbreak of COVID-19.
- 3 The limit for the loan is **100,000 yen per household**. However, **if any of the following conditions are applicable to you, the limit is 200,000 yen.**
  - (1) A member of the household has contracted COVID-19.
  - (2) Member(s) of the household require(s) a caregiver.
  - (3) There are 4 or more members in the household.
  - (4) Members of the household who are working but need to take care of children who fall under (i) or (ii):
    - i. Children in elementary school etc. who are staying at home due to school closures to prevent the spread of COVID-19.
    - ii. Children in elementary schools etc. who may have contracted COVID-19 (have symptoms of a cold etc.)

※Elementary schools etc. refer to elementary schools, nurseries, kindergartens etc. For special needs schools, levels up to high school are applicable.
  - (5) Others: Cases that require special loans are specially approved by the Head of the Social Welfare Council.
- 4 **Each household is limited to 1 application.** In cases where **multiple applications**

**from one household are confirmed, no loans will be provided. If the loan has already been given, the money must be returned immediately.**

※Households where members have different Certificates of Residence but have the same livelihood are counted as one household.

- 5 Loans will not be approved for reasons that are not caused by COVID-19.
- 6 **The person wishing to apply for the loan** must carry out the application procedures. In unavoidable cases where the individual cannot apply themselves, they should have a representative make an application and submit a Letter of Authorisation (I-nin-jo). (Any format)
- 7 To confirm your identity, **please be sure to present identification documents (henceforth “Identification Documents”) such as your driver’s license, health insurance card, Certificate of Residence etc.** (In order to confirm your address, name, and date of birth, multiple documents may be needed.) In addition, **it is necessary to bring your personal seal and the bankbook to confirm the account (must be under your name) you wish to deposit the money in.**
- 8 If we are unable to confirm the above documents needed for the application, or **if the name, date of birth, address on the identification documents and the application forms do not match, the application will not be accepted.**
- 9 In order to confirm the members in the household, you may be asked to submit Certificates of Residence for all the members. In addition, we may check with the local government etc. of your given address to confirm the details written on the application form.
- 10 **The application will not be accepted if any falsehoods or irregularities are discovered. If such irregularities are discovered after the application has been accepted, the loan will not be approved. If irregularities are discovered after**

**the loan has been approved, the loan money must be returned.**

**11 Households receiving public assistance are not eligible for this loan.**

12 After accepting the applications, the Shizuoka Prefecture Social Welfare Council (hereafter Prefecture Social Council) will carry out the check. We will inform you of the results in writing. In addition, in cases where the loan is not approved, the submitted document will be disposed of under the Prefecture Social Council's responsibility. However, we will not inform you of the reason if the loan is not approved.

13 The loan will be transferred to the designated bank account (under your name) **approximately 7 days (excluding, weekends and public holidays) after the application date.** However, the money cannot be transferred to an online bank account.

14 For applicants of this special loan living in Shizuoka Prefecture, the repayment period for the loan will start 12 months after the loan is received. The loan should be repaid within 24 months (individual specifications possible) from the start of the repayment period. Those who wish to repay the loan before the repayment period has started or wish to repay the loan more quickly during the repayment period or wish to repay the loan in one lump sum, may do so. In such cases, please contact the Prefecture Social Council.

Example: **Monthly Payments for Repayment Period of 24 months**

Loan amount of 100, 000 yen...4,160 yen/month (4,320 yen for the final month)

Loan amount of 200, 000 yen...8,330 yen/month (8,410 yen for the final month)

15 There is no interest on the loan. **However, there will be interest (3% per annum)**

**levied on the remaining loan amount not repaid by the end of the repayment period.**

- 16 If there are any significant changes in household situation of the loan applicant such as changes in the address, name, employment or living situation, during the loan or repayment period, please inform the Prefecture Social Council quickly.
- 17 In order to confirm the information contained in the loan application forms and attached documents for the loan application, the National Social Insurance Council and other prefectural social insurance councils may be consulted.
- 18 If any **threatening or violent language or behavior** is shown during the course of applying for the loan or repaying the loan, **we will contact the police** to handle the matter.

Life Support Division

Shizuoka Prefecture Social Welfare Council

〒420-8670 Shizuoka City, Aoi-ku, Sunpu-cho 1-70

Tel. 054-254-5244 Fax. 054-251-7508