

## Descriptions of Important Matters Concerning Special Loan for Emergency Small Amount Fund

### Matters to be Notified Concerning Welfare Fund

#### (Grant of loan receivable)

- 1 If the loan is decided to be made and the applicant for the loan submits a written acknowledgment of debt to this Council, this Council shall grant the fund relating to the decision of the loan (loan receivable) to the borrower himself/herself by remitting it to an account of a financial institute designated by the borrower.

#### (Registration to the management system and provision of credit information)

- 2 If the borrower moves out to another prefecture, the information on the loan for the welfare fund shall be registered to the management system of Japan National Council of Social Welfare as a person who has moved out to another prefecture. Furthermore, if a social welfare council of another prefecture makes inquiries about credit information relating to the welfare fund, this Council shall provide it with credit information concerning necessary information including the remainder of the redemption.

#### (Notification to commissioned welfare volunteer)

- 3 The result of the application for the loan may be notified to a commissioned welfare volunteer who carries out assistance and consultation activities in an area where the applicant lives.

#### (Overdue interest)

- 4 If the borrower fails to pay the redemption money until the due date for the redemption prescribed in the redemption plan, overdue interest at the rate of 3.0% per annum on the remaining principal after the due date for the redemption shall be collected from the borrower.

#### (Demand)

- 5 If full redemption has not been made even after the final due date for the redemption, this Council or the Social Welfare Council of the municipality shall dun the borrower for the redemption. Furthermore, if delinquency in payment continues, this Council or the Social Welfare Council of the municipality may conduct a hearing or interview survey concerning matters including conditions of household budget.

#### (Relief system)

- 6 If the chairman of this Council acknowledges that the borrower cannot make payment due to unavoidable circumstances including natural disasters according to a report by the borrower, the payment of the redemption money may be temporarily postponed or exempted.

#### (Agreement jurisdictional court)

- 7 If the need for a lawsuit arises between the borrower and this Council, the court that has jurisdiction over the location of this Council shall be the agreement jurisdictional court.

#### 8 Complaints about use of social welfare fund

Reception desks for complaints have been set in each prefecture to handle complaints from the applicants for the loan or the borrowers concerning the use of the social welfare fund.

(1) Reception desk for complaints at each Prefectural Social Welfare Council: Person in charge of planning and coordination and information service at General Affairs and Planning Division, TEL 045-311-1423

(2) Welfare Service Management Improvement Committee: TEL 045-317-2200

(If a complaint cannot be resolved even when the applicant or the borrower consults with each Prefectural Social Welfare Council, he/she may lodge the complaint with the Welfare Service Management Improvement Committee.)

### Matters to be strictly observed during the borrowing period

The purpose of this system is to “encourage the financial independence and the will to live and promote welfare services at home and social participation in order to enable the borrower to live a stable life by providing the loan and necessary assistance and guidance.” The borrower must strictly observe the following matters (matters prescribed in the outline or the procedures for the Welfare Fund Loan System).

- 1 The borrower must pay the prescribed redemption money by the given due date for payment according to the redemption plan which is sent to him/her after the decision of the loan.

- 2 If the following matters occur to the borrower, he/she must immediately notify of it.

(1) When the address is changed

(2) When the first and/or family names are changed

(3) In the event of his/her death or when his/her whereabouts is unknown

(4) When he/she is damaged by a natural disaster, fire or other serious disasters

- 3 If the borrower falls under any of the following, this Council may ask him/her to return all or part of the loan receivable or may cancel the grant of the loan receivable.

(1) When he/she changes uses of the loan receivable without good reason, for example, appropriation for repayment of other debt, or diverts the loan receivable to other uses.

(2) When he/she received the loan by a false application or dishonest means

(3) When he/she intentionally fails to pay the redemption money

(4) When he/she is unlikely to achieve the purpose of the loan

As for the above-described matters, **Write in your own handwriting and affix your seal.**

Date: April 27, 2020 (mm/dd/yyyy)

Borrower Address: 5-1 Kyojo-cho, Rodo-ku, Fukushima City

Name: Ichiro Koro

Seal

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\*This fund is a loan and is required to be redeemed (repaid).

\*Submit the original of this document to this Council and keep the duplicate (copy) by the applicant for the loan.