

# Redemption Waiver Confirmation Check Sheet

Please check the following four items to determine whether you are eligible for exemption application.

Check 1

You can use the 2021 or 2022 academic year  
Is inhabitant tax (per capita rate and income rate) exempt?  
(Confirmed with a tax-exempt certificate or tax certificate)

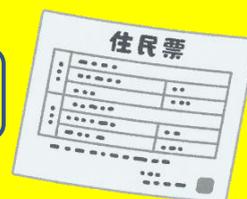
Yes



No

Check 2

Are you the "head of household"?



No

Yes

Check 3

Is the current head of household the same person (household) as when the loan was borrowed?

No

Yes

Check 4

Is the head of household exempt from inhabitant tax (both per capita rate and income rate) for the same fiscal year as you?

Yes



No

**Eligible for exemption application**

<Required Documents>

- Application for exemption
- Certificate of residence (for all employees)※1
- Inhabitant tax exemption certificate (or tax certificate)



**Eligible for exemption application**

<Required Documents>

- Application for exemption
- Certificate of Residence (for all employees)※1
- Certificate of exemption from inhabitant tax for the same fiscal year of the lessee and the head of the household (or tax certificate)



In the scope of the exemption application  
It isn't (No application required)  
(From January 2022 Redemption starts)

(※1 It is also necessary to state the name and relationship of the head of the household.)

# Redemption Waiver Requirements and Procedures

In the case of households exempt from inhabitant tax, it is possible to exempt all or part of the redemption of loans. There is a review of the exemption, so if you wish to apply for a redemption exemption, please fill out the necessary items on the redemption exemption application form, enclose it in a return envelope, and mail it. In the event of disapproval, you will be eligible for redemption, so we will send you a "Notice of Start of Redemption" before the start of redemption.

In addition, if you are currently receiving public assistance (requirement (2)) or have

## Application Deadline : Until September 30, 2022 (must be postmarked)

After receiving the application, the Society will review the application, but it may take about one month to make a decision. Notification of the decision will be sent sequentially from September onwards.

**Exemption requirements:** Please check whether you are eligible for exemption by checking the exemption confirmation sheet on the surface.

Redemption exemption requirements	Documents required for application	Amount eligible for redemption exemption
<b>【requirement①】</b> Renters and heads of households exempt from the 2021 or 2022 inhabitant tax for both the per capita rate and the income rate. Those who have been proven to	<input type="checkbox"/> Application for Redemption Exemption (Form 1-1)  A certificate of residence that lists all current households and was issued within 3 months from the time of application for exemption (with the name and relationship of the head of the household)  <input type="checkbox"/> Tax-exempt certificate (or tax certificate) for the same year of the renter (and head of household)	<b>【requirement①】</b>  <b>total</b> Eligibility for redemption exemption  ※Amounts already redeemed are not eligible for the exemption
<b>【requirement②】</b> Those who have borrowed a special loan and are receiving public assistance	<input type="checkbox"/> If you meet these requirements, please contact us directly.  <div style="border: 1px solid black; padding: 5px; text-align: center;"> <b>Social Welfare Corporation                              Kumamoto Prefectural Social Welfare Council                              Welfare Fund Division</b>   <b>TEL 096-324-5475</b>  <b>Reception hours</b>                              9:00~12:00                              13:00~17:00                         </div>	<b>【requirement②】~                      【requirement⑦】</b>  <b>total</b> Eligibility for redemption exemption  ※Amount already redeemed Not eligible for exemption
<b>【requirement③】</b> Those who have been issued a mental health and welfare certificate (Level 1) or a physical disability certificate (Level 1 or 2)		※Amount already redeemed Not eligible for exemption
<b>【requirement④】</b> If the borrower is deceased		※【requirement⑦】 The amount of money redeemed under the rehabilitation plan is not eligible for the exemption
<b>【requirement⑤】</b> If the hirer has been declared missing		
<b>【requirement⑥】</b> Those who have completed self-bankruptcy procedures and have confirmed immunity		
<b>【requirement⑦】</b> Those who have carried out procedures for personal rehabilitation and have confirmed immunity		