

Notice of Remaining Repayment Amount for Special Loans for **Emergency Retail Fund**

The remaining repayment amount of the captioned loans is as follows:

Particulars:

Status of Loans / Amount to be Repaid (Remaining Amount of Repayment)

Fund Name	<< Name of Special Loan >>	Loan Code	<< Fund Code >> << Loan Code >>	
Name of Borrower	<< Borrower's Family Name >> << Borrower's First Name >>			
Repayment Period	From < <mm dd,="" yyyy="">> to <<mm dd,="" yyyy="">> << Number of Repayments >> installments</mm></mm>			
Loan Amount	<< X00,000 >> Yen			
Repaid Amount	<< X00,000 >> Yen			
Remaining Amount of Repayment	<< X00,000 >> Yen			
Amounts in Arrears of Remaining Amount of Repayment	<< X00,000 >> Yen			

Information as of May 31, 2023. Some data related to repayment may not be reflected.

<< Transfer Account >>

Name of Financial Institution	<< Name of Financial Institution >>	Branch Name	<< Branch Name >>
Type of Deposit	<< Type of Deposit >>	Account Holder	<< Account Holder >>
Account Number	<< Account Number >>	Transfer (Withdrawal) Date	Please see the reverse side

If you have not registered for an account transfer, you need to go through the procedures. Please contact our council (at Tel: 058-201-2100).

Matters to be Strictly Adhered, Etc.

- 1. Loans must be used in accordance with the plan in place at the
- 2. Repayment amount (principal and interest) must be paid by the due date.
- 3. Borrower must immediately notify us of any of the following events:
 - (1) When there is a change of address, etc.
 - (2) When there is a significant change in the situation of the household
 - (3) When the borrower receives public assistance
 - (4) When the borrower dies
 - (5) Other matters determined by the Gifu Prefectural Council of Social Welfare

- 4. If any one of the following applies, you may be asked to repay all or a part of the loan in a lump sum.
 - (1) When a loan is diverted to any other purpose
 - (2) When a false application or other fraudulent means is used to obtain a loan
 - (3) When you intentionally fail to repay a loan
- 5. If the loan is not repaid by the due date, interest on the delinquent principal will be charged at 3.0% per annum.
- * Delinquent interest on loans until the end of March 2020 is 5.0%

About Repayment

The loan will be repaid by account transfer (debit from the registered account). Please check your balance so that there is no shortfall on the transfer date.

Financial Institution	Transfer Date	Fees (to be borne by the borrower) * It will be added to the monthly repayment amount.
Juroku Bank	25th day	10 yen per transfer
Ogaki Kyoritsu Bank	25th day	10 yen per transfer
Gifu Shinkin Bank	25th day	10 yen per transfer
Ogaki Seino Shinkin Bank	25th day	10 yen per transfer
Seki Shinkin Bank	25th day	10 yen per transfer
Hachiman Shinkin Bank	25th day	10 yen per transfer
Tono Shinkin Bank	25th day	10 yen per transfer
Takayama Shinkin Bank	25th day	10 yen per transfer
Japan Post Bank	25th day	10 yen per transfer
Financial institutions other than the foregoing	23th day	150 yen per transfer

^{*}If the financial institution is closed, the transfer will be made on the next business day.

In the following cases:	Information	
If you want to change the registered account	The registration process must be completed again. We will guide you through the necessary documents for the procedures, so please contact our council (at Tel: 058-201-2100).	
If any transfer was not possible due to insufficient balance	If any transfer fails due to insufficient balance, incorrectly registered account or other reasons, a payment handling slip will be mailed to you. Please follow the instructions on the payment handling slip and make repayment.	
If you want to discuss issues on the repayment	Please contact the municipal council of social welfare where you applied for the loan or our council (at Tel: 058-201-2100). We would like to hear about your current living and income/work situation. Those who are having difficulty repaying their loans due to the following circumstances may be eligible to apply for a deferment (delaying repayment). • those who were damaged by an earthquake, fire, etc. • those who are ill and unable to work • those who are out of work • those who have received a deferment of repayment on other loans	