

\*This document is provided based on the information as of October 31, 2023.

To: Gifu Prefectural Council of Social Welfare, a social welfare corporation  
Livelihood Support Department, Fund Loan Section

Special Loans for Emergency Retail Fund Due to Impact of New Coronavirus Infectious Disease  
Notification of Repayment

We hereby inform you as follows, in connection with the commencement of redemption (repayment) of the Special Loans for Emergency Retail Fund Due to Impact of New Coronavirus Infection having been loaned by our council.

**This is an important notice, so please be sure to check it.**

Particulars:

1. Documents (enclosures herein) sent to you this time

\* Since the form is prepared for each fund from which the loan was taken, you will receive multiple envelopes if multiple types of loans have been taken out.

Table with 4 rows detailing documents: (1) Notice Concerning Special Loans..., (2) Guidance on repayment exemption..., (3) Guidance on repayment exemption..., (4) Notification of change of name/address.

2. Contact Information

Fund Loan Section, Livelihood Support Department, Gifu Prefectural Council of Social Welfare  
[Contact Number] 058 - 201 - 2100  
[Reception Time] Weekdays 9:00 a.m. to 5:00 p.m.

Information on our website



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Information on our LINE page



Notice of Commencement of Repayment of Loans under Special Loans for Emergency Retail Fund, Etc.

This is to inform you that repayment of the captioned loan will commence as follows.

Particulars:

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

Table with 4 rows: Fund Name, Borrower's Name, Loan Amount, Remaining Amount to be Repaid.

\*Redemption of the re-lending portion of the Special Loans for General Support Fund will begin in January 2025.

Repayment Period, Etc.

Table with 3 rows: Repayment Period, Number of Repayments, Amount of repayment per one time.

Redemption method ... Repayment by account transfer

If you have not registered your account transfer, you need to take necessary procedures. Please contact us by telephone at 058-201-2100.

<Transfer Account>

Table with 4 rows: Name of Financial Institution, Type of Deposit, Account Number, Branch Name, Account Holder, Withdrawal Day.

Matters to be Strictly Adhered, Etc.

- 1. Loans must be used in accordance with the plan in place at the time of application. Repayment amount (principal and interest) must be paid by the due date.
2. Borrower must immediately notify us of any of the following events:
3. If any one of the following applies, you may be asked to repay all or a part of the loan in a lump sum.
4. If the loan is not repaid by the due date, interest on the delinquent principal will be charged at 3.0% per annum.

Contact information for this matter

[Telephone Number/Contact Number] 058 - 201 - 2100  
[Hours for Acceptance/Reception Time] Weekdays 9:00 a.m. to 5:00 p.m.

[Note]


- Documents are not accepted in person. Please do not bring the documents with you to complete the procedure.
- For further information on this matter, please contact the above telephone number.
- We cannot return documents that have been submitted once. Thank you for your understanding.
- It may take about one month from the time of application to receive the result of approval or disapproval of the exemption.

## 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 From April 2024, it will be <u>165</u> 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	<p>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.</p> <p>Those who are having difficulty repaying their loans due to the following circumstances may be eligible to apply for a deferment (delaying repayment).</p> <ul style="list-style-type: none"> <li>· those who were damaged by an earthquake, fire, etc.</li> <li>· those who are ill and unable to work</li> <li>· those who are out of work</li> <li>· those who have received a deferment of repayment on other loans</li> </ul> <div style="text-align: right;"> <p>Leaflets explaining concessions on repayment</p>  </div>