

Important notes on the Emergency Special Case Small

Notice regarding the Livelihood Welfare Fund

(About the granting of loans)

- 1 Pending the approval of the loan application by the appropriate council and the signing and delivery of the promissory note by the borrower, the approved loan amount will be transferred to the account of a financial institution specified by the borrower.

(About registration to the management system and results of the credit check)

- 2 If the borrower moves to another prefecture, the borrower's loan information will be registered to the National Council of Social Welfare's management system.
Additionally, when the prefectural Council of Social Welfare inquires about credit information related to the life welfare fund, we will provide relevant information as is necessary, such as the remaining balance of the loan.

(About notification to the district welfare officer)

- 3 We may notify the results of the loan application to the local welfare officers who are conducting consultation support activities in the area where the applicant resides.

(About overdue interest)

- 4 If the loan amount is not repaid by the last day of the repayment period, an overdue interest rate of 3.0% per annum will be collected on the remaining principal balance after the repayment period.

(About written reminders)

- 5 If the full redemption has not been made by the final redemption deadline, the council or municipal council for social welfare will remind the borrower.
In addition, if delinquency continues, this council or the municipal council for social welfare may conduct interviews and investigations regarding the status of household income.

(About the relief system)

- 6 If the chairman of the council finds that the payment cannot be made due to a natural disaster or other unavoidable circumstances occurring after submission of the borrower's application, the repayment of the loan may be suspended or exempted.

(About jurisdiction)

- 7 If a lawsuit is filed between the borrower and this council, the court having jurisdiction will be based on the location of this council.

- 8 Complaints relating to the use of the Livelihood Welfare Fund

In order to respond to borrowers' complaints regarding the Livelihood Welfare Fund, we have established a complaint reception desk in each prefecture.

- (1) Aichi Prefectural Social Welfare Council complaint reception desk:

-Aichi Prefectural Social Welfare Council General Affairs Department, telephone 052 (212) 5500

- (2) Welfare service management optimization committee

If you are unable to resolve a problem by consulting with the Aichi Prefectural Social Welfare Council, you can file a complaint to the Welfare Service Management Optimization Committee:

-Welfare Service Management Optimization Committee, telephone 052 (212) 5515

Matters requiring strict compliance during loan period

The purpose of this system is to "promote financial independence, promote motivation for living, promote home-based welfare and social participation, and provide a stable life by lending funds to provide financial assistance.", The borrower must strictly adhere to the following items (items stipulated in Livelihood Welfare Fund loan system summary, guidelines, etc.)

1. The loan amount must be repaid by the repayment date specified in the promissory note submitted by the borrower.
2. The council requires immediate notification regarding any of the following matters.
 - (1) Change of borrower's address.
 - (2) Change of borrower's name or surname.
 - (3) In the case of the borrower's death, or if the borrower's whereabouts are unknown.
 - (4) When the borrower is affected by a natural disaster, fire, or other serious disaster.
3. In any of the following cases, the loan may be requested to be returned in whole or in part, or the loan may be cancelled.
 - (1) Funds are misappropriated by the borrower and used in way that has not been approved
 - (2) False information was included in the application, or the loan was acquired by other unauthorized means
 - (3) The borrower deliberately neglected to repay the loan amount
 - (4) When there is no prospect of the borrower achieving the claimed purpose of the loan

I have acknowledged all the above matters.

Date (year/month/day)

Borrower

**Address
Name**

Signature _____ 印

* These funds are a loan and must be repaid.

* The original copy of this document should be submitted to this council, and the loan applicant should keep the duplicate copy.