

How to Claim Your Pension Refund

Step 1 - The Form

You will need the 'Claim Form for the Lump-Sum Withdrawal Payment [For National Pension and Employees' Pension Insurance]' (脱退一時金裁定請求書) which will be passed out at today's meeting. Copies can also be obtained from the Social Insurance Office (社会保険事務所), the National Pension Section of the municipal office near you, or on the Internet at <http://www.sia.go.jp/e/lw.html> or <http://www.gunmajet.net> The form should be fairly self explanatory.

Step 2 - Filling in the Form

After arriving in your home country, fill in the form with your personal information (name, address, date of birth etc). You will have to designate a bank account for the lump sum withdrawal payment to be paid into. The bank account must be an account in your home country and it must be in your name. Your bank must then stamp the form to prove that the account number and details are correct. If this is not possible, the applicant must attach some documents that verify the bank's name, branch name and address, and account number. Something like a statement would probably be appropriate.

***For Item 5** ("Claimant's Pension Handbook Data") on the form, you only need to fill out the "Basic Pension Number". This number can be found in your blue pension book.

Items which must also be sent with the application include:

1. Blue Pension Book (Make a copy of the information page for safe keeping)
2. Photocopy of your passport, (the page that shows your name, date of birth, nationality and signature and also the page that shows your date of departure from Japan.)
3. A document (copy of bank book or a bank statement) verifying the name of your home country bank, branch office, branch address, your account number and the account name.

JETs should send the completed application form along with the necessary attachments to the Social Insurance Operation Centre, the address of which is printed on the form and below:

Social Insurance Operation Centre

Takaido Nishi 3-5-24

Suginami-ku

Tokyo 168-8505

NOTE: You must apply for the pension refund within 2 years after leaving Japan.

The amount of the lump sum remitted to your account will be calculated at the currency exchange rate on the date of the transaction.

Getting Back the 20% TAX that was Charged on Your Pension Refund Payment

The pension refund is subject to a 20% income tax. All JETs, regardless if they pay Japanese taxes or not, are subject to this taxation. However, this income tax can be recovered. In order to get the tax refund, you must do the following:

1. **Designate a Person to File Your Paperwork**

Before leaving Japan, ask a friend or coworker **that you trust** to become your tax representative. Once you have found someone, fill in a copy of the 'Declaration Naming a Person to Administer the Taxpayer's Tax Affairs (for use by foreigners)' (納税管理人の届出書「外国人用」) and submit it to your local tax office (in the jurisdiction where your residence is located). This form is available at the meeting today or you can get one from your local tax office or on <http://www.gunmajet.net>

2. **File for the Pension Refund**

After leaving Japan, file for the pension refund. When you receive payment, you will be sent a 'Notice of the Lump-Sum Withdrawal Payment (支給決定通知書)'. Make a copy of this form to keep for yourself and send **the original** to your tax representative in Japan.

3. **Have your Tax Representative File for the Tax Refund**

Your tax representative will have to go to the tax office that you were registered with and file a tax refund form (確定申告書) for you. At the time of filing, your tax representative will have to specify a bank account in Japan for the refund to be deposited into (ie. their account). Once the refund comes through (usually takes a quite a long time), your tax representative can then forward the money to you via international money transfer etc.

4. Applications for the tax refund must be made **within 5 years after leaving Japan.**

5. Be sure to get the contact details (e-mail address, phone number) of not only the person you have designated to file your paperwork, but also of their school or place of employment. Depending on how long you take to file for the tax refund, the person you designate to do it may change jobs in the April personnel shuffle. Contacting the school or place of employment may be necessary to confirm where they have been moved to.