

## 5. Rent Payment

### It is convenient to use automatic payment using direct transfers from banks designated by UR.

Payment of rent and an Administration Fee for Common Areas is a basic part of living in a apartment complex.

Automatic payment using direct transfers from banks designated by UR is convenient. If you fail to make payment by the due date, you may have your rental housing contract canceled, or you may not be able to apply for a "change of apartment" or "transfer of lease" even if you need in the future.

If you have any questions about payment of rent and charges, please inquire at the appropriate Residence Center or other management facilities.

#### (1) Payment Date

This is indicated on your rental contract. Please ensure that you complete payment by the payment due date.

#### (2) Payment Method

##### ◆ Applying for Bank Transfer ◆

We ask that you pay the rent and administration fee (including additional rental deposits and other fees if you are using deposit installment payment or rent discount) by direct bank transfer, as outlined in the rental contract. If you have not applied for a direct bank transfer, please do so promptly at a nearby UR-approved financial institution (Refer to page 20). Application methods are as follows.

##### Applying at Banks or Credit Associations

Please apply by bringing the following 4 items to UR-approved bank.

- ① **Request for Direct Bank Transfer of Rent Payment**  
(Please fill out as appropriate.)
- ② **Contract Conclusion Rent Payment Receipt**  
(Bank transfer form or receipt for payment of deposit or rent at contract conclusion.)
- ③ **Savings Passbook**  
(If you do not have a savings account, you will need to open one.)
- ④ **Your bank registered seal**

##### Applying at Post Offices (Japan Post Bank)

Please apply by bringing the following 3 items to a local Post Office.

- ① **Application for Automatic Rent Payment**  
(Provided at your local Residence Center or other management facilities or Administration Service Office. Please fill out as appropriate. Please take extra care, as the Post Office does not normally check for omissions.)
- ② **Savings Passbook**
- ③ **Your Post Office seal**

As a basic rule, direct payments commence from the month after application. The cut-off point for the month depends on the institution (for banks it is usually near the end of the month: for post offices [Japan post bank] it is usually near the middle of the month) so the application may get carried over into the next month depending on the application date.

(The first month for the bank transfer will be notified with a postcard.)

In addition, if you apply for Ponta with UR through the Ponta with UR website (<http://ponta-ur.jp/>) for your bank account transfer, you will receive 1 Ponta point for every 500 yen worth of rent, so it is recommended that you take advantage of this bargain.

You can collect Ponta points just by paying your monthly rent through this program!



#### ◆ Transferable Dates and Steps to Delinquency ◆

- ① We will withdraw the rent on the date of payment of each month (if the date of payment is a bank holiday, we will withdraw on the next business day. If the date is March 31 and non-business day, we will withdraw on one business day before the date of payment).
- ② If we can not withdraw the rent pursuant to the above paragraph, we will withdraw the rent on the predetermined date by UR.
- ③ In cases where we can not withdraw the rent pursuant to the above paragraph, UR will send you the bill for the rent and others. Please be requested to transfer and pay the charged amount on the bill by your mode of payment within by the due date to the UR-designated bank account. (Please note that money transfers are not available at the tellers of smaller local post offices.)



**Note that if rent payment is delayed, you will be subject to interest of 14.56% per annum (per 365 days) on arrears.**

#### Calculation of Interest on Arrears

$\text{Rent} \times 0.1456 \times \text{Days in Arrears} \div 365$  (rounded down to the nearest 10 yen)

※ Calculation of days in arrears is from the day after the payment due date.

#### ◆ Changing Institution for Transfer ◆

Procedures to follow when changing the institution you use to make bank transfer payments are as follows:

- ① Changing from bank A to bank B
  - No procedures required at Bank A.
  - Bank B Submit a new "Application for Bank Transfer."

- ② Changing from bank A to a Post Office [Japan post bank]
  - No procedures required at Bank A.
  - Post Office Submit a new "Application for Automatic Payment."
- ③ Changing from a Post Office [Japan post bank] to bank B
  - No Post Office procedures necessary.
  - Bank B Submit a new "Application for Bank Transfer."

After changing your transfer method, you shall send a notification that transfer from the newly specified account has started. Until you receive this notification, funds will be withdrawn from the previous account.

Additionally, applications for bank transfer forms are supplied at banks (excluding Post Offices), local Administration Service Offices, and Residence Center or other management facilities.

### (3) If Payment is Late

If there is a delay in rent payment for over three months or a continuation of frequent delays that are less than three months, UR will terminate the rent agreement and immediately vacate the apartment.

However, should you refuse to vacate the apartment, then you will be considered to be occupying the apartment illegally, and will have to pay 1.5 times the rent of the apartment in compensation for the period from which you are required to leave, until you actually vacate the apartment.

In this event, UR shall then take legal action in order to affect your vacation of the apartment, and repayment of arrears.

To ensure that this does not happen, please confirm that your account balance is sufficient to cover rent payment on the due date, and if that amount is insufficient, please deposit sufficient funds to cover it by the day before the payment due date.

### (4) Common Area Charges

Every month, you are required to pay a common areas charge with your rent.

As is described in your lease agreement, the common areas charge is used to pay for interior stairway lighting and other electricity supply, sprinkler water supply, garbage disposal, maintenance and administration for water supply and other facilities, cleaning of common use areas (excludes staircases of mid-rise housing as a general rule), lawn and garden upkeep, and other charges necessary to ensure a pleasant common living environment for residents.

The common areas charge is a source of income for UR, and it is required in order to maintain a pleasant living environment for residents. Every year, UR appraises income and expenditures per apartment complex and informs residents in writing of both the previous year's income and expenditures and the expected running costs for the current year.

Additionally, UR is responsible for managing the common areas charge and will review it in the event of changes in the cost of living or similar reasons.

## List of designated financial institutions for UR (Current as of April 2022)

	Bank				Credit Association		Post Office (Japan post bank)
East Japan area	Mizuho	MUFJ	Resona	Saitama Resona	Saitamaken	Kawaguchi	All Post Offices (account transfer only, no payment over the counter.)
	Sumitomo Mitsui	Hokkaido	77	Ashikaga	Hanno	Chiba	
	Joyo	Musashino	Chiba	Chiba Kogyo	Tokyo Bay	Yokohama	
	Kiraboshi	Yokohama	Daishi Hokuetsu	Yamanashi Chuo	Kanagawa	Shonan	
	Hachijuni	Hokuriku	Shizuoka	Suruga	Kawasaki	Tokyo Higashi	
	Yamaguchi	Fukuoka	North Pacific	Sendai	AdachiSeiwa	Asahi	
	Towa	Tochigi	Tsukuba	Keiyo	Seibu	Johnan	
	Higashi-Nippon	Tokyo Star	Kanagawa	Mitsubishi UFJ Trust and Banking	Shiba	Johoku	
Mizuho Trust & Banking	Sumitomo Mitsui Trust Bank			Sugamo	Ome		
				Tama	Sawayaka		
Chubu area	Mizuho	MUFJ	Resona	Sumitomo Mitsui	Shizuoka Yaizu	Tono	
	Hokuriku	Hokkoku	Shizuoka	Suruga	Okazaki	Ichii	
	Shimizu	Ogaki Kyoritsu	Juroku	San ju San	Seto	Gifu	
	Hyakugo	Tokyo Star	Aichi	Nagoya			
	Chukyo	Mitsubishi UFJ Trust and Banking	Mizuho Trust & Banking	Sumitomo Mitsui Trust Bank			
Western Japan area	Mizuho	MUFJ	Resona	Sumitomo Mitsui	Kyoto	Kyoto Chuo	
	Hyakugo	Shiga	Kyoto	Kansai Mirai	Osaka	Hirakata	
	Senshu Ikeda	Nanto	Kiyo	Chugoku	Kita-Osaka	Kobe	
	Hiroshima	Tajima	Hyakujushi	Shizuoka	Hyogo	Amagasaki	
	Suruga	Tokyo Star	Tokushima Taisho	Minato	Nisshin	Hiroshima	
	Momiji	Mitsubishi UFJ Trust and Banking	Mizuho Trust & Banking	Sumitomo Mitsui Trust Bank			
Kyushu area	Mizuho	MUFJ	Sumitomo Mitsui	Suruga	Fukuoka	Fukuoka-Hibiki	
	Yamaguchi (Kita-Kyushu)	Fukuoka	Saga	Juhachi Shinwa	Onga		
	Higo	Miyazaki	Kagoshima	Nishi-Nippon City			
	Tokyo Star	Fukuoka Chuo	Minami Nippon				