

18. July. 2023

Dear International Students Using the Joint Guarantor System,

About the termination of the joint guarantor system called “Institutional Guaranty System for International students to Rent Apartments” (Kanazawa University Guarantor System)

Kanazawa University has been the guarantor of private apartments, in case where international students cannot find a joint guarantor by themselves under certain conditions that the students complete the payment of the “Comprehensive Renter’s Insurance for Foreign Students Studying in Japan” when the students sign the apartment contract. It is called “Kanazawa University Guarantor System.”

However, in recent years, the number of apartments offered to international students has increased, and it is now possible to sign a rental contract by paying a guarantee fee to a private guarantee company instead of setting up a joint guarantor. The housing support services for foreigners are improving with Multilingual language support and translation services available.

On the other hand, as the number of international students increases, in order for everyone to live a university life in Japan with peace of mind, the university is required to respond appropriately and support the diversifying and complicating needs of international students with limited management resources.

With that said, Kanazawa University has decided to terminate the Kanazawa University Guarantor System in order to improve services for international students.

Due to this change, please pay attention to the following points and be careful not to leave any omissions in the procedures.

#### 1.The handling of procedures until the end of October 2023

If you are enrolled in JEES International Student Housing Comprehensive Renter’s Insurance, and already have received the explanation of important matters regarding the property, and have submitted the necessary documents to your student affairs section, we will accept the application of the Kanazawa University Guarantor System for your enrollment period.

#### 2.The handling of procedures after November 1, 2023

You will not be able to use the Kanazawa University Guarantor System.

As a transitional measure, even after November 1, 2023, if you continue to use the Kanazawa University Guarantor System before the end of October 2023, and to live in your current apartment, we will accept your renewal of the Kanazawa University Guarantor System. However, from the perspective of avoiding compensation risks, we recommend using a guarantee system handled by a real estate agent.

3. The landlords and the real estate agents work with different guarantee companies, so please make a contract with the guarantee system specified by the landlord or the real estate agent.

(Outline of Credit Guarantee: This is just a guide)

Guarantee charge

- Initial guarantee fee (Guarantee consignment fee for the first year) From 20,000 yen (30% ~ 50% of rent)
- Renewal fee (Guarantee consignment fee per year after the second year) From 10,000 yen ~

Warranty details

The guarantor company guarantees the following to the management company and the landlord. (It does not mean that you are allowed to be late in paying the rent and leave your belongings, such as oversized garbage, behind due to payment of the guarantee fee.)

- Monthly delinquent rent (Guarantee in the case that rent, etc. becomes stagnant)
- Remaining things removal/storage cost (Disposal and storage costs of the contractor's belongings left after moving out)
- Litigation costs

※1 Fire insurance (including renter liability insurance) and personal liability insurance are not included in the guarantee, so it is mandatory to purchase them separately from the credit guarantee.

※2 The following is a comparison of the Kanazawa University Guarantor System and the private guarantee service. (Rough guide)

|                     | Kanazawa University Guarantor System                                                                                | Private guarantee service                                                                                                                                                                                                                               |
|---------------------|---------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Guarantee fee       | 1 year:¥4,000<br>2 year:¥8,000                                                                                      | 1year : about ¥10,000~¥20,000 (Depending on the guarantee service company, property rent, etc.)                                                                                                                                                         |
| Compensation amount | ① Monthly delinquent rent for 2 months<br>② Restoration ¥100,000<br>③ The total amount of ① and ② is up to ¥300,000 | Guarantee limit (example)<br>Residential: 48 months of monthly rent<br>The following are covered by the warranty.<br>Monthly rent/surveillance litigation costs/remaining figurine removal/garbage disposal costs/storage costs/restoration costs, etc. |

Private guarantee service costs more, however, generally covers more coverage than the Kanazawa University Guarantor System.

This reduces the risk of liability in the event of an accident.

4. Please take caution with apartments that do not require a joint guarantor

There are some cases where apartments are continuously vacant, due to location conditions, floor plans, the surrounding environment, accident property, etc., and in order to find renters they relax the application conditions with "no guarantor is required."

Since a joint guarantor is not required, you may be charged a high cost when you move out. The rental contract becomes a problem between the students and the landlord. The University cannot be held responsible.

Please do your own research and confirm before signing any contract, not only for apartment that do not require a guarantor.

5. Teachers cannot act as a joint guarantor for international student's rental contract. Requesting the teachers to be a joint guarantor is prohibited.

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