

Notification number

Your municipal and prefectural tax amounts have been determined as shown below pursuant to Articles 41, 319-2 and 321-7-5 of the Local Tax Act. Please pay the amount for each period by the due date at a financial institution specified by Kanazawa City.

1 Municipal/ prefectural total annual tax

Municipal/ prefectural total annual tax			yen
Annual amount per payment method	Amount subtracted from salaries via special collection	<input type="text"/>	yen
	Amount subtracted from public pensions via special collection	<input type="text"/>	yen
	Amount paid via regular collection	<input type="text"/>	yen

Address as of the date of tax assessment

Please see the second sheet for the details of income, deductions and tax amounts.

2 Breakdown per payment method

(1) Regular collection

Please pay the tax using the payment slips or via bank transfer.

Term	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Due date	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Amount to pay	<input type="text"/>	yen	<input type="text"/>	yen

The tax for income from dividends or the transfer of shares is included.

Account information

Bank name	<input type="text"/>	Account type	<input type="text"/>
Account holder	<input type="text"/>	Account No.	<input type="text"/>
Transfer method	<input type="text"/>		

Part of the account number is displayed as asterisks for the protection of private information.

(2) Deducted from public pensions (special collection)

The tax is collected (subtracted) from public pensions by the payer at the time of pension payment.

Pension payer's name		Public pension type	
Pension payer's enterprise identification number			
Provisional special collection	Collection month	<input type="text"/>	<input type="text"/>
	Amount to be subtracted	<input type="text"/>	yen
	Special collection amount	<input type="text"/>	yen
Special collection	Amount to be reimbursed or appropriated	<input type="text"/>	yen
	Collection month	<input type="text"/>	<input type="text"/>
	Special collection amount	<input type="text"/>	yen

See the description at the top-right of the second sheet (reverse side) regarding reimbursement and appropriation.

If you fall under the category of special collection from public pensions this fiscal year, and your pensions will continue to be paid next year, your tax will be deducted from your public pensions by the pension payer, pursuant to Article 321-7-8 of the Local Tax Act.

Provisional special collection	Collection month	<input type="text"/>	<input type="text"/>
	Special collection amount	<input type="text"/>	yen

(3) Deducted from salaries (special collection)

The tax is collected (subtracted) from salaries by the payer at the time of salary payment.

For the breakdown, please refer to the special collection amount notification sent to the taxpayer.

Description of FY2022 Municipal/ Prefectural Taxes

3 Cause for taxation

This tax applies to persons who live on or own land, houses or buildings in Kanazawa City as of January 1, 2022, and is based on the income of FY2021 (for previous years, as of January 1 of the corresponding year, based on the previous year's income) pursuant to Articles 294 and 24 of the Local Tax Act, Article 18 of the Kanazawa City Tax Imposition and Collection Ordinance and Article 39 of the Ishikawa Prefecture Tax Imposition and Collection Ordinance.

4 Motions for complaint and the filing of appeals

If you have a complaint about the content of this notification, you may make a request for an examination to the Mayor of Kanazawa within three months of the day after receipt of the notification.

You may file an appeal for cancellation of the ruling with Kanazawa City as the defendant (represented by the Mayor) within six months of the day after receipt of the notification of the decision on your claim for examination (referred to above). In general, you may file the above appeal only after a decision on your claim has been made. However, you can file an appeal before the decision on your claim is made in any of the following cases:

- ① A decision on your claim has not been made within three months of the day after your claim was made.
- ② Emergency proceedings are required to avoid significant damage arising from the ruling, the execution of the ruling or the continuance of proceedings.
- ③ There is a justifiable reason for not making a decision with regard to your claim.

5 Late-payment charge

When a tax payment is overdue, a late-payment charge will be imposed (rounded down to the nearest 1,000 yen, or if the tax amount is less than 2,000 yen, rounded down to 0) at an annual rate of 14.6% (7.3% during the one month after the due date).

However, if the total of the rate announced pursuant to Article 93-2 of the Special Taxation Measures Law plus 1% (referred to as the "late-payment charge special standard rate" hereafter) is lower than 7.3%, the rates for the year (referred to as "late-payment charge special standard rate year") are changed as follows:

- 1) For the annual rate of 14.6%, 7.3% is added to the late-payment charge special standard rate
- 2) For the annual rate of 7.3%, 1% is added to the late-payment charge special standard rate (Maximum of 7.3%, even if the total rate is higher than 7.3%)

6 Reminders

If a tax payment is overdue, a reminder is issued within 20 days of the due date.

7 Disposition of delinquency

If a tax payment is not completed within 10 days of the date on which the reminder is issued, a disposition of delinquency may be executed.

8 Due date

1st term	June 10 ~30, 2022
2nd term	August 1 ~31, 2022
3rd term	October 1 ~31, 2022
4th term	January 1 ~31, 2023

If the due date falls upon a Saturday, Sunday or national holiday, it will be postponed to the next day.

9 Exemption

If it is difficult to pay municipal and prefectural taxes due to a natural disaster or financial difficulties, the taxes may be exempted subject to approval via application before the due date.

10 Income deductions

Item	Deduction amount	Item	Deduction amount
Social insurance premium	Total insurance premiums	Widow	260,000 yen
Small enterprise mutual relief, etc.	Total reserve	Single parent	300,000 yen
Life insurance premium (including private pensions and nursing care insurance premiums)	Contract before December 31, 2011: Life insurance/ private pension insurance premiums: ① 15,000 yen or lower - full premium ② 15,001-40,000 yen - x1/2+7,500 yen ③ 40,001-70,000 yen - x1/4+17,500 yen ④ 70,000 yen or more - 35,000 yen Total amount if both insurances are included	Working Student	260,000 yen
		Disabled	Standard: 260,000 yen Special: 300,000 yen Special, living together: 530,000 yen
	Contract from January 1, 2012: Life insurance/ private pension insurance / nursing care insurance premiums: ① 12,000 or less: full premium ② 12,001 - 32,000 yen x1/2+6,000 yen ③ 32,001 - 56,000 yen x1/4+14,000 yen ④ 56,001 or more: 28,000 yen (same for all persons) Total amount if multiple insurances are included; however, a maximum of 70,000 yen is deducted even if the total amount is higher than 70,000 yen	Spouse	Dependent on the taxpayer's income General: Max. 330,000 yen Elderly: Max. 380,000 yen
		Special spouse	Dependent on the taxpayer's and spouse's incomes Max. 330,000 yen
Earthquake insurance premium	When there are insurance contracts of both new and former categories ① Insurance premiums of the former category of 42,000 yen or less: total deduction amount for insurance contracts of the former and new categories; however, a maximum of 28,000 yen is deducted even if the total amount is higher than 28,000 yen ② Insurance premiums of the former category of 42,001 yen or more: deduction amount for insurance premiums of the former category	Dependents	General: 330,000 yen Specified: 450,000 yen Elderly: 380,000 yen
		Elderly parent living together, etc.	450,000 yen
		Basic	Dependent on the taxpayer's income Max. 430,000 yen
Casualty losses	Loss - amount covered by insurance = A Either [A - total net income x 10%] or [loss due to disaster - 50,000 yen], whichever is higher	*The deduction amounts and calculation formulas are different for the municipal/ prefectural taxes and national income tax. (Items other than for social insurance premium, small enterprise mutual relief etc., casualty losses and medical expenses)	
Medical expense	① minus ② (Max. 2 million yen) ① Amount paid - amount covered by insurance ② Either [total net income x 5%] or [100,000 yen], whichever is lower * If you select the self-medication tax system: ① - 12,000 yen (Max. 88,000 yen)		

11 Tax rate

(1) Even rate

Total income greater than the specified amount:	Municipal tax	Prefectural tax
Same for all persons	3,500 yen	2,000 yen

*500 yen from the per-capita even-rate levy of prefectural tax is used for the preservation of Ishikawa forests as the forest preservation tax.

(2) Comprehensive taxation income-based levy

Amount of tax base	Municipal tax	Prefectural tax
Same for all persons	6%	4%

(3) Separate taxation income-based levy

Category	Municipal tax		Prefectural tax	
	General	Specified	General	Specified
Long-term transfer income	Same for all persons		3%	2%
	Amount up to 20 million yen		2.4%	1.6%
	Amount exceeding 20 million yen		3%	2%
	Relieved		2.4%	1.6%
Short-term transfer income	Amount up to 60 million yen		2.4%	1.6%
	Amount exceeding 60 million yen		3%	2%
Share transfer income, etc.	General:		5.4%	3.6%
	Relieved:		3%	2%
Dividends from listed shares etc.	General shares, etc.		3%	2%
	Listed shares, etc.		3%	2%
Other income related to future trading, etc.			3%	2%
Forestry income			6%	4%

12 Tax deductions

(1) Adjustment deduction

If the taxpayer's total income is 25 million yen or lower, the following amount is deducted from the income-based levy according to the category.

Total taxable income (*) of 2 million yen or less:

5% (municipal tax: 3%, prefectural tax: 2%) of ① or ②, whichever is lower, is deducted from the income-based levy.

① If any of the deductions in the table shown below is applicable: total deduction amount

② Total taxable income (*)

Total taxable income (*) of more than 2 million yen:

5% (municipal tax: 3%, prefectural tax: 2%) of [①-②] (50,000 yen if the amount is less than 50,000 yen) is deducted from the income-based levy.

① If any of the deductions in the table shown below is applicable: total deduction amount

② Total taxable income (*) - 2 million yen

*Total taxable income refers to the total of taxable net income, retirement income and forestry income after deductions.

Deduction type	Amount	Deduction type	Amount	Deduction type	Amount
Single parent	Father: 10,000 yen	Widow	10,000 yen	General:	50,000 yen
	Mother: 50,000 yen		Working Student		10,000 yen
Disabled	Standard: 10,000 yen	Spouse	General:	Dependents	Elderly:
	Special: 100,000 yen				
	Special, living together: 220,000 yen	Special spouse	Max. 50,000 yen	Base	50,000 yen

(2) Deduction from dividends

Type	Total taxable income, etc.		Amount up to 10 million yen		Amount exceeding 10 million yen	
	Dividends, etc.	Securities investment trust other than those in foreign currency	Municipal tax	Prefectural tax	Municipal tax	Prefectural tax
Private placement security, investment trust, etc.	Securities investment trust other than those in foreign currency		1.6%	1.2%	0.8%	0.6%
	Securities investment trust in foreign currency		0.8%	0.6%	0.4%	0.3%

(3) Housing loan special deduction

If the housing loan special deduction has been applied related to occupancy during the term from 1999 to 2006 or from 2009 to 2021 (or 2022 if Article 61 of the Local Tax Act is applied) either following ① or ②, whichever is lower, is deducted from the income-based levy.

- ① Housing loan deductible amount which was not deducted from income tax
- ② 5% of total taxable income (maximum 97,500 yen)

*If you moved into the housing after April 2014 and the consumption tax rate was 8% or 10%: 7% of total taxable income (Max. 136,500 yen)

Deduction rate	Municipal tax	Prefectural tax
	3 / 5	2 / 5

(4) Donation deduction

For donation to the following specified organizations, [① or ② (whichever is lower) - 2,000 yen] multiplied by the following rate is deducted from the income-based levy.

- Prefectures, municipalities
 - Ishikawa Prefecture Community Chest or Japan Red Cross Society Ishikawa Branch
 - Organizations specified by the ordinance of Ishikawa Prefecture or Kanazawa City
- ① Donation amount
 - ② Gross Income, etc. x30%

Deduction rate	Municipal tax	Prefectural tax
	6%	4%

*The special deduction is also applied to donations to prefectures and municipalities specified by the Minister of Internal Affairs and Communications (Max. 20% of income-based levy).

(5) Foreign tax deduction

For income obtained in foreign countries, when the income tax is paid to the countries, it shall be deducted from the income-based levy by a certain method.

(6) Deduction of income-based levy for income from dividends or the transfer of listed shares

When resident tax is collected via special collection from the income from dividends or the transfer of listed shares, it is included in the taxable base of the per income levy and the tax collected via special collection shall be deducted from the per income levy. When there is an amount that was not deducted, it shall be refunded or appropriated.

Deduction rate	Municipal tax	Prefectural tax
	3 / 5	2 / 5

See the description at the top-right of the second sheet (reverse side) regarding reimbursement and appropriation.

Notification number

Tax calculation

Municipal and prefectural taxes are calculated based on income from the previous year; however a special formula may be used when there is separate taxable income.

$$\begin{aligned}
 & \text{Income-based levy (rounded down to nearest 100 yen)} \\
 & \text{Amount of tax base (rounded down to nearest 1,000 yen)} \\
 & \left(\begin{array}{l} \text{Total income} \\ \text{(Separate taxation income)} \end{array} - \begin{array}{l} \text{Total} \\ \text{deduction} \end{array} \right) \times \begin{array}{l} \text{Municipal tax rate} - \text{Tax reduction} \\ \text{Prefectural tax rate} - \text{Tax reduction} \end{array} + \begin{array}{l} \text{Municipal tax even-rate} \\ \text{per-capita levy} \\ \text{Prefectural tax even-rate} \\ \text{per-capita levy} \end{array} = \begin{array}{l} \text{Total annual} \\ \text{tax amount} \\ \text{(Total of municipal} \\ \text{and prefectural taxes)} \end{array}
 \end{aligned}$$

13 Income/ deduction breakdown

Gross income/ net income/ special deduction/ loss carried forward, etc. (yen)											

Income deduction (yen)											

Deduction breakdown											
Dependent category											
Spouse General	Spouse Elderly	Specified	Elderly parent living together, etc.	Elderly	Younger than 16 years old	Other	Heavily disabled living together	Heavily disabled	Other disabled		
Taxpayer category											
Minor	Heavily disabled	Other disabled	Widow	Special widow	Widower	Working student	Single parent				

For deductions, see 10 on the left side of the first sheet (reverse side).

14 Tax breakdown

Category	Amount of tax base (yen)	Municipal tax (yen)	Prefectural tax (yen)
* Even-rate per-capita levy *			
Total amount			

For tax rates and deductions, see 11 and 12 on the right side of the first sheet (reverse side).

15 Income-based levy for income from dividends or the transfer of shares

Deduction from income-based levy for income from dividends or the transfer of shares, which was not deducted from the income-based levy	(yen)
Total annual income-based levy for income from dividends or the transfer of shares	(yen)

Inquiries

○ About your tax

Municipal Tax Section

TEL 076-220-2161~2163 • 2166

FAX 076-220-2154

See the Kanazawa City official website for the details of tax calculation.

https://www4.city.kanazawa.lg.jp/kurashi_tetsuzuki/zei/kojinshi_kemminzei/15376.html



○ About tax payment methods, etc.

Tax Affairs Section

TEL 076-220-2171~2173 • 2177 (About payment)

TEL 076-220-2148 (About bank transfer)

TEL 076-220-2149 (About the tax payment association)

TEL 076-220-2175 (About reimbursement and other matters)

FAX 076-220-2154

When inquiring, please state your addressee number as indicated below.

Addressee number

Special collection from public pensions

No additional tax is imposed if the tax payment method is changed from other method to special collection (subtraction) from public pensions.

○ Eligible persons

Persons for which both ① and ② apply

- ① Public pension recipients 65 years or older who are liable to pay municipal and prefectural taxes as of April 1, 2022
- ② Recipients of basic old age pensions, old age pensions or retirement pensions of 180,000 yen or more a year whose nursing care premiums are paid from public pensions via special collection (subtraction)

*The above persons cannot change the payment method to regular collection.

○ Tax amount to be paid

The taxes to be paid via special collection from pensions are only municipal and prefectural taxes calculated based on income from public pensions such as employees' pensions, mutual aid pensions and corporate pensions (non-taxable pensions such as bereaved family pensions and disability pensions are excluded). Municipal and prefectural taxes on other income such as salaries and business income are to be paid via special collection (subtraction) from salaries or regular collection (with payment slips or via bank transfer).

○ Payment methods

Municipal and prefectural taxes are paid directly to Kanazawa City by pension payers such as the Minister of Health, Labour and Welfare, with the pensions paid to the recipient after taxes are subtracted.

Persons starting payment via special collection from FY2022

Method	Regular collection		Special collection		
	June (1st quarter)	August (2nd quarter)	October	December	February
Tax amount	For each one-quarter of annual tax amount		For each one-sixth of annual tax amount		

*"Regular collection" refers to payment via payment slips or bank transfer; "Special collection" refers to payment via subtraction from pensions.

Persons continuing to pay via special collection from the previous year

Method	Provisional special collection			Special collection		
	April	June	August	October	December	February
Tax amount	For each one-sixth of FY2021 annual tax amount			For each one-third of the remaining amount from FY2022 annual tax amount after the provisional special collection amount is subtracted		

Change from special collection from pensions to regular collection

In the case of a relocation to another municipality after the taxation date (Jan. 1) or a change in the tax amount during the year, special collection will continue to apply under certain conditions. In the case of death, collection from pensions stops and the remaining tax needs to be paid via regular collection (via payment slips or bank transfer).

Change from special collection from salaries to regular collection

In special collection from salaries, taxes are paid (subtracted) from monthly salaries 12 times from June to May of the next year. If salaries stop due to resignation, etc., other than the cases stated below, the remaining tax needs to be paid via regular collection (via payment slips or bank transfer).

- ① When you are reemployed after resignation and apply for special collection from salaries of a new working place.
- ② When the remaining tax is paid from salaries or resignation allowances via special collection (lump-sum payment) at the time of resignation.

In the case of relocation away from Kanazawa City during the year

The FY 2022 municipal and prefectural taxes are imposed on the income of the previous year (from Jan. 1 to Dec. 31, 2021) by the municipality where you live as of Jan. 1, 2022. Therefore, even if you move to another municipality on or after Jan. 2, 2022, you must pay your taxes to Kanazawa City.

In the case of death

FY 2022 municipal and prefectural taxes are also imposed on persons who died on or after Jan. 2, 2022 and his/ her heir must pay them.

Reimbursement and appropriation

You will be notified of the reimbursement or appropriation tax amount at a later date.

However, in the case of death, the tax is reimbursed to the representative heir (for special collection from public pensions, to the representative heir or public pension payer).

Notes regarding bank transfers

○ Transfer dates

Lump-sum payment: 1st term due date

Payment in installments: each term due date

*Please confirm your bank account balance before the transfer dates. In principle, if the tax cannot be debited due to insufficient funds etc., it will be debited at the end of the next month. In the case of lump-sum payment, the 1st term amount is debited at the end of the next month, and the remaining amounts for the year are subtracted on each due date.

○ Cancellation or change of bank transfer

Please contact your bank to stop bank transfers, change the bank used for transfers, or to change the payment method (lump-sum payment or payment via installments).

○ Transfer confirmation

Payment confirmation notices for annual taxes are sent in July for lump-sum payments and in March for payment via installments. If you wish to confirm payments before these dates, please check your bank notebook.

Notices about payment slips

Payment slips are not enclosed in the case of payment via bank transfer or if no tax is imposed. Please keep receipts as proof of payment for five years. When applying for a tax payment certificate soon after payment, be sure to bring your receipt(s).

It may not be possible to pay taxes at convenience stores or via smartphone applications in the following cases (please pay at a bank):

- ① The tax for the term is more than 300,000 yen.
- ② There is no barcode.
- ③ The tax is overdue.
- ④ The barcode cannot be scanned due to damage or a scanner malfunction.

For people who belong to a tax payment association, payment slips are sent to the association described in the center of the first sheet (front side).

*Please obtain your payment slips from your association in the following cases:

- ① If you wish to pay yourself.
- ② If you will pay via bank transfer.
- ③ Withdrawal from the association.

Maximum income for exemption from even-rate and income-based levies

The even-rate levy and income-based levy are exempted depending on the number of dependents and total net income. The table shows the maximum net income for tax exemption.

Number of dependents	None	1	2	3
Even rate	420,000 yen	930,000 yen	1,250,000 yen	1,570,000 yen
Income-based rate Income-based levy	450,000 yen	1,120,000 yen	1,470,000 yen	1,820,000 yen

*If the number of dependents is four or more, for the fourth dependent onward, 320,000 yen (even-rate) and 350,000 yen (income-base) are added to the amounts for up to three dependents.

No taxes are imposed on widows, single parents, disabled persons and minors whose total income is 1,350,000 yen or less.

Guidelines regarding dependents according to the Tax Law

Taxes may be imposed on part-time workers depending on their income. If your net income after deductions exceeds 480,000 yen, you cannot be a dependent; therefore, deductions for spouses, dependents or disabled people cannot be applied (the criteria for dependents for health insurance and dependent allowances are different).

Gross income before deductions		970,000 yen or less	More than 970,000 yen, and 1,000,000 yen or less	More than 1,000,000 yen, and 1,030,000 yen or less	More than 1,030,000 yen
Municipal tax/ Prefectural tax (*Note)	Even rate	Tax-exempt	Taxpayer	Taxpayer	Taxpayer
	Income-based rate	Tax-exempt	Tax-exempt	Taxpayer	Taxpayer
Income tax (*Note)		Tax-exempt	Tax-exempt	Tax-exempt	Taxpayer
Dependent according to the Tax Law		Dependent	Dependent	Dependent	Independent

*Note: Only the basic deduction is shown in this example.