

. FINANCIAL PROVISIONS

A . NATURE OF FINANCIAL SUPPORT

JSPS provides Fellows with maintenance and other allowances which are to cover the cost of their stay and travel for the purpose of carrying out research activities in Japan.

The fellowship does not constitute employment nor is the allowance considered to be pay or remuneration. Therefore, your allowance under the fellowship is not subject to taxation. The National Tax Agency recognizes this tax-exempt status.

B . INTERNATIONAL TRANSPORTATION

Details

If your tenure is for a period of more than 12 months, JSPS will provide you with two one-way air tickets. If it is for a period of 12 months, JSPS will provide you with a round-trip air ticket. All tickets will be via the most usual, direct and economical route between the airport nearest your host institute in Japan and the international airport nearest the address on your Award Letter.

If you were already residing in Japan when your Award Letter was issued, you will only be eligible for a return (back home) air ticket.

JSPS cannot reimburse you for an air ticket that you purchase yourself nor can JSPS provide airfare in the form of a cash payment. Please note also that JSPS cannot provide you with an air ticket if you have already been offered an air ticket or airfare by another organization.

If you should continue to reside in Japan after the expiration of your fellowship term for such reasons as having accepted another fellowship in Japan or having obtained employment in Japan, you will not be eligible to receive a return air ticket.

How to Apply

You should fill out the enclosed "Air Ticket Application Form" and send it to the JSPS Fellowship Desk of the designated travel agency no later than 40 days prior to your departure.

For more detailed information on the application procedure, please refer to the enclosed instructions, "Air Ticket Application Information," from the travel agency.

C . MAINTENANCE ALLOWANCE

JSPS provides the maintenance allowance to cover living expenses and domicile costs related to your stay in Japan for the purpose of carrying out research

activities in collaboration with your host researcher.

Details

Amount of monthly allowance: ¥ 392,000

The total amount of maintenance allowance paid you during your fellowship will be ¥392,000 × the number of months of your tenure. This may not apply, however, if you shorten your fellowship.

As a rule, the maintenance allowance is paid every quarter in 3-month installments of ¥1,176,000.

Example 1: Tenure of 24 months

Date of arrival (start of fellowship): between 1-15 April 2005

Date of departure (end of fellowship): between 31 March-14 April 2007

If the fellowship ends on or after 1 April, allowance for month of April will not be paid.

Period covered	Time paid	Amount paid
April 2005 (April-June)	End of March	¥1,176,000
July 2005 (July-September)	End of June	¥1,176,000
October 2005 (October-December)	End of September	¥1,176,000
-portion omitted-	-portion omitted-	-portion omitted-
January 2007 (January-March)	End of December	¥1,176,000

When a fellow arrives in the middle of a quarter, the allowances for the remainder of the quarter will be paid in 1-month installments of ¥392,000. From the next quarter, they will be paid in 3-month installments.

Example 2: Tenure of 24 months

Date of arrival (start of fellowship): between 1-15 September 2005

Date of departure (end of fellowship): between 31 August-14 September 2007

Period covered	Time paid	Amount paid
September 2005	End of August	¥392,000
October 2005 (October-December)	End of September	¥1,176,000
-portion omitted-	-portion omitted-	-portion omitted-
April 2007 (April-June)	End of March	¥1,176,000
July 2007	End of June	¥392,000
August 2007	End of July	¥392,000

Fellows who arrive after the 15th of the month will be paid ¥196,000, half the amount of the first month's allowance. You will also receive half a month's allowance in the last month of your tenure.

Example 3: Tenure of 24 months

Date of arrival (start of fellowship): between 16-30 April 2005
 Date of departure (end of fellowship): between 15 April -29 April 2007

Period covered	Time paid	Amount paid
April 2005	End of March	¥196,000
May 2005	End of April	¥392,000
June 2005	End of May	¥392,000
July 2005 (July-September)	End of June	¥1,176,000
-portion omitted-	-portion omitted-	-portion omitted-
January 2007 (January-March)	End of December	¥1,176,000
April 2007	End of March	¥196,000

The initial allowance will be paid into the account specified in your Plan of Fellowship Commencement and Receipt of Initial Allowances (Form 1) and Notice of Bank Account (Form 3). (See II. B. 2. "Receiving Initial Allowances")

The second and subsequent installments of the maintenance allowance will be remitted into your own account specified in your Form 3. The allowance cannot be paid, however, if JSPS has not received a Notice of Fellowship Commencement (Form 2).

Allowances are paid on the last Tuesday or Friday of the previous month (or of June, September, December or March in the case of quarterly payments).

Note of caution

You are responsible for managing the funds deposited into your account. As three month's worth of allowances constitutes a considerable sum of money, you should be careful to spend it in a well-planned manner. If you should run out of money, JSPS will not entertain requests for an advance on your next allowance.

Furthermore, JSPS will reduce the amount of your maintenance allowance, or require you to return already-paid allowances, if you cut short your tenure or take a prolonged leave of absence. If you should decide to resign your fellowship or to travel abroad during your tenure, please notify JSPS as soon as possible so as avoid troublesome reimbursement processing..

D . SETTLING-IN ALLOWANCE

If you are residing in a country other than Japan when your Award Letter is issued, You will receive this allowance to facilitate the start of your research and life in Japan (e.g., shipping your belongings and arranging your accommodations). This allowance is fixed and is not affected by the number of accompanying dependents or length of stay.

Method of Receipt

This allowance is made in a single payment in the amount of ¥200,000. JSPS pays you the settling-in allowance along with your first monthly

maintenance allowance. If you were already residing in Japan when your Award Letter was issued; you are not eligible for this allowance.

E . DOMESTIC RESEARCH TRAVEL ALLOWANCE

The domestic research travel allowance is provided to cover the cost of your domestic research trip expenses. When upon your arrival or departure from Japan you need to travel between the nearest airport and your host institution, please use this allowance to cover the cost of that domestic travel.

Fellows should keep a record of travel made using the domestic research travel allowance, including dates, destinations and purposes, and retain receipts for each expense item. With this documentation, please keep your host informed of how you use the allowance in carrying out your joint project.

Method of Receipt

The domestic research travel allowance is made in a single payment. If the term of your tenure is 12 or more months, the payment will be ¥58,500. If it is 18 or more months, the payment will be ¥117,000. If you should shorten your fellowship period, you may be required to reimburse JSPS for this allowance.

JSPS pays you this allowance along with your first monthly maintenance allowance.

F . INSURANCE

Under the Overseas Travel Accident Insurance Policy in force between JSPS and the designated insurance company, all JSPS fellows are insured collectively during their fellowship tenures in Japan, and are eligible to receive accident and sickness benefits under the policy. Details concerning the policy can be found in the enclosed insurance description, "A Guide to the Insurance Policy for JSPS Fellows," provided by the insurance company.

Insurance coverage under the policy is as follows:

Types of Benefits and Limit of Liability		Coverage
Injury medical expenses benefit	¥3,000,000	All fellows are automatically insured under the Overseas Travel Accident Insurance Policy during their fellowship, at JSPS's cost.
Injury death benefit or residual disability benefit	¥30,000,000	
Sickness medical expenses benefit	¥3,000,000	
Sickness death benefit	¥3,000,000	
Rescuer's expenses indemnity	¥2,000,000	
Personal liability	¥30,000,000	

JSPS registers you into the insurance program upon receipt of the Notice of Fellowship Commencement (Form 2), and pays your premiums directly to the

insurance company. Claims are made directly to the company by Fellows and insurance benefits are paid directly to Fellows by the company. Please refer to “A Guide to the Insurance Policy for JSPS Fellows” for details on related procedures.

Certain illnesses and conditions, e.g., pre-existing/chronic conditions or dental care, are not covered under the insurance policy. This insurance goes into effect from 0:00 a.m. (Japan time) 10 days before the first day, and ends at 24:00 p.m. (Japan time) 20 days after the final day of the fellowship tenure. However, the insurance only covers the period of travel en route to and from Japan and stay in Japan for the purpose of executing the Fellowship.

For particulars, please inquire at the insurance company.

Please note that the insurance policy is not extended to accompanying family members. Fellows with accompanying family members will, therefore, need to make their own arrangements for their insurance coverage.

In addition to this Overseas Travel Accident Insurance, you will need to subscribe to the National Health Insurance. Please inquire at the insurance section of the city, ward, town or village office where you reside.

G . REIMBURSEMENT

If you are required to reimburse JSPS for any part of your already-paid allowances due to the shortening of your fellowship tenure or for other reasons, you must remit such funds to JSPS's bank account as shown below. The remittance must be made in your name with your ID number.

Bank Name:	Mitsui Sumitomo Bank(三井住友銀行)
Branch Name:	Tokyo Koumubu(東京公務部)
Account Type:	Ordinary Account(普通預金)
Account Number:	3006629
Account Name:	Dokuritsugyouseihoujin Nihon Gakujutsu Shinkokai (独立行政法人日本学術振興会)

Please note that when you make a remittance, you must pay the bank's service/transfer fees. Please make the remittance before you leave Japan, as making it from another country will require the payment of larger service/transfer fees.

Notes on making overseas remittance

When filling in the application for remittance form at the bank, be sure to indicate in the appropriate block that you (the applicant, sender) will pay the service/transfer fees. Regarding the amount of the fees, please inquire at bank from which you will make the remittance.