

III. FINANCIAL PROVISIONS

- Notes:
- 1) JSPS's financial provisions described below are not subject to negotiation.
 - 2) If the Fellow or the host researcher should fail to observe these provisions, JSPS may stop related payments.
 - 3) As this program is administered based on the annual budget for each Japanese fiscal year (from April 1 to March 31), JSPS cannot carry over the remittance of any allowances or other payments to the following fiscal year.

1. 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.

2. MAINTENANCE ALLOWANCE

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

activities in collaboration with your host researcher.

<Details>

A 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.

(Example 1) Tenure of 24 months

Date of arrival (start of fellowship): 1-15 April 2004

Date of departure (end of fellowship): 31 March-14 April 2006

Month/Year	Payment
April 2004	¥1,176,000 (April-June)
July 2004	¥1,176,000 (July-September)
October 2004	¥1,176,000 (October-December)
-portion omitted-	-portion omitted-
January 2006	¥1,176,000 (January-March)

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

(Example 2) Tenure of 24 months

Date of arrival (start of fellowship): 1-15 May 2004

Date of departure (end of fellowship): 30 April-14May 2006

Month/Year	Payment
April 2004	¥392,000 (May)
May 2004	¥392,000 (June)
June 2004	¥1,176,000 (July-September)
-portion omitted-	-portion omitted-
January 2006	¥1,176,000 (January-March)
April 2006	¥392,000 (April)

If you arrive on or after the 16th of the month, you will receive half the amount of the first month's allowance (¥196,000). 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): 16-30 April 2004

Date of departure (end of fellowship): 15-29 April 2006

Month/Year	Payment
April 2004	¥196,000 (April)
May 2004	¥392,000 (May)
June 2004	¥392,000 (June)
July 2004	¥1,176,000 (July-September)
-portion omitted-	-portion omitted-
January 2006	¥1,176,000 (January-March)

April 2006	¥196,000 (April)
------------	------------------

The initial allowance will be paid into the account specified in your “Plan of Fellowship Commencement and Receipt for Initial Allowances (Form 1) and “Notice of Bank Account (Form 3)”. For details, see II. 5. A) “Receipt of 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 July, 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.

3. SETTling-IN ALLOWANCE

If you are residing in a country other than Japan when your Award Letter is issued, a settling-in allowance will be provided to cover costs incurred in commencing 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 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.

4. DOMESTIC RESEARCH TRAVEL ALLOWANCE

The domestic research travel allowance will be made to cover the cost of your domestic research trip expenses. Fellows must use this allowance under the guidance of their host researcher.

<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.

5. 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.

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.

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	

* 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.

6. REIMBURSEMENT

If you are required to reimburse JSPS for any part of your allowance already paid 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.