- Guide to Living in Japan -

Table of Contents

**Rights and Obligations of Foreign Residents in Japan**

**Status of Residence**
1. Confirmation of Status
2. Alien Registration

**In the Event of Emergency or Natural Disasters**
1. Emergency
2. Natural Disasters
   (1) Earthquakes
   (2) Typhoons

**Housing**
1. Terms Used in Renting a Place
   (1) *Fudousan-ya* (Real Estate Agent)
   (2) *Yachin* (Rent)
   (3) *Kanri-hi* (Maintenance Charge) and *Kyoueki-hi* (Building Management Charge)
   (4) *Shikikin* (Security Deposit)
   (5) *Reikin* (Key Money)
   (6) *Chuukai Tesuu-ryo* (Agent Fee)
   (7) *Songai Hoken-ryo* (Non-Life Insurance Premium)
   (8) *Koushin-ryo* (Renewal Charge)
   (9) *Rental Hoshounin* (Joint surety (Guarantor))
2. Private Rental Housing
   (1) How to Look for a Place
   (2) How to Rent a Place
   (3) What to Keep in Mind When Renting
      (a) Bathtubs
      (b) Renovations and Remodeling
   (4) Few Tips on Renting
3. Publicly Subsidized Housing
4. Applying for Electricity, Gas and Water
5. Resident Registration
6. Vacating
   (1) Notification to Cancel the Lease Contract
   (2) Necessary Procedures before Moving
   (3) Necessary Procedures after Moving

**Medical Care, Insurance and Pension**
1. Medical Care
   (1) Finding a Medical Facility
   (2) When Visiting a Doctor
2. Insurance
   (1) Treatment Not Covered by Insurance
   (2) Public Health Insurance
      (a) Employees’ Health Insurance (*Kenko Hoken*)
      (b) National Health Insurance (*Kokumin Kenko Hoken*)
3. Pension (Nenkin)
   (1) Enrollment in National Pension Plan (Kokumin Nenkin)
       (a) Enrollment Procedures
       (b) Payment of the Premium
   (2) Enrollment in Employees’ Pension Insurance (Kousei Nenkin Hoken)
       (a) Eligibility for Enrollment
       (b) Enrollment Procedures
       (c) Payment of the Premium

Education  page 13

Employment  page 14

Employment Contract  page 14
1. Employment Contract (Roudou Keiyaku)
2. Terms and Conditions that Employers Must Specify in Writing
3. Termination of Employment

Life in the Neighborhood  page 15
1. Greetings to Your New Neighbors
2. Neighborhood Association (Chonai Kai) and Residents’ Association (Jichi Kai)
3. Garbage and Recycling
4. Noises

Learning Japanese and Maintaining Your Mother Tongue  page 17

Taxes  page 17
1. Income Taxes
2. Residence Taxes
3. Sales Taxes
4. Others (Automobile Taxes, etc.)

Traffic Rules  page 18

Banks and Post Offices  page 19
1. Banks
2. Post Offices

Others  page 19
1. Restrooms
2. Indoor Etiquettes (Taking off Your Shoes)

Emergency Contacts  page 20
1. Counseling Regarding Laws or Systems (Municipal Offices)
2. Counseling Regarding General Concerns (International Associations)
3. Other Counseling Services
Welcome to Japan. We hope your stay in Japan will be a safe and comfortable one. There are a few things to keep in mind to help your life in Japan to be smooth and trouble-free. The following covers some of the very basic information you will find useful in starting a new life in Japan.

Rights and Obligations of Foreign Residents in Japan

The Constitution of Japan guarantees to equally entitle the fundamental human rights to foreigners who reside in Japan unless such rights only apply to Japanese citizens by their nature.

Japan has concluded principal human rights treaties such as the International Covenants on Human Rights (the International Covenant on Economic, Social and cultural Rights and the International Covenant on Civil and Political Rights), the International Convention on the Elimination of All Forms of Racial Discrimination, the Convention on the Rights of the Child and Convention on the Elimination of All Forms of Discrimination against Women.

Also, regardless of nationality, all residents in Japan are required to pay national taxes (such as income tax, sales tax, etc.) and local taxes (such as residence tax, etc.).

Status of Residence

In order for you to reside in Japan, you will need a status of residence. There are 27 different types of qualifications depending on the activities and duration of stay in Japan.

1. Confirmation of Status of Residence

Your status of residence and duration of stay are dependent on the purpose of your entry to Japan. Check the type of status of residence and duration of stay specified in your passport. Note that you are forbidden from engaging in activities other than those specified. Contact your local Immigration Bureaus for more information.

The seal indicates that you have been permitted
(1) on June 1, 2009
(2) to stay for a short period of time in Japan for the purpose of sightseeing, business or visiting relatives
(3) for the duration of 90 days
(4) and landed in Japan at Terminal 2 of Narita International Airport.

Source: Brochure for Immigration Control, Immigration Bureau, Ministry of Justice

2. Resident Registration

As of July 9th, 2012, we have introduced a new residency management system. Under the new system, foreign nationals with a mid- to long-term stay in Japan are issued a resident card. There are some exceptions, which include those entering Japan on diplomatic or official status, temporary visitors, and those...
staying for a period of less than 3 months. During their stay in Japan, foreign nationals who are 16 years of age or older are required to carry the resident card at all times, even if they are also carrying passports. In addition, it is necessary to register infants born in Japan at the local municipal office within 14 days of birth. The infants must file an application to obtain "Status of Residence" at a regional immigration office within 30 days of the date of birth if the infant will be residing in Japan more than 60 days after the date of birth.

In the Event of Emergency or Natural Disasters

1. Emergency

If you are in need of an ambulance or involved in an emergency situation such as a fire, accident or robbery or other crimes, stay calm and call for help. The following emergency numbers are available, depending on the type of emergency. All lines are open 24 hours a day.

- **Ambulance**
  - Dial 119 (fire department)
  - When you need an ambulance due to a sudden illness or injury

- **Fire**
  - Dial 119 (fire department)

- **Car accident**
  - Dial 110 (police station)

- **Crime**
  - Dial 110 (police station)

* These numbers are only for emergency uses and are not intended for inquiries. Ambulance services in Japan are free of charge. However, please refrain from requesting an ambulance if the case is minor and can be dealt with your own vehicle or a taxi.
* Both 119 and 110 can be dialed from a land-line phone, public phone, cellular phone and PHS. It is not necessary to give the specific address if dialing from a public phone as they can automatically trace the source of the call.

- How to make an emergency call from a public phone
  - Pick up the receiver, press the red emergency button and dial either 119 or 110. There is no need to insert coins or calling cards.

2. Natural Disasters

Japan is a country that is prone to earthquakes. It is also frequently hit by typhoons between summer and fall. Therefore, it is very important to be always prepared for natural disasters so that in the event of a disaster, you can proceed without panicking and damage can be kept to a minimum. Knowing where to evacuate in the event of an emergency is also essential.
(1) **Earthquakes**
Japan is known for its frequency of earthquakes, which sometimes cause subsequent tsunamis. 

Fire is the most common cause of collateral damage. After the shaking subsides, it is important to turn off heat sources such as the gas stove and heater as soon as possible to prevent fire. Shut off the gas by closing the main valve and unplug all electric appliances. When evacuating, do so after switching off the circuit breaker. In case of a fire, let the neighbors know and work together to extinguish or control the fire before the fire department arrives.

(2) **Typhoons**
Typhoons occur some time between July and October and are accompanied by heavy storms and rainfall. They can cause landslide as well as flooding.

---

**Housing**

In Japan, there are three types of housing: private rental housing, publicly subsidized housing and privately owned housing.

In the case of private rental housing and publicly subsidized housing, it is important to keep in mind that you cannot live with someone that is not your family without obtaining permission from the landlord. For this reason, if you expect to live in a friend’s house temporarily immediately after your arrival in Japan, it is necessary to find your own place as early as possible.

If you decide to rent a place in Japan, it is important to acquaint yourself with the customs and terms of Japan’s rental system which include *shikikin, reikin, koushin-ryo*, etc. (explained below). Check with a real state agent.

1. **Terms Used in Renting a Place**

(1) **Fudousan-ya (Real Estate Agent)**
*Fudousan-ya* is an agent that specializes in finding houses or apartments, deals with selling/buying or replacing houses, or acts as an intermediary to sell/buy or rent houses.

(2) **Yachin (Rent)**
*Yachin* means rent and is paid every month. Unless you are moving in at the beginning of the month, the rent will be pro-rated for the first month.

(3) **Kanri-hi (Maintenance Charge) and Kyoueki-hi (Building Management Charge)**
*Kanri-hi* and *kyoueki-hi* are charges for the maintenance, electricity and general cleaning of the areas of the building (such as the stairs and hallways) that are shared by the renters. They are paid in addition to the rent.

(4) **Shikikin (Security Deposit)**
*Shikikin* refers to the security deposit that is paid to the landlord (owner of the house) upon entering into a lease contract. It is usually equivalent to one to three months’ rent. If the rent is outstanding or the place is left damaged or in poor condition after the renter moves out, the money will be used to cover the cost and whatever left will be refunded to the renter.

(5) **Reikin (Key Money)**
*Reikin* is the key money paid to the landlord as a gratuity. It is typically equivalent to one to two months of rent and is non refundable. There are cases where *reikin* is not asked for.

(6) **Chuukai Tesuu-ryo (Agent Fee)**
*Chuukai tesuu-ryo* is paid to the real estate agent as a finder’s fee. It is usually half or one month’s rent.
(7) **Songai Hoken-ryo (Non-Life Insurance Premium)**
This refers to a non-life insurance premium for furniture and other items that you may be required to cover upon entering into a contract.

(8) **Koushin-ryo (Renewal Charge)**
*Koushin-ryo* is the money paid to the landlord when renewing the contract. It is not always required.

(9) **Rentai Hoshounin (Joint Surety (Guarantor))**
You are required to have a *rentai hoshounin* or a guarantor who is financially liable in case you cannot afford rent or pay for necessary repairs. It is usually an individual who has a certain level of income; however, you can also use a guarantor company (*hoshougaisha*). Also, depending on where you live, the municipality may offer a guarantor system (*hoshouseido*). For more details, consult the municipal office or a real estate agent.

2. **Private Rental Housing**

If you decide to rent private rental housing, consult a real estate agent. It is important to know what you are looking for in terms of rent, size and other conditions. Note that typically you will need money equivalent to five to six months’ rent to enter into a lease contract.

(1) **How to Look for a Place**
Visit a real estate agent in the neighborhood to which you are planning to move. Tell them what kind of place you are looking for, such as in terms of rent, size and proximity to the station so they can find you a place.

You can also check the flyers posted on the storefront, or browse magazines and the Internet to get a price range and find available places in the area you plan to move to. Overseas students can go to the student affairs office of the university to search for information.

(2) **How to Rent a Place**
You will enter into a contract when renting a house or an apartment. This contract is called a lease contract. The term of the contract is generally two years.

The following documents and fees are required for the contract.

<table>
<thead>
<tr>
<th>Documents required for the contract</th>
<th>Fees required for the contract</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Resident Card</td>
<td>1. First and next month’s rent</td>
</tr>
<tr>
<td>2. Certificate of earnings</td>
<td>2. <em>Shikikin</em> (security deposit)*</td>
</tr>
<tr>
<td>3. Joint Surety (Guarantor) or covenant</td>
<td>3. <em>Reikin</em> (key money)</td>
</tr>
<tr>
<td>4. Personal Seal Registration, etc.</td>
<td>4. <em>Chuukai Tesuu-ryo</em> (Agent fee), etc.</td>
</tr>
</tbody>
</table>

If you add all the fees involved in renting a place, the total will be equivalent to 5 to 6 months’ rent.

(3) **What to Keep in Mind When Renting**

(a) **Bathtubs**
If the place does not have a bath, you can take a bath at a public bathing facility called a *sento*, for a nominal charge.

(b) **Renovations and Remodelling**
Keep in mind that you cannot renovate or remodel the place or let someone other than your family move in with you without obtaining the permission from the landlord. Needless to say, you are not allowed to sublease the whole or any part of the place.
(4) Few Tips on Renting
When renting housing, you may encounter a few impediments. Here are some tips that you may find useful. Keep in mind that your local International Association may be able to help you as well.

- Cannot speak Japanese: Go to the real estate agent with someone who can speak Japanese. Even just a simple greeting will give the agent a good impression.
- Cannot find a guarantor: You can also use a guarantor company if you cannot find an individual. Consult the real estate agent. Another option is to check with your local municipal office to see if they offer a guarantor system.
- Cannot rent a place because you are a foreigner: Go on the Internet or ask around to see if your friends or acquaintances know of any real estate agents that are more eager to help foreigners to find a place. If you feel like you have been discriminated against because you are from another country, you can consult some of the Human Rights Counseling Offices mentioned later.

3. Publicly Subsidized Housing
Public housing consists of housing offered by local public entities (such as prefectures and municipalities) and public-service corporations (such as Urban Renaissance Agency that manages UR rental housing). Both will require specific conditions for foreign tenants such as being registered as a resident and satisfying certain income standards. For more information, contact the local municipality or the Urban Renaissance Agency that manages the public housing in which you are interested.

4. Applying for Electricity, Gas and Water
After you have found a new place and entered into a lease contract, you will need to connect utilities so you can get situated. Make sure you apply for electricity, gas and water before you move in. Procedures may vary depending on the area. The general guideline is as follows.

<table>
<thead>
<tr>
<th></th>
<th>Electricity</th>
<th>Gas</th>
<th>Water</th>
</tr>
</thead>
<tbody>
<tr>
<td>When?</td>
<td>After you have moved in and received the key</td>
<td>After you have moved in and received the key</td>
<td>After you have moved in and received the key</td>
</tr>
<tr>
<td>Who to contact?</td>
<td>Local electric company</td>
<td>Local gas company</td>
<td>Water Division of the local municipality, etc.</td>
</tr>
</tbody>
</table>
5. **Resident Registration**

As of July 9, 2012, foreign nationals who have newly entered Japan, and have been staying as mid- to long-term residents are requested to register their residential address at the local municipal office. This should be done within 14 days after they have decided their residence. It is necessary to show a resident card (or passport if the resident card will be obtained later) when applying for registration of residential address. In cases where the householder is a mid- to long-term status foreign resident, original documents (along with Japanese translation) of marriage certificate, birth certificate, or other documents certifying the relationship with the members of the household must be provided.

6. **Vacating**

Make sure you clarify the necessary procedures for vacating when you enter into a lease contract. It is not uncommon to run into problems due to renter’s misunderstanding or not following the required procedures.

(1) **Notification to Cancel the Lease Contract**
If you are living in rental housing, you are required to give the landlord the notification that you would like to cancel the lease contract one or two months in advance. Details on the necessary procedures are specified in the lease agreement. (You may have to notify the landlord in writing.)

(2) **Necessary Procedures before Moving**
Remember to notify the utility companies (electric, gas, water and phone), post office, financial institutions and the city hall of the address change. If you have children, you will be required to take necessary procedures for transferring schools.

(3) **Necessary Procedures after Moving**
It is important to file the proper registrations of change of address to the local municipal office when one has moved to a new residence. A moving certificate and a resident card are required for this procedure. A national health insurance notification can be handled by the local municipal office at the same time. In addition, the change of address for driver’s license, the procedure for transferring children to a new school, or seal registration at a new local municipal office is also required if necessary.
1. Medical Care

When receiving medical treatment in Japan, it is best to bring someone who can speak Japanese since many medical facilities do not offer services in foreign languages. Also, this may be important in order to accurately communicate the symptoms you have. Some prefectures post information regarding medical facilities and their capacity in foreign languages on their website so it is recommended to check whether the staff at your local hospital or clinic can speak your native language.

There are two types of medical facilities in Japan: hospitals that are fully equipped for in-patient care and complete examinations and clinics that specialize in family practice.

It is advised to go see a doctor at a local clinic first and then receive specialized treatment at a larger hospital if necessary. Do some research on the medical facilities in your area to be prepared in case of an emergency. You may find the website of your prefecture helpful to gather some information.

Also, it is important to visit the municipal office or look through ethnic media guides to consciously look for information regarding medical treatment, such as flu vaccinations, offered locally.

<table>
<thead>
<tr>
<th>Clinics for primary care</th>
<th>Hospitals for severe cases</th>
</tr>
</thead>
<tbody>
<tr>
<td>For treating minor symptoms such as cold and stomach aches</td>
<td>For treating serious cases, symptoms or injury</td>
</tr>
</tbody>
</table>
| **Referral** | **When there is a serious medical condition**  
**When surgery or in-patient care is necessary** |

(1) Finding a Medical Facility

You can find a medical facility by looking through public relations magazines published by municipalities, searching on the Internet or looking in a phone book. Your neighbors probably will be a good source as well.

There are also following organizations that offer phone consultations in foreign languages.

<table>
<thead>
<tr>
<th>NPO Corporation AMDA International Medical Information Center</th>
</tr>
</thead>
<tbody>
<tr>
<td>Information on medical facilities with staff that speak foreign languages and information regarding the medical welfare system in Japan are provided in multiple languages.</td>
</tr>
</tbody>
</table>
| **Tokyo Center**  
Tel: 03-5285-8088  
Available languages: English, Thai, Chinese, Korean, Spanish: 9 am to 8 pm, everyday  
Portuguese: 9 am to 5 pm, Mondays, Wednesdays and Fridays  
Tagalog: 1 pm to 5 pm, Wednesdays  
Vietnamese : 1 pm to 5 pm, Thursdays |
| **Kansai Center**  
Tel: 06-4395-0555  
Available languages: English and Spanish: 9 am to 5 pm, Monday through Friday  
Chinese: 10 am to 1 pm, Tuesday, 1 pm to 4 pm, Wednesdays  
Portuguese: 10:30 am to 2:30 pm, Mondays |

Page | 10
Information on medical facilities with staff that speak foreign languages and information regarding the medical system in Japan are provided in multiple languages.

<table>
<thead>
<tr>
<th>Available languages</th>
<th>Tel: 03-5272-0303</th>
</tr>
</thead>
<tbody>
<tr>
<td>English, Chinese, Korean, Thai, Spanish</td>
<td></td>
</tr>
</tbody>
</table>

Also, you can conduct a search on medical facilities that offer services in foreign languages. You can search by location at http://www.himawari.metro.tokyo.jp/qq/qq13to16sr.asp (Japanese only).

(2) When Visiting a Doctor

If you have any medical restrictions due to your religion or allergies, it is important to notify the receptionist or the nurse in advance.

Make sure you bring your health insurance card to medical facilities. This allows you to pay only a certain percentage of the medical expenses. If you do not present the health insurance card at the hospital or you do not have any health insurance, you will be required to pay the medical expenses in full, which is likely to be very expensive.

In addition, it may be best if you bring your Certificate of Resident Registration or your passport for identification purposes. Also, if you are currently taking any medication, bring it with you on your visit.

2. Insurance

If you live in Japan, you are required to have some form of public health insurance. There are two types of health insurance in Japan: Employees Health Insurance (kenko hoken) offered to employees working at companies and factories and National Health Insurance (kokumin kenko hoken) for self-employed or unemployed people.

If you are enrolled in public health insurance, you are generally required to pay only 30% of the medical expenses which are standardized throughout the country. However, if you do not have public health insurance, you will end up paying a considerable amount of money since you are responsible for paying all the expenses.

(1) Treatment Not Covered by Insurance

Although as a general rule public health insurance will cover 70% of the total medical expenses, it is important to know that there are treatments that are not covered by insurance.

(Treatment not covered by insurance)

- Normal pregnancy and childbirth
- Abortion performed for non-medical reasons
- Health check-up and complete physical examination (Some municipalities may partially cover the expenses.)
- Immunization
- Plastic surgery and orthodontics
- Injuries or accidents that occurred on the way to work or at work (This will be reimbursed by workers’ compensation insurance (rousai hoken).)
- An additional charge for a bed, for example when staying in a private room at the hospital
- Examinations, surgeries, treatments and drugs not covered by health insurance

(2) Public Health Insurance

(a) Employees’ Health Insurance (Kenko Hoken)

Since Employees’ Health Insurance is processed by the company you work for, check with your employer regarding the enrollment procedures. After you become enrolled, you will receive an insurance card. Make sure you do not lose this card since it is a proof of having insurance.
The premium for the insurance will be deducted from your pay. The premium amount is dependent on a few factors such as your salary. Your employer pays half of the premium and you pay the other half.

(b) National Health Insurance (Kokumin Kenko Hoken)
If you are a registered alien qualified to stay in Japan for over one year and are not enrolled in your company’s employee’s health insurance scheme, you must enroll in National Health Insurance. (This does not apply to those who are staying in Japan for only a short period of time.) In addition, if the duration of stay was set to less than a year at the time of entry and you have been allowed to extend your stay in Japan to over a year, you will be required to join the National Health Insurance.

You will need to file the paperwork at the National Health Insurance Division of the local municipality at which you completed your alien registration. Once you enroll in the National Health Insurance, you will remain enrolled unless you file the appropriate paperwork. If the beneficiary’s status changes for such reasons as the beneficiary having enrolled in Employee’s Health Insurance, a child is born or the beneficiary is deceased, it must be reported to the municipal office within 14 days. The same applies in case you lose or damage your insurance card.

Change of address must be reported accordingly as well. If you are moving, go to your local municipal office to notify the date you are moving. Once you move to a new place, report the address change to the municipal office in your new neighborhood within 14 days.

If you are leaving Japan, you will be required to bring documents such as your insurance card, seal (if you have one), Certificate of Alien Registration and your plane ticket and file the necessary paperwork (unless you are leaving the country temporarily).

You yourself will be required to pay the premium. You can pay at the bank or a municipal office by bringing the notification of payment sent by the municipality with you or you can make a deposit via a bank transfer from your bank account. There are cases where a public official makes a home visit to collect the premium.

The premium amount varies among municipalities and is determined on the basis of factors such as the income level and number of people in the household. If you have lived in Japan for less than a year, and thus you received no income in Japan in the previous year, the premium for the first year will be the minimum level and it will change according to your income from the following year. In addition, if you are 40 or over and less than 65 years of age, you will be required to pay the premium for nursing insurance (kaigo hoken) as well.

3. Pension (Nenkin)
Public pension is part of the social security system that provides with a pension to the elderly, disabled and bereaved. It provides financial support for the person concerned during old age, disablement or bereavement.

(1) Enrollment in National Pension Plan (Kokumin Nenkin)
If you live in Japan and are 20 years of age or over and less than 60 years of age, you are required to enroll in the National Pension Plan regardless of your nationality. Even if you are enrolled in the Employees’ Pension Insurance Scheme (Kousei Nenkin Hoken) at work, you still need to enroll in the National Pension Plan as well.

(a) Enrollment Procedures
In order to enroll in the National Pension Plan, you will be required to go to the pension plan window at the municipal office in your area. (A seal will not be required if you yourself file and sign the application form.) However, if you are enrolled in Employees’ Pension Insurance, it is not necessary to file the application for the National Pension Plan as you will automatically be enrolled.
(b) Payment of the Premium
Regardless of the income level, the premium is 14,980 yen for each month (as of fiscal year 2012). You will receive the notification of payment from Japan Pension Service for the whole year in April. You can either pay at a post office, bank or convenience store using the notification of payment or pay via a bank transfer.

If it is difficult to pay the premiums for reasons such as your income level is not sufficient, you may be entitled to waive the premium in full or partially. Also, if you are a student, apply for the Special Pension Payment Exemption for Students (which may not be available at certain schools) to postpone the payment. If you are qualified for exemption of the premiums (except for those who have obtained legal exemption), as a general rule you must file the appropriate paperwork every year. Talk to the staff at the pension plan department for more details.

(2) Enrollment in Employees’ Pension Insurance (Kousei Nenkin Hoken)
(a) Eligibility for Enrollment
Just like Employees’ Health Insurance, employers are required to provide their full-time employees with Employees’ Pension Plan if they are a company or factory that has more than five employees or if they are a corporation (regardless of their size). Also, if you are a part-time worker and your work hours and work days account for three quarters or more of the weekly work hours of regular workers, you are also obliged to enter the insurance scheme.

(b) Enrollment Procedures
Application for the Employees’ Pension Plan is filed at the company you work for. Ask your employer or the pension office for more details.

(c) Payment of the Premium
The employer and employee split the payment obligations on a fifty-fifty basis. The premium amount is dependent on the employee’s monthly salary and bonus and is paid through the employer. Ask your employer or the pension plan office for more details.

Education
In general, education in Japan consists of three years in kindergarten, six years in elementary school, three years in junior high school, three years in high school and four years in university (two years in junior college). The nine-year education in elementary and junior high schools, from 6 to 15 years old, is mandatory in Japan.

On the basis of stipulations in the International Covenants on Human Rights, non-Japanese children between ages 6 and 15 are entitled to receive an education at a public school. They are not only accepted free of charge but are provided with necessary extra lessons and activities that help them learn Japanese and adapt to regular classroom settings. Just like their Japanese counterparts, foreign students can attend or transfer to local elementary schools and junior high schools without paying any tuition. It is important to consult the municipal office regarding your child’s education for the sake of his or her future. Schools that have a high ratio of non-Japanese students have teachers and instructors in charge of teaching Japanese.

Education prior to elementary school is provided at kindergartens. There are also vocational schools where junior high or high school graduates can pursue to acquire specialized skills and techniques. There are also schools for disabled children.

Virtually all students in Japan go on to high school after they graduate from junior high. Those who wish to continue with higher education attend high school and college after going through an entrance exam. Graduation from junior high school is a prerequisite for admission to high school. Even if they are over school age, people who never had the chance to graduate from junior high school for any reason can transfer to the equivalent grade if approved by the School Board of the municipality. There is also a qualification test system that provides the opportunity to enroll at a high school for those who were not able to graduate from
junior high school. Also, depending on the area, there may be international schools for children with foreign nationality.

**Employment**

If you are a foreigner qualified to live and work in Japan, Public Employment Service Centers (also known as Hello Work) is a good place to visit for support in order to improve your employment status and in the event you become unemployed. If you satisfy a certain criteria, you will be eligible for employment insurance just like Japanese citizens.

Visit the Public Employment Service Center if you are looking for a job or would like to apply for employment insurance.

- Lists of Employment Service Centers that have interpreters on site
  - (English) [http://www.mhlw.go.jp/bunya/koyou/dl/120418.pdf](http://www.mhlw.go.jp/bunya/koyou/dl/120418.pdf)
  - (Spanish) [http://www.mhlw.go.jp/bunya/koyou/naitei/spanish.html](http://www.mhlw.go.jp/bunya/koyou/naitei/spanish.html)

**Employment Contract**

It is crucial that you confirm the terms and conditions of employment before entering into a contract.

Regulations regarding labor standards such as the Labor Standards Act, Labor Contract Act, Minimum Wage Law, Labor and Safety Sanitation Law and Workers’ Accident Compensation Insurance Act apply to all foreigners that work in Japan.

You could encounter problems if the terms and conditions of the employment (such as the wages and work hours) are not specified in the contract; you may not be paid on time; you may not receive overtime pay; and you may get laid off without receiving a dismissal allowance. If you have any concerns or problems regarding your labor conditions, you can consult the Labor Standards Office. Many Labor Bureaus and Labor Standards Offices offer consultation for foreign workers.

1. **Employment Contract (Roudou Keiyaku)**

An employment contract is a contract concluded between you and your employer when you start working for the employer. When a contract is concluded, the employer is supposed to execute a written document that specifies the wages (salary), work hours and other binding labor-related terms and conditions. It is provided by the employer upon entering into an agreement with the employee.

It is important to have the terms and conditions of employment in writing since it is not uncommon to run into trouble; for instance, because the amount of salary has only been agreed verbally, in reality the amount of salary was not paid as previously agreed.

If the contract is written in Japanese, make sure you fully understand the content by having it translated into your native language or otherwise, if necessary.

2. **Terms and Conditions that Employer Must Specify in Writing**

Terms and conditions of employment that employers must notify in writing are as follows.

- Duration of the employment contract
- Job location and job responsibilities
The company you work for may have Employment Rules (Employee Handbook) that stipulate the terms and conditions of employment. In that case, it is best for you to familiarize yourself with the content.

3. Termination of Employment

There are laws and regulations that prevent wrongful termination of employment. For example, if an employee injures his/herself at work or becomes sick, it is unlawful to terminate the contract during the period of recuperation or within 30 days of coming back to work. The same applies when an employee takes a maternity leave; the employer may not lay her off during the leave or within 30 days after returning to work.

If the duration of the contract has never been specified and the employer terminates the employment contract, it would be deemed wrongful and invalid, arising out of the abuse of power by the employer, unless the contract was terminated for legitimate reasons that were socially justifiable. For employment contracts of which the duration has been specified, unless there is a compelling reason for termination, laying off an employee for the duration of his/her contract is unlawful. In addition, employers are required to give employees a 30-day notice upon termination or pay employees dismissal allowance equivalent to the employees’ average daily wages for 30 days or more.

Life in the Neighborhood

1. Greetings to Your New Neighbors

In Japan, it is customary to visit your neighbors to introduce yourself when you have moved to a new place. This is important because you can become acquainted with people that live in your area and they may also be a good source of information. Give them a general self-introduction such as your name and what you do for living.

2. Neighborhood Association (Chonai Kai) and Residents’ Association (Jichi Kai)

In general, municipalities have some form of community organizations called chonai kai (neighborhood association) and jichi kai (residents’ association). These associations bring neighbors together by having them participate in neighborhood crime watch, conduct emergency drills and organize festivals. You may also receive kairanban, which is a circulated news board that contains notification from local offices or the public health department, and you will be required to pass it on to your next door neighbor. The activities are funded by fees collected from the residents in the neighborhood. Foreign citizens can also join as long as they are residents. It is a good source for obtaining local information. Ask your neighbors about associations in your area.

3. Garbage and Recycling

Waste management practices differ depending on the area (municipality) you live in. Residents are required to sort out garbage accordingly and put it out on a specified day of the week, time and place. Oftentimes oversized items and items that are hard to dispose of are collected with a charge or may not be collected at all. Since there are various rules for garbage collection in Japan, it is important to check with your real estate agent, neighbor and/or local office if there is anything you are not sure about. See the list below to get an idea of what you need to know. Some residents’ associations have put together a multi-language handbook on how to sort garbage. Cooperating to reduce, reuse and recycle is deemed very important in Japan.

List of Items to Check:
How to sort combustible and incombustible garbage
Example of Sorting

**Combustible garbage**
Compost from the kitchen, paper, wood debris, clothing (some areas may treat it as recyclable waste)

**Incombustible garbage**
Metal, glass, ceramics, small home electrical appliances, plastic, rubber products, etc.

**Recyclable waste**
Cans, bottles, PET bottles, paper bags, newspaper (where separate recycling collection is available)

**Oversized garbage**
Garbage items that are larger than 30 cm by 30 cm such as furniture, electrical appliance (excluding air conditioner, television, refrigerator and washing machine), bicycles, etc.

* In Japan, garbage must be sorted according to whether it is combustible or incombustible. Combustible/incombustible garbage may be called *kanen/funen gomi*, *moeru/moenai gomi* or *moyaseru/moyasenai gomi*, depending on the area you live in. (*Gomi* means garbage.)

* Incombustible garbage has generally been defined as garbage that emits poisonous gas when burned or raises the temperature in the incinerator so high that it can cause the incinerator to break down. However, note that the definition may differ according to the area you live in.

* Even though it is technically combustible, some areas may categorize certain items as incombustible according to the way they dispose of them.

* It is important to keep in mind that sorting is not truly based on whether the garbage physically burns or not but more so on whether it is combustible or incombustible or if it is recyclable according to the rules in the area.

**Illegal Dumping**
Garbage that has been put out in an improper manner will not be collected. Leaving garbage in non-designated places (dumping or *fuhou touki*) is against the law and is subject to punishment. In addition to causing a nuisance to neighbors, dumping negatively affects the environment. Therefore, never engage in illegal dumping.

4. **Noises**

Noises in daily life can cause conflicts with your neighbors. Be careful not to make loud noises not only late at night and early in the morning, but also in daily life in general. Be careful with the volume on the television and radio, sounds of musical instruments, loud voices, noises from the vacuum cleaner and the washing machine, draining sounds of water during shower use and noises of opening and closing of doors. Be thoughtful and keep noises to a minimum at least after 9 pm.
Noises that can be loud and annoying

- Noises from the television, radio and speakers
- Noises from the vacuum cleaner and the washing machine
- Loud voices and music at a party
- Banging noises of the door

### Learning Japanese and Maintaining Your Mother Tongue

It is crucial to learn how to speak Japanese if you are to live in Japan.

As for places where foreigners can learn Japanese, there are Nihongo Gakko, which are Japanese language schools, and courses and classes offered by others. Nihongo Gakko is not free of charge; Japanese classes and courses offered by others are either free or relatively inexpensive. Some municipalities, International Associations, non-governmental organizations and volunteer groups also offer Japanese classes and courses for free or at a nominal fee, making the learning experience more accessible to foreigners. In addition, local community centers and civic centers utilize empty classrooms to offer various courses such as those targeting children, those for children and parents and those for adults. For more details, contact International Associations, prefectural and city governments or municipal offices.

On the other hand, to help your child maintain his/her mother tongue, you can contact a network that uses your language or an international school. Gathering some information regarding Japan through newspapers and magazines written in your native language may also be helpful.

### Taxes

If you live in Japan and earn a certain level of income, you are obligated to pay taxes regardless of your nationality.

There are two types of taxes in Japan: national taxes and local taxes. National taxes are taxes imposed by the national government and one of the most important is income taxes. Local taxes are taxes applied by the prefectural or municipal authorities and include residence taxes and automobile taxes. If you fail to pay taxes without any justifiable reasons, you may not be able to receive certain services from the government.
For more details, contact your local revenue office for national taxes and the prefectural or municipal authority office for local taxes.

1. **Income Taxes**

Income taxes are taxes imposed by the national government and are based on your total income that you earned between January 1 and December 31 that year.

2. **Residence Taxes**

Residence taxes are taxes imposed by the prefectural or municipal authorities where you live on January 1 and are based on the income you earned during the previous year. They can be considered as a membership fee for residing in the area you live in.

3. **Sales Taxes**

Sales taxes are imposed on almost all products and services, including goods purchased at supermarkets. The tax rate in Japan is 5% (as of January 2010). The indicated prices in Japan include sales tax. However, the following items are not taxed.

- Rent on housing
- Administrative fees
- Nursing care service, social welfare service, etc.
- Tuition, entrance fee, entrance examination fee, facility maintenance fee, etc.

4. **Others (Automobile Taxes, etc.)**

Automobile taxes are taxes levied on April 1 every year on people that own automobiles. Other taxes include automobile acquisition tax, which is imposed on when you acquire a vehicle, and fixed property tax, which is imposed on those who own a land or house.

---

**Traffic Rules**

In Japan, cars run on the left side of the road and pedestrians walk on the right side to go against on-coming traffic.

When walking down the streets, use the sidewalk as much as possible. If there are no sidewalks, make sure you walk on the right side of the road. If you are on a bicycle, you need to stay on the left side, making sure you are not in the way of cars.

Traffic signals are strictly enforced in Japan. Cars cannot move on a red light even if there are no other cars coming from the right and left side. However, if the light is green, oftentimes cars will come blazing down the road on full speed. It is best not to jaywalk or cross the street when the light is red.

If you are a pedestrian, you should only cross the street where there are crosswalks. If you are on a bicycle and turning right on an intersection, you will need to use the crosswalk and cross the street like you would if you were a pedestrian. It is important to observe these traffic rules so that you do not get involved in a traffic accident in Japan.
1. **Banks**

Japanese tend to deposit extra money on hand into the bank or in the post office savings bank and withdraw cash as needed. Most people do not keep money in draws at home or carry around a large amount of cash. For Japanese people, it makes more sense to keep money in the bank for security reasons and for the sake of earning interests.

When opening a new savings account at the bank, you are simply required to bring the cash and your Certificate of Alien Registration and fill out a designated form with your name, address and signature. You will receive a savings passbook which records your transactions to help you manage your money.

In addition, it is useful to create an ATM card (called cash card in Japan) when opening a savings account at the bank. You will be required to register a 4-digit personal identification number (PIN) for the card. This card allows you to instantly withdraw or deposit money into your account through an ATM at any branches of the bank. You can withdraw money at any bank with an ATM card. You can also withdraw a limited amount of money instantly through ATMs installed throughout downtowns of towns and cities. Although very convenient, ATM cards are not very secure against fraudulent use. It is important to keep the PIN to yourself since anyone can freely withdraw money from your account if they get a hold of your card and your PIN. If you lose your card, you need to contact your bank as soon as possible.

2. **Post Offices**

The symbol of post offices and mail boxes in Japan is a capital letter T with a bar over it (〒). In addition to offering postal services such as parcels, printed matter, express mail and telegrams (also known as Letax), post offices handles banking and insurance. You can open an account at the post office just like you would at a bank. Having a postal savings account allows you to send money transfers within Japan or to other countries, make deposits and pay utilities. You can easily set it up so that it enables account transfers for utilities and taxes the same as at a bank and the procedures are also the same as at banks.

Post offices are open on weekdays from 9 am to 5 pm. (Some offices may be open on the weekends and late at night.) Banking and insurance services are handled from 9 am to 4 pm, Monday through Friday.

- Website of Japan Post Services  

If you move and notify the post office of the change in address, mail sent to the old address will be automatically forwarded to the new address for one year.

---

### Others

1. **Restrooms**

There are two styles of toilets in Japan. One is a squat toilet, which is known as washiki or Japanese-style toilet set horizontally into the floor and you face the hemispherical hood; another is the Western-style flush toilet, which is called youshiki. Most public places have both styles of toilet.

Restrooms at restaurants and private houses sometimes have a pair of slippers you can wear inside the facilities. Do not forget to take them off when you leave. Public restrooms may not always have toilet paper; women may want to carry some tissue paper just in case.
2. Indoor Etiquettes (Taking off Your Shoes)

Shoes are removed when entering households in Japan. They are left in the foyer and, in many cases, traded for house slippers. You are expected to remove them when entering a room with a tatami floor. Some public places such as schools and hospitals where there are a number of people using the facilities, however, may let you come inside with your outdoor shoes on or offer slippers to wear in place of shoes.

Emergency Contacts

If you have any concerns or you run into problems while living in Japan, it is best to talk about it with your Japanese acquaintances or friends that speak Japanese. You can also seek advice from various counseling organizations in your local area.

1. Counseling Regarding Laws or Systems (Municipal Offices)

If your concerns or problems are related to laws or systems, you can visit the public office in your municipality, preferably with someone who speaks Japanese if you have trouble with the language. Depending on the municipality, they may have interpreters. Call ahead to see if the service is available since it may only be offered on certain days or within a designated time frame.

2. Counseling Regarding General Concerns (International Associations)

If your concerns or problems are more general or if counseling is not offered in your language, stop by at your local International Association to seek advice.

3. Other Counseling Services

For matters regarding crimes and concerns about security, you can visit your local police box (koban) or call the police station on the hotline. Consulting NPOs and NGOs that offer support to foreigners for free of charge is another option. For legal matters, you can inquire Japan Legal Support Center and local Bar Associations. Ask the International Association in your area for more details.

Other Counseling Organizations

<table>
<thead>
<tr>
<th>Concerns regarding crime and security</th>
<th>Name</th>
<th>Phone number and available languages</th>
<th>Hours</th>
<th>Description of service</th>
</tr>
</thead>
<tbody>
<tr>
<td>Counseling Service for Foreigners (Metropolitan Police Department)</td>
<td>03-3503-8484 (English/Chinese) Please call ahead to make an appointment for the following languages: Korean, Thai, Tagalog,</td>
<td>8:30 am to 5:15 pm (Closed on weekends and holidays)</td>
<td>General counseling regarding crimes</td>
<td></td>
</tr>
<tr>
<td>Police Counseling Hotline</td>
<td>#9110 (speed dial)</td>
<td></td>
<td>General counseling regarding crimes</td>
<td></td>
</tr>
</tbody>
</table>

| Women’s human rights | Women’s Human Rights Hotline (Local Legal Affairs Branch, Legal Affairs Bureau) | 0570-070-810 (Available from anywhere in Japan) | | |
|---------------------|-------------------------------------------------|------------------------------------------------|------------------------|

| Children’s human rights | Children’s Human Rights Hotline 110 (Local Legal Affairs Branch, Legal Affairs Bureau) | 0120-007-110 (Toll-free from anywhere in Japan) | Weekdays: 8:30 am to 5:15 pm | |

<table>
<thead>
<tr>
<th>Description of service</th>
<th>Phone number and available languages</th>
<th>Hours</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>General counseling regarding crimes</td>
<td>03-3503-8484 (English/Chinese) Please call ahead to make an appointment for the following languages: Korean, Thai, Tagalog,</td>
<td>8:30 am to 5:15 pm (Closed on weekends and holidays)</td>
<td>General counseling regarding crimes</td>
</tr>
<tr>
<td>General counseling regarding crimes</td>
<td>#9110 (speed dial)</td>
<td></td>
<td>General counseling regarding crimes</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Women’s Human Rights Hotline (Local Legal Affairs Branch, Legal Affairs Bureau)</th>
<th>0570-070-810 (Available from anywhere in Japan)</th>
<th></th>
<th></th>
</tr>
</thead>
</table>

| Children’s Human Rights Hotline 110 (Local Legal Affairs Branch, Legal Affairs Bureau) | 0120-007-110 (Toll-free from anywhere in Japan) | Weekdays: 8:30 am to 5:15 pm | |

<table>
<thead>
<tr>
<th>Description of service</th>
<th>Phone number and available languages</th>
<th>Hours</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>General counseling regarding crimes</td>
<td>03-3503-8484 (English/Chinese) Please call ahead to make an appointment for the following languages: Korean, Thai, Tagalog,</td>
<td>8:30 am to 5:15 pm (Closed on weekends and holidays)</td>
<td>General counseling regarding crimes</td>
</tr>
<tr>
<td>General counseling regarding crimes</td>
<td>#9110 (speed dial)</td>
<td></td>
<td>General counseling regarding crimes</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Women’s Human Rights Hotline (Local Legal Affairs Branch, Legal Affairs Bureau)</th>
<th>0570-070-810 (Available from anywhere in Japan)</th>
<th></th>
<th></th>
</tr>
</thead>
</table>

| Children’s Human Rights Hotline 110 (Local Legal Affairs Branch, Legal Affairs Bureau) | 0120-007-110 (Toll-free from anywhere in Japan) | Weekdays: 8:30 am to 5:15 pm | |

<table>
<thead>
<tr>
<th>Description of service</th>
<th>Phone number and available languages</th>
<th>Hours</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>General counseling regarding crimes</td>
<td>03-3503-8484 (English/Chinese) Please call ahead to make an appointment for the following languages: Korean, Thai, Tagalog,</td>
<td>8:30 am to 5:15 pm (Closed on weekends and holidays)</td>
<td>General counseling regarding crimes</td>
</tr>
<tr>
<td>General counseling regarding crimes</td>
<td>#9110 (speed dial)</td>
<td></td>
<td>General counseling regarding crimes</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Women’s Human Rights Hotline (Local Legal Affairs Branch, Legal Affairs Bureau)</th>
<th>0570-070-810 (Available from anywhere in Japan)</th>
<th></th>
<th></th>
</tr>
</thead>
</table>

| Children’s Human Rights Hotline 110 (Local Legal Affairs Branch, Legal Affairs Bureau) | 0120-007-110 (Toll-free from anywhere in Japan) | Weekdays: 8:30 am to 5:15 pm | |
Human Rights Counseling Offices

<table>
<thead>
<tr>
<th>City</th>
<th>Location</th>
<th>Hours</th>
<th>Available language</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tokyo</td>
<td>Human Rights Counseling Office (inside Tokyo Legal Affairs Bureau) No.2, 1-1-15 Kudan Minami, Chiyoda-ku</td>
<td>Mondays 1:30 pm to 4 pm</td>
<td>Chinese</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Tuesdays and Thursdays 1:30 pm to 4 pm</td>
<td>English/German</td>
</tr>
<tr>
<td>Osaka</td>
<td>Human Rights Counseling Office (inside Osaka Legal Affairs Bureau) No. 2, 2-1-17 Tani-machi, Chuo-ku, Osaka-shi</td>
<td>First and third Wednesdays 1 pm to 4 pm</td>
<td>English</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Wednesdays 1 pm to 4 pm</td>
<td>Chinese</td>
</tr>
<tr>
<td>Kobe</td>
<td>Human Rights Counseling Office (inside Kobe Local Legal Affairs Bureau) 1-1 Hatoba-cho, Chuo-ku, Kobe-shi</td>
<td>Second Wednesdays 1 pm to 5 pm</td>
<td>English</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Fourth Wednesdays 1 pm to 5 pm</td>
<td>Chinese</td>
</tr>
<tr>
<td>Nagoya</td>
<td>Human Rights Counseling Office (inside Nagoya Legal Affairs Bureau) 2-2-1 Sannomaru, Naka-ku, Nagoya-shi</td>
<td>Second Tuesdays 1 pm to 4 pm</td>
<td>English</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Portuguese</td>
</tr>
<tr>
<td>Hiroshima</td>
<td>Hiroshima International Center 6F Hiroshima Crystal Plaza, 8-18 Naka-machi, Naka-ku, Hiroshima-shi</td>
<td>Second Fridays 1:30 pm to 4 pm</td>
<td>English</td>
</tr>
<tr>
<td></td>
<td>6F Hiroshima Crystal Plaza 082-541-3777</td>
<td></td>
<td>Portuguese</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Spanish</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Tagalog</td>
</tr>
<tr>
<td>Fukuoka</td>
<td>Kokusai Hiroba (3F ACROS Fukuoka) 1-1-1 Tenjin, Chuo-ku, Fukuoka-shi 092-725-9201</td>
<td>Second Saturdays 1 pm to 4 pm</td>
<td>English</td>
</tr>
<tr>
<td>Takamatsu</td>
<td>1-PAL Kagawa (Kagawa International Exchange Center) International Exchange Floor 1-11-63 Ban-cho, Takamatsu-shi 087-837-5908</td>
<td>Third Fridays 1 pm to 3 pm (By appointment)</td>
<td>English</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Spanish</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Chinese</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Korean</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>German</td>
</tr>
<tr>
<td>Matsuyama</td>
<td>Ehime Prefectural International Center 1-1 Dogo Ichiman, Matsuyama-shi 089-917-5678</td>
<td>Fourth Thursdays 1:30 pm to 3:30 pm</td>
<td>English</td>
</tr>
</tbody>
</table>
Commonly Used Japanese Words and Phrases

- Thank you. ありがとう (ARIGATOU)
- Good morning. おはよう (OHAYOU)
- Hi/Hello. こんにちは (KON-NICHIWA)
- Excuse me. すみません (SUMIMASEN)
- I am sorry. ごめんなさい (GOMEN-NASAI)
- I: 私 (WATASHI)
- Husband: 夫 (OTTO)
- Wife: 妻 (TSUMA)
- Child: 子ども (KODOMO)
- School: 学校 (GAKKOU)

Emergency Words and Phrases in Japanese

- Help! たすけ (TASUKETE)
- Thief/Robber: 泥棒 (DOROBOU)
- Police: 警察 (KEISATSU)
- Fire: 火事 (KAJI)
- Ambulance: 救急車 (KYUUKYUUSHA)
- Hospital: 病院 (BYOUIN)
- Hurry up. 急いで (ISOIDE)
- Stop it. 止めて (YAMETE)
- Get out of here. 出て (DETETTE)
- I am in pain. はどりよく痛い (ITAI)
- Violence: 暴力 (BOURYOKU)
- Illness: 病気 (BYOUKI)
- Accident: 事故 (JIKO)
- Injury: 傷 (KEGA)
- EARTHQUAKE: 地震 (JISHIN)
  - MAIN SHOCK: 本震 (HONSHIN), AFTERSHOCK: 余震 (YOSHIN)
  - HIGH GROUND: 高台 (TAKADAI)
  - EVACUATION: 避難 (HINAN)
- I cannot speak Japanese. 日本語話せません (NIHONGO HANASEMASEN)
Sources:
- “Guide to Life in Japan,” Japan International Training Cooperation Organization (JITCO) (Traffic Rules, Banks and Post Offices (partial))