

To: International Students,

Rental Guarantor System at Kobe University

In Japan, a guarantor is usually required when renting private housing. Kobe University does not serve as an institutional guarantor for housing lease agreements. If it is necessary to have a guarantor for a lease contract, students are required to use a private guarantor company specified by the real estate agencies, etc.

The existing guarantor contracts under the current Rental Guarantor System at Kobe University will be continued throughout the remaining lease contract period or until graduation, as long as the contract is not changed.

●To International Students who will rent private housing

○ Private guarantor company

If it is difficult to find a joint guarantor, international students are required to use a private guarantor company.

The following private guarantor company provides consultation services at the start of and during tenancy in multiple languages.

However, the final decision for guarantor company selection is made by the property owner or real estate agency.

◆Global Trust Networks Co., Ltd. (GTN)

(URL: <http://www.gtn.co.jp>)

· Fee Description

Guarantee Fee (for a first-time apartment lease contract):

For the first year: A one-time payment amounting to 30% of one month's rental fees (Including maintenance fee, parking fee and any other monthly fee)

Please note that the minimum fee is 15,000 yen

Annual Guarantee Fee after the first year: 10,000 yen

· "TRUST NET 21" Multiple language daily life support by phone
(This service fee is included in the guarantee fee.)

Languages: English, Chinese, Korean, Vietnamese, Nepali

GTN provides services including:

1. Explanation of how to set up or cancel gas, electricity and water
2. Explanation of how to cancel or renew the lease agreement
3. Advice if you fall behind on rent payments
4. Troubles about garbage disposal etc.
5. Intermediary service when changing the contact address or during long-term absence

· NOTE: The guarantor contract with GTN can be continued after graduation.

○ Fire insurance

Students must enroll in the fire insurance specified by real estate agencies, etc. in case of fire damage or water leakage.

If no insurance is specified, international students should enroll in the Kobe University Co-op's Mutual Insurance for Fire.

Please refer to the following website of University Co-operatives Mutual Aid Federation.

URL: <https://kyosai.univcoop.or.jp/index.html> (Japanese)

<https://kyosai.univcoop.or.jp/english/about.html> (English)

【University Co-op's Mutual Insurance for Fire】

(Coverage)

1. Coverage for tenant liability

This insurance covers the subscriber against his/her legal responsibility to pay damages to the landlord in the event that his/her negligence has caused damage to his/her rented room through fire or water damage from water supply and drainage facilities, etc.

2. Coverage for household goods

This insurance covers damage to the subscriber's household goods due to fire, lightning, wind and water damage, etc.

*For goods that can be repaired, the insurance will cover the cost of repair.

3. Coverage for the theft of household goods

This insurance covers the loss, damage or soiling of the subscriber's household goods due to theft from the rented room.

● To International Students currently using the Rental Guarantor System at Kobe University

The existing guarantor contracts under the current Rental Guarantor System at Kobe University will be continued throughout the remaining lease contract period or until graduation, as long as the contract is not changed. Please confirm the current lease agreement and its insurance conditions.

Please contact us immediately to complete the necessary procedures at the International Exchange Division in the following cases.

- When moving to a new residence
- When renewing current "Comprehensive Renters' Insurance for Foreign Students Studying in Japan" before the expiration date.
- When there has been a change in the contract.
(Ex. the change of housemate)
- When renewing or cancelling the lease contract of your residence.
- When there is a fire/water leak or other such problem.
- When graduating, completing a program or withdrawing from the university.
- When taking a leave of absence from the university.

◆Renewal procedure

Contact the International Exchange Division and give your name and period of indemnity to enroll in (for six months/ one year/ two years) before the expiration date. Pay the insurance fee with the bill at the convenience store.

* Period of indemnity and insurance fee:

Six months 2,000 yen or One year 4,000 yen or Two years 8,000 yen

The contract will be discharged when overdue. Each international student should make sure to renew his/her contract before the expiration date.

The contract will also be discharged after the international student's graduation or if he/she leaves without graduating.

If you have any other questions regarding housing, please do not hesitate to contact us.

(Contact)

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