Based on information from the Japan Pension Service website

Claiming Your Pension Lump-Sum Withdrawal Payment

Foreign nationals who enrolled in a public Japanese pension system can apply for a Pension Lump-Sum Withdrawal Payment upon leaving Japan. This is a collection of FAQs about the application procedure for the lump-sum payment; we hope that you find it useful. For more details about the procedure, please see the Japan Pension Service official homepage.

Japan Pension Service: Applying for the Lump-Sum Withdrawal Payment

Available in 14 languages, including English, Chinese, Korean, Tagalog, Vietnamese, Thai, and Burmese.

Conditions and submission schecule

1) What are the conditions I must meet to claim the Pension Lump-Sum Withdrawal Payment?

If you meet all of the following requirements ① through ④, then you can apply for the lump-sum withdrawal payment.

1. You do not have Japanese nationality
2. You have been enrolled in any of the public pension systems for at least six months
3. You do not have an address in Japan
4. You were never eligible to receive a pension (including disability allowance)

2) I was enrolled in the National Pension for 3 months and the Employees' Pension for 5 months. Can I make a claim?

The respective periods of enrollment in the National Pension and Employees' Pension cannot be combined, which means that you cannot make a claim. The amount of the Lump-Sum Withdrawal Payment is calculated based on the respective enrollment periods, so you must be enrolled in one of the pension systems for at least 6 months to be eligible for the payment.

3) When can I submit my claim?

You can file a claim within two years from the date you cease to have a domicile in Japan.

You can choose to submit your claim before departing Japan. If you do so, please submit the claim form in person to your nearest pension office after the scheduled moving-out date stated in your moving-out notification, or mail it so that it arrives at the Japan Pension Service after the scheduled moving-out date stated in your moving-out notification. The mailing address for the claim is the same as that for overseas applications.

How to fill out the claim form

4) How can I prove that I no longer have an address in Japan?

In principle, if you submitted a Moving-out Notification to your local municipality stating that you were moving abroad, you do not need to submit any additional documents.

5) Is it possible to designate a bank account (overseas or in Japan) to receive the payment?

- It is possible to designate an overseas bank account, but make sure to check that the bank account can accept remittances from the Japan Pension Service before setting it up as the recipient.
- You can indicate a Japanese bank account as the recipient (other than Japan Post Bank and some internet-only banks), but make sure to confirm that you can use the bank account after returning to your country.

  In principle, if you return home and do not plan to re-enter Japan, you are required to close your bank account. If you do not close it, it may be frozen and you will not be able to use it anymore.

6) What should I write in the "Symbol Number of each pension system" entry in the claim form?

If you only have one Basic Pension Number, you do not need to fill in this section. Only those who have multiple basic pension numbers will need to write in this section. For example, those whose pension numbers were not consolidated when changing jobs, or those who were assigned a new basic pension number when they changed their name due to marriage.

7) Do I need to fill in my coverage history (enrollment history in the Japanese public pension systems)? Is there any way to find out which type of pension system I was enrolled in?

Yes, you must fill in your enrollment history. Fill in the information in detail and as accurately as possible. To help you find out which pension scheme you were enrolled in, see the examples ① to ④ below.

① National Pension: farmers, self-employed, students, unemployed, etc.
② Employees' Pension Insurance: company employees
③ Mutual Aid Association: public servants, public and private school employees, etc.
④ Seamen's Insurance: seafarers working at sea (captains, seamen, reserve seafarers)

Payment Amount

8) During the 7 years I stayed in Japan, I was enrolled in the Employees' Pension Insurance and paid premiums. If I claim the Lump-Sum Withdrawal Payment, will I receive the amount equivalent to the 7 years of contributions?

The amount of the Lump-Sum Withdrawal Payment is calculated based on the number of months you were enrolled in the Japanese pension system, with a maximum of 60 months (5 years). Therefore, even if you have contributed for 7 years, you will only receive the amount calculated based on 60 months (5 years).

9) I received a Lump-Sum Withdrawal Payment from the Employees' Pension, but why is it less than I expected?

A 20.42% tax is withheld at the source from the Pension Lump-Sum Withdrawal at the time of payment. To receive a refund of the withheld tax, a tax return must be filed with the tax office in Japan.

Only those who have a registered address in Japan can file a tax return for the withheld tax. For this reason, you must designate a Tax Agent for Income Tax / Consumption Tax before leaving Japan. For more information about designating a tax agent, please check the National Tax Agency official homepage.

National Tax Agency: Notification of Tax Agent for Income tax / Consumption Tax (Japanese only)

Other

10) I will be working in Japan again and plan to re-enroll in the public pension system. I received a lump-sum withdrawal payment several years ago. What will happen to my previous 6-year contributions?

Once you receive the Lump-Sum Withdrawal Payment, all periods of participation in the Japanese pension system in the past will cease. If you start a new job in Japan and re-enroll in the public pension system, your enrollment history will be counted from zero again.

INQUIRY



If you have any questions about the procedure, you can consult with your local pension office. Interpretation services are available at the pension office counter in 10 languages, including English, Chinese, Tagalog, etc. For more information, please check the link below.

https://www.nenkin.go.jp/international/interpretation/interpretation_japan.files/02.pdf

*English, Chinese, Korean, Portuguese, Spanish, Tagalog, Vietnamese, Indonesian, Thai, Nepali (available dates and times vary depending on the language)