

What is rental debt guarantee?

Japanese Original Rental Reassurance System

In Japan, when you rent it may be difficult to prove your creditworthiness. Therefore, in order to assure creditworthiness for residents and applicants, the rental debt guarantee company can run a tenant and financial reliability screening to serve as proof and thus reduce risk to the owner and the real estate agency. As a result, it becomes easier for the borrower by using a rent and a rental debt guarantee company such as J-Lease.

Originally in Japan it was normal to sign a lease agreement using a family member or friend as your guarantor. However, as time passed circumstances such as a low birth rate and an aging population have given birth to the rental debt guarantee company business. Whether Japanese or a foreign national, many people are using our services today. The guarantor company conducts a proper tenant screening before move-in and in the case of late rental payment, steps in to pay the owner on behalf of the tenant, working out to the benefit of both the tenant and owner.

In addition to the monthly rent, J-Lease's guarantee service also covers settlement expenses incurred at the time of moving-out, early cancellation penalty fees, renewal fees from contract renewal, among others.

J-Lease Rental Debt Guarantee

Our product is "Trust".

J-Lease is listed on the Tokyo Stock Exchange, and not only observes compliance, but also develops various services centered on guaranteeing rental debt services that are widely used by real estate companies in Japan.

J-Lease charges a fee to reduce risk and serve as the financially liable party on your behalf from the point of tenant screening until you move out. Basically, upon completion of the contract, this fee is not returned.

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Information regarding the guarantee fee paid by the customer.

不動産会社さま：お客様にお支払いいただく保証料をご記入下さい。

Initial fee 初回保証料	Rental Guarantee Contract and Fee/ Renews every year (1 year contract) 継続保証料	Monthly fee 毎月保証料
yen	yen	yen

English

英語



For Tenants

How to use our Rental Debt Guarantee Service



Oita Head Office Oita Ken, Oita-shi, Miyako-machi, 1-3-19, Oita Chuo Building 7F

Tokyo Head Office Tokyo, Shinjuku-ku, Nishi-Shinjuku, 6-22-1 Shinjuku Square Tower 8F

For inquiries: info@j-lease.jp

Tenant Screening

Required Documents: Residence Card

Regarding the contents of the application form, we will contact you if there are any unclear points that need confirmation. Since we can not move forward to the contract stage until the tenant screening is complete, please contact us as soon as possible if you receive a call from a number starting with 0570.

Contract

Please note that there is the possibility of not passing the initial tenant screening. In the case of approval, you will move forward to the contract stage. At this stage you would pay the initial fee and provide your signature/seal on the contract.

What happens if the rent payment is late?



Confirmation: Guarantee Service Subscriber

I can't pay my rent on time! What should I do?

Consult with the Real Estate Agency

To start things off, please contact the real estate agency to consult!

J-Lease will contact you

If J-Lease pays rent on your behalf, J-Lease will contact you by telephone or SMS. If there are incoming calls etc., please be sure to return them. Incoming calls may not be numbers beginning with 0570.

Advising about payment

After contacting us, we will confirm the status of the customer and consult about payment schedule. If we cannot get in contact directly, we will contact you through your co-signer or your emergency contact person.

About amount owed

Rent is paid every month as long as you live in the leased apartment. Basically the rent for the next month is due to be paid by the end of the previous month.
If payment by the due date is difficult and J-Lease makes a substitute payment (payment on your behalf), we will charge a late payment fee of 2,700 yen (before tax).

Example: 40,000 yen rent

The next month's rental
payment due date

J-Lease will contact you after
paying rent on your behalf

Rent payment due date for
the following month

40,000 yen

42,970 yen (when the consumption tax is 10%)

Monthly payment of rent is required to live in the leased apartment. Please settle owed rent by the end of the month.

In case of non-payment or no contact

If payment is still not received after repeated negotiations and promises, legal action may be taken. In order to live in Japan comfortably and smoothly, we ask that you please pay the rent without fail every month.