



# Pension Lump-Sum Withdrawal Payment

Based on information from the Japan Pension Service website



[To foreigners departing from Japan](#)

The “Pension Withdrawal Lump-Sum Payment” is a lump-sum payment that foreign residents who have been enrolled in the Japanese pension system can claim upon returning to their country. This leaflet summarizes the contents of the frequently asked questions regarding the claim process. Please refer to the following information.

## 1) I returned home a year ago. Can I still claim the lump-sum payment?

If you meet all the following requirements, 1 to 4, **you can make a claim within two years** from the date you no longer have an address in Japan.

1. You are not a Japanese national
2. You have been enrolled in either pension system for more than 6 months
3. You don't have an address in Japan
4. You were never eligible to receive a pension (including disability allowance)

Reference: [To foreigners departing from Japan: Conditions for claiming the Lump-Sum Payment \(Page 3\)](#)

## 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 withdrawal payment.

## 3) How can I prove that I don't have an address in Japan?

If you submit a **notification of moving out of the country** to your municipality before returning to your country, **you do not need to submit any additional documents.**

\*If you were insured since July 2012 or earlier, the Japan Pension Service cannot confirm that the information was deleted from your certificate of residence. In this case, you need to submit a copy of the page on your passport that confirms your departure date.

## 4) Is it possible to designate a bank account (overseas or Japanese) for receiving 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.  
\*If you have the identification code of your bank (e.g. SWIFT), write it on the claim form.
- 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.

Reference: [To foreigners departing from Japan: Overseas remittance of the Withdrawal Payment \(Page 13\)](#)

## 5) I cannot receive the certification stamp on my claim form from the overseas bank I plan to use for the lump-sum payment. What should I do in this case?

If you cannot get a certification stamp on the claim form, please attach a document issued by the bank that includes the following information: bank name, branch name, branch address, account number, and bank account holder's name (the account must be in the claimant's name.)

## 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 cannot fill in this entry. This entry is only required if you have more than one Basic Pension Number, such as if your Basic Pension Numbers were not merged when you changed jobs, or if you were issued a new Basic Pension Number when you changed your name due to marriage.

Basic Pension Number 基礎年金番号
Symbol Number of each pension system 各制度の記号番号

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

- If you do not know your Basic Pension Number, you must fill in the history section.
- Please check the following points to see which type of pension you fall under.
  - National Pension: farmers, self-employed, students, unemployed, etc.
  - Employees’ Pension: company employees
  - Mutual Aid Association: public employees, public and private school employees
  - Seafarers Insurance: seafarers working at sea (captains, seamen, reserve seafarers)

Reference: [To foreigners departing from Japan: Public pension system enrollment history \(Page 17\)](#)

## 8) During the seven years I stayed in Japan, I was enrolled in the Employees’ Pension Plan and I paid insurance premiums. If I claim the Lump-Sum Withdrawal Payment, will I receive the amount for the seven years?

The amount of the Lump-Sum Withdrawal Payment is calculated up to 60 months (5 years) based on the number of months you have been enrolled in the Japanese pension system. Therefore, even if you have paid for 7 years, **you will only receive the amount equivalent to 60 months (5 years)**.

Reference: [To foreigners departing from Japan: Calculation of withdrawal payment amount \(Page 11\)](#)

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

**A 20.42% tax will be withheld** 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.

Reference: [To foreigners departing from Japan: Income tax on withdrawal payment \(Page 4\)](#)

Before leaving Japan you should nominate a “Tax Agent for Income and Consumption Taxes”; this is a person residing in Japan that you can designate to handle tax procedures on your behalf. For more detailed information on the Tax Agent system, please visit the website of the National Tax Agency.



[Income tax information for an individual who will leave Japan](#)

## 10) I will be working in Japan again and plan to re-enroll in the public pension system. I received a withdrawal payment several years ago, what will happen to my payment period from the past 6 years?

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.

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.



[www.nenkin.go.jp/international/index.files/O2.pdf](http://www.nenkin.go.jp/international/index.files/O2.pdf)

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

