# Nishio City Consumer Center Guide

# Please consult with us about any consumer-related problems.

# (Contractual problems, debt payment, etc.)

If you have any difficulty communicating in Japanese, please bring someone who speaks Japanese with you.

Contracts can be concluded verbally. Once a contract is concluded, you are legally bound to fulfill the agreement.

When you are considering entering into a contract that involves a substantial amount of money, please do not make this decision by yourself but consult with your family members or contact us at the Consumer Center to ask for advice.

The Consumer Center will provide advice on how to negotiate in regard to safety, quality and contracts of the products or services you are about to agree to, or refer you to other related institutions.

We will not be able to negotiate with the vendors on your behalf or provide you with administrative guidance.

**Nishio City** 

We are also unable to verify the credibility of these vendors.



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# If you encounter any consumer-related problems \*1 please contact us immediately.

When you feel anxious or find yourself in a difficult situation, please do not hesitate to contact us anytime.

# Have you ever experienced:

## Door-to-door sales\*2

Consultations

- I was solicited to switch from my current electricity and Internet providers and offered a bundle deal, which would be much cheaper.
- I was recommended to sign up for new subscriptions for newspaper and health supplements.

# Inspection related solicitation\*<sup>3</sup>

- They offered to inspect the exterior or the roof of my house for free of charge.
- They suggested that we use our fire insurance policy to renovate the house.

# Door-to-door purchase\*4

# A vendor unknown to me called.

 I was told that they would purchase unwanted clothes and shoes from me, so I met up with them. They became very pushy and demanded that I sell my jewelry.

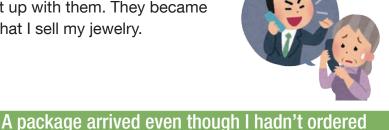
# Negative option billing\*5

# A product I didn't order was delivered to my house. An invoice was enclosed in the package but since I didn't order anything, I don't want to pay.

anything.

Someone I don't know came to the door.

A vendor I have never dealt with came to my house.













## Investment fraud\*6

# I was promised that I will make money.

- I was told if I made an investment, I would definitely make a profit from it.
- I was guaranteed the principal if I make the investment.
- I was recommended to attend this seminar that would provide me with the tools and websites that help me make money.

## Pyramid scheme\*7

## I received a friend request via SNS.

- I was invited to go in with this person on a plan that makes us money.
- I was told that I can make money by getting people to sign up for a membership.

# NS.

#### Contract rescission/ termination\*<sup>8</sup>

# Moving out of the rental property.

 The cancellation fee for the apartment I have lived in for a long time is too expensive.



# Product-related accident \*9

## My car broke down.

 The brakes on the bicycle I purchased only a month ago did not work and I ended up getting injured.



# Multiple debts\*10

## I cannot pay my debts.

 I have been supplementing the cost of living by borrowing money from consumer loan companies and with credit cards, but the amount of debt keeps increasing and I cannot keep up with the payments.



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# Please consult with us regarding

prevention of consumer issues \*1.

The Consumer Center sends out useful information related to consumers. Let's avoid becoming a victim of consumer fraud by gaining appropriate knowledge.

# Be careful when you make purchases from mail order sales\*11



Prevention

- Mail order sales offer no cooling-off period. Be sure to check the terms and conditions before you make a purchase.
- Avoid purchasing extremely cheap products that are way below the market price. (They are often counterfeit, or you risk never receiving the products)
- Mail order sales that say "Trial" or "Super cheap" often require subscriptions (several purchases), and you cannot cancel at your own convenience.
- Be careful, especially if the payment required is to be made under a direct deposit to someone's personal account.

# Be aware of phishing fraud\*12/billing fraud\*13



- A message such as "Registration completed" appears on the computer screen all of sudden and demands expensive registration fees. Phishing fraud often demands you to pay various fees including cancellation fees, etc.
- Billing fraud demands expensive and fabricated bills via emails or SMS to defraud the person into sending money. These emails and SMS are purporting to be actual well-known companies and public institutions such as platform businesses, delivery companies and debt-collecting companies, saying "You have unpaid bills."
- How to handle these emails/SMS ⇒ Do nothing, ignore, and don't pay.

# Turn down any unexpected/unwanted door-to-door sales and telephone marketing\*14



- You are not obligated to listen to what these door-to-door salesmen or telemarketers have to say.
- When you receive a sales call, just say "I don't want any" and hang up the phone.
- When they come to your door, just tell them "I am not interested, please leave."
  When the salesperson refuses to leave, call the police

When the salesperson refuses to leave, call the police. Nishio Police Station (20563-57-0110)

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# Do not sign the contract then and there. Do not make any payments.

It is extremely difficult to take back the money you have already paid. Do not make the decision by yourself, but consult with the Consumer Center with someone who speaks Japanese.

Do not let a third party use your identity to sign up for a mobile phone service or to open a bank account.

- It is illegal to let other people to use your identity to sign up for a mobile phone or open a bank account.
- It is highly possible that your identity can be used to commit a crime. NEVER let anyone use your identity.

# Do not mail cash.

- It is illegal to mail cash via regular post (including shipping envelopes, etc).
- It is someone you should not trust. NEVER send money.
- One of the methods these fraudsters use is to ask you to write "book" as the description of the mail you send.

# Use products properly.

- Be sure to read the instruction manual thoroughly and use the product correctly.
- Perform regular inspections and maintenance of the product.
- If a problem occurs with the product, take photos.

#### Consult with a lawyer when you are making a CHECK! claim for compensation.

Making a claim for compensation is outside the Consumer Center's scope of operation. Please consult with a lawyer. The Consumer Center will refer you to the Aichi Bar Association.

Aichi Bar Association (Western Mikawa Branch Meeting Hall) 20564-54-9449

# We cannot interfere with any consumer-related problems between two individuals.

Business transactions on an Internet auction site, or flea market.

- Personal transaction agreement (personal sale of a vehicle, property) rentals, transfer of deeds, etc.)
- Personal loan agreement between individuals, claim for compensation (regardless of the contract), etc.

For personal money problems...

CHECK!

Aichi International Association/Aichi Multicultural Center (2053-961-7902) Japan Legal Support Center/Multilingual Information Service (20570-078377)











# Have you heard of the cooling-off system?

The cooling-off system gives consumers the opportunity to reconsider purchases and allows consumers to cancel an order or contract "unconditionally" for a certain period. The cooling off period is usually 8 days or 20 days, depending on the method or type of contract.

# 8 days

Door-to-door sales/ Telemarketing/ Specified continuous services/ Door-to-door purchase



Multilevel marketing transactions/ Business opportunity sales transactions

Mail order sales may not have regulations in regard to the cooling off system, but the seller may have "special provisions related to return of goods." Please check the seller's homepage.

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# **Consumer Hotline for Tourists**

"Consumer Hotline for Tourists" is a contact point for tourists who encounter any consumerrelated problems during their visit to Japan. If you encounter any problems at a retail store, restaurant, public transportation institution, accommodation facility, please give them the hot line to call.

Customer Hotline for Tourists 603-5449-0906

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# Glossary

#### \*1 Consumer issues

Consumer issues occur when products or services that the consumer purchased causes damage to their life, body or finances.

#### \*2 Door-to-door sales

The vendor goes from the door of one consumer's house to the door of another to sell a product or service.

#### **\*3** Inspection related solicitation

The vendor visits the home of a consumer claiming to provide an inspection of the roof, exterior paint, termite infestation, fire extinguishers, etc., performs unnecessary repairs, replacement of the parts and products, or pest control, and then demands an expensive fee.

#### \*4 Door-to-door purchase

The vendor visits the door of one consumer's house to the door of another to purchase expensive products such as jewelry at a low cost and in an aggressive manner.

#### **\*5** Negative option billing

A sales tactic in which consumers are given products or services that were not previously ordered and are demanded to pay for them.

#### \*6 Investment fraud

A fraudulent practice in the stock or commodities markets such as foreign exchange margin transactions (FX) and binary options that induce investors to make purchases or sale decisions on the basis of false information such as "guaranteed principal" "guaranteed return on investment" "limited customers only", etc., frequently resulting in losses, and the contact person disappears in the end.

#### \*7 Pyramid scheme (Multilevel marketing transactions)

Multilevel marketing (MLM) is a pyramid selling method some direct sales companies of cosmetic products or health food products, etc., use to encourage existing distributors to recruit new distributors who are paid a percentage of their recruits' sales.

#### \*8 Contract rescission/termination

Contract rescission allows you to roll back the contract prior to concluding it. Contract termination ends the agreement at that point in the agreement, such as a rental agreement of an apartment.

#### \*9 Product-related accident

An accident caused by a defective product, resulting in injury and death of the consumer.

#### \*10 Multiple debts

The consumer's financial state in which the consumer borrowed money from multiple loan companies such as consumer loan companies and credit card companies, and finds it extremely difficult to make the payments.

#### \*11 Mail order sales

It is a type of indirect selling technique in which sellers will place ads on newspapers, magazines, TV programs, radio and the Internet, and consumers place an order for purchase by mail, telephone, the Internet, etc.

#### **\*12** Phishing fraud

Just by clicking URL on porn sites or emails once, the fraudsters forcibly make consumers sign up for a contract or subscriptions, demanding outrageous fees.

#### **\*13** Billing fraud

Billing fraud occurs when a consumer receives a fake or inflated invoice for goods or services they did not receive by mail or email.

#### \*14 Telephone marketing

Vendors and call centers make sales calls to consumers or get them to call them, promoting products or services to conclude a sales contract.

# Things to be Aware of When Using the Services Offered by the Consumer Center

# The person who requires a consultation is present.

We will only be able to provide a consultation after ensuring the person's intention.

# **2** Please bring the necessary documents, etc.

Please be sure to bring all the necessary documentation such as contracts, supplemental documents, etc., with you when you visit us for a consultation.

# **3** Laws and regulations

Examples

Any contracts concluded with a non-Japanese company must follow the applicable laws and regulations of the country and cannot be handled under Japanese laws and regulations.

# 4 All the documents provided by the consumer will not be returned.

Any documentation (copies, etc.) submitted to us during the consultation will not be returned.

# **5** We may ask for some personal information.

During the consultation, we may need to ask you for some personal information. Please understand.

# 6 Please help us by making an appointment.

If you visit us without an appointment, we may have to ask you to wait depending on how busy we are.

Also, as it requires us to make some advance preparation before each consultation, please help us by making an appointment so that we can provide you with a smooth consultation.

