

貸金業法施行規則

Regulation for Enforcement of the Money Lending Business Act

(昭和五十八年八月十日大蔵省令第四十号)
(Order of the Ministry of Finance No. 40 of August 10, 1983)

貸金業の規制等に関する法律及び貸金業の規制等に関する法律施行令の規定に基づき、並びに同法及び同令を実施するため、貸金業の規制等に関する法律施行規則を次のように定める。

Pursuant to the provisions of the Act for Controls in the Money Lending Business and the Order for Enforcement of the Act for Controls in the money lending business, and in order to enforce that Act and that Order, the Regulation for Enforcement of the Act for Controls in the money lending business is established as follows.

(同一の会社等の集団に属する会社等への貸付け及び経営を共同で支配する会社等への貸付け)

(Loans Made to Companies that Belong to the Same Group of Companies and Loans Made to Companies whose Management is Jointly Controlled)

第一条 貸金業法施行令（昭和五十八年政令第百八十一号。以下「令」という。）第一条の二第六号に規定する他の会社等の総株主又は総出資者の共同の利益を損なうおそれがないと認められる貸付けとして内閣府令で定めるものは、同号ロ及びハに掲げる他の会社等（会社、組合その他これらに準ずる事業体（外国におけるこれらに相当するものを含む。）をいう。以下この条において同じ。）の総株主又は総出資者の同意に基づくものとする。

Article 1 (1) The loans specified by Cabinet Office Order as those posing no risk to the common interests of all the shareholders or all the investors of the other companies, etc., as prescribed in Article 1-2, item (vi) of the Order for Enforcement of the Money Lending Business Act (Cabinet Order No. 181 of 1983; hereinafter referred to as the "Order"), are to be based on the consent of all the shareholders or all the investors of the other companies, etc. (meaning companies, partnerships and other equivalent business entities (including equivalent entities in foreign states); hereinafter the same applies in this Article) listed in sub-items (b) and (c) of the same item.

2 令第一条の二第六号イに規定する内閣府令で定めるものは、会社等が他の会社等の財務及び事業の方針の決定を支配している場合における当該他の会社等（組合その他これに準ずる事業体（外国におけるこれらに相当するものを含む。）である場合にあっては、その総組合員又は総構成員が法人（外国の法令に準拠して設立された法人を含む。）であるものに限る。）とする。

- (2) The other companies, etc. to be specified by Cabinet Office Order, as prescribed in Article 1-2, item (vi), sub-item (a) of the Order are, if a company, etc. controls decisions over the financial and business policies of other companies, etc., the relevant other companies, etc. (in cases of partnerships or any other equivalent business entities (including equivalent entities in foreign states), limited to those for which all partners or all members are corporations (including corporations established in compliance with laws and regulations of foreign states)).
- 3 前項の「財務及び事業の方針の決定を支配している場合」とは、次に掲げる場合（財務上又は事業上の関係からみて他の会社等の財務又は事業の方針の決定を支配していないことが明らかであると認められる場合を除く。）をいう（以下この条において同じ。）。
- (3) "Controls decisions over the financial and business policies" as prescribed in the preceding paragraph means the cases listed below (excluding cases in which it is deemed apparent that the company, etc. does not control the financial and business policies of another company, etc. in view of the financial or business relationship) (hereinafter the same applies in this Article):
- 一 他の会社等（次に掲げる会社等であつて、有効な支配従属関係が存在しないと認められるものを除く。以下この項において同じ。）の議決権の総数に対する自己（その子会社等（会社等が他の会社等の財務及び事業の方針の決定を支配している場合における当該他の会社等をいう。次項において同じ。）を含む。以下この項において同じ。）の計算において所有している議決権の数の割合が百分の五十を超えている場合
 - (i) cases when the ratio of the number of voting rights held by the company, etc. itself (including its subsidiary companies, etc. (meaning, if the company, etc. controls the decisions over the financial and business policies of other companies, etc., the other companies, etc.; the same applies in the following paragraph); hereinafter the same applies in this paragraph) on its own account to the total number of voting rights of other companies, etc. (meaning any of the companies, etc. listed below and excluding those which are found to have no effective parent-subsidiary relationship; hereinafter the same applies in this paragraph) exceeds fifty percent:
 - イ 民事再生法（平成十一年法律第二百二十五号）の規定による再生手続開始の決定を受けた会社等
 - (a) a company, etc. subject to an order of commencement of rehabilitation proceedings pursuant to the provisions of the Civil Rehabilitation Act (Act No. 225 of 1999);
 - ロ 会社更生法（平成十四年法律第百五十四号）の規定による更生手続開始の決定を受けた株式会社
 - (b) a stock company subject to an order of commencement of reorganization proceedings pursuant to the provisions of the Corporate Reorganization Act

(Act No. 154 of 2002);

ハ 破産法（平成十六年法律第七十五号）の規定による破産手続開始の決定を受けた会社等

(c) a company, etc. subject to an order of commencement of bankruptcy proceedings pursuant to the provisions of the Bankruptcy Act (Act No. 75 of 2004); or

ニ その他イからハまでに掲げる会社等に準ずる会社等

(d) any other company, etc. which is equivalent to any of those listed in items (a) through (c).

二 他の会社等の議決権の総数に対する自己の計算において所有している議決権の数の割合が百分の四十以上である場合（前号に掲げる場合を除く。）であつて、次に掲げるいずれかの要件に該当する場合

(ii) cases when the ratio of the number of voting rights held by the company, etc. on its own account to the total number of voting rights in other companies, etc. is forty percent or more (excluding cases listed in the preceding item) and when any of the following requirements are satisfied:

イ 他の会社等の議決権の総数に対する次に掲げる議決権の数の合計数の割合が百分の五十を超えていること。

(a) that the ratio of the sum of the following numbers of voting rights in the other companies, etc. to the total number of voting rights in the other companies, etc. exceeds fifty percent:

(1) 自己の計算において所有している議決権

1. the voting rights owned by the company, etc. on its own account;

(2) 自己と出資、人事、資金、技術、取引等において緊密な関係があることにより自己の意思と同一の内容の議決権を行使すると認められる者が所有している議決権

2. the voting rights held by a person that is found to exercise their voting rights in the same manner as the intent of the company, etc. due to its close ties with the company, etc. in terms of contribution, personnel affairs, funds, technology, transactions, etc.; and

(3) 自己の意思と同一の内容の議決権を行使することに同意している者が所有している議決権

3. the voting rights held by any persons that have given their consent to exercising their voting rights in the same manner as the intent of the company, etc. itself;

ロ 他の会社等の取締役会その他これに準ずる機関の構成員の総数に対する次に掲げる者（当該他の会社等の財務及び事業の方針の決定に関して影響を与えることができるものに限る。）の数の合計数の割合が百分の五十を超えていること。

(b) that the ratio of the number of the following persons (limited to those who are capable of influencing decisions on the financial and business policies of other companies, etc.) to the total number of members of the board of

directors or any other equivalent organization of the other companies, etc. exceeds fifty percent:

- (1) 自己の役員（会社法施行規則（平成十八年法務省令第十二号）第二条第三項第三号に規定する役員をいう。）
1. officers of the company, etc. (meaning the officers prescribed in Article 2, paragraph (3), item (iii) of the Regulation for Enforcement of the Companies Act (the Ministry of Justice Order No. 12 of 2006));
- (2) 自己の業務を執行する社員
2. members in charge of executing the business of the company, etc.;
- (3) 自己の使用人
3. employees of the company, etc.; and
- (4) (1) から (3) までに掲げる者であつた者
4. Persons who used to fall under 1, 2 or 3 above;

ハ 自己が他の会社等の重要な財務及び事業の方針の決定を支配する契約等が存在すること。

(c) that there exists a contract, etc. under which the company, etc. controls decisions over important financial and business policies of other companies, etc.;

ニ 他の会社等の資金調達額（貸借対照表の負債の部に計上されているものに限る。）の総額に対する自己が行う融資（債務の保証及び担保の提供を含む。以下ニにおいて同じ。）の額（自己と出資、人事、資金、技術、取引等において緊密な関係のある者が行う融資の額を含む。）の割合が百分の五十を超えていること。

(d) that the ratio of the amount financed by the company, etc. (the finance includes guarantee of debts and provisions of collateral; hereinafter the same applies in sub-item (d)) (the amount includes the amount financed by a person that has close ties with the company, etc. in terms of contribution, personnel affairs, funds, technology, transactions, etc.) to the total amount of funds procured by other companies, etc. (limited to the amount recorded in the liabilities section of the balance sheet) exceeds fifty percent; or

ホ その他自己が他の会社等の財務及び事業の方針の決定を支配していることが推測される事実が存在すること。

(e) that there exists any other fact from which it is assumed that the company, etc. controls decisions over the financial and business policies of the other companies, etc.

4 会社等及びその一若しくは二以上の子会社等又は当該会社等の一若しくは二以上の子会社等が財務及び事業の方針の決定を支配している他の会社等は、前二項の適用については、当該会社等の子会社等とみなす。

(4) When the company, etc. and one or more of its subsidiary companies, etc., or other companies, etc. whose decisions over financial and business policies are controlled by one or more subsidiary companies, etc. of the company, etc. are deemed as subsidiary companies, etc. of the company, etc. with regard to the

application of the preceding two paragraphs.

5 令第一条の二第六号ロ及びハに規定する内閣府令で定める割合は、百分の二十とする。

(5) The ratio to be specified by Cabinet Office Order, as prescribed in Article 1-2, item (vi), sub-items (b) and (c) of the Order, is twenty percent.

(電磁的記録)

(Electronic and Magnetic Records)

第一条の二 貸金業法（昭和五十八年法律第三十二号。以下「法」という。）第二条第十一項に規定する内閣府令で定めるものは、電子的方式、磁氣的方式その他人の知覚によつては認識することができない方式で作られる記録であつて、電子計算機による情報処理の用に供されるものとする。

Article 1-2 The reference, in Article 2, paragraph (11) of the Money Lending Business Act (Act No. 32 of 1983; hereinafter referred to as the "Act"), to a record specified by Cabinet Office Order means a record used in computer data processing which is created in electronic form, magnetic form, or any other form that cannot be perceived by human senses.

(電磁的方法)

(Electronic or Magnetic Means)

第一条の二の二 法第二条第十二項に規定する内閣府令で定めるものは、次の各号に掲げる場合の区分に応じ、当該各号に定める方法とする。

Article 1-2-2 (1) The reference, in Article 2, paragraph (12) of the Act, to a means specified by Cabinet Office Order means the means that each of the following items prescribes for the category of cases set forth in the item:

一 電磁的方法による提供を受ける旨の承諾若しくは受けない旨の申出をする場合、法第四十一条の三十六第一項若しくは第二項に規定する同意を得る場合又は第三十条の十五第一項若しくは第二項に規定する同意を得る場合 次に掲げる方法

(i) when a person assents to be provided with information by electronic or magnetic means or indicates an unwillingness to be provided with information by electronic or magnetic means; when a member money lender obtains the consent under Article 41-36, paragraph (1) or (2) of the Act; or when a member money lender obtains the consent under Article 30-15, paragraph (1) or (2): the following methods:

イ 承諾若しくは申出を受ける者又は同意を得る者の使用に係る電子計算機に備えられたファイルにその旨を記録する方法

(a) recording to that effect in a file on a computer used by the person to whom the assent or unwillingness is indicated or to the person obtaining the consent;

ロ 磁気ディスクその他これに準ずる方法により一定の情報を確実に記録しておくことができる物をもつて調製するファイルにその旨を記録したものを交付する方

法

(b) delivering a magnetic disc, or anything else onto which a fixed set of data can be securely recorded through an equivalent means, containing a file into which a recording to that effect has been made;

二 前号に掲げる場合以外の場合 次に掲げる方法

(ii) in a case other than as set forth in the preceding item: the following means:

イ 電子情報処理組織を使用する方法のうち次に掲げるもの

(a) using an electronic data processing system as follows:

(1) 送信者の使用に係る電子計算機と受信者の使用に係る電子計算機とを接続する電気通信回線を通じて送信し、当該受信者の使用に係る電子計算機に備えられたファイルに記録する方法

1. in such a way that the data is transmitted over a telecommunication line that connects the computer used by the sender and the computer used by the recipient, and recorded in a file on the computer used by the recipient;

(2) 送信者の使用に係る電子計算機に備えられたファイルに記録された情報の内容を電気通信回線を通じて受信者の閲覧に供し、当該受信者の使用に係る電子計算機に備えられたファイルに当該情報を記録する方法

2. in such a way that data content recorded in a file on the computer used by the sender is provided over a telecommunications line for the recipient to inspect and recorded in a file on the computer used by the recipient;

ロ 磁気ディスクその他これに準ずる方法により一定の情報を確実に記録しておくことができる物をもって調製するファイルに情報を記録したものを交付する方法

(b) delivering a magnetic disc, or anything else onto which a fixed set of data can be securely recorded through an equivalent means, containing a file into which the data has been recorded.

2 前項各号に定める方法は、次に掲げる基準に適合するものでなければならない。

(2) The methods specified in the items of the preceding paragraph must conform to the following standards:

一 前項第一号に定める方法（電磁的方法による提供を受ける旨の承諾又は受けない旨の申出をする場合に限る。）にあつては、承諾又は申出を受ける者が承諾又は申出をする者に対し、電磁的方法による提供を受ける旨の承諾又は受けない旨の申出の内容を書面その他の適切な方法により通知するものであること。

(i) the methods specified in item (i) of the preceding paragraph (limited to cases when a person assents to be provided with information by electronic or magnetic means or indicates an unwillingness to be provided with information by electronic or magnetic means) involves the person to whom the assent or unwillingness is indicated notifying the person assenting or indicating unwillingness of the details of the person's assent to be provided with information by electronic or magnetic means or of the details of the

person's unwillingness to be provided with information by electronic or magnetic means, in writing or by other appropriate means;

二 前項第二号に定める方法にあつては、受信者がファイルへの記録を出力すること（当該記録を他の電子計算機に送信することその他の方法を用いて出力することを含む。）により書面を作成できるものであること。

(ii) the methods specified in item (ii) of the preceding paragraph allows the recipient to create a written document by outputting what has been recorded in the file (including outputting the relevant record by sending it to another computer or by other means);

三 前項第二号イに掲げる方法のうち受信者の電子計算機として携帯電話又はPHSを用いるものにあつては、送信した日又は閲覧に供した日から三月間、受信者の請求により、送信者が電磁的方法により提供した事項に係る書面の交付を行うものであること。

(iii) if the methods set forth in item (ii), sub-item (a) of the preceding paragraph uses a cell phone or PHS handset as the recipient's computer, it is subject to the sender's issuance, at the request of the recipient, of a written document giving the information that has been provided by electronic or magnetic means, during a three-month period from the day on which the information was sent or offered for inspection.

3 第一項第二号イの「電子情報処理組織」とは、送信者の使用に係る電子計算機と、受信者の使用に係る電子計算機とを電気通信回線で接続した電子情報処理組織をいう。

(3) The term "electronic data processing system" as used in paragraph (1), item (ii), sub-item (a) means an electronic data processing system that uses a telecommunications line to connect the computer used by the sender and the computer used by the recipient.

（個人信用情報の対象とならない契約）

(Contracts Excluded from Being Subject to Personal Credit Information)

第一条の二の三 法第二条第十四項に規定する内閣府令で定めるものは、次に掲げるものとする。

Article 1-2-3 The reference, in Article 2, paragraph (14) of the Act, to a contract specified by Cabinet Office Order means:

一 極度方式基本契約

(i) a basic contract for a revolving credit loan;

二 手形（融通手形を除く。）の割引を内容とする契約

(ii) a contract for the discounting of negotiable instruments (excluding accommodation bills);

三 金融商品取引業者（金融商品取引法（昭和二十三年法律第二十五号）第二条第九項に規定する金融商品取引業者（同法第二十八条第一項に規定する第一種金融商品取引業又は同条第四項に規定する投資運用業を行う者に限る。）をいう。以下この条において同じ。）が顧客から保護預りを行っている有価証券が金融商品取引業等に

関する内閣府令（平成十九年内閣府令第五十二号）第六十五条第一号イからチまでに掲げるいずれかの有価証券（同法第二条第二項の規定によりこれらの有価証券とみなされる権利を含み、当該保護預りをした顧客の所有するものに限る。）であつて、当該顧客が当該有価証券を引き続き所有するために必要なものとして当該有価証券を担保として当該金融商品取引業者が行う金銭の貸付けのうち、当該顧客に貸し付ける金額が当該貸付けの時における当該有価証券の時価の範囲内であるもの（同号に規定するものを除く。）に係る契約

(iii) a contract wherein the securities deposited by the customer for safe custody to the financial instruments business operator (meaning the financial instruments business operator (limited to those engaged in the Type I financial instruments business as prescribed in Article 28, paragraph (1) of Financial Instruments and Exchange Act (Act No. 25 of 1948) and the investment management business as prescribed in paragraph (4) of that Article) as prescribed in Article 2, paragraph (9) of that Act; hereinafter the same applies in this Article) are any of the securities set forth in Article 65, item (i), sub-items (a) through (h) of the Cabinet Office Order on Financial Instruments Business (Cabinet Office Order No. 52 of 2007) (including rights deemed to be the securities pursuant to Article 2, paragraph (2) of that Act, and limited to those held by the customers that deposited the securities for safe custody) and wherein, among the money loan necessary for the customer to continue to hold the securities and secured by the securities which is made by the financial instruments business operator, the amount loaned to the relevant customer is within the market value of the securities at the time of the loan (excluding the money loans specified in Article 65, item (i) of that Order);

四 金融商品取引業者が顧客から保護預りをしている有価証券が投資信託の受益証券のうち金融商品取引業等に関する内閣府令第六十五条第二号イからハまでに掲げるいずれかの有価証券（金融商品取引法第二条第二項の規定によりこれらの有価証券とみなされる権利を含み、当該保護預りをした顧客の所有するものに限る。）であつて、当該有価証券に係る解約を請求した顧客に対し、解約に係る金銭が支払われるまでの間に当該有価証券を担保として当該金融商品取引業者が行うその解約に係る金銭の額に相当する額の金銭の貸付け（同号に規定するものを除く。）に係る契約

(iv) a contract wherein the securities deposited by the customer for safe custody to the financial instruments business operator are, among the beneficiary certificates of an investment trust, any of the securities set forth in Article 65, item (ii), sub-items (a) through (c) of the Cabinet Office Order on Financial Instruments Business (including rights deemed to be the securities pursuant to Article 2, paragraph (2) of the Financial Instruments and Exchange Act, and limited to those held by the customer that deposited the securities for safe custody), and which is related to the money loan which

is made by the financial instruments business operator to the customer that requested the cancellation in regard to the securities until the money for cancellation is paid, and which is secured by the securities and the money loaned by the financial instruments business operator is equivalent to the amount of money for the cancellation (excluding the money loans specified in Article 65, item (ii) of that Order); and

五 貸金業者を債権者とする金銭の貸借の媒介に係る契約

(v) a money brokerage agreement that has the money lender as the creditor.

第一条の二の四 貸金業者が特定非営利金融法人である場合にあつては、法第二条第十四項に規定する内閣府令で定めるものは、前条各号に掲げるもののほか、特定貸付契約とする。

Article 1-2-4 (1) If a money lender is a specified non-profit finance corporation, the reference, in Article 2, paragraph (14) of the Act, to a contract specified by Cabinet Office Order means a specified loan contract, beyond what is listed in the items of the preceding Article.

2 前項の「特定非営利金融法人」とは、法第二十四条の六の二の規定により第二十六条の二十五の二第三項第一号に掲げる場合に該当する旨の届出を行つた貸金業者（当該届出の日以後同項第二号又は第三号に掲げる場合に該当することとなつた者を除く。）をいう。

(2) The term "specified non-profit finance corporation" as used in the preceding paragraph means a money lender who, pursuant to the provisions of Article 24-6-2 of the Act, has made the notification to the effect that it comes to fall under the case listed in Article 26-25-2, paragraph (3), item (i) (the money lender excludes a person that falls under the case listed in Article 26-25-2, paragraph (3), item (ii) or (iii) on or after the day of the notification).

3 第一項の「特定貸付契約」とは、特定非営利活動貸付け又は生活困窮者支援貸付けに係る契約をいう。

(3) The term "specified loan contract" as used in paragraph (1) means a contract pertaining to a specified non-profit activity loan or impoverished person support loan.

4 前項の「特定非営利活動貸付け」とは、特定非営利活動（特定非営利活動促進法（平成十年法律第七号）第二条第一項に規定する特定非営利活動をいう。以下同じ。）として行われる貸付けであつて、次に掲げるすべての要件に該当して行われるものをいう。

(4) The term "specified non-profit activity loan" as used in the preceding paragraph means a loan which is made as a specified non-profit activity (meaning a specified non-profit activity prescribed in Article 2, paragraph (1) of the Act to Promote Specified Non-profit Activities (Act No. 7 of 1998); the same applies hereinafter) and which satisfies all of the following requirements:
一 当該貸付けに係る契約を締結するまでに、当該貸付けに係る契約の相手方となる

うとする者に係る返済能力に関する事項の調査として、当該者が貸金業者に対して負担する債務（保証債務を除く。以下この項において同じ。）の総額その他当該者（事業を営む者に限る。）の財務の状況を把握すること。

(i) that the total amount of obligations (excluding guarantee obligations; hereinafter the same applies in this paragraph) owed to money lenders by a person seeking to become the counterparty to the loan contract, and other financial conditions of the person (limited to a person engaged in business), will be confirmed, in an investigation of matters pertaining to the repayment capacity of the person, by the time when the loan contract is concluded;

二 当該貸付けに係る契約に係る保証契約を締結する場合にあつては、当該保証契約を締結するまでに、当該保証契約の保証人（次号において単に「保証人」という。）となろうとする者に係る返済能力に関する事項の調査として、当該者が貸金業者に対して負担する債務の総額を把握すること。

(ii) that, if a guarantee contract pertaining to the loan contract is to be concluded, the total amount of obligations owed to money lenders by a person seeking to become a guarantor of the guarantee contract (simply referred to as the "guarantor" in the following item) will be confirmed, in an investigation of matters pertaining to the repayment capacity of the person, by the time when the guarantee contract is concluded;

三 返済期間を通じて、当該貸付けに係る契約の相手方及び保証人に係る返済能力に関する事項の調査として、当該相手方及び保証人が貸金業者に対して負担する債務の総額その他当該相手方（事業を営む者に限る。）の財務の状況を定期的に把握し、必要に応じてこれらの者に対する助言又は指導を行うこと。

(iii) that, throughout the repayment period, the total amount of obligations owed to money lenders by the counterparty and the guarantor of the loan contract, and other financial conditions of the relevant counterparty (limited to a person engaged in business), will be periodically confirmed, in an investigation of matters pertaining to the repayment capacity of the relevant counterparty and the guarantor, and advice or guidance will be given to them as necessary;

四 当該貸付けに関し、貸金業者が年七・五パーセントを超える割合による利息（みなし利息（法第十二条の八第二項に規定するみなし利息をいう。）を含む。次項第四号及び第五条の三の二第一項において同じ。）の契約を締結し、又は当該割合による利息を受領し、若しくはその支払を要求しないこと。

(iv) that a money lender does not conclude a contract for interest (including payment regarded as interest (meaning the payment regarded as interest as prescribed in Article 12-8, paragraph (2) of the Act); the same applies in item (iv) of the following paragraph and Article 5-3-2, paragraph (1)) stipulating an interest rate exceeding 7.5 % per annum, nor does a money lender receive interest based on the relevant interest rate or demand the payment thereof, in connection with the relevant loan;

五 当該貸付けが特定非営利活動として行われている事実が確認できる書面又は当該書面に記載された情報の内容を記録した電磁的記録を、当該貸付けに係る契約に定められた最終の返済期日（当該貸付けに係る契約に基づく債権が弁済その他の事由により消滅したときにあつては、当該債権の消滅した日（当該貸付けに係る契約が極度方式基本契約又は極度方式貸付けに係る契約である場合にあつては、当該極度方式基本契約の解除の日又は当該極度方式基本契約に基づくすべての極度方式貸付けに係る契約に定められた最終の返済期日のうち最後のもの（これらの契約に基づく債権のすべてが弁済その他の事由により消滅したときにあつては、その消滅した日）のうちいずれか遅い日））までの間保存すること。

(v) that a document by which the fact that the loan is made as a specified non-profit activity can be confirmed, or an electronic or magnetic record in which the content of the information stated in the document is recorded, will be preserved until the final repayment due date provided in the loan contract (if the claim under the loan contract has extinguished upon performance or on any other grounds, the day on which the claim extinguished (if the loan contract is a basic contract for a revolving credit loan or a contract for a revolving credit loan, the day of cancellation of the basic contract for a revolving credit loan, or, among the final repayment due dates provided in all the contracts for revolving credit loans under the basic contract for a revolving credit loan, the latest date (if all the claims under these contracts have extinguished upon performance or on any other grounds, the day on which the claims have extinguished), whichever comes later);

5 第三項の「生活困窮者支援貸付け」とは、生活困窮者を支援するための貸付けであつて、次に掲げるすべての要件に該当するものをいう。

(5) The term "impoverished person support loan" as used in paragraph (3) means a loan made with the purpose of supporting an impoverished person, which satisfies all of the following requirements:

一 当該貸付けに係る契約を締結するまでに、当該貸付けに係る契約の相手方となろうとする者が既に負担している債務を可能な限り整理し、かつ、当該貸付けに係る契約の相手方となろうとする者の経済生活の再生が行われるよう解決すべき課題の把握（以下この項において「アセスメント」という。）を、借入れ及び返済に関する相談について専門的な知識及び経験を有する者により行い、アセスメントの結果に基づき生活再建のための計画を策定するための措置を講じていること。

(i) that the obligations already owed by the person seeking to become the counterparty to the loan contract are settled as much as possible, the problems that must be solved in order to rehabilitate the economic life of the person seeking to become the counterparty to the loan contract are confirmed (hereinafter referred to as "assessment" in this paragraph) by a person with expert knowledge and experience in the consultations with regard to borrowing and repayment, and the measures to formulate a livelihood rehabilitation plan are carried out based on the result of assessment, by the

- time when the loan contract is concluded;
- 二 当該貸付けに係る契約に係る保証契約を締結する場合にあつては、当該保証契約を締結するまでに、当該保証契約の保証人（次号において単に「保証人」という。）となろうとする者に係る返済能力に関する事項の調査として、当該者が貸金業者に対して負担する債務の総額を把握すること。
- (ii) that, if a guarantee contract pertaining to the loan contract is to be concluded, the total amount of obligations owed to money lenders by a person seeking to become a guarantor of the guarantee contract (simply referred to as the "guarantor" in the following item) is confirmed, in an investigation of matters pertaining to the repayment capacity of the person, by the time when that guarantee contract is concluded;
- 三 返済期間を通じて、第一号の生活再建のための計画の進捗状況並びに当該貸付けに係る契約の相手方及び保証人が負担する債務の総額（保証人にあつては、貸金業者に対して負担する債務の総額に限る。）を定期的に把握し、必要に応じてこれらの者に対する助言又は指導を行うこと。
- (iii) that, throughout the repayment period, the progress of the livelihood rehabilitation plan under item (i), and the total amount of obligations owed by the counterparty and the guarantor of the loan contract (in cases of the guarantor, limited to the total amount of obligations owed to money lenders), are periodically confirmed, and advice or guidance is given to them as necessary;
- 四 当該貸付けに関し、貸金業者が年七・五パーセントを超える割合による利息の契約を締結し、又は当該割合による利息を受領し、若しくはその支払を要求しないこと。
- (iv) that a money lender does not conclude a contract for interest stipulating an interest rate exceeding 7.5 % per annum, nor does a money lender receive interest based on that interest rate or demand the payment thereof, in connection with the loan;
- 五 当該貸付けが生活困窮者を支援するために行われている事実が確認できる書面又は当該書面に記載された情報の内容を記録した電磁的記録並びに第一号のアセスメント及び生活再建のための計画の内容を記載した書面又は当該書面に記載された情報の内容を記録した電磁的記録を、当該貸付けに係る契約に定められた最終の返済期日（当該貸付けに係る契約に基づく債権が弁済その他の事由により消滅したときにあつては、当該債権の消滅した日（当該貸付けに係る契約が極度方式基本契約又は極度方式貸付けに係る契約である場合にあつては、当該極度方式基本契約の解除の日又は当該極度方式基本契約に基づくすべての極度方式貸付けに係る契約に定められた最終の返済期日のうち最後のもの（これらの契約に基づく債権のすべてが弁済その他の事由により消滅したときにあつては、その消滅した日）のうちいずれか遅い日））までの間保存すること。
- (v) that a document by which the fact that the loan is made with the purpose of supporting an impoverished person can be confirmed, or an electronic or

magnetic record in which the content of the information stated in the relevant document is recorded, and a document containing the contents of assessment and the livelihood rehabilitation plan under item (i), or an electronic or magnetic record in which the content of the information stated in the document is recorded, is preserved until the final repayment due date provided in the loan contract (if the claim under the loan contract has extinguished upon performance or on any other grounds, the day on which the claim extinguished (in cases when the loan contract is a basic contract for a revolving credit loan or a contract for a revolving credit loan, the day of cancellation of the basic contract for a revolving credit loan, or, among the final repayment due dates provided in all the contracts for revolving credit loans under the basic contract for a revolving credit loan, the latest date (if all the claims under these contracts have extinguished upon performance or on any other grounds, the day on which the claims have extinguished), whichever comes later);

6 前項の「生活困窮者」とは、収入をもつて最低限度の生活を維持するために必要な費用及び債務の弁済の費用を賄うことができない個人（これらの費用に充てるべき資産を有しない者に限る。）をいう。

(6) The term "impoverished person" as used in the preceding paragraph means an individual whose income cannot cover the expenses necessary for maintaining a minimum standard of living and the expenses for repayment of obligations (limited to a person that possesses no assets to be allocated to these expenses).

(定義)

(Definitions)

第一条の三 この府令において使用する用語は、特別の定めのある場合を除くほか、法において使用する用語の例による。

Article 1-3 Except as otherwise provided, the terms used in this Cabinet Office Order are being used in the same as in the Act.

(貸金業法施行令に係る電磁的方法)

(Electronic and Magnetic Means under the Order for Enforcement of the Money Lending Business Act)

第一条の四 令第三条の二の五から第三条の五までの規定により示すべき方法の種類及び内容は、次に掲げる事項とする。

Article 1-4 The types and details of the means which must be indicated pursuant to the provisions of Articles 3-2-5 through 3-5 of the Order means the following information:

一 第一条の二の二第一項第二号に定める方法のうち貸金業者が使用するもの

(i) the means the money lender will use among those specified in Article 1-2-2, paragraph (1), item (ii); and

二 ファイルへの記録の方式

(ii) the data will be recorded into the file.

(登録の申請)

(Application of Registration)

第一条の五 法第三条第一項の規定による金融庁長官の登録を受けようとする者は、別紙様式第一号により作成した法第四条第一項の登録申請書（次項及び第四条第三項第二号において「登録申請書」という。）に、同条第二項の規定による添付書類（次項において「添付書類」という。）一部を添付して、その者の主たる営業所又は事務所（以下「営業所等」という。）の所在地を管轄する財務局長（当該所在地が福岡財務支局の管轄区域内にある場合にあっては、福岡財務支局長）に提出しなければならない。

Article 1-5 (1) A person seeking to be registered by the Commissioner of the Financial Services Agency under Article 3, paragraph (1) of the Act must submit a written application for registration under Article 4, paragraph (1) of the Act (referred to as the "written application for registration" in the following paragraph and Article 4, paragraph (3), item (ii)) prepared using Appended Form No. 1, accompanied by one copy of the accompanying documents under paragraph (2) of that Article (referred to as the "accompanying documents" in the following paragraph) to the director-general of the local finance bureau that has jurisdiction over the location of the principal business office or office (hereinafter collectively referred to as the "business office, etc.") of the person (if that location is within the jurisdictional district of the Fukuoka Local Finance Branch Bureau, the Director-General of the Fukuoka Local Finance Branch Bureau).

2 法第三条第一項の規定による都道府県知事の登録を受けようとする者は、登録申請書に、当該都道府県知事が定める部数の当該登録申請書の副本及び添付書類を添付して、当該都道府県知事に提出しなければならない。

(2) A person seeking to be registered by the prefectural governor under Article 3, paragraph (1) of the Act must submit a written application for registration accompanied by the number of duplicate copies of the written application for registration and the accompanying documents specified by the relevant prefectural governor, to the prefectural governor.

3 第一項に規定する「営業所又は事務所」とは、貸金業者又はその代理人が一定の場所で貸付けに関する業務（法第二条第一項に規定する貸付けの契約の締結並びに貸付けの契約に基づく金銭の交付及び債権の回収をいう。以下同じ。）の全部又は一部を継続して営む施設又は設備（自動契約受付機、現金自動設備（現金自動支払機及び現金自動受払機をいう。以下同じ。）及び代理店を含む。）をいう。ただし、現金自動設備にあっては、営業所等（現金自動設備を除く。）の同一敷地内（隣接地を含む。）に設置されたものを除く。

(3) The term "business office or office" as used in paragraph (1) means any

facilities or equipment (including unmanned automatic contract machines, automatic cash machines (meaning mono-function automated teller machines and multi-function automated teller machines; the same applies hereinafter), and agent offices) at which the money lender or the agent thereof continuously engages in the loan operations (meaning the conclusion of the contract for a loan defined in Article 2, paragraph (1) of the Act and the delivery of money and collection of claims under the contract for a loan; the same applies hereinafter) at a certain place; provided, however, that in cases of an automatic cash machine, any facilities or equipment installed within the same site (including adjacent sites) as the business office, etc. (excluding automatic cash machines) is excluded.

4 前項に規定する「代理店」とは、貸金業者の委任を受けて、当該貸金業者のために貸付けに関する業務の全部又は一部を代理した者が、当該業務を営む施設又は設備（銀行法（昭和五十六年法律第五十九号）第二条第一項に規定する銀行、長期信用銀行法（昭和二十七年法律第百八十七号）第二条に規定する長期信用銀行、協同組織金融機関の優先出資に関する法律（平成五年法律第四十四号）第二条第一項に規定する協同組織金融機関及び株式会社商工組合中央金庫の営業所又は事務所（現金自動設備に限る。）を除く。）をいう。

(4) The term "agent office" as used in the preceding paragraph means the facilities or equipment at which the person acting as an agent for the loan operations in whole or in part on behalf of the money lender with the entrustment of the money lender, engages in the business (excluding business offices or offices (limited to automatic cash machines) of the bank prescribed in Article 2, paragraph (1) of the Banking Act (Act No. 59 of 1981), the long-term credit bank prescribed in Article 2 of the Long-Term Credit Bank Act (Act No. 187 of 1952), the cooperative-structured financial institution prescribed in Article 2, paragraph (1) of the Act on Preferred Equity Investment by Cooperative Structured Financial Institutions (Act No. 44 of 1993) and the Shoko Chukin Bank Limited).

5 第一項に規定する「主たる営業所等」とは、法人にあつては登記簿上の本店又は事務所をいい、人格のない社団又は財団及び個人にあつては貸金業の業務全般を統括する施設をいう。

(5) The term "principal business office, etc." as used in paragraph (1) means the head office or office stated on the register in the case of a corporation, and the facilities at which the entire money lending business is supervised in the case of an association or foundation without legal personality and individual.

（電子情報処理組織による登録の更新の申請の場合の納付方法）

(Method of Payment in the Case of Application for Renewal of Registration by Using an Electronic Data Processing System)

第一条の六 令第二条第二項ただし書及び第三条の十三第二項（令第三条の十四第二項

において読み替えて準用する場合を含む。)の規定により、現金をもつて手数料を納付するときは、行政手続等における情報通信の技術の利用に関する法律（平成十四年法律第百五十一号）第三条第一項の規定により同項に規定する電子情報処理組織を使用して行う法第三条第一項の内閣総理大臣の登録に係る同条第二項の登録の更新の申請により得られた納付情報により行うものとする。

Article 1-6 When the fees are to be paid by cash pursuant to the provisions of the proviso to Article 2, paragraph (2) and Article 3-13, paragraph (2) of the Order (including the cases when it is applied mutatis mutandis following the deemed replacement of terms pursuant to Article 3-14, paragraph (2) of the Order), the payment is to be made based on the payment information acquired through the application for renewal of registration under Article 3, paragraph (2) of the Act related to the registration from the Prime Minister under paragraph (1) of that Article, which is to be made by using an electronic data processing system prescribed in Article 3, paragraph (1) of the Act on Use of Information and Communications Technology in Administrative Procedures (Act No. 151 of 2002) pursuant to that paragraph.

(取締役等と同等以上の支配力を有する者)

(Persons Having Control Over the Corporation Which is Equivalent to or Greater Than That of Directors)

第二条 法第四条第一項第二号、第二十四条の二十七第一項第三号及び第三十一条第八号に規定する内閣府令で定めるものは、次に掲げるものとする。

Article 2 (1) The reference, in Article 4, paragraph (1), item (ii), Article 24-27, paragraph (1), item (iii), and Article 31, item (viii) of the Act, to persons specified by Cabinet Office Order means:

一 当該法人の総株主等の議決権（総株主、総社員又は総出資者の議決権（株式会社にあつては、株主総会において決議をすることができる事項の全部につき議決権を行使することができない株式についての議決権を除き、会社法（平成十七年法律第八十六号）第八百七十九条第三項の規定により議決権を有するものとみなされる株式についての議決権を含む。）をいう。以下同じ。）の百分の二十五を超える議決権に係る株式又は出資（以下「株式等」という。）を自己又は他人（仮設人を含む。以下この条において同じ。）の名義をもつて所有している個人

(i) an individual that holds shares of equity (hereinafter collectively referred to as the "shares, etc.") pertaining to the voting rights exceeding 25 percent of the voting rights held by all the shareholders, etc. (meaning the voting rights (in the case of a stock company, excluding voting rights of shares which may not be exercised for all the matters which can be resolved at a shareholders' meeting, and including voting rights of shares for which the shareholders are deemed to hold the voting rights pursuant to the provisions of Article 879, paragraph (3) of the Companies Act (Act No. 86 of 2005)) held by all the shareholders, all the members, or all the investors; the same applies

hereinafter) of the relevant corporation, under the person's own name or another person's name (including a fictitious name; hereinafter the same applies in this Article);

二 当該法人の親会社（会社法第二条第四号に規定する親会社をいう。以下同じ。）の総株主等の議決権の百分の五十を超える議決権に係る株式等を自己又は他人の名義をもって所有している個人

(ii) an individual that holds the shares, etc. pertaining to the voting rights exceeding 50 percent of the voting rights held by all the shareholders, etc. of the parent company (meaning the parent company as defined in Article 2, item (iv) of the Companies Act; the same applies hereinafter) of the relevant corporation, under the person's own name or another person's name;

三 当該法人（人格のない社団又は財団で代表者又は管理人の定めのあるものを含む。以下この号、次号、第四条、第五条の二第二号、第五条の三の二第一項第三号ロ並びに第二項第一号及び第四号ロ、第五条の四第一項第一号、第五条の五第一項第一号並びに第二項第一号及び第二号、第八条第二号ロ、第二十六条の二十七第二号イ、第二十六条の二十九第三項第一号、第三十条第十号、第三十条の二第一項、第三十条の三第一項並びに第三十条の七第二号において同じ。）の業務を執行する社員又はこれらに準ずる者が法人である場合におけるその職務を行うべき者

(iii) a member in charge of executing the business of the relevant corporation (including associations or foundations without legal personality having a representative person or administrator; hereinafter the same applies in this item, the following item, Article 4, Article 5-2, item (ii), Article 5-3-2, paragraph (1), item (iii), sub-item (b) and paragraph (2), item (i) and item (iv), sub-item (b), Article 5-4, paragraph (1), item (i), Article 5-5, paragraph (1), item (i) and paragraph (2), items (i) and (ii), Article 8, item (ii), sub-item (b), Article 26-27, item (ii), sub-item (a), Article 26-29, paragraph (3), item (i), Article 30, item (x), Article 30-2, paragraph (1), Article 30-3, paragraph (1), and Article 30-7, item (ii)), or if a person equivalent to the person is a corporation, a person to perform its duties; and

四 当該法人の業務を執行する社員、取締役、執行役、代表者、管理人若しくはこれらに準ずる者又は前三号に掲げる者が未成年者である場合におけるその法定代理人

(iv) a member in charge of executing the business, director, executive officer, representative person, or administrator of the relevant corporation or persons equivalent thereto, or if the person set forth in the preceding three items is a minor, the statutory agent thereof.

2 前項第一号又は第二号の場合において、これらの規定に掲げる者が保有する議決権には、社債、株式等の振替に関する法律（平成十三年法律第七十五号）第四百七条第一項又は第四百八条第一項（これらの規定を同法第二百二十八条第一項、第二百三十五条第一項、第二百三十九条第一項及び第二百七十六条（第二号に係る部分に限る。）において準用する場合を含む。）の規定により発行者に対抗することができない株式等に係る議決権を含むものとする。

(2) In the case referred to in item (i) or (ii) of the preceding paragraph, the voting rights held by the persons set forth in these provisions are to include voting rights in respect of shares, etc. which may not be duly asserted against the issuer pursuant to the provisions of Article 147, paragraph (1) or Article 148, paragraph (1) of the Act on Book –Entry Transfer of Corporate Bonds and Share (Act No. 75 of 2001) (including the cases when these provisions are applied mutatis mutandis pursuant to Article 228, paragraph (1), Article 235, paragraph (1), Article 239, paragraph (1), and Article 276 (limited to the part pertaining to item (ii)) of that Act).

(登録に当たり審査の対象等となる使用人)

(Employees Subject to Examination Upon Registration)

第三条 令第三条及び第三条の七第三号に規定する内閣府令で定めるものは、次に掲げるものとする。

Article 3 The reference, in Article 3 and Article 3-7, item (iii) of the Order, to persons specified by Cabinet Office Order means:

一 支配人、本店長、支店長、営業所長、事務所長その他いかなる名称を有する者であるかを問わず、営業所等の業務を統括する者

(i) a manager, head office manager, branch office manager, business office manager, or office director, or irrespective of their titles, a person that supervises the business of the business office, etc.;

二 主たる営業所等（第一条の五第五項に規定する主たる営業所等をいう。以下同じ。）においては、部長、次長、課長その他いかなる名称を有する者であるかを問わず、それらと同等以上の職にあるものであつて、貸付け、債権の回収及び管理その他資金需要者等の利益に重大な影響を及ぼす業務について、一切の裁判外の行為をなす権限を有する者

(ii) in a principal business office, etc. (meaning the principal business office, etc. as prescribed in Article 1-5, paragraph (5); the same applies hereinafter), a department manager, department vice manager, section manager, or irrespective of their titles, persons holding the position equivalent to or greater than the persons, and holding the authority to conduct any non-judicial acts with regard to loans, collection and management of claims and any other business that has a material influence on the interests of the persons seeking funds, etc.;

三 貸付けに関する業務に従事する使用人の数が五十人以上の従たる営業所等（主たる営業所等以外の営業所等をいう。以下同じ。）においては、支店次長、副支店長、副所長その他いかなる名称を有する者であるかを問わず、当該営業所等の業務を統括する者の権限を代行し得る地位にある者

(iii) in a secondary business office, etc. (meaning business office, etc. other than the principal business office, etc.; the same applies hereinafter) in which the number of employees engaged in the loan operations is 50 or more, a branch

vice manager, branch sub manager, sub business office director, or irrespective of their titles, a person in a position to act as a person that supervised the business of the relevant business office, etc.

(登録申請書に記載する連絡先等)

(Point of Contact Stated on the Written Application for Registration)

第三条の二 法第四条第一項第七号に規定する内閣府令で定めるものは、次に掲げるものとする。

Article 3-2 (1) The reference, in Article 4, paragraph (1), item (vii) of the Act, to another point of contract, etc. specified by Cabinet Office Order means:

一 電話番号（場所を特定するもの並びに当該場所を特定するものに係る着信課金サービス及び統一番号サービスに係るものに限る。）

(i) telephone numbers (limited to those for specifying the place and those related to the collect call service and integrated number service for specifying the relevant place);

二 ホームページアドレス（使用する自動公衆送信装置（著作権法（昭和四十五年法律第四十八号）第二条第一項第九号の五イに規定する自動公衆送信装置をいう。）のうちその用に供する部分をインターネットにおいて識別するための文字、番号、記号その他の符号又はこれらの結合であつて、情報の提供を受ける者がその使用に係る電子計算機に入力することによつて当該情報の内容を閲覧することができるものをいう。以下同じ。）

(ii) website URL (meaning the characters, numbers, marks or any other codes, or the combination thereof which are assigned for the identification, on the internet, of the part of the automatic public transmission server (meaning the automatic public transmission server as prescribed in Article 2, paragraph (1), item (ix)-5, sub-item (a) of the Copyright Act (Act No. 48 of 1970)) used, and which allow the person provided with the information to inspect the details of the relevant information by the input thereof in the computer used by the person; the same applies hereinafter); and

三 電子メールアドレス（電子メールの利用者を識別するための文字、番号、記号その他の符号をいう。以下同じ。）

(iii) E-mail address (meaning characters, numbers, marks, or any other codes assigned for the identification of the user of the e-mail; the same applies hereinafter).

2 前項第二号又は第三号に掲げるものを法第四条第一項第七号に掲げる事項として同項の登録申請書に記載する場合には、前項第一号に掲げるもののいずれかを併せて記載しなければならない。

(2) In cases of stating the point of contracts, etc. set forth in item (ii) or (iii) of the preceding paragraph as the matters set forth in Article 4, paragraph (1), item (vii) of the Act, in the written application for registration under that paragraph, any of those set forth in item (i) of the preceding paragraph must

be stated as well.

(登録申請書の添付書類)

(Accompanying Documents to the Written Application for Registration)

第四条 法第四条第二項第一号に掲げる法第六条第一項各号に該当しないことを誓約する書面は、別紙様式第一号の二により作成しなければならない。

Article 4 (1) The document in which the applicant denies falling under any of the items of Article 6, paragraph (1) of the Act set forth in Article 4, paragraph (2), item (i) of the Act must be prepared using Appended Form No. 1-2.

2 法第四条第二項第二号及び第三号に規定する内閣府令で定める書類は、運転免許証等（道路交通法（昭和三十五年法律第百五号）第九十二条第一項に規定する運転免許証又は同法第百四条の四第五項に規定する運転経歴証明書をいう。第三十条の十三第一項第六号及び第八号において同じ。）、旅券（出入国管理及び難民認定法（昭和二十六年政令第三百十九号）第二条第五号に規定する旅券をいう。）、在留カード（出入国管理及び難民認定法第十九条の三に規定する在留カードをいう。第三十条の十三第一項第七号において同じ。）、特別永住者証明書（日本国との平和条約に基づき日本の国籍を離脱した者等の出入国管理に関する特例法（平成三年法律第七十一号）第七条第一項に規定する特別永住者証明書をいう。第三十条の十三第一項第七号において同じ。）、個人番号カード（行政手続における特定の個人を識別するための番号の利用等に関する法律（平成二十五年法律第二十七号）第二条第七項に規定する個人番号カードをいう。）その他の官公署から発行され、又は発給された書類その他これに類するものであつて、氏名、住所及び生年月日の記載があり、かつ、当該官公署が所持人の写真をはり付けたものとする。ただし、当該書類を所持しない場合には、官公署から発行され、又は発給された書類その他これに類するものであつて、氏名、住所及び生年月日の記載があるもの（次項第一号に掲げる書類を除く。）並びに申請の日前三月以内に撮影した単独、上三分身、無帽、正面、無背景の縦の長さ四センチメートル、横の長さ三センチメートルの写真で、その裏面に氏名及び撮影年月を記入したものとする。

(2) The reference, in Article 4, paragraph (2), items (ii) and (iii) of the Act, documents specified by Cabinet Office Order means a driver's license, etc. (meaning the driver's license referred to in Article 92, paragraph (1) of the Road Traffic Act (Act No. 105 of 1960), or the certificate of driving history referred to in Article 104-4, paragraph (5) of the same Act; the same applies in Article 30-13, paragraph (1), items (vi) and (viii)), passports (meaning the passports prescribed in Article 2, item (v) of the Immigration Control and Refugee Recognition Act (Cabinet Order No. 319 of 1951)), residence card (meaning the residence card as prescribed in Article 19-3 of the Immigration Control and Refugee Recognition Act; the same applies in Article 30-13, paragraph (1), item (vii)), special permanent resident certificate (meaning the special permanent resident certificate as prescribed in Article 7, paragraph (1) of the Special Act on the Immigration Control of, Inter Alia, Those Who Have

Lost Japanese Nationality Pursuant to the Treaty of Peace with Japan (Act No. 71 of 1991); the same applies in Article 33-13, paragraph (1), item (vii)), individual number card (meaning the individual number card as prescribed in Article 2, paragraph (7) of the Act on the Use of Numbers to Identify a Specific Individual in Administrative Procedures (Act No. 27 of 2013)), or any other documents issued by a public agency or those equivalent thereto, bearing the name, address, date of birth and a picture of the possessor thereof; provided, however, that if the relevant person does not possess the documents, it means a document issued by the public agency or those equivalent thereto in which the name, address, and date of birth is stated (excluding documents set forth in item (i) of the following paragraph), and a 4 cm long, 3 cm wide photograph showing only the person in question hatless, in a front-facing pose, from the chest up, and against a solid background, taken within three months prior to the date of application with the person's name and date the photograph was taken written on the back thereof.

3 法第四条第二項第五号に規定する内閣府令で定める書類は、次に掲げる書類（官公署が証明する書類の場合には、申請の日前三月以内に作成されたものに限る。）とする。

(3) The reference, in Article 4, paragraph (2), item (v) of the Act, to documents specified by Cabinet Office Order means the following documents (in cases of documents certified by public agencies, limited to those prepared within three months prior to the date of application):

一 登録申請者（法人である場合にあつてはその役員（法第四条第一項第二号に規定する役員のうち法人である者を除く。以下この号において同じ。）とし、未成年者である場合にあつてはその法定代理人（法人である場合にあつては、その役員）を含む。第三号、第四号及び第九号において同じ。）、令第三条に規定する使用人（以下「重要な使用人」という。）及び貸金業務取扱主任者（法第十二条の三第一項に規定する者をいう。以下同じ。）の住民票の抄本又はこれに代わる書面

(i) extracts of the certificates of residence of the applicant for registration (if the applicant is a corporation, the officer thereof (excluding officers set forth in Article 4, paragraph (1), item (ii) of the Act that are corporations; hereinafter the same applies in this item), and if the applicant is a minor, the statutory agent thereof (if the applicant is a corporation, an officer thereof) is included; the same applies in items (iii), (iv) and (ix)), employees specified in Article 3 of the Order (hereinafter referred to as "important employees"), and heads of money lending operations (meaning the persons prescribed in Article 12-3, paragraph (1) of the Act; the same applies hereinafter), or substitute documents therefor;

二 登録申請者、役員（法第四条第一項第二号に規定する役員をいう。第五条の二第三号及び第四号、第十条の六の二第三項第三号、第二十六条の三十七、第二十六条の三十九、第二十六条の六十、第二十六条の六十一、第二十六条の七十四並びに第

三十条から第三十条の二十四までを除き、以下同じ。)及び重要な使用人の婚姻前の氏名を当該登録申請者、役員及び重要な使用人の氏名に併せて登録申請書に記載した場合において、前号に掲げる書類が当該登録申請者、役員及び重要な使用人の婚姻前の氏名を証するものでないときは、当該婚姻前の氏名を証する書面

(ii) if the name of an applicant for registration, an officer (meaning the officer as prescribed in Article 4, paragraph (1), item (ii) of the Act; the same applies hereinafter except in Article 5-2, items (iii) and (iv), Article 10-6-2, paragraph (3), item (iii), Article 26-37, Article 26-39, Article 26-60, Article 26-61, Article 26-74, and Articles 30 through 30-24), or an important employee that was used before marriage is stated together with the current name of the applicant for registration, officer or important employee in a written application for registration, and the document set forth in the preceding item does not certify the name of the applicant for registration, officer or important employee used before marriage, a document certifying the name before marriage;

三 登録申請者、重要な使用人又は貸金業務取扱主任者が法第六条第一項第一号及び第二号に該当しない旨の官公署の証明書（当該登録申請者、重要な使用人又は貸金業務取扱主任者が外国人である場合には、別紙様式第一号の二により作成した誓約書）

(iii) a certificate issued by the public agency certifying that the applicant for registration, important employee or head of money lending operations does not fall under Article 6, paragraph (1), item (i) or (ii) of the Act (if the relevant applicant for registration, important employee, or head of money lending operations is a foreign national, a written pledge prepared using Appended Form No. 1-2);

四 別紙様式第二号により作成した登録申請者及び重要な使用人の履歴書

(iv) resumes of the applicant for registration and important employee prepared using Appended Form No. 2;

五 法人である場合において、役員が法人であるときは、当該役員の登記事項証明書及び別紙様式第二号の二により作成した沿革

(v) if the applicant is a corporation, and when the officer is a corporation, a certificate of registered information of the officer and the history thereof prepared using Appended Form No. 2-2;

六 個人であり、かつ、未成年者である場合において、その法定代理人が法人であるときは、当該法人の登記事項証明書及び別紙様式第二号の二により作成した沿革

(vi) if the applicant is an individual and a minor, when the statutory agent thereof is a corporation, the certificate of registered information of the relevant corporation and the history thereof prepared using Appended Form No. 2-2;

七 法人である場合においては、定款又は寄附行為（人格のない社団又は財団の場合においては、定款又は寄附行為に準ずるもの。以下同じ。）及び登記事項証明書並

びに別紙様式第三号により作成した株主若しくは社員の名簿及び親会社の株主若しくは社員の名簿又はこれらに代わる書面

(vii) if the applicant is a corporation, the articles of incorporation, articles of endowment (in cases of an association or foundation without legal personality, those equivalent to articles of incorporation or articles of endowment; the same applies hereinafter), and certificate of registered information, as well as register of shareholders or members and register of shareholders or members of the parent company prepared using Appended Form No. 3, or substitute documents therefor;

八 代理店（第一条の五第四項に規定する代理店をいう。以下同じ。）がある場合には、当該代理店に係る代理店契約書又はこれに代わる書面

(viii) if there is an agent office (meaning the agent office as prescribed in Article 1-5, paragraph (4); the same applies hereinafter), the written agent contract related to the relevant agent office or substitute documents therefor;

九 別紙様式第三号の二により作成した登録申請者、重要な使用人及び貸金業務取扱主任者の氏名及び生年月日等を記載した書面

(ix) a document stating the name and date of birth of the applicant for registration, important employee and head of money lending operations prepared using Appended Form No. 3-2;

十 法人である場合においては、登録の申請の日を含む事業年度の前事業年度の貸借対照表又はこれに代わる書面。ただし、登録の申請の日を含む事業年度に設立された法人にあつては、当該法人の成立の時に作成する貸借対照表又はこれに代わる書面

(x) if the applicant is a corporation, the balance sheet pertaining to the business year immediately preceding the business year that includes the date of application for registration; provided, however, that, in cases of a corporation established on the business year that includes the date of application for registration, the balance sheet which is to be prepared at the time of establishment of the relevant corporation, or substitute documents therefor;

十一 次に掲げるいずれかの法人である場合においては、それぞれ次に定める登録の申請の日を含む事業年度の前事業年度の会計監査報告又は監査報告の内容を記載した書面

(xi) if the applicant is any of the following corporations, a document containing the contents of the accounting audit reports or audit reports pertaining to the business year immediately preceding the business year that includes the date of application for registration specified in the following respective items:

イ 会社法第二条第十一号に規定する会計監査人設置会社 会社法第三百九十六条第一項後段に規定する会計監査報告

(a) a company with accounting auditors as prescribed in Article 2, item (xi) of the Companies Act: the accounting audit report as referred to in the second

- sentence of Article 396, paragraph (1) of the Companies Act; and
- ロ イに掲げるもののほか、公認会計士（公認会計士法（昭和二十三年法律第三百号）第十六条の二第五項に規定する外国公認会計士を含む。第三十条第十号ロにおいて同じ。）又は監査法人の監査を受けている法人 当該公認会計士又は監査法人の監査報告
- (b) beyond what is listed in sub-item (a), a corporation audited by a certified public accountant (including foreign certified public accountants defined in Article 16-2, paragraph (5) of the Certified Public Accountant Act (Act No. 103 of 1948); the same applies in Article 30, item (x), sub-item (b)) or auditing firm: the audit reports prepared by the relevant certified public accountant or auditing firm;
- 十二 個人である場合においては、別紙様式第四号により作成した財産に関する調書
(xii) if the applicant is an individual, a record of property prepared using Appended Form No. 4;
- 十三 法第十二条の三第一項の規定により営業所又は事務所ごとに置かれる貸金業務取扱主任者に係る第二十六条の五十三第一項（第二十六条の五十七において準用する場合を含む。）の書面の写し
- (xiii) a copy of the document referred to in Article 26-53, paragraph (1) (including the cases when it is applied mutatis mutandis pursuant to Article 26-57) concerning the head of money lending operations to be assigned to each business office or office pursuant to the provisions of Article 12-3, paragraph (1) of the Act;
- 十四 貸金業の業務に関する社内規則（貸金業者又はその役員若しくは使用人が遵守すべき規則であつて貸金業者が作成するものをいう。以下同じ。）
- (xiv) internal rules (meaning rules to be observed by the money lender, or the officer or employee thereof, and to be prepared by the money lender; the same applies hereinafter) concerning the money lending operations;
- 十五 貸金業の業務に関する組織図（内部管理に関する業務を行う組織を含む。）及び別紙様式第四号の二により作成した営業所等（自動契約受付機又は現金自動設備のみにより貸付けに関する業務を行うものを除く。以下この号において同じ。）ごとの貸付けの業務の経験者（営業所等ごとに在籍する貸付けの業務に一年以上従事した者をいう。）各一人の業務経歴書
- (xv) an organization chart related to the money lending operation (including organizations implementing internal management affairs), and written business experience of each individual experienced loan servicer (meaning a person working in loan servicing for at least one year and that is assigned at each business office, etc.) for each business office, etc. (excluding business office, etc. carrying out the loan operations only by unmanned automatic contract machines or automatic cash machines; hereinafter the same applies in this item), prepared using Appended Form No. 4-2.
- 十六 次のイ又はロに掲げる場合の区分に応じ、当該イ又はロに定める事項を別紙様

式第四号の二の二により記載した書面

(xvi) a document stating the matters that each of the following sub-items (a) and (b) prescribes for the category of cases set forth in the sub-item, which is prepared using Appended Form No. 4-2-2:

イ 指定紛争解決機関が存在する場合 貸金業者が法第十二条の二の二第一項第一号に定める手続実施基本契約を締結する措置を講ずる当該手続実施基本契約の相手方である指定紛争解決機関の商号又は名称

(a) if there is a designated dispute resolution organization: the trade name or name of the designated dispute resolution organization with regard to which the money lender takes the measure to conclude the basic contract for implementation of dispute resolution procedures as prescribed in Article 12-2-2, paragraph (1), item (i) of the Act, and that is the counterparty to the basic contract for implementation of dispute resolution procedures;

ロ 指定紛争解決機関が存在しない場合 貸金業者の法第十二条の二の二第一項第二号に定める苦情処理措置及び紛争解決措置の内容

(b) if there is no designated dispute resolution organization: the content of the complaint processing measures and dispute resolution measures prescribed in Article 12-2-2, paragraph (1), item (ii) of the Act to be taken by the money lender; and

十七 前各号に掲げる書類に記載された事項が真実かつ正確であることを確認するために必要な事項を記載した書類（財務局長、福岡財務支局長又は都道府県知事が必要と認める場合に限る。）

(xvii) documents that state matters necessary for verifying that the matters stated in the documents listed in the preceding items are true and correct (limited to the case when it is found necessary by the director-general of a local finance bureau, Director-General of the Fukuoka Local Finance Branch Bureau, or prefectural governor).

(登録の実施)

(Implementation of Registration)

第四条の二 財務局長、福岡財務支局長又は都道府県知事は、法第五条第一項の規定による登録をするときは、別紙様式第一号の第二面から第八面までを貸金業者登録簿につづることにより行うものとする。

Article 4-2 (1) To effect a registration under Article 5, paragraph (1) of the Act, the director-general of a local finance bureau, Director-General of the Fukuoka Local Finance Branch Bureau, or prefectural governor effects is to place pages No. 2 through No. 8 of Appended Form No. 1 in the money lender register.

2 財務局長、福岡財務支局長又は都道府県知事は、法第五条第二項の規定による通知をするときは、別紙様式第四号の三により作成した登録済通知書により行うものとする。

(2) To give the notice under Article 5, paragraph (2) of the Act, the director-general of a local finance bureau, Director-General of the Fukuoka Local Finance Branch Bureau, or prefectural governor is to issue a written notice of completion of registration prepared using Appended Form No. 4-3.

(登録の拒否の通知)

(Notice of Refusal of Registration)

第四条の三 財務局長又は福岡財務支局長は、法第六条第二項の規定による通知をするときは、別紙様式第四号の四により作成した登録拒否通知書により行うものとする。

Article 4-3 (1) To give the notice under Article 6, paragraph (2) of the Act, the director-general of a local finance bureau or Director-General of the Fukuoka Local Finance Branch Bureau is to issue a written notice of refusal of registration prepared using Appended Form No. 4-4.

2 都道府県知事は、法第六条第二項の規定による通知をするときは、別紙様式第四号の五により作成した登録拒否通知書により行うものとする。

(2) To give the notice under Article 6, paragraph (2) of the Act, a prefectural governor is to issue a written notice of refusal of registration prepared using Appended Form No. 4-5.

(登録の更新の申請期限)

(Time Limit for Application for Renewal of Registration)

第五条 貸金業者は、法第三条第二項の規定による登録の更新を受けようとするときは、その者が現に受けている登録の有効期間満了の日の二月前までに当該登録の更新を申請しなければならない。

Article 5 If a money lender seeks a renewal of registration under Article 3, paragraph (2) of the Act, the money lender must apply for the renewal of the registration currently in effect within two months prior to the day on which the validity period for the registration expires.

(不正な行為等をするおそれがあると認められる者)

(Persons Found Likely to Commit a Wrongful Act)

第五条の二 法第六条第一項第七号及び第二十四条の二十七第一項第八号に規定する内閣府令で定める者は、次の各号のいずれかに該当する者とする。

Article 5-2 The reference, in Article 6, paragraph (1), item (vii) and Article 24-27, paragraph (1), item (viii) of the Act, to persons specified by Cabinet Office Order means any of the following persons:

一 法第二十四条の六の四第一項各号又は第二十四条の六の五第一項各号のいずれかに該当するとして登録の取消しの処分に係る行政手続法（平成五年法律第八十八号）第十五条の規定による通知があつた日から当該処分をする日又は処分をしないことの決定をする日までの間に法第十条第一項第四号又は第五号の規定による届出をした者（解散又は貸金業の廃止について相当の理由がある者を除く。）で当該届

出の日から五年を経過しないもの

(i) a person making the notification under Article 10, paragraph (1), item (iv) or (v) of the Act during the period from the day on which the notice under Article 15 of the Administrative Procedure Act (Act No. 88 of 1993) related to the disposition of rescinding registration to be rendered because the person falls under any of the cases set forth in the items of Article 24-6-4, paragraph (1) or the items of Article 24-6-5, paragraph (1) of the Act until the day on which the disposition is rendered or on which a decision of not rendering the disposition is made (excluding persons with reasonable grounds for the dissolution or abolition of the money lending business), if five years have yet to elapse from the day of the notification;

二 前号の期間内に法第十条第一項第二号、第四号又は第五号の規定による届出をした法人（合併、解散又は貸金業の廃止について相当の理由がある法人を除く。）の役員であつた者であつて、前号に規定する通知があつた日前三十日に当たる日から当該法人の合併、解散又は廃止の日までの間にその地位にあつたもので当該届出の日から五年を経過しないもの

(ii) a person that was an officer of the corporation that made the notification under Article 10, paragraph (1), item (ii), (iv) or (v) of the Act (excluding corporations with reasonable grounds for merger, dissolution or abolition of the money lending business) within the period set forth in the preceding item, and that was in the position during the period from the day 30 days prior to the day on which the notice under the preceding item has been given until the day on which the merger, dissolution or abolition of the corporation has been effected, if five years have yet to elapse from the day of the notification;

三 法第二十四条の六の四第二項の規定により解任を命ぜられた役員（同項に規定する役員をいう。次号において同じ。）でその処分を受けた日から五年を経過しない者

(iii) an officer (meaning the officer as prescribed in Article 24-6-4, paragraph (2) of the Act; the same applies in the following item) that has been dismissed pursuant to the provisions of that paragraph, if five years have yet to elapse from the day on which the disposition has been rendered; and

四 法第二十四条の六の四第二項に該当するとして役員の解任を命ずる処分に係る行政手続法第十五条の規定による通知があつた日から当該処分をする日又は処分をしないことの決定をする日までの間に退任した当該命令により解任されるべきとされた者（退任について相当の理由がある者を除く。）で当該退任の日から五年を経過しない者

(iv) a person that resigned within the period from the day on which the notice under Article 15 of the Administrative Procedure Act related to the disposition ordering the dismissal of the officer for falling under the case set forth in Article 24-6-4, paragraph (2) of the Act has been made until the day on which the disposition was rendered or on which a decision not to render

the disposition has been made, and that was to be dismissed under the order (excluding persons with reasonable grounds for the resignation), if five years have yet to elapse from the day of the resignation.

(資金需要者等の利益を損なうおそれがないと認められる事由)

(Grounds Regarded Unlikely to Harm the Interests of the Persons Seeking Funds)

第五条の三 法第六条第一項第十四号に規定する内閣府令で定める事由は、再生手続開始の決定又は更生手続開始の決定を受けたこと（当該決定に係る再生手続又は更生手続が終了している場合を除く。）とする。

Article 5-3 The reference, in Article 6, paragraph (1), item (xiv) of the Act, to grounds specified by Cabinet Office Order means that the relevant person is subject to an order of commencement of rehabilitation proceedings or order of commencement of reorganization proceedings (excluding cases when the rehabilitation proceedings or reorganization proceedings related to the order are closed).

第五条の三の二 法第三条第一項の登録を受けようとする者が非営利特例対象法人である場合にあつては、法第六条第一項第十四号に規定する内閣府令で定める事由は、前条に規定するもののほか、当該者の貸金業の業務が次に掲げるすべての要件に該当して行われることとする。

Article 5-3-2 (1) If the person that intends to obtain registration under Article 3, paragraph (1) of the Act is a non-profit corporation subject to special provisions, the grounds to be specified by Cabinet Office Order as referred to in Article 6, paragraph (1), item (xiv) are to be, beyond what is prescribed in the preceding Article, that the person's money lending operations satisfy all of the following requirements:

一 当該登録を受けた日以後行うすべての貸付けに関し、年七・五パーセントを超える割合による利息の契約を締結し、又は当該割合による利息を受領し、若しくはその支払を要求しないこと。

(i) that the person does not conclude a contract for interest stipulating an interest rate exceeding 7.5 % per annum, nor does the person receive interest based on the relevant interest rate or demand the payment thereof, in connection with any loan made by the person after the day on which the person received the relevant registration;

二 当該登録を受けた日以後行う貸付けによる利息の収入があるときは、各事業年度における当該利息の収入額に占める特定非営利活動として行われる貸付け及び生活困窮者（第一条の二の四第六項に規定する生活困窮者をいう。次項において同じ。）を支援するための貸付けに係る利息の収入額の割合が百分の五十を超えていること。

(ii) that, if the person has interest income from loans made after the day on

which the person received the relevant registration, the ratio of the amount of interest income from the loans made as a specified non-profit activity and the loans made for the purpose of supporting impoverished persons (meaning the impoverished persons prescribed in Article 1-2-4, paragraph (6); the same applies in the following paragraph) to the amount of interest income for each business year exceeding 50 percent;

三 次のイからハまでに掲げる書面又は電磁的記録を作成し、当該イからハまでに掲げる書面又は電磁的記録の区分に応じ、当該イからハまでに定める日までの間、主たる事務所に備え置き、債務者等その他利害関係人から閲覧の請求があつた場合には、これを閲覧させること。

(iii) that the documents or electronic or magnetic record listed in sub-items (a) through (c) are prepared, kept at the principal business office and offered for inspection when requested by the obligor, etc. or any other interested persons, until the day prescribed in each of sub-items (a) through (c) according to the category of document or electronic or magnetic record set forth in each of sub-items (a) through (c):

イ 法第四条第一項各号に掲げる事項を記載した登録申請書の写し（当該登録申請書の写しに記載された情報の内容を記録した電磁的記録を含む。） 当該登録の有効期間の満了の日

(a) a copy of the written application for registration containing the matters set forth in the items of Article 4, paragraph (1) of the Act (including an electronic or magnetic record in which the content of the information stated in the relevant written application for registration is recorded): the day on which the validity period of the registration expires;

ロ 各事業年度に係る財産目録、貸借対照表、収支計算書その他法人の決算に関する書類及び事業報告書（これらの書類に記載された情報の内容を記録した電磁的記録を含む。） 当該各事業年度の翌々事業年度の末日

(b) the inventory of property, balance sheet, income and expenditure statement, and any other documents related to the settlement of account of a corporation for each business year (including electronic or magnetic records in which the content of the information stated in these documents is recorded): the last day of the business year following the next business year of the relevant business year; and

ハ 各事業年度の末日において存在する貸付けに係る契約（貸付けの残高が零を超えるものに限る。）ごとにその内容（相手方の属性、契約年月日、当初の貸付けの金額、各事業年度の末日における残高の金額、貸付けの利率及び最終の返済期日を含み、個人である債務者等を特定できる事項を除く。）を記載した書面又は当該書面に記載された情報の内容を記録した電磁的記録 当該各事業年度の翌々事業年度の末日

(c) a document disclosing the content of each contract for the loan (the relevant contract is limited to one whose outstanding balance exceeds zero)

existing as of the end of each business year (the relevant content includes the attributes of the counterparty, date of the contract, amount of the initial loan, amount of the outstanding balance as of the end of each business year, loan interest rate, and final repayment due date, and excludes any matters which can identify the obligor, etc. that is an individual), or an electronic or magnetic record in which the content of the information stated in the relevant document is recorded: the last day of the business year following the next business year of the relevant business year.

2 前項の「非営利特例対象法人」とは、次に掲げるすべての要件に該当する者をいう。

(2) The term "non-profit corporation subject to special provisions" as used in the preceding paragraph means a person that satisfies all of the following requirements:

一 営利を目的としない法人であること。

(i) that the person is a nonprofit corporation;

二 純資産額（第五条の五第一項第一号又は第二項第一号若しくは第二号に定める金額をいう。第二十六条の二十五の二第一項第一号及び第二十六条の二十七の二第一号において同じ。）が五百万円以上であること。

(ii) that the amount of net assets (meaning the amount specified in Article 5-5, paragraph (1), items (i) or paragraph (2), item (i) or (ii); the same applies in Article 26-25-2, paragraph (1), item (i) and Article 26-27-2, item (i)) is five million yen or more;

三 特定非営利活動として行われる貸付け又は生活困窮者を支援するための貸付けを行うことを事業の主たる目的とし、その旨を定款又は寄附行為で定めていること。

(iii) that the loans made as specified non-profit activities or loans made for the purpose of supporting impoverished persons are the main purpose of the business, and the fact is provided in the articles of incorporation or articles of endowment;

四 定款又は寄附行為で、次に掲げる事項を定めていること。

(iv) that the following matters are provided in the articles of incorporation or articles of endowment:

イ 剰余金の分配及び出資の払戻し（当該払戻しの額が出資の額を超えるものに限る。）を行わないこと。

(a) that no distribution of surplus will be made, and no contribution refund (limited to one whose amount of refund exceeds the amount of contribution) will be made; and

ロ 解散時の残余財産を特定非営利活動として行われる貸付け又は生活困窮者を支援するための貸付けを行うことを事業の主たる目的とする法人又は国若しくは地方公共団体に帰属させること。

(b) that the residual assets at the time of dissolution will vest in a corporation whose main purpose of business is to provide loans as specified

non-profit activities or with the purpose of supporting impoverished persons, or the State or local public entities.

(登録の拒否の審査)

(Examination of Refusal of Registration)

第五条の四 財務局長、福岡財務支局長又は都道府県知事は、法第三条第一項の登録の申請があつた場合において、法第六条第一項第十五号に規定する貸金業を的確に遂行するための必要な体制が整備されていると認められない者であるかどうかの審査をするときは、当該申請をした者が次に掲げる基準に適合するかどうかを審査するものとする。

Article 5-4 (1) If an application for registration under Article 3, paragraph (1) of the Act has been filed, to examine whether the applicant is found not to have developed infrastructure necessary for carrying out the money ending business properly as prescribed in Article 6, paragraph (1), item (xv), the director-general of the local finance bureau, Director-General of the Fukuoka Local Finance Branch Bureau, or prefectural governor is to examine whether the person making the application satisfies the following requirements:

一 定款又は寄附行為の内容が法令に適合していること（申請者が法人である場合に限る。）。

(i) that the contents of the articles of incorporation or act of endowments are in compliance with laws and regulations (limited to cases when the applicant is a corporation);

二 常務に従事する役員のうち貸付けの業務に三年以上従事した経験を有する者があること（申請者が個人である場合にあつては、申請者が貸付けの業務に三年以上従事した経験を有する者であること。）。

(ii) that a person with three or more years' experience in loan servicing is among the officers engaged in day-to-day operations (if the applicant is an individual, that the applicant is a person with the experience of engaging in the loan service for three years or more);

三 営業所等（自動契約受付機若しくは現金自動設備のみにより貸付けに関する業務を行うものを除く。）ごとに貸付けの業務に一年以上従事した者が常勤の役員又は使用人として一人以上在籍していること。

(iii) at least one person that has been in loan servicing for at least one year is employed as a full-time officer or employee at each business office, etc.

(excluding business offices, etc. carrying out the loan operations only by unmanned automatic contract machines or automatic cash machines);

四 資金需要者等の利益の保護を図り、貸金業の適正な運営に資するため十分な社内規則を定めていること。

(iv) that the money lender has provided internal rules sufficient to protect the interests of the persons seeking funds, etc. and to contribute to the proper management of the money lending business; and

五 法第十二条の二の二に規定する措置を講ずるために必要な措置を講じていること。
(v) that the money lender has taken measures necessary to take the measures prescribed in Article 12-2-2 of the Act.

2 前項第四号の社内規則は貸金業の業務に関する責任体制を明確化する規定を含むものでなければならない。

(2) The internal rules as referred to in item (iv) of the preceding paragraph must include provisions clarifying the system for the responsibility of the money lending operations.

第五条の四の二 前条の規定にかかわらず、財務局長、福岡財務支局長又は都道府県知事は、法第三条第一項の登録（同条第二項の登録の更新を除く。第三項、第二十六条の二十五の二第二項及び第二十六条の二十九の二において同じ。）の申請を行う者が非営利特例対象法人（第五条の三の二第二項に規定する非営利特例対象法人をいう。以下同じ。）である場合であつて、当該者の貸金業の業務が第五条の三の二第一項各号に掲げるすべての要件に該当して行われることが確実と認められ、かつ、当該者が次に掲げるすべての要件に該当するときは、当該者が前条第一項各号に掲げる基準に適合しているものとみなして審査するものとする。

Article 5-4-2 (1) Notwithstanding the provisions of the preceding Article, if the person that applies for registration under Article 3, paragraph (1) of the Act (excluding the renewal of registration under paragraph (2) of the same Article; the same applies in paragraph (3), Article 26-25-2, paragraph (2) and Article 26-29-2) is a non-profit corporation subject to special provisions (meaning the non-profit corporation subject to special provisions prescribed in Article 5-3-2, paragraph (2); the same applies hereinafter), when it is deemed certain that the money lending operations of the relevant person will satisfy all the requirements listed in the items of Article 5-3-2, paragraph (1), and when that person satisfies all of the following requirements, the director-general of a local finance bureau, Director-General of the Fukuoka Local Finance Branch Bureau, or prefectural governor is to carry out an examination, deeming that that person meets the criteria listed in the items of paragraph (1) of the preceding Article:

一 前条第一項各号（第二号及び第三号を除く。）に掲げる基準に適合していること。

(i) that the criteria listed in the items of paragraph (1) of the preceding Article (excluding items (ii) and (iii)) is met; and

二 貸付けの業務に三年以上従事した経験を有する者から、適時に貸金業の業務に関する必要な助言又は指導を受けることができる体制が整備されていること。

(ii) that the person has developed a system allowing the person to receive on a timely basis the advice or guidance necessary for money lending operations from a person that has experience having engaged in loan servicing for three years or longer.

2 前項の場合における第四条第三項第十五号の規定の適用については、同号中「及び

別紙様式第四号の二により作成した営業所等（自動契約受付機又は現金自動設備のみにより貸付けに関する業務を行うものを除く。以下この号において同じ。）ごとの貸付けの業務の経験者（営業所等ごとに在籍する貸付けの業務に一年以上従事した者をいう。）各一人の業務経歴書」とあるのは、「並びに第五条の四の二第一項第二号の体制について記載した書面及び同号の貸付けの業務に三年以上従事した経験を有する者の業務経歴書」とする。

(2) With regard to the application of Article 4, paragraph (3), item (xv) in the case set forth in the preceding paragraph, the phrase "and written business experience of each individual experienced loan servicer (meaning a person working in loan servicing for at least one year and that is assigned at each business office, etc.) for each business office, etc. (excluding business office, etc. carrying out the loan operations only by unmanned automatic contract machines or automatic cash machines; hereinafter the same applies in this item), prepared using Appended Form No. 4-2" is deemed to be replaced with "and the document stating the system set forth in in Article 5-4-2, paragraph (1), item (ii) and the written business experience of the person that has experience having engaged in loan servicing set forth in the same item for three years or longer."

3 財務局長、福岡財務支局長又は都道府県知事が、第一項の規定により、前条第一項各号に掲げる基準に適合するものとみなされている貸金業者に対し、法第二十四条の六の四第一項の規定により登録を取り消し、又は一年以内の期間を定めてその業務の全部若しくは一部の停止を命ずる場合における前条第一項第二号及び第三号の規定は、当該登録の有効期間の満了の日までの間は、適用しない。

(3) If the director-general of a local finance bureau, Director-General of the Fukuoka Local Finance Branch Bureau, or prefectural governor rescinds the registration of the money lender who is deemed under paragraph (1) to meet the criteria listed in the items of paragraph (1) of the preceding Article, or orders the suspension of the whole or a part of the business of the relevant money lender for a period not exceeding one year, pursuant to Article 24-6-4, paragraph (1) of the Act, the provisions of paragraph (1), items (ii) and (iii) of the preceding Article do not apply until the expiration date of the valid period of the relevant registration.

（純資産額）

(Amount of Net Assets)

第五条の五 法第六条第四項の純資産額は、次の各号に掲げる区分に応じ、当該各号に定める額とする。

Article 5-5 (1) The reference, in Article 6, paragraph (4) of the Act, to the amount of net assets means the amount that each of the following items prescribes for the category set forth in the item:

一 法人 最終事業年度に係る貸借対照表又はこれに代わる書面（最終事業年度がな

い場合にあつては、当該法人の成立の時に作成する貸借対照表又はこれに代わる書面)において、純資産の部の合計額として表示された金額

- (i) a corporation: the amount indicated as the total amount of the net assets section in the balance sheet pertaining to the most recent business year or substitute documents therefor (if the most recent business year is not available, the balance sheet which is to be prepared at the time of establishment of the relevant corporation or substitute documents therefor);
- 二 個人 最終事業年度(個人の事業年度は、一月一日からその年の十二月三十一日までとする。以下同じ。)に係る別紙様式第四号により作成した財産に関する調書(最終事業年度がない場合にあつては、第四条第三項第十二号の財産に関する調書)において、資産の合計額から負債の合計額を控除した金額
- (ii) an individual: the amount obtained by deducting the total amount of liabilities from the total amount of assets in the record on the individual's property pertaining to the most recent business year (the business year for an individual runs from January 1 to December 31 of the same year; the same applies hereinafter) (if the most recent business year year is not available, the record of property set forth in Article 4, paragraph (3), item (xii)) which is prepared using Appended Form No. 4.

2 前項の規定にかかわらず、次の各号に掲げる場合における法第六条第四項の純資産額は、当該各号に定める額とする。

(2) Notwithstanding the provisions of the preceding paragraph, the amount of net assets referred to in Article 6, paragraph (4) of the Act in a case set forth in one of the following items is the amount prescribed in that item:

一 法人が最終事業年度の末日後に法令その他これに準ずるものの規定に基づき貸借対照表又はこれに代わる書面を作成した場合 当該貸借対照表又はこれに代わる書面において、純資産の部の合計額として表示された金額

(i) if the corporation has prepared a balance sheet or substitute documents therefor pursuant to the provisions of laws and regulations or any other provisions equivalent thereto after the last day of the most recent business year: the amount indicated as the total amount of the net assets section in the relevant balance sheet or substitute documents therefor;

二 最終事業年度の末日(最終事業年度がない場合にあつては、法人の成立の日)後に行われた株式の払込み、剰余金の分配、自己株式の取得、合併、会社分割その他これらに類する行為によつて法人の純資産額が増加し又は減少した場合 前項第一号に定める金額(前号に掲げる場合にあつては、同号に定める金額)に当該増加の額又は減少の額を加算又は控除した金額

(ii) if the amount of net assets of the corporation has increased or decreased as a result of the payment for shares, distribution of surplus, acquisition of treasury shares, merger, company split or any other acts similar thereto effected after the last day of the most recent business year (if there is no most recent business year, the day of establishment of the corporation): the

amount obtained by adding the amount of increase to or deducting the amount of decrease from, the amount specified in item (i) of the preceding paragraph (in the case listed in the preceding item, the amount specified in that item); and

三 最終事業年度の末日（最終事業年度がない場合にあつては、法第三条第一項の登録の申請の日）後にあつた相続（遺贈を含む。）又は贈与に伴い個人の純資産額が増加し又は減少した場合 前項第二号に定める金額に当該増加の額又は減少の額を加算又は控除した金額

(iii) if the amount of net assets of an individual has increased or decreased upon inheritance (including testamentary gifts) or donation made after the last day of the most recent business year (if the most recent business year is not available, the date of application of the registration under Article 3, paragraph (1) of the Act): the amount obtained by adding the amount of increase to or deducting the amount of decrease from, the amount specified in item (ii) of the preceding paragraph.

（登録換えの申請）

(Application for Transfer of Registration)

第六条 貸金業者は、法第三条第一項の登録を受けた後、法第七条各号の一に該当して引き続き貸金業を営もうとする場合において、法第三条第一項の規定による登録を受けようとするときは、その者が現に受けている登録をした財務局長若しくは福岡財務支局長（以下「管轄財務局長」という。）又は都道府県知事を経由して登録の申請をしなければならない。

Article 6 (1) If a money lender, after receiving the registration under Article 3, paragraph (1) of the Act, falls under any of the items of Article 7 of the Act but seeks to continue to engage in the money lending business, and seeks to newly receive the registration under Article 3, paragraph (1) of the Act, the money lender must file an application for registration via the director-general of the local finance bureau or Director-General of the Fukuoka Local Finance Branch Bureau who effected the money lender's current registration (hereinafter collectively referred to as the "competent director-general of the local finance bureau") or via the prefectural governor who effected the money lender's current registration.

2 管轄財務局長又は都道府県知事は、前項の申請に係る登録をしたときは、遅滞なく、その旨を、別紙様式第四号の六により作成した登録換通知書により、従前の登録をした財務局長若しくは福岡財務支局長又は都道府県知事に通知するものとする。

(2) After effecting the registration to which an application under the preceding paragraph pertains, the competent director-general of the local finance bureau or prefectural governor must notify the director-general of the local finance bureau, Director-General of the Fukuoka Local Finance Branch Bureau, or prefectural governor who effected the previous registration of this without

delay, using a written notice of transfer of registration prepared using Appended Form No. 4-6.

(変更の届出)

(Notification of Changes)

第七条 金融庁長官の登録を受けた貸金業者は、法第八条第一項の規定による届出をしようとするときは、別紙様式第五号により作成した変更届出書（次項並びに次条第二号イ（3）及び第五号ハにおいて単に「変更届出書」という。）に、同条第三項に規定する添付書類（次項において単に「添付書類」という。）一部を添付して、管轄財務局長に提出しなければならない。

Article 7 (1) If a money lender that has been registered by the Commissioner of the Financial Services Agency seeks to make the notification under Article 8, paragraph (1) of the Act, the money lender must submit a written notification of changes prepared using Appended Form No. 5 (simply referred to as the "written notification of changes" in the following paragraph, and item (ii), sub-item (a) 3. and item (v), sub-item (c) of the following Article) to the competent director-general of the local finance bureau, accompanied by a copy of the accompanying documents referred to in paragraph (3) of that Article (simply referred to as the "accompanying documents" in the following paragraph) thereto.

2 都道府県知事の登録を受けた貸金業者は、法第八条第一項の規定による届出をしようとするときは、変更届出書に、当該都道府県知事が定める部数の当該変更届出書の副本及び添付書類を添付して、当該都道府県知事に提出しなければならない。

(2) When a money lender that has been registered by the prefectural governor seeks to make the notification under Article 8, paragraph (1) of the Act, the money lender must submit the written notification of changes to the relevant prefectural governor, accompanied by the number of duplicate copies of the written notification of changes and accompanying documents specified by the prefectural governor thereto.

(変更届出書の添付書類)

(Accompanying Documents for a Written Notification of Changes)

第八条 法第八条第三項に規定する内閣府令で定める書類は、次の各号に掲げる場合の区分に応じ、当該各号に定める書類（官公署が証明する書類の場合には、申請の日前三月以内に作成されたものに限る。）とする。

Article 8 The reference, in Article 8, paragraph (3) of the Act, to documents specified by Cabinet Office Order means the following documents if the documents are certified by public agencies, limited to those prepared within three months prior to the date of application) for each of the categories of cases listed in the following items:

一 商号又は名称を変更した場合 当該変更に係る事項を記載した登記事項証明書

- (i) if the money lender has changed its trade name or name: a certificate of registered information stating the matters related to the relevant changes;
- 二 役員（第二条第一項第四号に掲げる者を除く。以下この号において同じ。）に変更があつた場合 別紙様式第一号の三により作成した法第六条第一項第九号に該当しないことを誓約する書面及び次に掲げる新たな役員の区分に応じそれぞれ次に掲げる書類
- (ii) if there were any changes to the officers (excluding persons set forth in Article 2, paragraph (1), item (iv); hereinafter the same applies in this item) of the money lender: a document in which the money lender denies falling under the case set forth in Article 6, paragraph (1), item (ix) of the Act which is prepared using Appended Form No. 1-3, and the documents that each of the following sub-items prescribes for the category of a new officer set forth in the sub-item:
- イ 個人 新たに役員となつた者に係る次に掲げる書類
- (a) an individual: the following documents related to the person that has newly become an officer:
- (1) 第四条第二項に規定するもの
 1. the documents set forth in Article 4, paragraph (2);
 - (2) 住民票の抄本又はこれに代わる書面
 2. an extract of the certificate of residence of the relevant individual, or substitute documents therefor;
 - (3) 婚姻前の氏名を、氏名に併せて変更届出書に記載した場合において、(2)に掲げる書類が当該婚姻前の氏名を証するものでないときは、当該婚姻前の氏名を証する書面
 3. if the name used before marriage is stated together with the current name in a written notification of changes, and the document set forth in 2. does not certify the name used before marriage, a document certifying the name before marriage;
 - (4) 法第六条第一項第一号及び第二号に該当しない旨の官公署の証明書（外国人である場合には、別紙様式第一号の二により作成した誓約書）
 4. a certificate issued by a public agency providing to the effect that the relevant individual does not fall under the case set forth in Article 6, paragraph (1), item (i) or (ii) of the Act (if the individual is a foreign national, a written pledge prepared using Appended Form No. 1-2);
 - (5) 別紙様式第二号により作成した履歴書
 5. a resume prepared using Appended Form No. 2;
 - (6) 別紙様式第三号の二により作成した氏名及び生年月日等を記載した書面
 6. a document stating the name and date of birth of the relevant individual prepared using Appended Form No. 3-2;
- ロ 法人 新たに役員となつた者に係る登記事項証明書及び別紙様式第二号の二により作成した沿革

- (b) a corporation: a certificate of registered information related to the person that has newly become an officer, and the history prepared using Appended Form No. 2-2;
- 三 重要な使用人に変更があつた場合 別紙様式第一号の三により作成した法第六条第一項第九号又は第十号に該当しないことを誓約する書面及び新たに重要な使用人となつた者に係る前号イ（１）から（６）までに掲げる書類
- (iii) if there were any changes to an important employee: a document in which the relevant important employee denies falling under the case set forth in Article 6, paragraph (1), item (ix) or (x) of the Act which is prepared using Appended Form No. 1-3, and the documents set forth in sub-item (a)1. through 6. of the preceding item related to the person that has newly become an important employee;
- 四 貸金業務取扱主任者に変更があつた場合 別紙様式第一号の三により作成した法第六条第一項第十三号に該当しないことを誓約する書面並びに新たに貸金業務取扱主任者となつた者に係る第四条第三項第十三号並びに第二号イ（２）、（４）及び（６）に掲げる書類
- (iv) if there were any changes to the head of money lending operations: a document in which the relevant head of money lending operations denies falling under the case set forth in Article 6, paragraph (1), item (xiii) of the Act which is prepared using Appended Form No. 1-3 and the documents set forth in Article 4, paragraph (3), item (xiii) and Article 8, item (ii), sub-item (a) 2., 4., and 6. related to the person that has newly become head of money lending operations;
- 五 未成年者である貸金業者の法定代理人又は第二条第一項第四号に掲げる者（ロにおいて、これらを総称して「法定代理人」という。）に変更があつた場合 次に掲げる書類
- (v) if there were any changes to the statutory agent of the money lender that is a minor, or to persons set forth in Article 2, paragraph (1), item (iv) (hereinafter collectively referred to as the "statutory agent" in sub-item (b)): the following documents;
- イ 別紙様式第一号の三により作成した法第六条第一項第八号に該当しないことを誓約する書面
- (a) a document in which the relevant statutory agent denies falling under the case set forth in Article 6, paragraph (1), item (viii) of the Act which is prepared using Appended Form No. 1-3;
- ロ 新たに法定代理人となつた者に係る第二号イ（（３）を除く。）又はロに掲げる書類
- (b) the documents set forth in item (ii), sub-item (a) (excluding 3.) or sub-item (b) related to the person that has newly become a statutory agent; and
- ハ 第二条第一項第四号に掲げる者の婚姻前の氏名を当該者の氏名に併せて変更届出書に記載した場合において、第二号イ（２）に掲げる書類が当該者の婚姻前の

氏名を証するものでないときは、当該婚姻前の氏名を証する書面

(c) if the name of the person set forth in Article 2, paragraph (1), item (iv) that was used before marriage is stated together with the person's current name in a written notification of changes, and the document set forth in item (ii), sub-item (a) 2. does not certify the person's name used before marriage, a document certifying the name before marriage;

六 営業所等の所在地を変更しようとする場合 新たな営業所等に係る法第四条第二項第四号に掲げる書類

(vi) if the money lender seeks to change the location of the business office, etc.: the documents set forth in Article 4, paragraph (2), item (iv) of the Act related to the new business office, etc.;

七 代理店に係る変更があつた場合 当該代理店に係る代理店契約書又はこれに代わる書面

(vii) if there were any changes in relation to the agent office: a written agent contract related to the relevant agent office, or substitute documents therefor; and

八 前各号に掲げる場合であつて、管轄財務局長又は都道府県知事が必要と認めるとき 当該各号に定める書類に記載された事項が真実かつ正確であることを確認するために必要な事項を記載した書類

(viii) in the cases listed in the preceding items, when the competent director-general of the local finance bureau or prefectural governor finds it necessary, documents that state matters necessary for verifying that the matters stated in the documents listed in the preceding items are true and correct.

(貸金業者登録簿の閲覧)

(Inspection of the Money Lenders Registry)

第九条 管轄財務局長は、その登録をした貸金業者に係る貸金業者登録簿を当該貸金業者の主たる営業所等の所在地を管轄する財務局（当該所在地が福岡財務支局の管轄区域内にある場合にあつては福岡財務支局）に備え置き、一般の閲覧に供するものとする。

Article 9 (1) The competent director-general of the local finance bureau is to keep a money lender register listing the money lenders registered thereby at the Local Finance Bureau which has jurisdiction over the location of the principal business office, etc. of the money lender (if the location is within the jurisdictional district of the Fukuoka Local Finance Branch Bureau, the Fukuoka Local Finance Branch Bureau), and make it available for public inspection.

2 都道府県知事が登録をした貸金業者に係る貸金業者登録簿は、当該都道府県知事の定めるところにより一般の閲覧に供するものとする。

(2) The money lender register listing the money lenders registered by the prefectural governor is to be made available for public inspection as provided

by the relevant prefectural governor.

(廃業等の届出)

(Notification of Discontinuance of Business)

第十条 法第十条第一項の規定による届出を金融庁長官にしようとする者は、別紙様式第六号により作成した廃業等届出書（次項において単に「廃業等届出書」という。）に、次の各号に掲げる場合の区分に応じ当該各号に定める書類一部を添付して、同条第二項に規定する登録をした財務局長又は福岡財務支局長に提出しなければならない。

Article 10 (1) A person seeking to make the notification under Article 10, paragraph (1) of the Act to the Commissioner of the Financial Services Agency must submit a written notification of discontinuance of business, etc. prepared using Appended Form No. 6 (simply referred to as the "written notification of discontinuance of business, etc." in the following paragraph) to the director-general of the local finance bureau or Director-General of the Fukuoka Local Finance Branch Bureau that effected the registration under paragraph (2) of that Article, accompanied by a copy of the documents specified in the following items for each of the categories of cases listed in those items:

一 貸金業者が死亡した場合 当該届出をしようとする者（以下この項において「届出者」という。）の印鑑証明書（届出の日前三月以内に作成されたものに限る。第五号において同じ。）及びその戸籍簿の謄本、当該貸金業者の除籍簿の謄本並びに貸金業を承継する者を選定した旨を証する書面の写し（相続人が二人以上ある場合において、貸金業を承継する者を選定したときに限る。）

(i) if the money lender has died: a certificate of seal impression (limited to those prepared within three months prior to the date of notification; the same applies in item (v)), and transcript of the family register of the person seeking to make the notification (hereinafter referred to as the "notifier" in this paragraph), transcript of the register of removal from a register pertaining to the relevant money lender, and a copy of the document evidencing the selection of the person to succeed to the money lending business (if there are two or more heirs, limited to cases when a person to succeed to the money lending business is selected);

二 法人が合併（人格のない社団又は財団にあつては、合併に相当する行為。第四号において同じ。）により消滅した場合 当該消滅した法人の登記事項証明書及び合併契約書の写し（人格のない社団又は財団にあつては、合併契約書に準ずるものの写し）

(ii) if the corporation has extinguished as a result of a merger (in cases of an association or foundation without legal personality, acts equivalent to merger; the same applies in item (iv)): a copy of certificate of registered information of the corporation that extinguished and the written merger agreement (in cases of an association or foundation without legal personality, a copy of the documents equivalent to a written merger agreement);

三 貸金業者について破産手続開始の決定があつた場合 裁判所が届出者を破産管財人として選定したことを証する書面の写し

(iii) if an order for commencement of bankruptcy proceedings was made upon the money lender: a copy of the document evidencing that the court has selected the notifier as the bankruptcy trustee;

四 法人が合併及び破産手続開始の決定以外の理由により解散（人格のない社団又は財団にあつては、解散に相当する行為）をした場合 清算人に係る登記事項証明書（人格のない社団又は財団にあつては、届出者がその代表者又は管理人であつたことを証する書面）

(iv) if the corporation has dissolved on grounds other than a merger or order for commencement of bankruptcy proceedings (in cases of an association or foundation without legal personality, acts equivalent to dissolution): a certificate of registered information related to the liquidator (in cases of an association or foundation without legal personality, a document evidencing that the notifier was the representative person or administrator thereof); and

五 貸金業を廃止した場合 届出者の印鑑証明書

(v) if the money lender discontinued its money lending business: the certificate of seal impression of the notifier.

2 法第十条第一項の規定による届出を都道府県知事にしようとする者は、廃業等届出書に、当該都道府県知事の定める部数の当該廃業等届出書の副本及び前項各号に掲げる場合の区分に応じ当該各号に定める書類を添付して、当該都道府県知事に提出しなければならない。

(2) A person seeking to make the notification to a prefectural governor under Article 10, paragraph (1) of the Act must submit the written notification of discontinuance of business, etc. to the relevant prefectural governor, accompanied by the number of duplicate copies of the written notification of discontinuance of business, etc. specified by the relevant prefectural governor, and the documents specified in the items of the preceding paragraph for each of the categories of cases listed in those items.

（個人の資金需要者等に関する情報の安全管理措置等）

(Measures for Safety Management of Information on Persons Seeking Funds that are Individuals)

第十条之二 貸金業者は、その取り扱う個人である資金需要者等に関する情報の安全管理、従業者の監督及び当該情報の取扱いを委託する場合には、その委託先の監督について、当該情報の漏えい、滅失又はき損の防止を図るために必要かつ適切な措置を講じなければならない。

Article 10-2 If the money lender entrusts the safety management of information on persons seeking funds, etc. that are individuals handled thereby, supervision of workers, and the handling of the information, the relevant money lender must take necessary and appropriate measures to prevent the

leakage, loss or damage to the information, in relation to the supervision of the entrusted entity.

(返済能力情報の取扱い)

(Handling of Information on Repayment Capacity)

第十条の三 貸金業者は、信用情報に関する機関（資金需要者等の借入金返済能力に関する情報の収集及び貸金業者に対する当該情報の提供を行うものをいう。第十二条の二、第十三条及び第三十条の十四第一項第一号において同じ。）から提供を受けた情報であつて個人である資金需要者等の借入金返済能力に関するものを、資金需要者等の返済能力の調査以外の目的のために利用しないことを確保するための措置を講じなければならない。

Article 10-3 A money lender must take measures to ensure that the information about individual persons seeking funds', etc. capacities to repay borrowings with which an organization handling credit information (meaning those that collect information on the repayment capacity for borrowings of the person seeking funds, etc. and provides the information to money lenders; the same applies in Article 12-2, Article 13, and Article 30-14, paragraph (1), item (i)) provides it is not used for a purpose other than to investigate the repayment capacities of persons seeking funds, etc.

(特別の非公開情報の取扱い)

(Handling of Special Non-Disclosure Information)

第十条の四 貸金業者は、その取り扱う個人である資金需要者等に関する人種、信条、門地、本籍地、保健医療又は犯罪経歴についての情報その他の特別の非公開情報（その業務上知り得た公表されていない情報をいう。）を、適切な業務の運営の確保その他必要と認められる目的以外の目的のために利用しないことを確保するための措置を講じなければならない。

Article 10-4 A money lender must take measures to ensure that the information on race, creed, family origin, registered domicile, medical care, or criminal records of an individual person seeking funds, etc. or any other special non-disclosure information (meaning information which came to its knowledge in the course of business but has not been disclosed) handled thereby is not used for a purpose other than to ensure proper management of business or any other purpose found necessary.

(委託業務の的確な遂行を確保するための措置)

(Measures to Ensure Appropriate Execution of Business to be Entrusted)

第十条の五 貸金業者は、貸金業の業務を第三者に委託する場合には、当該業務の内容に応じ、次に掲げる措置を講じなければならない。

Article 10-5 If a money lender entrusts the money lending operation to a third party, the money lender must take the following measures according to the

contents of the business:

一 当該業務を的確、公正かつ効率的に遂行することができる能力を有する者に委託するための措置

(i) measures to entrust the relevant business to a person that has the ability to carry out the business in an appropriate, fair and efficient way;

二 当該業務の委託を受けた者（以下この条において「受託者」という。）における当該業務の実施状況を、定期的に又は必要に応じて確認すること等により、受託者が当該業務を的確に遂行しているかを検証し、必要に応じ改善させる等、受託者に対する必要かつ適切な監督等を行うための措置

(ii) measures to implement necessary and appropriate supervision over the person entrusted with the relevant business (hereinafter referred to as the "entrusted person" in this Article), such as observing whether the entrusted person is executing the business appropriately and having the entrusted person make improvements as necessary, by confirming the status of implementation of the business by the entrusted person on a regular or as-needed basis;

三 受託者が行う当該業務に係る資金需要者等からの苦情を適切かつ迅速に処理するために必要な措置

(iii) measures necessary for the appropriate and prompt processing of the complaints from the person seeking funds, etc. related to the relevant business conducted by the entrusted person;

四 受託者が当該業務を適切に行うことができない事態が生じた場合には、他の適切な第三者に当該業務を速やかに委託する等、当該業務に係る資金需要者等の保護に支障が生じること等を防止するための措置

(iv) if any situations that hinders the entrusted person's appropriate execution of the business occurs, measures to prevent the occurrence of hindrance to the protection of persons seeking funds, etc. related to the business, such as the prompt entrustment of the business to another appropriate third party; and

五 貸金業者の業務の健全かつ適切な運営を確保し、当該業務に係る資金需要者等の保護を図るため必要がある場合には、当該業務の委託に係る契約の変更又は解除をする等の必要な措置を講ずるための措置

(v) if it is necessary for the assurance of sound and appropriate management of the money lender's business or for the protection of persons seeking funds, etc. related to the business, measures to take necessary measures, such as the changes to or cancellation of the contract on entrustment of the business.

(社内規則等)

(Internal Rules)

第十条の六 貸金業者は、その営む業務の内容及び方法に応じ、資金需要者等の知識、経験及び財産の状況を踏まえた重要な事項の資金需要者等に対する説明その他の健全

かつ適切な業務の運営を確保するための措置（書面の交付その他の適切な方法による商品又は取引の内容の説明並びに犯罪を防止するための措置を含む。）に関する社内規則等（社内規則その他これに準ずるものをいう。以下この条において同じ。）を定めるとともに、従業者に対する研修その他の当該社内規則等に基づいて業務が運営されるための十分な体制を整備しなければならない。

Article 10-6 A money lender must, according to the content and method of business conducted thereby, provide internal rules, etc. (meaning internal rules and any other rules equivalent thereto; hereinafter the same applies in this Article) concerning the explanation of important matters to person seeking funds, etc. based on the knowledge, experience and status of property of the persons seeking funds, etc. or any other measures to ensure the sound and appropriate management of business (including the delivery of documents, explanation of the contents of the loan product or transaction by any other appropriate method, and measures to prevent crime), and develop trainings for its workers and other system sufficient for the business to be managed based on the relevant internal rules, etc.

（貸金業務に関する苦情処理措置及び紛争解決措置）

(Complaint Processing Measures and Dispute Resolution Measures for Money Lending Operations)

第十条の六の二 法第十二条の二の二第一項第二号に規定する苦情処理措置として内閣府令で定める措置は、次の各号のいずれかとする。

Article 10-6-2 (1) The reference, in Article 12-2-2, paragraph (1), item (ii) of the Act, to measures that Cabinet Office Order specifies as constituting complaint processing measures means any of the following:

一 次に掲げるすべての措置を講じること。

(i) that the relevant person takes all of the following measures:

イ 貸金業務関連苦情（法第二条第二十項に規定する貸金業務関連苦情をいう。以下この項及び第三項において同じ。）の処理に関する業務を公正かつ的確に遂行するに足りる業務運営体制を整備すること。

(a) establishing a system for business operation sufficient to execute the business of processing complaints related to money lending operations (meaning the complaints related to money lending operations as defined in Article 2, paragraph (20) of the Act; hereinafter the same applies in this paragraph and paragraph (3)) in a fair and appropriate manner;

ロ 貸金業務関連苦情の処理に関する業務を公正かつ的確に遂行するための社内規則（当該業務に関する社内における責任分担を明確化する規定を含むものに限る。）を整備すること。

(b) establishing internal rules for the fair and appropriate execution of the business of processing complaints related to money lending operations (limited to the internal rules including the provisions clarifying the shared

- responsibilities in the company with regard to the business);
- ハ 貸金業務関連苦情の申出先を資金需要者等（法第十二条の二の二第一項第二号に規定する資金需要者等をいう。）に周知し、並びにイの業務運営体制及びロの社内規則を公表すること。
- (c) informing persons seeking funds, etc. (meaning persons seeking funds, etc. as prescribed in Article 12-2-2, paragraph (1), item (ii) of the Act) of the entity with which complaints related to money lending operations are to be filed, and making public the system for business operation as provided in sub-item (a) and the internal rules provided in sub-item (b);
- 二 法第四十一条の七第一項の規定により貸金業協会が行う苦情の解決により貸金業務関連苦情の処理を図ること。
- (ii) that the relevant person works to process complaints related to money lending operations by the settlement of complaints carried out by the money lenders association pursuant to the provisions of Article 41-7, paragraph (1) of the Act;
- 三 消費者基本法（昭和四十三年法律第七十八号）第十九条第一項又は第二十五条に規定するあつせんにより貸金業務関連苦情の処理を図ること。
- (iii) that the relevant person works to process complaints related to money lending operations through the mediation referred to in Article 19, paragraph (1) or Article 25 of the Consumer Basic Act (Act No. 78 of 1968);
- 四 令第四条の二各号に掲げる指定を受けた者が実施する苦情を処理する手続により貸金業務関連苦情の処理を図ること。
- (iv) that the relevant person works to process complaints related to money lending operations through the procedures of processing complaints implemented by the person that has obtained the designation listed in the items of Article 4-2 of the Order; or
- 五 貸金業務関連苦情の処理に関する業務を公正かつ的確に遂行するに足りる経理的基礎及び人的構成を有する法人（法第四十一条の三十九第一項第一号に規定する法人をいう。次項第四号において同じ。）が実施する苦情を処理する手続により貸金業務関連苦情の処理を図ること。
- (v) that the relevant person works to process complaints related to money lending operations through the procedures of processing complaints implemented by the corporation (meaning the corporation as prescribed in Article 41-39, paragraph (1), item (i) of the Act; the same applies in item (iv) of the following paragraph) with financial basis and personnel structure sufficient to execute the business of processing complaints related to money lending operations in a fair and appropriate manner.
- 2 法第十二条の二の二第一項第二号に規定する紛争解決措置として内閣府令で定める措置は、次の各号のいずれかとする。
- (2) The reference, in Article 12-2-2, paragraph (1), item (ii) of the Act, to measures that Cabinet Office Order specifies as constituting dispute resolution

measures means any of the following:

一 弁護士法（昭和二十四年法律第二百五号）第三十三条第一項に規定する会則若しくは当該会則の規定により定められた規則に規定する機関におけるあつせん又は当該機関における仲裁手続により貸金業務関連紛争（法第二条第二十一項に規定する貸金業務関連紛争をいう。以下この条において同じ。）の解決を図ること。

(i) working to resolve disputes related to money lending operations (meaning disputes related to money lending operations as prescribed in Article 2, paragraph (21) of the Act; hereinafter the same applies in this Article) through mediation by an organization provided for in the articles of association referred to in Article 33, paragraph (1) of the Attorney Act (Act No. 205 of 1949) or rules provided pursuant to the provisions of the relevant articles of association, or through the arbitration procedure by the organization;

二 消費者基本法第十九条第一項若しくは第二十五条に規定するあつせん又は同条に規定する合意による解決により貸金業務関連紛争の解決を図ること。

(ii) working to resolve disputes related to money lending operations through mediation provided for in Article 19, paragraph (1) or Article 25 of the Consumer Basic Act, or through a settlement through agreement as prescribed in that Article;

三 令第四条の二各号に掲げる指定を受けた者が実施する紛争の解決を図る手続により貸金業務関連紛争の解決を図ること。

(iii) working to resolve disputes related to money lending operations through dispute resolution procedures implemented by a person that has been designated as set forth in the items of Article 4-2 of the Order; or

四 貸金業務関連紛争の解決に関する業務を公正かつ的確に遂行するに足りる経理的基礎及び人的構成を有する法人が実施する紛争の解決を図る手続により貸金業務関連紛争の解決を図ること。

(iv) working to resolve disputes related to money lending operations through complaint processing procedures implemented by the corporation with a sufficient financial basis and personnel structure to execute the business of resolving disputes related to money lending operations in a fair and appropriate manner.

3 前二項（第一項第五号及び前項第四号に限る。）の規定にかかわらず、貸金業者は、次の各号のいずれかに該当する法人が実施する手続により貸金業務関連苦情の処理又は貸金業務関連紛争の解決を図つてはならない。

(3) Notwithstanding the provisions of the preceding two paragraph (limited to paragraph (1), item (v), and item (iv) of the preceding paragraph), a money lender must not process a complaint related to money lending operations or to resolve a dispute related to money lending operations through procedures implemented by a corporation falling under one of the following categories:

一 法又は弁護士法の規定により罰金の刑に処せられ、その執行を終わり、又は執行

を受けることがなくなつた日から五年を経過しない法人

(i) a corporation that has been sentenced to a fine for having violated the provisions of this Act or the Attorney Act, if five years have not elapsed since the day on which execution of the sentence has been completed or the sentence has become no longer applicable;

二 法第四十一条の六十一第一項の規定により法第四十一条の三十九第一項の規定による指定を取り消され、その取消しの日から五年を経過しない法人又は令第四条の二各号に掲げる指定を取り消され、その取消しの日から五年を経過しない法人

(ii) a corporation whose designation under Article 41-39, paragraph (1) of the Act has been rescinded pursuant to Article 41-61, paragraph (1) of the Act, if five years have not elapsed from the day of rescission, or a corporation whose designation listed in the items of Article 4-2 of the Order has been rescinded, if five years have not elapsed from the day of rescission;

三 その業務を行う役員（法第四十一条の三十九第一項第四号に規定する役員をいう。以下この号において同じ。）のうちに、次のいずれかに該当する者がある法人

(iii) a corporation with a managing officer (meaning the officers as prescribed in Article 41-39, paragraph (1), item (iv) of the Act; hereinafter the same applies in this item) falling any of the following categories:

イ 禁錮以上の刑に処せられ、又は法若しくは弁護士法の規定により刑に処せられ、その執行を終わり、又は執行を受けることがなくなつた日から五年を経過しない者

(a) a person that has been sentenced to imprisonment without work or a more severe punishment, or a fine for having violated the provisions of this Act or the Attorney Act, if five years have not elapsed since the day on which execution of the sentence has been completed or the sentence has become no longer applicable;

ロ 法第四十一条の六十一第一項の規定により法第四十一条の三十九第一項の規定による指定を取り消された法人において、その取消しの日前三十日以内にその法人の役員であつた者でその取消しの日から五年を経過しない者又は令第四条の二各号に掲げる指定を取り消された法人において、その取消しの日前三十日以内にその法人の役員であつた者でその取消しの日から五年を経過しない者

(b) with regard to a corporation whose designation under Article 41-39, paragraph (1) of the Act is rescinded pursuant to Article 41-61, paragraph (1) of the Act, a person that was an officer of the corporation within 30 days prior to the day of rescission if five years have not elapsed from the day of rescission, or with regard to a corporation whose designation listed in the items of Article 4-2 of the Order is rescinded, if five years have not elapsed from the day of rescission, a person that was an officer of the corporation within 30 days prior to the day of rescission if five years have not elapsed from the day of rescission.

(貸金業務取扱主任者の設置)

(Assigning Heads of Money Lending Operations)

第十条の七 法第十二条の三第一項の規定により、貸金業者が営業所等に貸金業務取扱主任者を置くときは、当該貸金業務取扱主任者は、次の各号のいずれにも該当しない者でなければならない。ただし、自動契約受付機若しくは現金自動設備のみにより貸付けに関する業務を行う営業所等又は代理店（当該代理店が貸金業者である場合に限る。）に貸金業務取扱主任者を置く場合にあつては、この限りでない。

Article 10-7 When a money lender assigns a head of money lending operations to a business office, etc. pursuant to the provisions of Article 12-3, paragraph (1) of the Act, the head of money lending operations must be a person not falling under any of the following items; provided, however, that, this does not apply to cases when the head of money lending operations is to be assigned to a business office, etc. that carries out loan operations only through unmanned automatic contract machines or automatic cash machines, or to an agent office (limited to if the relevant agent office is a money lender):

一 当該営業所等において常時勤務する者でない者

(i) that the relevant person is not a person that regularly works at the relevant business office, etc.;

二 他の営業所等の貸金業務取扱主任者として貸金業者登録簿に登録されている者であつて、法第八条第一項の規定による届出がないもの

(ii) that the relevant person is registered in the money lender register as head of money lending operations at another business office, etc., if the notification under Article 8, paragraph (1) of the Act has not been made.

(法第十二条の三第一項に規定する内閣府令で定める数)

(Reference, in Article 12-3, Paragraph (1) of the Act, to a Number Specified by Cabinet Office Order)

第十条の八 法第十二条の三第一項に規定する内閣府令で定める数は、営業所等において貸金業の業務に従事する者の数に対する貸金業務取扱主任者の数の割合が五十分の一以上となる数とする。

Article 10-8 The reference, in Article 12-3, paragraph (1), item (i) of the Act, to a number specified by Cabinet Office Order means the number at which the heads of money lending operations come to constitute two percent or more of the persons engaged in money lending operations at the business office, etc.

(証明書の様式等)

(Forms of Identification Cards)

第十条の九 法第十二条の四第一項に規定する証明書は、次の各号に掲げる場合の区分に応じ、当該各号に定める事項が記載され、従業者の写真がはり付けられたものとする。

Article 10-9 (1) The identification card referred to in Article 12-4, paragraph (1)

of the Act is one that gives the matters specified in the following items for each of the categories of cases listed in those items, and that bears the photograph of the worker:

一 貸金業者の貸金業の業務に従事する場合（次号に該当する場合を除く。）

(i) if the worker engages in the money lending operation of the money lender (excluding cases falling under the following item):

イ 貸金業者の商号、名称又は氏名、住所及び登録番号（登録番号の括弧書きについては省略することができる。）

(a) the trade name, name, address and registration number of the money lender (entry of the registration number in parentheses may be omitted);

ロ 従業者の氏名

(b) the name of the worker;

ハ 証明書の番号

(c) the number of the certificate;

二 貸金業者の委託により貸金業の業務に従事する場合（貸金業者の委任を受けて貸金業を代理する場合を含む。）

(ii) if the worker engages in the money lending operation under the entrustment from the money lender (including cases when acting as an agent for the money lending business under the entrustment of the money lender);

イ 貸金業の業務を委託した貸金業者の商号、名称又は氏名、住所及び登録番号（登録番号の括弧書きについては省略することができる。）

(a) the trade name, name, address and registration number of the money lender that entrusted the money lending operation (entry of the registration number in parentheses may be omitted);

ロ 当該貸金業者から貸金業の業務を委託された者の商号、名称又は氏名、住所及び当該委託された者が貸金業者である場合に於てはその登録番号（登録番号の括弧書きについては省略することができる。）

(b) the trade name, name, and address of the person entrusted with the money lending operation from the relevant money lender, as well as the registration number if the entrusted person is a money lender (entry of the registration number in parentheses may be omitted);

ハ 当該貸金業者が貸金業の業務を委託した旨

(c) the fact that the relevant money lender has entrusted the money lending operation;

ニ 従業者の氏名

(d) the name of the worker; and

ホ 証明書の番号

(e) the number of the certificate.

2 法第十二条の四第一項に規定する貸金業の業務には、勧誘を伴わない広告のみを行う業務及び営業所等において資金需要者等と対面することなく行う業務を含まないものとする。

(2) The money lending operations as referred to in Article 12-4, paragraph (1) of the Act do not include operations it carries out for advertising alone without also soliciting people's business, nor operations it carries out without meeting the person seeking funds, etc. at its business office, etc.

3 従業者は、貸金業の業務に従事するに際し、相手方の請求があつたときは、第一項の証明書を提示しなければならない。

(3) A worker must present the identification card prescribed in paragraph (1) to the other party when requested by the other party upon implementing the money lending operation.

(従業者名簿の記載事項等)

(Matters to be Stated in the Roster of Employees)

第十条の九の二 法第十二条の四第二項に規定する内閣府令で定める事項は、次に掲げるものとする。

Article 10-9-2 (1) The reference, in Article 12-4, paragraph (2) of the Act, to matters specified by Cabinet Office Order, means:

一 生年月日

(i) the date of birth of the employee;

二 主たる職務内容

(ii) contents of the major duties of the employee;

三 貸金業務取扱主任者であるか否かの別

(iii) whether or not the employee is a head of money lending operations;

四 貸金業務取扱主任者であるときは、その登録番号

(iv) if the employee is a head of money lending operations, the registration number thereof;

五 当該営業所等の従業者となつた年月日

(v) the date on which the employee became the employee of the relevant business office, etc.;

六 当該営業所等の従業者でなくなつたときは、その年月日

(vi) if the employee has ceased to be the employee of the relevant business office, etc., the date thereof;

七 第五条の四第一項第三号の貸付けの業務に一年以上従事した者（常勤の役員又は使用人であるものに限る。）に該当するか否かの別

(vii) whether the employee has been in the loan servicing referred to in Article 5-4, paragraph (1), item (iii) for at least one year (limited to persons that are full-time officers or employees).

2 法第十二条の四第二項に規定する従業者名簿の様式は、別紙様式第六号の二によるものとする。

(2) In terms of format, the roster of employees referred to in Article 12-4, paragraph (2) of the Act is to be based on Appended Form No. 6-2.

3 貸金業者は、法第十二条の四第二項に規定する従業者名簿を、最終の記載をした日

から十年間保存しなければならない。

- (3) The money lender must preserve the roster of employees referred to in Article 12-4, paragraph (2) of the Act for 10 years from the day on which the latest statement has been made.

(生命保険契約等の締結に係る制限)

(Restrictions on Conclusion of Life Insurance Contracts)

第十条の十 法第十二条の七に規定する内閣府令で定める契約は、次に掲げる契約とする。

Article 10-10 The reference, in Article 12-7 of the Act, to contracts specified by Cabinet Office Order means:

一 住宅（居住の用に供する建物（その一部を事業の用に供するものを含む。）をいう。以下この号において同じ。）の建設若しくは購入に必要な資金（住宅の用に供する土地又は借地権の取得に必要な資金を含む。）又は住宅の改良に必要な資金の貸付けに係る契約

(i) loan contracts for funds necessary for building or purchasing housing (meaning buildings for residential purposes (including those with part for business purpose); hereinafter the same applies in this item) (including funds necessary for the acquisition of lands for housing or for the acquisition of land leasehold rights), or for funds necessary for the improvement of housing;

二 自ら又は他の者により前号の貸付けが行われることが予定されている場合において、当該貸付けが行われるまでのつなぎとして行う貸付けに係る契約

(ii) if the loan under the preceding items are planned to be made by the money lender itself or others, loan contracts to be made as a stopgap before the relevant loan is to be made.

(貸付けに係る契約の締結の条件としてはならない債務履行担保措置)

(Measures to Secure Obligations Which Must Not Be Established as a Condition for Concluding a Loan Contract)

第十条の十一 法第十二条の八第五項に規定する内閣府令で定めるものは、貸付けに係る契約に基づく債務の履行を担保するために土地、建物その他の財産を担保に供することとする。

Article 10-11 The reference, in Article 12-8, paragraph (5) of the Act, to measures specified by Cabinet Office Order means providing lands, buildings, or any other property as collateral to secure obligations under the loan contract.

(保証料の確認に関する記録の保存)

(Preservation of Records on Confirmation of Guarantee Charges)

第十条の十二 貸金業者は、法第十二条の八第七項に規定する記録を、同条第六項に規定する貸付けに係る契約に定められた最終の返済期日（当該貸付けに係る契約に基づ

く債権が弁済その他の事由により消滅したときにあつては、当該債権の消滅した日（当該貸付けに係る契約が極度方式基本契約又は極度方式貸付けに係る契約である場合にあつては、当該極度方式基本契約の解除の日又は当該極度方式基本契約に基づくすべての極度方式貸付けに係る契約に定められた最終の返済期日のうち最後のもの（これらの契約に基づく債権のすべてが弁済その他の事由により消滅したときにあつては、その消滅した日）のうちいずれか遅い日））までの間保存しなければならない。

Article 10-12 A money lender must preserve the record referred to in Article 12-8, paragraph (7) of the Act until the final repayment due date provided in the loan contract set forth in paragraph (6) of that Article (if the claim under the loan contract has extinguished upon performance or on any other grounds, the day on which the claim extinguished (if the loan contract is a basic contract for a revolving credit loan or a contract for a revolving credit loan, the day of cancellation of the basic contract for a revolving credit loan or among the final repayment due dates provided in all the contracts for revolving credit loans under the basic contract for a revolving credit loan, the latest date (if all the claims under these contracts have extinguished upon performance or any other grounds, the day on which the claims have extinguished), whichever comes later)).

（貸付けに係る契約の締結の条件としてはならない保証料に係る契約）

(Contracts for Guarantee Charges Which Must Not Be Established as a Condition for Concluding a Loan Contract)

第十条の十三 法第十二条の八第八項に規定する内閣府令で定めるものは、保証業者が、貸付けに係る契約（利息の額が定まらないもの（主たる債務について支払うべき利息が利息の契約後変動し得る利率をもつて定められている場合を除く。）に限る。）に基づく債務を主たる債務とする保証を行う場合における保証料に係る契約とする。

Article 10-13 The reference, in Article 12-8, paragraph (8) of the Act, to a contract for guarantee charges specified by Cabinet Office Order means a contract for guarantee charges in which a guarantee business operator provides a guarantee by having the obligation under the loan contract (limited to those of which the amount of interest is not fixed (excluding cases when the interest to be paid for the principal obligation is decided by the interest rate which may fluctuate after the conclusion of the contract for interest)) as the principal obligation.

（保証業者と締結してはならない根保証契約）

(Contract for a Revolving Guarantee Which Must Not Be Concluded With a Guarantee Business Operator)

第十条の十四 法第十二条の八第九項に規定する内閣府令で定める根保証契約は、次の各号のいずれかに該当するものとする。

Article 10-14 The reference, in Article 12-8, paragraph (9) of the Act, to a

contract for a revolving guarantee specified by Cabinet Office Order means one of the following:

- 一 当該根保証契約を締結する時に現に存する主たる債務の元本額及び当該根保証契約を締結した後に発生することが見込まれる貸付けに係る契約に係る債務の元本額（当該根保証契約を締結する時までの主たる債務者の資金の借入れ又は当該根保証契約を締結する時に主たる債務者が保有する資産の状況に照らして合理的と認められる範囲内のものに限る。）を合算した金額を超える元本極度額（保証人が履行の責任を負うべき主たる債務の元本の上限の額をいう。）を定める根保証契約
 - (i) a contract for a revolving guarantee providing the maximum principal (meaning the maximum amount of principal of the principal obligation which the guarantor is to assume the responsibility of performance) exceeding the total of the amount of principal of the principal obligation actually in existence at the time of conclusion of the relevant contract for a revolving guarantee and the amount of principal of the obligation related to the loan contract which is expected to arise after the conclusion of the relevant contract for a revolving guarantee (limited to the amount of principal which is within the scope found to be reasonable in light of the status of the borrowing of funds of the principal obligor by the time of concluding the relevant contract for a revolving guarantee or the assets held by the principal obligor at the time of concluding the relevant contract for a revolving guarantee);
- 二 当該根保証契約において三年を経過した日より後の日を元本確定期日として定める根保証契約又は元本確定期日の定めがない根保証契約
 - (ii) a contract for a revolving guarantee fixing a day after the day on which three years have elapsed from the date of conclusion of the contract for a revolving guarantee as the principal determination date, or a contract for a revolving guarantee with no provisions on principal determination date.

（媒介のための新たな役務の提供を伴わないと認められる法律行為）

(Juridical Act Found Not to Accompany Additional Services for Intermediary)

第十条の十五 法第十二条の八第十項に規定する内閣府令で定める法律行為は、次の各号のいずれかに該当するものとする。

Article 10-15 The reference in Article 12-8, paragraph (10) of the Act, to juridical acts specified by Cabinet Office Order means any of the following:

- 一 貸付けに係る契約（金銭の貸借の媒介により締結されたものに限る。次号において同じ。）の締結後に行われる借換え（同一の貸金業者と債務者との間で行われるものに限る。）であつて、新たな役務の提供を伴わないと認められるもの
 - (i) a refinancing (limited to those made between the same money lender and obligor) made after the conclusion of a loan contract (limited to those concluded through money brokerage; the same applies in the following item) which is found not to accompany any additional services; and

二 貸付けに係る契約の終了後に行われる新たな貸付けに係る契約の締結（同一の貸金業者と債務者との間で行われるものに限る。）であつて、新たな役務の提供を伴わないと認められるもの

(ii) conclusion of a new loan contract (limited to those made between the same money lender and obligor) made after the termination of the loan contract, which is found not to accompany any additional services.

（指定信用情報機関が保有する信用情報の使用義務の例外）

(Exceptions to Obligations to Use Credit Information Held by a Designated Credit Bureau)

第十条の十六 法第十三条第二項に規定する内閣府令で定める貸付けの契約は、次に掲げる契約とする。

Article 10-16 The reference, in Article 13, paragraph (2) of the Act, to a contract for a loan specified by Cabinet Office Order means:

一 極度方式貸付けに係る契約

(i) a contract for a revolving credit loan; and

二 第一条の二の三第二号から第五号までに掲げる契約

(ii) the contracts set forth in Article 1-2-3, items (ii) through (v).

第十条の十六の二 貸金業者が特定非営利金融法人（第一条の二の四第二項に規定する特定非営利金融法人をいう。以下同じ。）である場合にあつては、法第十三条第二項に規定する内閣府令で定める貸付けの契約は、前条各号に掲げるもののほか、特定貸付契約（第一条の二の四第三項に規定する特定貸付契約をいう。以下同じ。）及び当該特定貸付契約に係る保証契約とする。

Article 10-16-2 If a money lender is a specified non-profit finance corporation (meaning the specified non-profit finance corporation prescribed in Article 1-2-4, paragraph (2); the same applies hereinafter), the reference, in Article 13, paragraph (2) of the Act, to a contract for a loan specified by Cabinet Office Order means a specified loan contract (meaning the specified loan contract prescribed in Article 1-2-4, paragraph (3); the same applies hereinafter) and a guarantee contract pertaining to the relevant specified loan contract, beyond what is listed in the items of the preceding Article.

（資力を明らかにする事項を記載した書面等）

(Documents Containing the Matters That Disclose Financial Resources)

第十条の十七 法第十三条第三項本文及びただし書（これらの規定を同条第五項において準用する場合を含む。）並びに法第十三条の三第三項本文に規定する内閣府令で定めるものは、次に掲げる書面（又はその写し（当該書面に代えて電磁的記録の作成がされている場合における当該電磁的記録を含む。以下この項において「書面等」という。）とする。ただし、個人顧客（法第十三条第三項に規定する個人顧客をいう。以下同じ。）の勤務先に変更があつた場合その他当該書面等が明らかにする当該個人顧

客の資力に変更があつたと認められる場合には、当該変更後の資力を明らかにするものに限る。

Article 10-17 (1) The reference, in the main clause and proviso to Article 13, paragraph (3) of the Act (including if these provisions are applied mutatis mutandis pursuant to paragraph (5) of that Article) and the main clause of Article 13-3, paragraph (3) of the Act, to documents or electronic or magnetic records specified by Cabinet Office Order means the following documents or copies thereof (if the documents are prepared in the form of an electronic or magnetic record in lieu of a written document, including the electronic or magnetic record; hereinafter collectively referred to as the "documents, etc." in this paragraph); provided, however, that, if there were changes to the place of work of the individual customer (meaning the individual customer as defined in Article 13, paragraph (3) of the Act; the same applies hereinafter), or to the financial resources of the relevant individual customer which are to be disclosed by the document, etc., limited to documents, etc. that disclose the financial resources after the change:

一 源泉徴収票（法第十三条第三項に規定する源泉徴収票をいう。）

(i) withholding records (meaning the withholding records as prescribed in Article 13, paragraph (3) of the Act);

二 支払調書

(ii) payment record;

三 給与の支払明細書

(iii) salary payment description;

四 確定申告書

(iv) final returns;

五 青色申告決算書

(v) financial statement for blue return;

六 収支内訳書

(vi) statement of earnings and expenditures;

七 納税通知書

(vii) notification of tax;

七の二 納税証明書

(vii)-2 certificate of tax payment;

八 所得証明書

(viii) income certificate;

九 年金証書

(ix) pension certificate;

十 年金通知書

(x) pension notice;

十一 個人顧客の配偶者（婚姻の届出をしていないが、事実上婚姻関係と同様の事情にある者を含む。以下同じ。）に係る前各号に掲げるもの（当該個人顧客が第十条

の二十三第一項第三号に掲げる契約を締結しようとする場合若しくは同号に掲げる契約（極度方式基本契約に限る。）を締結している場合又は当該個人顧客の配偶者が同号に掲げる契約を締結している場合に限る。）

(xi) the documents set forth in the preceding items related to the spouse of the individual customer (including a person involved with the individual customer is the same as a marital relationship for all practical purposes, even if no marriage has been registered; the same applies hereinafter) (limited to cases when the individual customer seeks to conclude the contract set forth in Article 10-23, paragraph (1), item (iii), or has concluded the contract set forth in that item (limited to a basic contract for a revolving credit loan), or when the spouse of the individual customer has concluded the contract set forth in that item).

2 前項各号に掲げる書面（同項第九号に掲げる書面及び同項第十号に掲げる書面（同項第九号に係るものに限る。）を除く。）は、次の各号に掲げる書面の区分に応じ、当該各号に定める要件を満たすものでなければならない。

(2) The documents listed in the items of the preceding paragraph (excluding the document listed in item (ix) of the same paragraph and the document listed in item (xi) of the same paragraph (limited only to one pertaining to item (ix) of the same paragraph)) must satisfy the requirements set forth in the following items for each of the categories of documents listed in those items:

一 前項第一号、第二号及び第十号に掲げる書面並びに同項第十号に掲げる書面（同項第一号、第二号及び第十号に係るものに限る。） 一般的に発行される直近の期間に係るものであること。

(i) the documents listed in items (i), (ii) and (x) of the preceding paragraph and the document listed in item (xi) of the same paragraph (limited to one pertaining to items (i), (ii) and (x) of the same paragraph): that these documents pertain to the most recent period at which these documents are to be issued in general;

二 前項第三号に掲げる書面及び同項第十号に掲げる書面（同項第三号に係るものに限る。） 直近二月分以上のもの（第十条の二十二第二項第三号に掲げる方法により直近の年間の給与の金額を算出する場合にあつては、直近のもの）であること。

(ii) the document listed in item (iii) of the preceding paragraph and the document listed in item (xi) of the same paragraph (limited to one pertaining to item (iii) of the same paragraph): that these documents are from the latest two months or longer (if the latest amount of the annual salary is calculated by the method listed in Article 10-22, paragraph (2), item (iii), the latest ones);

三 前項第四号から第六号までに掲げる書面及び同項第十号に掲げる書面（同項第四号から第六号までに係るものに限る。） 通常提出される直近の期間（当該直近の期間を含む連続した期間における事業所得の金額（所得税法（昭和四十年法律第三十三号）第二十七条第二項に規定する事業所得の金額をいう。次号及び第十条の

二十二第一項第四号において同じ。)を用いて基準額(法第十三条の二第二項に規定する基準額をいう。次号において同じ。)を算定する場合にあつては、当該直近の期間を含む連続した期間)に係るものであること。

(iii) the documents listed in items (iv) through (vi) of the preceding paragraph and the document listed in (xi) of the same paragraph (limited to one pertaining to items (iv) through (vi) of the same paragraph): that these documents pertain to the most recent period at which these documents are normally submitted (if the base amount (meaning the base amount prescribed in Article 13-2, paragraph (2) of the Act; the same applies in the following item) is calculated using the amount of business income (meaning the amount of business income prescribed in Article 27, paragraph (2) of the Income Tax Act (Act No. 33 of 1965); the same applies in the following item and Article 10-22, paragraph (1), item (iv)) in a continuous period containing the relevant most recent period); and

四 前項第七号から第八号までに掲げる書面及び同項第十一号に掲げる書面(同項第七号から第八号までに係るものに限る。) 一般的に発行される直近の期間(当該直近の期間を含む連続した期間における事業所得の金額を用いて基準額を算定する場合にあつては、当該直近の期間を含む連続した期間)に係るものであること。

(iv) the documents listed in items (vii) through (viii) of the preceding paragraph and the document listed in (xi) of the same paragraph (limited to one pertaining to items (vii) through (viii) of the same paragraph): that these documents pertain to the most recent period at which these documents are to be issued in general (if the base amount is calculated using the amount of business income in a continuous period containing the relevant most recent period, the relevant continuous period containing the relevant most recent period).

3 第一項ただし書の規定にかかわらず、当該個人顧客(同項第十一号に掲げる書面に係るものにあつては、当該個人顧客の配偶者)が次に掲げる要件のいずれにも該当する場合には、同項本文に規定する書面等を用いることができる。

(3) Notwithstanding the provisions of the proviso to paragraph (1), if the relevant individual customer (in cases when related to the documents set forth in item (xi) of that paragraph, the spouse of the individual customer) satisfies all of the following requirements, the customer may use the documents, etc. prescribed in the main clause of that paragraph:

一 変更後の勤務先が確認されていること。

(i) that the work of place after the change is confirmed; and

二 変更後の勤務先で二月分以上の給与の支払を受けていないこと。

(ii) that the individual customer has not been paid salary for two months or more from the work of place after the change.

(貸付けの契約を締結した場合における返済能力の調査に関する記録の作成等)

(Preparation of Records on the Investigation on the Repayment Capacity in the Case of a Conclusion of a Contract for a Loan)

第十条の十八 法第十三条第四項の規定により、貸金業者は、顧客等ごとに、次に掲げる事項の記録を作成しなければならない。

Article 10-18 (1) Pursuant to the provisions of Article 13, paragraph (4) of the Act, a money lender must prepare a record of the following matters for each customer, etc.:

一 契約年月日

(i) the date of contract;

二 顧客等から前条第一項に規定する書面等の提出又は提供を受けた年月日

(ii) the date on which the money lender was submitted or provided with the documents, etc. prescribed in paragraph (1) of the preceding Article from the customer, etc.;

三 顧客等の資力に関する調査の結果

(iii) the result of the investigation on the financial resources of the customer, etc.;

四 顧客等の借入れの状況に関する調査の結果（法第十三条第二項の規定により、指定信用情報機関が保有する信用情報を使用して行つた調査の結果を含む。）

(iv) the results of the investigation on the situation of borrowings of the customer, etc. (including the results of the investigation made by using the credit information held by a designated credit bureau, pursuant to the provisions of Article 13, paragraph (2) of the Act); and

五 その他法第十三条第一項の規定による調査に使用した書面又はその写し（当該書面の作成に代えて電磁的記録の作成がされている場合における当該電磁的記録を含む。以下同じ。）

(v) other documents used for the investigation under Article 13, paragraph (1) of the Act or the copy thereof (if the documents are made in the form of an electronic or magnetic record in lieu of the preparation of the documents, including the electronic or magnetic record; the same applies hereinafter).

2 貸金業者は、前項に規定する記録（法第十三条第三項の規定により前条第一項に規定する書面等の提出又は提供を受けたときは、当該書面等又は当該書面等（書面又はその写しに該当するものに限る。）に記載された情報の内容を記録した電磁的記録を含む。）を、次の各号に掲げる貸付けの契約の区分に応じ、当該各号に定める日までの間保存しなければならない。

(2) A money lender must preserve the record prescribed in the preceding paragraph (if the money lender has been submitted or provided with the documents, etc. prescribed in paragraph (1) of the preceding Article pursuant to the provisions of Article 13, paragraph (3) of the Act, the documents, etc. or electronic or magnetic records in which the content of the information stated in the relevant documents, etc. (limited to documents or the copy thereof) is recorded are included) until the day that each of the following items prescribes

for the category of contract for a loan set forth in the item:

一 貸付けに係る契約 当該貸付けに係る契約に定められた最終の返済期日（当該貸付けに係る契約に基づく債権が弁済その他の事由により消滅したときにあつては、当該債権の消滅した日（当該貸付けに係る契約が極度方式基本契約又は極度方式貸付けに係る契約である場合にあつては、当該極度方式基本契約の解除の日又は当該極度方式基本契約に基づくすべての極度方式貸付けに係る契約に定められた最終の返済期日のうち最後のもの（これらの契約に基づく債権のすべてが弁済その他の事由により消滅したときにあつては、その消滅した日）のうちいずれか遅い日））

(i) a loan contract: the final repayment due date provided in the relevant loan contract (if the claim under the relevant loan contract has extinguished upon performance or on any other grounds, the day on which the claim has extinguished (if the relevant loan contract is a basic contract for a revolving credit loan or a contract or revolving credit loan, the day of cancellation of the basic contract for a revolving credit loan, or, among the final repayment due dates provided in all the contracts for revolving credit loans under the basic contract for a revolving credit loan, the latest date (if all the claims under these contracts have extinguished upon performance or on any other grounds, the day on which the claims have extinguished), whichever comes later)).

二 貸付けに係る契約の保証契約 前号に定める日又は当該保証契約に基づく債務が消滅した日のうちいずれか早い日

(ii) a guarantee contract for a loan contract: the day specified in the preceding item, or the day on which the obligation under the relevant guarantee contract has extinguished, whichever comes earlier.

（極度方式基本契約の相手方の利益の保護に支障を生ずることがない場合）

(Cases When the Protection of the Interests of the Counterparty to the Basic Contract of a Revolving Credit Loan Are Not Hindered)

第十条の十九 法第十三条第五項に規定する内閣府令で定めるものは、極度方式基本契約の相手方と連絡することができないことにより、極度額（貸金業者が極度方式基本契約の相手方に対し当該極度方式基本契約に基づく極度方式貸付けの元本の残高の上限として極度額を下回る額を提示している場合にあつては、当該下回る額。以下この条、次条第一項第一号、第十条の二十三第一項第二号の二ロ（１）及び（２）、第十条の二十八第四項第一号並びに第十条の二十九第一号において同じ。）を一時的に減額していた場合（当該相手方の返済能力の低下による場合を除く。）に、当該相手方と連絡することができたことにより、極度額をその減額の前の額まで増額する場合とする。

Article 10-19 The reference, in Article 13, paragraph (5) of the Act, to a case specified by Cabinet Office Order means if it has become possible for the maximum amount (if the money lender has made available to the counterparty to the basic contract for a revolving credit loan an amount smaller than the

maximum amount as an upper limit on outstanding balance of principal of the revolving credit loan under the basic contract for a revolving credit loan, that smaller amount; hereinafter the same applies in this Article, paragraph (1), item (i) of the following Article, Article 10-23, paragraph (1), item (ii)-2, sub-item (b) 1 and 2, Article 10-28, paragraph (4), item (i) and Article 10-29, item (i) which has been temporarily decreased because it was not possible to contact the counterparty to the basic contract for a revolving credit loan (excluding cases when the decrease has been made due to the decline in the repayment capacity of the relevant counterparty), to be increased to the amount that it was before the decrease thereof because it became possible to contact the counterparty.

(極度方式基本契約の極度額を増額した場合における返済能力の調査に関する記録の作成等)

(Preparation of Records on the Investigation on the Repayment Capacity if the Maximum Amount Under the Basic Contract for a Revolving Credit Loan is Increased)

第十条の二十 法第十三条第五項において準用する同条第四項の規定により、貸金業者は、債務者ごとに、次に掲げる事項の記録を作成しなければならない。

Article 10-20 (1) Pursuant to the provisions of Article 13, paragraph (4) of the Act as applied mutatis mutandis pursuant to paragraph (5) of that Article, a money lender must prepare a record on the following matters for each obligor:

一 極度額を増額した年月日

(i) the date on which the maximum amount was increased;

二 当該債務者から第十条の十七第一項に規定する書面等の提出又は提供を受けた年月日

(ii) the date on which the documents, etc. prescribed in Article 10-17, paragraph (1) from the relevant obligor is submitted or provided to the Money Lender;

三 当該債務者の資力に関する調査の結果

(iii) the results of the investigation on the financial resource of the relevant obligor;

四 当該債務者の借入れの状況に関する調査の結果（法第十三条第五項において準用する同条第二項の規定により、指定信用情報機関が保有する信用情報を使用して行つた調査の結果を含む。）

(iv) the results of the investigation on the situation of borrowings of the relevant obligor (including the results of the investigation made by using the credit information held by a designated credit bureau, pursuant to the provisions of Article 13, paragraph (2) of the Act as applied mutatis mutandis pursuant to paragraph (5) of that Article); and

五 その他法第十三条第五項において準用する同条第一項の規定による調査に使用し

た書面又はその写し

(v) other documents used for the investigation under Article 13, paragraph (1) of the Act as applied mutatis mutandis pursuant to paragraph (5) of that Article, or the copy thereof.

2 貸金業者は、前項に規定する記録（法第十三条第五項において準用する同条第三項の規定により第十条の十七第一項に規定する書面等の提出又は提供を受けたときは、当該書面等又は当該書面等（書面又はその写しに該当するものに限る。）に記載された情報の内容を記録した電磁的記録を含む。）を、当該極度方式基本契約の解除の日又は当該極度方式基本契約に基づくすべての極度方式貸付けに係る契約に定められた最終の返済期日のうち最後のもの（これらの契約に基づく債権のすべてが弁済その他の事由により消滅したときにあつては、その消滅した日）のうちいずれか遅い日までの間保存しなければならない。

(2) A money lender must preserve the record prescribed in the preceding paragraph (if the documents, etc. prescribed in Article 10-17, paragraph (1) pursuant to the provisions of Article 13, paragraph (3) of the Act as applied mutatis mutandis pursuant to paragraph (5) of that Article is submitted or provided to the money lender, the documents, etc. or electronic or magnetic records in which the content of the information stated in the documents, etc. (limited to documents or the copy thereof) is recorded are included) by the day of cancellation of the basic contract for a revolving credit loan, or, among the final repayment due dates provided in all the contracts for revolving credit loans under the basic contract for a revolving credit loan, the latest date (if all the claims under these contracts have extinguished upon performance or on any other grounds, the day on which the claims have extinguished), whichever comes later.

（個人過剰貸付契約から除かれる契約）

(Contracts Excluded from the Category of Excessive Loan Contract for an Individual Customer)

第十条の二十一 法第十三条の二第二項に規定する内閣府令で定める契約は、次に掲げる契約とする。

Article 10-21 (1) The reference, in Article 13-2, paragraph (2) of the Act, to contracts specified by Cabinet Office Order means:

一 不動産の建設若しくは購入に必要な資金（借地権の取得に必要な資金を含む。）又は不動産の改良に必要な資金の貸付けに係る契約

(i) loan contracts for funds necessary for building or purchasing real property (including funds necessary for the acquisition of land leasehold rights) or funds necessary for the improvement of real property;

二 自ら又は他の者により前号に掲げる契約に係る貸付けが行われるまでのつなぎとして行う貸付けに係る契約

(ii) loan contracts to be made as a stopgap until the loan related to the contract

set forth in the preceding item is made by the money lender themselves or others;

三 自動車の購入に必要な資金の貸付けに係る契約のうち、当該自動車の所有権を貸金業者が取得し、又は当該自動車が譲渡により担保の目的となつてゐるもの

(iii) among the loan contracts of funds necessary for the purchase of a vehicle, those in which the ownership of the relevant vehicle is acquired by the money lender or the relevant vehicle is the subject matter of the collateral upon the transfer thereof;

四 個人顧客又は当該個人顧客の親族で当該個人顧客と生計を一にする者の次のいずれかに掲げる療養費を支払うために必要な資金の貸付けに係る契約

(iv) loan contracts of funds necessary for the payment of any of the following medical care benefit for the individual customer or the relatives of the relevant individual customer that share the same livelihood with the individual customer;

イ 健康保険法（大正十一年法律第七十号）第百十五条第一項及び第百四十七条に規定する高額療養費

(a) the high cost medical care benefit as referred to in Article 115, paragraph (1) and Article 147 of the Health Insurance Act (Act No. 70 of 1922);

ロ 船員保険法（昭和十四年法律第七十三号）第三十一条ノ六第一項に規定する高額療養費

(b) the high cost medical care benefit as referred to in Article 31-6, paragraph (1) of the Mariners Insurance Act (Act No. 73 of 1939);

ハ 国家公務員共済組合法（昭和三十三年法律第二百二十八号）第六十条の二第一項（私立学校教職員共済法（昭和二十八年法律第二百四十五号）第二十五条において準用する場合を含む。）に規定する高額療養費

(c) the high cost medical care benefit as referred to in Article 60-2, paragraph (1) of the National Public Officers Mutual Aid Association Act (Act No. 128 of 1958) (including the cases when it is applied mutatis mutandis pursuant to Article 25 of the Private School Personnel Mutual Aid Association Act (Act No. 245 of 1953));

ニ 国民健康保険法（昭和三十三年法律第百九十二号）第五十七条の二第一項に規定する高額療養費

(d) the high cost medical care benefit as referred to in Article 57-2, paragraph (1) of the National Health Insurance Act (Act No. 192 of 1958);

ホ 地方公務員等共済組合法（昭和三十七年法律第百五十二号）第六十二条の二第一項に規定する高額療養費

(e) the high cost medical care benefit as referred to in Article 62-2, paragraph (1) of the Local Public Officer Mutual Aid Association Act (Act No. 152 of 1962); and

ヘ 高齢者の医療の確保に関する法律（昭和五十七年法律第八十号）第八十四条第一項に規定する高額療養費

(f) the high cost medical care benefit as referred to in Article 84, paragraph (1) of the Act on Assurance of Medical Care for Elderly (Act No. 80 of 1982); and

五 金融商品取引法第二条第一項に規定する有価証券（同条第二項の規定により有価証券とみなされる権利を含む。）であつて、次に掲げるものを担保とする貸付けに係る契約（担保に供する当該有価証券の購入に必要な資金の貸付けに係る契約を含み、貸付けの金額が当該貸付けに係る契約の締結時における当該有価証券の時価の範囲内であるものに限る。）

(v) loan contracts secured on the securities prescribed in Article 2, paragraph (1) of the Financial Instruments and Exchange Act (including rights deemed to be securities pursuant to paragraph (2) of that Article) which are listed in the following sub-items (including loan contracts of funds necessary for purchasing the securities for collateral, and limited to those of which the amount of loan is within the scope of market value of the relevant securities at the time of conclusion of the loan contract):

イ 金融商品取引法第二条第一項第一号から第三号まで、第十号又は第十一号に掲げる有価証券

(a) the securities set forth in Article 2, paragraph (1), items (i) through (iii), (x) or (xi) of the Financial Instruments and Exchange Act; or

ロ 金融商品取引法施行令（昭和四十年政令第三百二十一号）第二十七条の二各号に掲げる有価証券（金融商品取引法第二条第一項第十一号に掲げる有価証券及び当該有価証券に係るものを除く。）

(b) the securities set forth in the items of Article 27-2 of the Order for Enforcement of the Financial Instruments and Exchange Act (Cabinet Order No. 321 of 1965) (excluding the securities listed in Article 2, paragraph (1), item (xi) of the Financial Instruments and Exchange Act and those pertaining to the relevant securities);

六 不動産（借地権を含み、個人顧客若しくは担保を提供する者の居宅、居宅の用に供する土地若しくは借地権又は当該個人顧客若しくは担保を提供する者の生計を維持するために不可欠なものを除く。）を担保とする貸付けに係る契約であつて、当該個人顧客の返済能力を超えないと認められるもの（貸付けの金額が当該貸付けに係る契約の締結時における当該不動産の価格（鑑定評価額、公示価格、路線価、固定資産税評価額（地方税法（昭和二十五年法律第二百二十六号）第三百八十一条第一項又は第二項の規定により土地課税台帳又は土地補充課税台帳に登録されている価格をいう。）その他の資料に基づき合理的に算出した額をいう。以下この項及び次項において同じ。）の範囲内であるものに限る。）

(vi) loan contracts secured on real property (including land leasehold rights and excluding the residence, lands for the purpose of residence or land leasehold rights of the individual customer or persons that provide the collateral, or those indispensable for maintaining the livelihood of the relevant individual customer or persons that provide collateral), and which

are found not to exceed the repayment capacity of the individual customer (limited to the loan contracts for which the amount of loan is within the scope of the price of the real property (meaning appraised and estimated value, posted price, road ratings, assessed value of fixed assets tax (meaning the price registered in the land tax ledger or supplemental land tax ledger pursuant to the provisions of Article 381, paragraph (1) or (2) of the Local Tax Act (Act No. 226 of 1950)) or amounts calculated in a reasonable manner based on any other materials; hereinafter the same applies in this paragraph and the following paragraph));

七 売却を予定している個人顧客の不動産（借地権を含む。）の売却代金により弁済される貸付けに係る契約であつて、当該個人顧客の返済能力を超えないと認められるもの（貸付けの金額が当該貸付けに係る契約の締結時における当該不動産の価格の範囲内であるものに限り、当該不動産を売却することにより当該個人顧客の生活に支障を来すと認められる場合を除く。）

(vii) loan contracts for which the performance will be made by the proceeds of the sale of the individual customer's real property (including land leasehold rights) planned for sale, which are found not to exceed the repayment capacity of the relevant individual customer (limited to loan contracts for which the amount of loan is within the scope of the price of the real property at the time of conclusion of the relevant loan contract, and excluding those found to impair the living of the individual customer after the sales of the real property); and

八 第一条の二の三第二号から第五号までに掲げる契約

(viii) the contracts set forth in Article 1-2-3, items (ii) through (v).

2 貸金業者は、前項第一号から第七号までに掲げる貸付けに係る契約を締結した場合には、次の各号に掲げる貸付けに係る契約の区分に応じ、当該各号に定める書面若しくはその写し又はこれらに記載された情報の内容を記録した電磁的記録を、当該貸付けに係る契約に定められた最終の返済期日（当該貸付けに係る契約に基づく債権が弁済その他の事由により消滅したときにあつては、当該債権の消滅した日（当該貸付けに係る契約が極度方式基本契約又は極度方式貸付けに係る契約である場合にあつては、当該極度方式基本契約の解除の日又は当該極度方式基本契約に基づくすべての極度方式貸付けに係る契約に定められた最終の返済期日のうち最後のもの（これらの契約に基づく債権のすべてが弁済その他の事由により消滅したときにあつては、その消滅した日）のうちいずれか遅い日））までの間保存しなければならない。

(2) If a money lender has concluded the loan contracts set forth in items (i) through (vii) of the preceding paragraph, the money lender must preserve the documents specified in the following items for each of the categories of loan contracts listed in those items, or the copy thereof, or electronic or magnetic records in which the content of the information stated in the relevant documents is recorded, until the final repayment due date provided in the relevant loan contract (if the claim under the loan contract has extinguished

upon performance or on any other grounds, the day on which the claim extinguished (if the loan contract is a basic contract for a revolving credit loan or a contract for a revolving credit loan, the day of cancellation of the basic contract for a revolving credit loan, or, among the final repayment due dates provided in all the contracts for revolving credit loans under the basic contract for a revolving credit loan, the latest date (if all the claims under these contracts have extinguished upon performance or on any other grounds, the day on which the claims have extinguished), whichever comes later)):

一 前項第一号又は第二号に掲げる貸付けに係る契約 不動産（借地権を含む。）の売買契約書又は建設工事の請負契約書その他の締結した契約がそれぞれ同項第一号又は第二号に掲げる契約に該当することを証明する書面

(i) the loan contracts set forth in item (i) or (ii) of the preceding paragraph: the written sales contract of the real property (including land leasehold rights) or the written contract for construction work or any other documents evidencing that the concluded contracts fall under the contracts set forth in item (i) or (ii) of the preceding paragraph respectively;

二 前項第三号に掲げる貸付けに係る契約 次に掲げる書面

(ii) the loan contracts set forth in item (iii) of the preceding paragraph: the following documents:

イ 当該自動車の売買契約書

(a) the written sales contract of the relevant vehicle; and

ロ 当該自動車の自動車検査証

(b) the vehicle registration card of the relevant vehicle; and

三 前項第四号に掲げる貸付けに係る契約 医療機関からの療養費の請求書又は見積書

(iii) the loan contracts set forth in item (iv) of the preceding paragraph: a bill or written estimate of the medical care benefit from a medical institution.

四 前項第五号に掲げる貸付けに係る契約 当該担保とする有価証券の種類、銘柄、数及び価額を記載した書面

(iv) the loan contracts set forth in item (v) of the preceding paragraph:

documents stating the class, issue, volume and value of the securities which are the collateral;

五 前項第六号に掲げる貸付けに係る契約 次に掲げる書面

(v) the loan contracts set forth in item (vi) of the preceding paragraph: the following documents:

イ 当該不動産の価格の算出の根拠を記載した書面

(a) a document stating the grounds for calculation of the price of the relevant real property;

ロ 当該不動産の登記事項証明書

(b) the certificate of registered information of the relevant real property; and

ハ 担保権が実行された場合には、当該不動産が売却される可能性があることにつ

いての当該個人顧客又は担保を提供する者の同意書

(c) a written consent of the relevant individual customer or person that provides the collateral for the possibility of the sales of the relevant real property if the security interest is exercised;

六 前項第七号に掲げる貸付けに係る契約 次に掲げる書面

(vi) the loan contracts set forth in item (vii) of the preceding paragraph: the following documents:

イ 当該不動産の価格の算出の根拠を記載した書面

(a) a document stating the grounds for calculation of the price of the relevant real property; and

ロ 当該不動産の売買契約書又は売買の媒介契約書

(b) a written sales contract of the relevant real property or written intermediary contract for the sales thereof;

第十条の二十一の二 貸金業者が特定非営利金融法人である場合にあつては、法第十三条の二第二項に規定する内閣府令で定める契約は、前条第一項各号に掲げる契約のほか、特定貸付契約とする。

Article 10-21-2 If a money lender is a specified non-profit finance corporation, the reference, in Article 13-2, paragraph (2) of the Act, to a contract specified by Cabinet Office Order means a specified loan contract, beyond the contracts listed in the items of paragraph (1) of the preceding Article.

(年間の給与に類する定期的な収入の金額等)

(Amount of Regular Incomes Similar to Annual Salary)

第十条の二十二 法第十三条の二第二項に規定する年間の給与に類する定期的な収入の金額として内閣府令で定めるものは、次に掲げるものとする。

Article 10-22 (1) The reference, in Article 13-2, paragraph (2) of the Act, to an amount that Cabinet Office Order specifies as constituting an amount of regular income that is similar to an annual salary, means:

一 年間の年金の金額

(i) the annual amount of pension;

二 年間の恩給の金額

(ii) the annual amount of public officers pensions;

三 年間の定期的に受領する不動産の賃貸収入（事業として行う場合を除く。）の金額

(iii) the annual amount of the lease revenue (excluding cases when conducted as business) for real property to be received in the course of trade;

四 年間の事業所得の金額（過去の事業所得の状況に照らして安定的と認められるものに限る。）

(iv) the annual amount of business income (limited to one that is considered stable in light of the status of past business income);

2 法第十三条の二第二項に規定する年間の給与及びこれに類する定期的な収入の金額は、次に掲げる方法のいずれかにより算出するものとする。

(2) The amount of annual salary and regular income similar thereto which are referred to in Article 13-2, paragraph (2) of the Act are calculated in one of the following ways:

一 第十条の十七第一項に規定する書面等（同項第三号及び第十一号に掲げる書面に係るものを除く。）を用いて算出する方法

(i) by using the documents, etc. prescribed in Article 10-17, paragraph (1) of the Act (excluding those related to the document set forth in items (iii) and (xi) of that paragraph);

二 第十条の十七第一項に規定する書面等（同項第三号に掲げる書面に係るものに限る。以下この条において同じ。）に記載されている直近の二月分以上の給与（賞与を除く。）の金額の一月当たりの平均金額に十二を乗じて算出する方法

(ii) by multiplying the average amount per month of the amount of salary (excluding bonuses) for the latest two months or more which is stated in the documents, etc. prescribed in Article 10-17, paragraph (1) (limited to those related to the document set forth in item (iii) of that paragraph; hereinafter the same applies in this Article), by 12; or

三 第十条の十七第一項に規定する書面等に記載されている地方税額を基に合理的に算出する方法

(iii) by calculating these in a reasonable manner based on the amount of local tax stated in the documents, etc. prescribed in Article 10-17, paragraph (1).

3 前項第二号に掲げる方法により年間の給与の金額を算出する場合において、第十条の十七第一項に規定する書面等によつて、過去一年以内の賞与の金額を確認したときは、当該賞与の金額を年間の給与の金額に含めることができる。

(3) If the amount of annual salary is calculated by the method set forth in item (ii) of the preceding paragraph, and when the amount of bonus within the past one year is confirmed by the documents, etc. prescribed in Article 10-17, paragraph (1), the amount of bonus is included in the amount of annual salary.

（個人顧客の利益の保護に支障を生ずることがない契約等）

(Contracts Which Will Not Hinder the Protection of the Interests of Individual Customers)

第十条の二十三 法第十三条の二第二項に規定する個人顧客の利益の保護に支障を生ずることがない契約として内閣府令で定めるものは、次に掲げるものとする。

Article 10-23 (1) The reference, in Article 13-2, paragraph (2) of the Act, to contracts that Cabinet Office Order specifies as not hindering the protection of the individual customer's interests, means:

一 債務を既に負担している個人顧客が当該債務を弁済するために必要な資金の貸付けに係る契約であつて、次に掲げるすべての要件に該当するもの

(i) loan contracts of funds necessary for the individual customer that already

bear obligations to make the performance of the obligations, which satisfy all of the following requirements:

イ 当該貸付けに係る契約の一月の負担が当該債務に係る一月の負担を上回らないこと。

(a) that the monthly burden under the relevant loan contract does not exceed the monthly burden under the relevant obligation;

ロ 当該貸付けに係る契約の将来支払う返済金額の合計額と当該貸付けに係る契約の締結に関し当該個人顧客が負担する元本及び利息以外の金銭の合計額の合計額が当該債務に係る将来支払う返済金額の合計額を上回らないこと。

(b) that the total of the total repayment amount to be paid in the future under the relevant loan contract and the total amount of money other than the principal and interest to be borne by the relevant individual customer in relation to the conclusion of the loan contract does not exceed the total repayment amount to be paid in the future under the relevant obligation;

ハ 当該債務につき供されている物的担保以外の物的担保を供させないこと。

(c) that the relevant individual customer is not required to provide physical collateral beyond the physical collateral provided for the relevant obligation;

ニ 当該貸付けに係る契約に基づく債権につき物的担保を供させるときは、当該物的担保の条件が当該債務につき供されていた物的担保の条件に比して物的担保を供する者に不利にならないこと。

(d) that, when requiring the provision of physical collateral for claims under the relevant loan contract, the condition of the relevant physical collateral is not disadvantageous to the person that provides the physical collateral compared to the conditions of the physical collateral which had been provided for the relevant obligation;

ホ 当該債務に係る保証契約の保証人以外の者を当該貸付けに係る契約の保証契約の保証人としめないこと。

(e) that no person other than the guarantor of the guarantee contract for the relevant obligation is made the guarantor of the guarantee contract for the relevant loan contract;

ヘ 当該貸付けに係る契約について保証契約を締結するときは、当該保証契約の条件が当該債務に係る保証契約の条件に比して保証人に不利にならないこと。

(f) that, when a guarantee contract is to be concluded for the relevant loan contract, the conditions of the relevant guarantee contract are not disadvantageous to the guarantor compared to the conditions of the guarantee contract for the relevant obligation;

一の二 債務を既に負担している個人顧客が当該債務を弁済するために必要な資金の貸付けに係る契約であつて、次に掲げるすべての要件に該当するもの

(i)-2 loan contracts of funds necessary for the individual customer that already bear obligations to make the performance of the obligations, which satisfy all

of the following requirements:

イ 当該個人顧客が弁済する債務のすべてが、当該個人顧客が貸金業者と締結した貸付けに係る契約に基づき負担する債務であつて、貸金業者又は法第四十三条の規定により貸金業者とみなされる者（次項第一号の二ロにおいて「みなし貸金業者」という。）を債権者とするものであること。

(a) that all the obligations to be repaid by the individual customer are the obligations owed under the loan contract concluded between the individual customer and a money lender, and that the creditor of the relevant obligations is a money lender or person deemed to be a money lender under Article 43 of the Act (the creditor is referred to as a "deemed money lender" in item (i)-2, sub-item (b) of the following paragraph);

ロ 当該貸付けに係る契約の貸付けの利率が、当該個人顧客が弁済する債務に係る貸付けに係る契約の貸付けの利率（当該個人顧客が弁済する債務に係る貸付けに係る契約が二以上ある場合は、弁済時における貸付けの残高（極度方式基本契約に基づく極度方式貸付けにあつては、当該極度方式基本契約に基づく極度方式貸付けの残高の合計額。ハにおいて同じ。）により加重平均した貸付けの利率）を上回らないこと。

(b) that the loan interest rate under the loan contract does not exceed the loan interest rate under the loan contract for the obligations to be repaid by the individual customer (if there are two or more loan contracts for the obligations to be repaid by the individual customer, the loan interest rate weight-averaged by the outstanding balance of the loan (in cases of a revolving credit loan under a basic contract for a revolving credit loan, the total amount of outstanding balance of the revolving credit loan under the relevant basic contract for a revolving credit loan; the same applies in sub-item (c)) as of the time of repayment);

ハ 当該貸付けに係る契約に基づく定期の返済により、当該貸付けの残高が段階的に減少することが見込まれること。

(c) that the outstanding balance of the loan is expected to decrease in a gradual manner, through the periodical repayments under the loan contract: and

ニ 前号イ及びハからへまでに掲げるすべての要件に該当すること。

(d) that all the requirements listed in sub-item (a) and sub-items (c) through (f) of the preceding item are satisfied;

二 個人顧客又は当該個人顧客の親族で当該個人顧客と生計を一にする者の緊急に必要なと認められる医療費（所得税法第七十三条第二項に規定する医療費をいう。次項において同じ。）を支払うために必要な資金の貸付けに係る契約（第十条の二十一第一項第四号に掲げる契約を除く。）であつて、当該個人顧客の返済能力を超えないと認められるもの（当該個人顧客が現に当該貸付けに係る契約を締結していない場合に限る。）

(ii) loan contracts of funds necessary for the payment of medical expenses

(meaning the medical expenses as prescribed in Article 73, paragraph (2) of the Income Tax Act; the same applies in the following paragraph) found to be in urgent necessity for the individual customer or the relative of the individual customer that share the same livelihood with the relevant individual customer (excluding contracts set forth in Article 10-21, paragraph (1), item (iv)), which are found not to exceed the repayment capacity of the relevant individual customer (limited to cases when the individual customer has not actually concluded the relevant loan contract);
二の二 個人顧客が特定費用を支払うために必要な資金の貸付けに係る契約として当該個人顧客と貸金業者の間に締結される契約であつて、次に掲げるすべての要件に該当するもの（以下「特定緊急貸付契約」という。）

(ii)-2 contracts concluded between the individual customer and a money lender as a loan contract for funds necessary for the individual customer to pay specified expenses, which satisfy all of the following requirements (hereinafter referred to as "specified urgent loan contract"):

イ 当該個人顧客の返済能力を超えない貸付けに係る契約であると認められること。

(a) that the contract is found to be a loan contract not to exceed the repayment capacity of the individual customer;

ロ 次に掲げる金額を合算した額（第十条の二十八第一項第一号ロにおいて「緊急個人顧客合算額」という。）が十万円を超えないこと。

(b) that the total of the following amounts (the total is referred to as "total urgent borrowings of an individual customer" in Article 10-28, paragraph (1), item (i), sub-item (b)) does not exceed 100,000 yen:

(1) 当該特定緊急貸付契約に係る貸付けの金額（極度方式基本契約にあつては、極度額）

1. the amount of loan under the specified urgent loan contract (in cases of a basic contract for a revolving credit loan, the maximum amount);

(2) 当該個人顧客と当該特定緊急貸付契約以外の特定緊急貸付契約を締結しているときは、その貸付けの残高（極度方式基本契約にあつては、極度額）の合計額

2. if any specified urgent loan contracts other than the relevant specified urgent loan contract are concluded with the individual customer, the total amount of the outstanding balance of the loans (in cases of a basic contract for a revolving credit loan, the maximum amount); and

(3) 指定信用情報機関から提供を受けた信用情報により判明した当該個人顧客に対する当該貸金業者以外の貸金業者の特定緊急貸付契約に係る貸付けの残高の合計額

3. the total amount of the outstanding balance of the loans made under specified urgent loan contracts by money lenders other than the relevant money lender to the individual customer, which were found based on the credit information provided by a designated credit

bureau;

ハ 返済期間（極度方式基本契約にあつては、当該極度方式基本契約に基づく極度方式貸付けの返済期間）が三月を超えないこと。

(c) that the repayment period (in cases of a basic contract for a revolving credit loan, the repayment period of the revolving credit loan under the relevant basic contract for a revolving credit loan) does not exceed three months;

三 個人顧客を相手方とする貸付けに係る契約であつて、当該個人顧客に係る個人顧客合算額（法第十三条の二第二項に規定する個人顧客合算額をいう。以下この条において同じ。）と当該個人顧客の配偶者に係る個人顧客合算額を合算した額が、当該個人顧客に係る基準額（法第十三条の二第二項に規定する当該個人顧客に係る基準額をいう。以下この条及び第十条の二十八において同じ。）と当該個人顧客の配偶者に係る基準額（当該個人顧客の配偶者を当該個人顧客とみなして法第十三条の二第二項の規定を適用した場合における同項に規定する当該個人顧客に係る基準額をいう。以下この条及び第十条の二十八において同じ。）を合算した額を超えないもの（当該貸付けに係る契約を締結することについて当該個人顧客の配偶者の同意がある場合に限る。）

(iii) loan contracts to be concluded with an individual customer in which the total of the total borrowings of an individual customer (meaning the total borrowings of an individual customer defined in Article 13-2, paragraph (2) of the Act; hereinafter the same applies in this Article) pertaining to the relevant individual customer and the total borrowings of an individual customer pertaining to the spouse of the individual customer does not exceed the total of the base amount for the individual customer (meaning the base amount for the individual customer as prescribed in Article 13-2, paragraph (2) of the Act; hereinafter the same applies in this Article and Article 10-28) and the base amount for the spouse of the individual customer (meaning the base amount for the individual customer as prescribed in Article 13-2, paragraph (2) of the Act if that paragraph is applied by deeming the spouse of the individual customer as the individual customer; hereinafter the same applies in this Article and Article 10-28) (limited to cases when the consent of the spouse of the individual customer is obtained for the conclusion of the relevant contract);

四 事業を営む個人顧客に対する貸付けに係る契約であつて、次に掲げるすべての要件に該当するもの

(iv) loan contracts made to an individual customer engaged in business, which satisfy all of the following requirements:

イ 実地調査、当該個人顧客の直近の確定申告書の確認その他の方法により当該事業の実態が確認されていること。

(a) that the actual conditions of the relevant business are confirmed by an on-the-spot investigation, confirmation on the relevant individual

customer's latest final returns or by any other method; and

ロ 当該個人顧客の事業計画、収支計画及び資金計画（この号に掲げる契約に係る貸付けの金額が百万円を超えないものであるときは、当該個人顧客の営む事業の状況、収支の状況及び資金繰りの状況。以下同じ。）に照らし、当該個人顧客の返済能力を超えない貸付けに係る契約であると認められること。

(b) that the loan contract is found to be one which does not exceed the repayment capacity of the relevant individual customer in light of the business plan, earnings and expenditure plan, and financial plan of the relevant individual customer (if the amount of loan under the contract prescribed in this item does not exceed 1,000,000 yen, the business status, status of income and expenditure, and status of cash flow of the individual customer; the same applies hereinafter).

五 現に事業を営んでいない個人顧客に対する新たな事業を行うために必要な資金の貸付けに係る契約であつて、次に掲げるすべての要件に該当するもの

(v) loan contracts of funds necessary for an individual customer that is not currently engaged in business to newly conduct business, which satisfy all of the following requirements:

イ 事業計画、収支計画及び資金計画の確認その他の方法により確実に当該事業の用に供するための資金の貸付けであると認められること。

(a) that the loan contract is found to be the loan of funds surely to be used for the relevant business from the business plan, earnings and expenditure plan and financial plans;

ロ 当該個人顧客の事業計画、収支計画及び資金計画に照らし、当該個人顧客の返済能力を超えない貸付けに係る契約であると認められること。

(b) that the loan contract is found to be one which does not exceed the repayment capacity of the relevant individual customer in light of the business plan, earnings and expenditure plan, and financial plan of the relevant individual customer.

六 金融機関（預金保険法（昭和四十六年法律第三十四号）第二条第一項に規定する金融機関をいう。）からの貸付け（イ及び次項第六号において「正規貸付け」という。）が行われるまでのつなぎとして行う貸付けに係る契約（極度方式基本契約を除く。）であつて、次に掲げるすべての要件に該当するもの

(vi) loan contracts (excluding a basic contract for a revolving credit loan) to be made as a stopgap until the loan is made by a financial institution (meaning the financial institution prescribed in Article 2, paragraph (1) of the Deposit Insurance Act (Act No. 34 of 1971)) (the relevant loan is referred to as a "regular loan" in sub-item (a) and item (vi) of the following paragraph), which satisfy all of the following requirements:

イ 正規貸付けが行われることが確実であると認められること。

(a) that it is found to be certain that a regular loan will be made; and

ロ 返済期間が一月を超えないこと。

(b) that the repayment period does not exceed one month.

2 貸金業者は、前項各号に掲げる貸付けに係る契約を締結した場合には、次の各号に掲げる貸付けに係る契約の区分に応じ、当該各号に定める書面若しくはその写し又はこれらに記載された情報の内容を記録した電磁的記録を、当該貸付けに係る契約に定められた最終の返済期日（当該貸付けに係る契約に基づく債権が弁済その他の事由により消滅したときにあつては、当該債権の消滅した日（当該貸付けに係る契約が極度方式基本契約である場合にあつては、当該極度方式基本契約の解除の日又は当該極度方式基本契約に基づくすべての極度方式貸付けに係る契約に定められた最終の返済期日のうち最後のもの（これらの契約に基づく債権のすべてが弁済その他の事由により消滅したときにあつては、その消滅した日）のうちいずれか遅い日））までの間保存しなければならない。

(2) If a money lender has concluded the loan contracts set forth in the items of the preceding paragraph, the money lender must preserve the documents specified in the following items for each of the categories of loan contracts listed in those items, or the copy thereof, or electronic or magnetic records in which the content of the information stated in the relevant documents is recorded, until the final repayment due date provided in the relevant loan contract (if the claim under the loan contract has extinguished upon performance or on any other grounds, the day on which the claim extinguished (if the loan contract is a basic contract for a revolving credit loan, the day of cancellation of the basic contract for a revolving credit loan, or, among the final repayment due dates provided in all the contracts for revolving credit loans under the basic contract for a revolving credit loan, the latest date (if all the claims under these contracts have extinguished upon performance or on any other grounds, the day on which the claims have extinguished), whichever comes later)):

一 前項第一号に掲げる貸付けに係る契約 次に掲げる事項を記載した書面

(i) the loan contract set forth in item (i) of the preceding paragraph: the document stating the following matters:

イ 当該貸付けに係る契約に係る将来支払う返済金額の合計額

(a) the total repayment amount to be paid in the future under the relevant loan contract;

ロ 当該個人顧客が既に負担している債務の残高、当該債務に係る各回の返済金額及び将来支払う返済金額の合計額

(b) the outstanding balance of the obligations already borne by the relevant individual customer, each repayment amount under the obligation, and the total repayment amount to be paid in the future;

ハ 当該貸付けに係る契約に基づく債権について物的担保を供させるときは、当該個人顧客が既に負担している債務につき供されている物的担保の内容

(c) if requiring the provision of physical collateral for the claims under the relevant loan contract, the details of the physical collateral which has been

provided for the obligation already borne by the relevant individual customer; and

ニ 当該貸付けに係る契約について保証契約を締結するときは、当該個人顧客が既に負担している債務に係る保証契約の内容

(d) if a guarantee contract is to be concluded for the relevant loan contract, the contents of the guarantee contract for the obligation already borne by the relevant individual customer;

一の二 前項第一号の二に掲げる貸付けに係る契約 次に掲げる事項を記載した書面

(i)-2 the loan contracts set forth in item (i)-2 of the preceding paragraph: the document stating the following matters:

イ 当該貸付けに係る契約の貸付けの利率

(a) the loan interest rate for the loan contract;

ロ 当該個人顧客が弁済する債務に係る貸付けの残高、貸付けの利率、債権者の商号、名称又は氏名及び債権者が貸金業者であるかみなし貸金業者であるかの別

(b) the outstanding balance of the obligations to be repaid by the individual customer, loan interest rate, trade name or name of the creditor, and whether the creditor is a money lender or deemed money lender;

ハ 弁済する債務の存在について調査を行った年月日、方法及び結果

(c) the date, methods and results of the investigation with regard to the existence of obligations to be repaid;

ニ 当該貸付けに係る契約の返済期間及び返済回数

(d) the repayment period and the number of repayment installments under the loan contract;

ホ 当該貸付けに係る契約に基づく各回の返済金額のうち元本の返済に充てられる金額

(e) an amount allocated to the repayment of the principal, among the amount of each repayment installment under the loan contract;

ヘ 当該貸付けに係る契約に基づく債権について物的担保を供させるときは、当該個人顧客が既に負担している債務につき供されている物的担保の内容

(f) if requiring the provision of physical collateral for the claims under the relevant loan contract, the details of the physical collateral which has been provided for the obligation already borne by the relevant individual customer;

ト 当該貸付けに係る契約について保証契約を締結するときは、当該個人顧客が既に負担している債務に係る保証契約の内容

(g) if a guarantee contract is to be concluded for the relevant loan contract, the contents of the guarantee contract for the obligation already borne by the relevant individual customer;

二 前項第二号に掲げる貸付けに係る契約 医療機関からの医療費の請求書又は見積書

(ii) the loan contracts set forth in item (ii) of the preceding paragraph: a bill or

written estimate of the medical care benefit from a medical institution;

二の二 特定緊急貸付契約 次に掲げる書面

(ii)-2 specified urgent loan contracts: the following documents:

イ 前項第二号の二ロ（３）に掲げる額を確認するために使用した指定信用情報機関から提供を受けた信用情報の内容を記載した書面

(a) a document stating the content of the credit information which was provided by a designated credit bureau and used to verify the amount prescribed in item (ii)-2, sub-item (b) 3;

ロ 次の（１）又は（２）に掲げる費用の区分に応じ、当該（１）又は（２）に定める書面

(b) the document set forth in 1 or 2 below, according to the categories of expenses listed in each of 1 and 2 below:

（１） 第四項第一号に掲げる費用 当該特定緊急貸付契約に係る金銭の受渡し
が外国において行われたことを疎明する書面

1. the expenses set forth in paragraph (4), item (i): the document which makes prima facie showing of the fact that the delivery of the money under the relevant specified urgent loan contract was made in a foreign state; or

（２） 第四項第二号に掲げる費用 当該費用の支払に係る領収書その他資金の
使途を確認することができる書面

2. the expenses set forth in paragraph (4), item (ii): the receipt for the payment of the relevant expenses and other documents by which the purpose of use of the funds can be confirmed;

三 前項第三号に掲げる貸付けに係る契約 次に掲げる書面

(iii) the loan contracts set forth in item (iii) of the preceding paragraph: the following documents:

イ 当該個人顧客と配偶者との身分関係を証明する市町村長（特別区の区長を含むものとし、地方自治法（昭和二十二年法律第六十七号）第二百五十二条の十九第一項の指定都市にあつては、区長又は総合区長とする。）の証明書若しくは戸籍の抄本又は事実上婚姻関係と同様の事情にあることを証明する書面

(a) the certificate from the mayor of municipality (including the head of the special ward, and in cases of designated cities defined in Article 252-19, paragraph (1) of the Local Autonomy Act (Act No. 67 of 1947), the head of the ward or administratively consolidated ward) certifying the family relationship between the relevant individual customer and the spouse thereof; or an extract of the family register or a document evidencing that the relevant individual customer and the spouse thereof have not yet registered their marriage, but whose involvement is the same as a marital relationship for all practical purposes; and

ロ 当該契約を締結することについての当該個人顧客の配偶者の同意書

(b) a written consent of the spouse of the individual customer for the

conclusion of the relevant contract;

四 前項第四号に掲げる貸付けに係る契約 次に掲げる書面

(iv) the loan contracts set forth in item (iv) of the preceding paragraph: the following documents:

イ 第十条の十七第一項第四号の確定申告書、同項第五号の青色申告決算書、同項第六号の収支内訳書又は同項第七号の納税通知書その他の当該個人顧客の営む事業の実態を確認したことを証明する書面

(a) the final return set forth in Article 10-17, paragraph (1), item (iv), financial statement for blue return set forth in item (v) of that paragraph, statement of earnings and expenses set forth in item (vi) of that paragraph, notification of tax set forth in item (vii) of that paragraph, or any other documents evidencing the confirmation of the actual condition of the business performed by the relevant individual customer;

ロ 当該個人顧客の事業計画、収支計画及び資金計画その他当該個人顧客の返済能力を超えない貸付けであると認められる理由を記載した書面

(b) the business plan, earnings and expenditure plan, and financial plan of the relevant individual customer and other documents stating the reasons for finding the relevant loan contract to be a loan that does not exceed the repayment capacity of the relevant individual customer;

五 前項第五号に掲げる貸付けに係る契約 当該個人顧客の事業計画、収支計画及び資金計画その他当該個人顧客の返済能力を超えない貸付けであると認められる理由を記載した書面

(v) the loan contracts set forth in item (v) of the preceding paragraph: the business plan, earnings and expenditure plan, and financial plan of the relevant individual customer and a document stating the reasons for finding the relevant loan contract to be a loan that does not exceed the repayment capacity of the relevant individual customer;

六 前項第六号に掲げる貸付けに係る契約 次に掲げる書面のいずれか

(vi) the loan contracts set forth in item (vi) of the preceding paragraph: any one of the following documents:

イ 正規貸付けが行われることが確実であることが確認できる書面（正規貸付けを行う者が発行したものに限る。）

(a) a document by which the fact that it is certain that a regular loan will be made can be confirmed (limited to one issued by the person that will make the regular loan); or

ロ 貸金業者が正規貸付けを行う者に対して行つた当該正規貸付けが行われることが確実であることについての照会の結果を記載した書面

(b) a document stating the result of the inquiry made by a money lender to the person that will make the regular loan with regard to the fact that it is certain that the regular loan will be made.

3 貸金業者は、第一項第三号に掲げる契約を締結している個人顧客の配偶者を相手方

とする貸付けに係る契約（第十条の二十一第一項各号に掲げる契約及び極度方式貸付けに係る契約を除く。）であつて、当該個人顧客の配偶者に係る個人顧客合算額と当該個人顧客に係る個人顧客合算額から当該個人顧客に係る基準額を控除した額（当該額が零を下回る場合にあつては、零とする。）を合算した額が、当該個人顧客の配偶者に係る基準額を超えることとなるもの（第一項各号に掲げるものを除く。）を締結してはならない。

(3) A money lender must not conclude a loan contract (excluding the contracts set forth in the items of Article 10-21, paragraph (1) and a contract for a revolving credit loan) made to the spouse of the individual customer with whom the money lender has concluded the contract set forth in paragraph (1), item (iii), in which the total of the total borrowings of an individual customer pertaining to the spouse of the individual customer and the amount obtained by deducting the base amount for the relevant individual customer from the total borrowings of an individual customer pertaining to the relevant individual customer (if the amount is less than zero, it is deemed to be zero) exceeds the base amount for the spouse of the individual customer (excluding the loan contracts set forth in the items of paragraph (1)).

4 第一項第二号の二、次項及び第十条の二十八第一項第一号の「特定費用」とは、次に掲げる費用をいう。

(4) The term "specified expenses" as used in paragraph (1), item (ii)-2, the following paragraph and Article 10-28, paragraph (1), item (i) means the following expenses:

一 外国において緊急に必要となつた費用

(i) expenses that become urgently necessary in a foreign state; and

二 前号に掲げるもののほか、社会通念上緊急に必要と認められる費用

(ii) expenses that are found to be urgently necessary in light of socially accepted conventions, beyond what is listed in the preceding item.

5 特定緊急貸付契約に係る特定費用が前項第一号に掲げる費用である場合にあつては、当該特定緊急貸付契約に係る金銭の受渡しは、外国において行われるものでなければならない。

(5) If the specified expenses under a specified urgent loan contract are the expenses listed in item (i) of the preceding paragraph, the delivery of the money under the relevant specified urgent loan contract must take place in a foreign state.

(基準額超過極度方式基本契約に係る調査の要件等)

(Requirements for the Investigation concerning the Basic Contract for a Revolving Credit Loan Exceeding the Base Amount)

第十条の二十四 法第十三条の三第一項に規定する内閣府令で定める要件は、次に掲げる基準のいずれかを満たすこととする。

Article 10-24 (1) The reference, in Article 13-3, paragraph (1) of the Act, to the

requirement specified by Cabinet Office Order means that any of the following criteria have been met:

一 極度方式基本契約（第一条の二の三第三号若しくは第四号に掲げる金銭の貸付けに係る契約若しくは同条第五号に掲げる金銭の貸借の媒介に係る契約又は第十条の二十一第一項第五号から第七号までに掲げる貸付けに係る契約を除く。）の契約期間を当該極度方式基本契約を締結した日から同日以後一月以内の一定の期日までの期間及び当該一定の期日の翌日以後一月ごとの期間に区分したそれぞれの期間において、当該期間内に行つた当該極度方式基本契約に基づく極度方式貸付けの金額（当該極度方式基本契約の相手方である個人顧客と締結している当該極度方式基本契約以外の極度方式基本契約に基づく極度方式貸付けの金額を含む。）の合計額が五万円（当該極度方式基本契約が特定緊急貸付契約である場合にあっては、零とする。）を超え、かつ、当該期間の末日における当該極度方式基本契約に基づく極度方式貸付けの残高（当該極度方式基本契約の相手方である個人顧客と締結している当該極度方式基本契約以外の極度方式基本契約に基づく極度方式貸付けの残高を含む。）の合計額が十万円（当該極度方式基本契約が特定緊急貸付契約である場合にあっては、零とする。）を超えること。

(i) that, if the contract period of the basic contract for a revolving credit loan (excluding contracts of money loan set forth in Article 1-2-3, item (iii) or (iv) or money brokerage agreements as set forth in item (v) of that Article, or loan contracts set forth in Article 10-21, paragraph (1), items (v) through (vii)) is divided into a period from the day of conclusion of the relevant basic contract for a revolving credit loan until a certain date which is within one month after that day of conclusion, and one month periods from the day following the relevant certain date, the total amount of revolving credit loan made under the basic contract for a revolving credit loan (including the amount of revolving credit loan under a basic contract for a revolving credit loan other than the first-mentioned basic contract for a revolving credit loan, which is concluded with the individual customer that is the counterparty to the first-mentioned basic contract for a revolving credit loan) within the period which exceeds 50,000 yen (if the relevant basic contract for a revolving credit loan is a specified urgent loan contract, it is deemed to be zero), and the total amount of outstanding balance of the revolving credit loan under the relevant basic contract for a revolving credit loan (including the outstanding balance of revolving credit loan under a basic contract for a revolving credit loan other than the first-mentioned basic contract for a revolving credit loan, which is concluded with the individual customer that is the counterparty to the first-mentioned basic contract for a revolving credit loan) as of the last day of the period which exceeds 100,000 yen (if the relevant basic contract for a revolving credit loan is a specified urgent loan contract, it is deemed to be zero); or

二 第十条の二十五第三項第三号の措置又は第十条の二十八第四項第二号若しくは第

十条の二十九第二号に掲げる措置を解除しようとする場合であること。

(ii) that the measures set forth in Article 10-25, paragraph (3), item (iii), or Article 10-28, paragraph (4), item (ii) or Article 10-29, item (ii) are to be cancelled.

2 前項第一号に掲げる基準を満たした場合には、貸金業者は、同号に規定する期間の末日から三週間を経過する日までに、指定信用情報機関に個人信用情報の提供の依頼をしなければならない。

(2) If the requirement set forth in item (i) of the preceding paragraph has been satisfied, a money lender must request a designated credit bureau to provide personal credit information by the day on which three weeks have elapsed from the last day of the period set forth in that item.

第十条の二十四の二 貸金業者が特定非営利金融法人である場合における前条第一項第一号の規定の適用については、同号中「第一条の二の三第三号若しくは第四号に掲げる金銭の貸付けに係る契約若しくは同条第五号に掲げる金銭の貸借の媒介に係る契約又は第十条の二十一第一項第五号から第七号までに掲げる貸付けに係る契約」とあるのは、「第一条の二の三第三号若しくは第四号に掲げる金銭の貸付けに係る契約若しくは同条第五号に掲げる金銭の貸借の媒介に係る契約、第十条の二十一第一項第五号から第七号までに掲げる貸付けに係る契約又は特定貸付契約」とする。

Article 10-24-2 With regard to the application of paragraph (1), item (i) of the preceding Article when a money lender is a specified non-profit finance corporation, the phrase "contracts of money loan set forth in Article 1-2-3, item (iii) or (iv) or money brokerage agreements as set forth in item (v) of that Article, or loan contracts set forth in Article 10-21, paragraph (1), items (v) through (vii) " is deemed to be replaced with the phrase "contracts of money loan set forth in Article 1-2-3, item (iii) or (iv) or money brokerage agreements as set forth in item (v) of that Article, loan contracts set forth in Article 10-21, paragraph (1), items (v) through (vii), or specified loan contracts."

(極度方式基本契約に係る定期的な調査)

(Regular Investigation on Basic Contract for a Revolving Credit Loan)

第十条の二十五 法第十三条の三第二項に規定する内閣府令で定める期間は、三月以内とする。

Article 10-25 (1) The reference, in Article 13-3, paragraph (2) of the Act, to the period specified by Cabinet Office Order means within three months.

2 貸金業者は、前項に規定する期間の末日から三週間を経過する日までに、指定信用情報機関に個人信用情報の提供の依頼をしなければならない。

(2) A money lender must request a designated credit bureau to provide personal credit information by the day on which three weeks have elapsed from the last day of the period prescribed in the preceding paragraph.

3 法第十三条の三第二項ただし書に規定する内閣府令で定める場合は、次に掲げる場

合とする。

(3) The reference, in the proviso to Article 13-3, paragraph (2) of the Act, to cases specified by Cabinet Office Order means:

一 第一項に規定する期間の末日における当該極度方式基本契約に基づく極度方式貸付けの残高（当該極度方式基本契約の相手方である個人顧客と締結している当該極度方式基本契約以外の極度方式基本契約に基づく極度方式貸付けの残高を含む。）の合計額が十万円以下である場合

(i) cases when the total outstanding balance of the revolving credit loan under the relevant basic contract for a revolving credit loan (including the outstanding balance of the revolving credit loan under a basic contract for a revolving credit loan other than the first-mentioned basic contract for a revolving credit loan, which is concluded with the individual customer that is the counterparty to the first-mentioned basic contract for a revolving credit loan) as of the last day of the period set forth in paragraph (1) is 100,000 yen or less;

二 第一項に規定する期間の末日において当該極度方式基本契約について第十条の二十八第四項第二号又は第十条の二十九第二号に掲げる措置が講じられている場合

(ii) cases when the measures set forth in Article 10-28, paragraph (4), item (ii) or Article 10-29, item (ii) have been taken for the relevant basic contract for a revolving credit loan as of the last day of the period set forth in paragraph (1);

三 第一項に規定する期間の末日において、次に掲げるいずれかの理由により、当該極度方式基本契約に基づく新たな極度方式貸付けの停止に係る措置が講じられている場合

(iii) cases when the measures to suspend new revolving credit loans under the relevant basic contract for a revolving credit loan have been taken on any of the following grounds as of the last day of the period set forth in paragraph (1):

イ 元本又は利息の支払の遅延

(a) delay in payment of principal or interest; or

ロ イに掲げるもののほか、合理的な理由（当該措置を講じた旨、その年月日及び当該理由が法第十九条の帳簿に第十六条第一項第七号に掲げる事項として記載されている場合に限る。）

(b) any reasonable grounds other than those listed in sub-item (a) (limited to cases when the fact that the measures have been taken, date thereof, and the relevant grounds are stated in the books prescribed in Article 19 of the Act as the matters listed in Article 16, paragraph (1), item (vii)); and

四 当該極度方式基本契約が、第一条の二の三第三号若しくは第四号に掲げる金銭の貸付けに係る契約若しくは同条第五号に掲げる金銭の貸借の媒介に係る契約又は第十条の二十一第一項第五号から第七号までに掲げる貸付けに係る契約である場合

(iv) cases when the basic contract for a revolving credit loan is a contract for a

money loan as set forth in Article 1-2-3, item (iii) or (iv) or a money brokerage agreement as set forth in item (v) of that Article, or a loan contract set forth in Article 10-21, paragraph (1), items (v) through (vii).

第十条の二十五の二 貸金業者が特定非営利金融法人である場合における前条第三項第四号の規定の適用については、同号中「第一条の二の三第三号若しくは第四号に掲げる金銭の貸付けに係る契約若しくは同条第五号に掲げる金銭の貸借の媒介に係る契約又は第十条の二十一第一項第五号から第七号までに掲げる貸付けに係る契約」とあるのは、「第一条の二の三第三号若しくは第四号に掲げる金銭の貸付けに係る契約若しくは同条第五号に掲げる金銭の貸借の媒介に係る契約、第十条の二十一第一項第五号から第七号までに掲げる貸付けに係る契約又は特定貸付契約」とする。

Article 10-25-2 With regard to the application of paragraph (3), item (iv) of the preceding Article when a money lender is a specified non-profit finance corporation, the phrase "a contract for a money loan as set forth in Article 1-2-3, item (iii) or (iv) or a money brokerage agreement as set forth in item (v) of that Article, or a loan contract set forth in Article 10-21, paragraph (1), items (v) through (vii) " is deemed to be replaced with the phrase "a contract of money loan set forth in Article 1-2-3, item (iii) or (iv) or a money brokerage agreement as set forth in item (v) of that Article, a loan contract set forth in Article 10-21, paragraph (1), items (v) through (vii), or specified loan contracts."

(極度方式基本契約に係る定期的な調査等における資力を明らかにする事項を記載した書面等)

(Documents Stating the Matters That Disclose the Financial Resources In
Regard to the Regular Investigation on the Basic Contract for a Revolving
Credit Loan)

第十条の二十六 貸金業者は、法第十三条の三第三項本文の規定により、同条第一項又は第二項の規定による調査において、個人顧客から第十条の十七第一項に規定する書面等の提出又は提供を受ける場合には、当該個人顧客に係る法第十三条の三第五項に規定する極度方式個人顧客合算額が百万円を超えると知つた日から一月以内に当該書面等の提出又は提供を受けなければならない。

Article 10-26 (1) Pursuant to the main clause of Article 13-3, paragraph (3) of the Act, if the documents, etc. were submitted or provided to the money lender set forth in Article 10-17, paragraph (1) by an individual customer in regard to the investigation under Article 13-3, paragraph (1) or (2) of the Act, the relevant documents, etc. must be submitted or provided to the money lender within one month from the day on which it came to know that the total borrowings of an individual customer under a revolving credit loan prescribed in Article 13-3, paragraph (5) of the Act pertaining to the relevant individual customer will exceed one million yen.

2 法第十三条の三第三項ただし書に規定する内閣府令で定めるものは、第十条の十七第一項各号に掲げる書面（同項第一号から第八号まで及び第十号に掲げる書面並びに同項第十一号に掲げる書面（同項第一号から第八号まで及び第十号に係るものに限る。）にあつては、過去三年以内に発行（同項第四号から第六号までに掲げる書面及び同項第十一号に掲げる書面（同項第四号から第六号までに係るものに限る。）が法令で定める期間内に提出がされている場合にあつては、当該提出。以下この項において同じ。）がされたもの（貸金業者が、当該書面等が発行された日から起算して二年を経過した日以後一年以内に当該個人顧客の勤務先（同項第十一号に掲げる書面に係るものにあつては、当該個人顧客の配偶者の勤務先）に変更がないことを確認した場合には、過去五年以内に発行がされたもの）に限る。）又はその写し（当該書面に代えて電磁的記録の作成がされている場合における当該電磁的記録を含む。以下この項において「書面等」という。）とする。ただし、当該期間内に当該個人顧客の勤務先に変更があつた場合その他当該書面等が明らかにする当該個人顧客の資力に変更があつたと認められる場合には、当該変更後の資力を明らかにするものに限る。

(2) The reference, in the proviso to Article 13-3, paragraph (3) of the Act, to documents or electronic or magnetic records as specified by Cabinet Office Order means the documents set forth in the items of Article 10-17, paragraph (1) (with regard to the documents set forth in items (i) through (viii) and item (x) of that paragraph and the documents set forth in item (xi) of that paragraph (limited to those pertaining to items (i) through (viii) and (x) of that paragraph), limited to those issued (if the documents set forth in items (iv) through (vi) of that paragraph and the documents set forth in item (xi) of that paragraph (limited to those pertaining to items (iv) through (vi) of that paragraph) were submitted within the period prescribed in laws and regulations, those submitted; hereinafter the same applies in this paragraph) within the past three years (if the money lender has confirmed what there were no changes to the work of place of the relevant individual customer (in cases of documents related to the documents set forth in item (xi) of that paragraph, the work of place of the spouse of the individual customer) within one year after the day on which two years have elapsed from the day when the relevant documents or copies were issued, the documents issued within the past five years)) or the copy thereof (if an electronic or magnetic record is prepared in lieu of such a document, such an electronic or magnetic record is included; hereinafter collectively referred to as "documents or copies" in this paragraph); provided, however, that, if there were changes to the place of work of the individual customer, or to the financial resources of the relevant individual customer which are disclosed by the documents or copies within the relevant period, limited to documents or copies disclosing the financial resources after the change.

3 前項ただし書の規定にかかわらず、当該個人顧客（第十条の十七第一項第十一号に掲げる書面に係るものにあつては、当該個人顧客の配偶者）が次に掲げる要件のいず

れにも該当する場合には、同項本文に規定する書面等を用いることができる。

- (3) Notwithstanding the provisions of the proviso to the preceding paragraph, if the relevant individual customer (in cases of those related to the documents set forth in Article 10-17, paragraph (1), item (xi), the spouse of the individual customer) satisfy all of the following requirements, the documents, etc. prescribed in the main clause of that paragraph may be used:
- 一 変更後の勤務先が確認されていること。
 - (i) that the work of place after the change is confirmed; and
 - 二 変更後の勤務先で二月分以上の給与の支払を受けていないこと。
 - (ii) that the individual customer has not been paid salary for two months or more from the work of place after the change.

(極度方式基本契約に係る定期的な調査等における返済能力の調査に関する記録の作成等)

(Preparation of Records of the Investigation on the Repayment Capacity In Regard to the Regular Investigation on the Basic Contract for a Revolving Credit Loan)

第十条の二十七 法第十三条の三第四項の規定により、貸金業者は、個人顧客ごとに、次に掲げる事項の記録を作成しなければならない。

Article 10-27 (1) Pursuant to the provisions of Article 13-3, paragraph (4) of the Act, a money lender must prepare a record on the following matters for each individual customer:

- 一 法第十三条の三第一項及び第二項の規定による調査を行った年月日
- (i) the date on which the investigation under Article 13-3, paragraphs (1) and (2) of the Act has been made;
- 二 当該個人顧客から第十条の十七第一項又は前条第二項に規定する書面等の提出又は提供を受けた年月日
- (ii) the date on which the documents, etc. prescribed in Article 10-17, paragraph (1), or paragraph (2) of the preceding Article were submitted or provided to the money lender from the relevant individual customer;
- 三 当該個人顧客の資力に関する調査の結果
- (iii) the results of the investigation on the relevant individual customer's financial resource;
- 四 当該個人顧客の借入れの状況に関する調査の結果（法第十三条の三第一項及び第二項の規定により、指定信用情報機関が保有する信用情報を使用して行った調査の結果を含む。）
- (iv) the results of the investigation on the situation of borrowings of the relevant individual customer (including the results of the investigation made by using the credit information held by a designated credit bureau, pursuant to the provisions of Article 13-3, paragraphs (1) and (2) of the Act); and
- 五 その他法第十三条の三第一項及び第二項の規定による調査に使用した書面又はそ

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(v) any other documents used for the investigation under Article 13-3, paragraphs (1) and (2) of the Act or the copy thereof.

2 貸金業者は、前項に規定する記録（法第十三条の三第三項の規定により前条第一項に規定する書面等の提出又は提供を受けたときは、当該書面等又は当該書面等（書面又はその写しに該当するものに限る。）に記載された情報の内容を記録した電磁的記録を含む。）をその作成後三年間保存しなければならない。

(2) A money lender must preserve the record set forth in the preceding paragraph (if the documents, etc. prescribed in paragraph (1) of the preceding Article pursuant to the provisions of Article 13-3, paragraph (3) of the Act has been submitted or provided to the money lender, the documents, etc. or electronic or magnetic records in which the content of the information stated in the documents, etc. (limited to documents or the copy thereof) is recorded are included) for three years after the preparation thereof.

3 前項の規定にかかわらず、貸金業者は、前条第二項の規定により同条第一項に規定する書面等をその発行後三年を超えて用いるときは、当該書面等又は当該書面等（書面又はその写しに該当するものに限る。）に記載された情報の内容を記録した電磁的記録をその発行後五年間保存しなければならない。

(3) Notwithstanding the provisions of the preceding paragraph, when a money lender uses the documents, etc. prescribed in paragraph (1) of the preceding Article over a period of three years after the issuance thereof, pursuant to the provisions of paragraph (2) of that Article, the money lender must preserve the documents, etc. or electronic or magnetic records in which the content of the information stated in the relevant documents, etc. (limited to documents or the copy thereof) is recorded for five years after the issuance thereof.

（個人顧客の利益の保護に支障を生ずることがない極度方式基本契約等）

(Basic Contract for a Revolving Credit Loan that will Not Hinder the Protection of the Individual Customer's Interest)

第十条の二十八 法第十三条の三第五項に規定する内閣府令で定めるものは、次に掲げるものとする。

Article 10-28 (1) The reference, in Article 13-3, paragraph (5) of the Act, to a basic contract for a revolving credit loan specified by Cabinet Office Order means:

一 個人顧客が特定費用を支払うために必要な資金の貸付けを目的とした極度方式基本契約（特定緊急貸付契約に限る。）であつて、次に掲げるすべての要件に該当するもの

(i) a basic contract for a revolving credit loan (limited to a specified urgent loan contract) for the loan of funds necessary for an individual customer to pay specified expenses, which satisfy all of the following requirements:

イ 当該個人顧客の返済能力を超えない極度方式基本契約であると認められること。

- (a) that the relevant basic contract for a revolving credit loan is found not to exceed the repayment capacity of the relevant individual customer;
- ロ 緊急個人顧客合算額が十万円を超えないこと。
- (b) that the total urgent borrowings of an individual customer does not exceed 100,000 yen; and
- ハ 当該極度方式基本契約に基づく極度方式貸付けの返済期間が三月を超えないこと。
- (c) that the repayment period of the revolving credit loan under the relevant basic contract for a revolving credit loan does not exceed three months.
- 二 個人顧客を相手方とする極度方式基本契約であつて、当該個人顧客に係る極度方式個人顧客合算額（法第十三条の三第五項に規定する極度方式個人顧客合算額をいう。以下この条において同じ。）と当該個人顧客の配偶者に係る極度方式個人顧客合算額を合算した額が、当該個人顧客に係る基準額と当該個人顧客の配偶者に係る基準額を合算した額を超えないもの（当該契約を締結することについて当該個人顧客の配偶者の同意がある場合に限る。）
- (ii) a basic contract for a revolving credit loan made to an individual customer, in which the total of the total borrowings of an individual customer (meaning the total borrowings of an individual customer as prescribed in Article 13-3, paragraph (5) of the Act; hereinafter the same applies in this Article) pertaining to the relevant individual customer and the total borrowings of an individual customer pertaining to the spouse of the individual customer does not exceed the total of the base amount for the individual customer and the base amount for the spouse of the individual customer (limited to cases when the consent of the spouse of the individual customer is obtained for the conclusion of the relevant contract);
- 三 事業を営む個人顧客を相手方とする極度方式基本契約であつて、次に掲げるすべての要件に該当するもの
- (iii) a basic contract for a revolving credit loan made to an individual customer engaged in business, which satisfies all of the following requirements:
- イ 実地調査、当該個人顧客の直近の確定申告書の確認その他の方法により当該事業の実態が確認されていること。
- (a) that the actual conditions of the relevant business are confirmed by an on-the-spot investigation, confirmation on the relevant individual customer's latest final returns or by any other method;
- ロ 当該個人顧客の事業計画、収支計画及び資金計画に照らし、当該個人顧客の返済能力を超えないと認められること。
- (b) that the loan contract is found to be one which does not exceed the repayment capacity of the relevant individual customer in light of the business plan, earnings and expenditure plan, and financial plan of the relevant individual customer;
- 四 現に事業を営んでいない個人顧客に対する新たな事業を行うために必要な資金の

貸付けを目的とした極度方式基本契約であつて、次に掲げるすべての要件に該当するもの

(iv) a basic contract for a revolving credit loan for the loan of funds necessary for an individual customer that is not currently engaged in business to newly conduct business, which satisfy all of the following requirements:

イ 事業計画、収支計画及び資金計画の確認その他の方法により確実に当該事業の用に供するための資金の貸付けを目的とした極度方式基本契約であると認められること。

(a) that the basic contract for a revolving credit loan is found to be one for the loan of funds surely to be used for the relevant business, by confirming the business plan, earnings and expenditure plan and financial plans or by any other methods;

ロ 当該個人顧客の事業計画、収支計画及び資金計画に照らし、当該個人顧客の返済能力を超えないと認められること。

(b) that the basic contract for a revolving credit loan is found to be one which does not exceed the repayment capacity of the relevant individual customer in light of the business plan, earnings and expenditure plan, and financial plan of the relevant individual customer.

2 貸金業者は、前項第二号に掲げる極度方式基本契約を締結している個人顧客の配偶者を相手方として極度方式基本契約を締結している場合において、当該極度方式基本契約について法第十三条の三第一項又は第二項の規定による調査をしなければならないときは、当該極度方式基本契約が配偶者合算基準額超過極度方式基本契約に該当するかどうかをあわせて調査しなければならない。

(2) If a money lender has concluded a basic contract for a revolving credit loan with the spouse of the individual customer with whom the money lender has concluded the basic contract for a revolving credit loan set forth in item (ii) of the preceding paragraph, and when the money lender is to conduct the investigation under Article 13-3, paragraph (1) or (2) of the Act for the relevant basic contract for a revolving credit loan, the money lender must investigate whether the relevant basic contract for a revolving credit loan falls under the category of basic contract for a revolving credit loan exceeding the total base amount for the spouse of the individual customer as well.

3 前項に規定する「配偶者合算基準額超過極度方式基本契約」とは、第一項第二号に掲げる極度方式基本契約を締結している個人顧客の配偶者を相手方とする極度方式基本契約で、当該個人顧客の配偶者に係る極度方式個人顧客合算額と当該個人顧客に係る極度方式個人顧客合算額から当該個人顧客に係る基準額を控除した額（当該額が零を下回る場合にあつては、零とする。）を合算した額が、当該個人顧客の配偶者に係る基準額を超えることとなるもの（同項各号に掲げるものを除く。）をいう。

(3) The term "basic contract for a revolving credit loan exceeding the total base amount for the spouse of the individual customer" means a basic contract for a revolving credit loan concluded with the spouse of the individual customer with

whom the money lender has concluded the basic contract for a revolving credit loan set forth in paragraph (1), item (ii), in which the total of the total borrowings of an individual customer under a revolving credit loan pertaining to the spouse of the individual customer and the amount obtained by deducting the base amount for the individual customer from the total borrowings of an individual customer under a revolving credit loan pertaining to the relevant individual customer (if the amount is less than zero, it is deemed to be zero) exceeds the case amount for the spouse of the individual customer (excluding the basic contracts for revolving credit loans set forth in the items of paragraph (1)).

4 貸金業者は、第一項第二号に掲げる極度方式基本契約を締結している個人顧客の配偶者を相手方として極度方式基本契約を締結している場合において、第二項の規定による調査により、当該極度方式基本契約が前項に規定する配偶者合算基準額超過極度方式基本契約に該当すると認められるときは、次に掲げる措置を講じなければならない。

(4) If a money lender has concluded a basic contract for a revolving credit loan with the spouse of the individual customer with whom the money lender has concluded the basic contract for a revolving credit loan set forth in paragraph (1), item (ii), and when the relevant basic contract for a revolving credit loan is found to fall under the category of basic contract for a revolving credit loan exceeding the total base amount for the spouse of the individual customer prescribed in the preceding paragraph from the investigation pursuant to paragraph (2), the money lender must take the following measures:

一 当該極度方式基本契約が配偶者合算基準額超過極度方式基本契約に該当しないようにするため必要な当該極度方式基本契約の極度額の減額

(i) the decrease of the maximum amount under the relevant basic contract for a revolving credit loan which is necessary to have the relevant basic contract for a revolving credit loan not fall under the category of basic contract for a revolving credit loan exceeding the total base amount for the spouse of the individual customer; and

二 当該極度方式基本契約に基づく新たな極度方式貸付けの停止

(ii) the suspension of a new revolving credit loan under the relevant basic contract for a revolving credit loan.

(極度方式貸付けを抑制するために必要な措置)

(Measures Necessary to Restrain Revolving Credit Loans)

第十条の二十九 法第十三条の四に規定する内閣府令で定めるものは、次に掲げるものとする。

Article 10-29 The reference, in Article 13-4 of the Act, to measures specified by Cabinet Office Order means:

一 当該極度方式基本契約が基準額超過極度方式基本契約に該当しないようにするた

め必要な当該極度方式基本契約の極度額の減額

- (i) the decrease of the maximum amount under the relevant basic contract for a revolving credit loan which is necessary to have the relevant basic contract for a revolving credit loan not fall under the category of basic contract for a revolving credit loan exceeding the total base amount for the spouse of the individual customer; and
- 二 当該極度方式基本契約に基づく新たな極度方式貸付けの停止
- (ii) the suspension of a new revolving credit loan under the relevant basic contract for a revolving credit loan.

(貸付条件の掲示)

(Posting of Conditions of Loans)

第十一条 法第十四条第一号に規定する内閣府令で定める方法は、次の各号に掲げる貸付けの区分に応じ、当該各号に定める方法とする。

- Article 11 (1) The reference, in Article 14, item (i) of the Act, to methods specified by Cabinet Office Order means the method that each of the following items prescribes for the category of loan set forth in the item:
- 一 金銭の貸付け（次号に掲げるものを除く。） 別表中の算式一
- (i) money loans (excluding those set forth in the following item): formula No. 1 in the Appended Table;
- 二 手形の割引及びその媒介 別表中の算式一又は算式二のいずれか（算式二を用いる場合にあつては、割引率であることを明示するものとする。）
- (ii) discount of negotiable instruments and the intermediary therefor: formula No. 1 or formula No. 2 in the Appended Table, whichever (in cases using formula No. 2., it is to be clearly indicated that the amount obtained by the formula is the discount rate).
- 2 法第十四条第一号に規定する貸付けの利率に準ずるものとして内閣府令で定めるものは、市場金利に一定の利率を加える方法により算定される利息を用いて貸付けの利率を算定する場合には、基準とする市場金利の名称及びこれに加算する利率とする。
- (2) The reference, in Article 14, item (i) of the Act, to a rate that Cabinet Office Order specifies as being equivalent to the loan interest rate means, if the loan interest rate is calculated from the amount of interest obtained by adding a certain interest rate to the market rate of interest, the name of the market rate of interest used as the basis therefor and interest rate to be added thereto.
- 3 法第十四条第五号に規定する内閣府令で定める事項は、次の各号に掲げる貸付けの区分に応じ、当該各号に定める事項とする。
- (3) The reference, in Article 14, item (v) of the Act, to matters specified by Cabinet Office Order means the matters that each of the following items prescribes for the category of loan set forth in the item:
- 一 金銭の貸付け 次に掲げる事項
- (i) money loan: the following matters:

イ 賠償額の予定（違約金を含む。以下同じ。）に関する定めをする場合における当該賠償額の元本に対する割合（その年率を、百分率で少なくとも小数点以下一位まで表示したものに限る。）

(a) if any agreement for liquidated damages (including penalties; the same applies hereinafter) are to be provided, the ratio of the relevant liquidated damages to the principal (limited to those indicating the annual rate thereof in percentages, to at least the first decimal place);

ロ 担保を供することが必要な場合における当該担保に関する事項

(b) if it is necessary to provide a collateral, the matters related to the collateral;

ハ 主な返済の例

(c) major example of repayment;

二 金銭の貸借の媒介 媒介手数料（何らの名義をもつてするを問わず、金銭の貸借の媒介を行う者が、その媒介に関し受ける金銭をいう。以下同じ。）の計算の方法（媒介手数料の割合（当該媒介に係る貸借の金額に対する媒介手数料の割合（百分率で少なくとも小数点以下一位まで表示したものに限る。））を含む。以下同じ。）

(ii) money brokerage: the way of calculating brokerage fees (meaning the money that the person acting as the money broker receives for acting as the money broker, irrespective of the name to be given to it; the same applies hereinafter) (including the brokerage rate (meaning the ratio of brokerage fees to the total amount of money lent and borrowed through the broker (limited to those indicating the amount in percentages, to at least the first decimal place); the same applies hereinafter)).

4 貸金業者は、法第十四条の規定により貸付けの利率を掲示するときは、別表中の算式一、算式二又はこれらに準ずるものとして金融庁長官が指定する方法によつて算出した元本の額を用いて得た年率を百分率で少なくとも小数点以下一位まで表示する方法によるものとする。

(4) A money lender, when posting the loan interest rate pursuant to the provisions of Article 14 of the Act, is to make the posting by indicating the annual rate obtained from the amount of principal calculated by formula No. 1 or formula No. 2 in the Appended Table or by the method designated by the Commissioner of the Financial Services Agency, in percentages, to at least the first decimal place.

5 法第十四条の規定による掲示は、当該営業所等で行う貸付けの種類ごとに、見やすい方法で行わなければならない。ただし、当該営業所等が現金自動設備であつて、当該現金自動設備があらかじめ定める条件により継続して貸付けを行う契約（以下「包括契約」という。）に基づく金銭の交付又は回収のみを行うものであるときは、掲示することを要しない。

(5) The posting under the provisions of Article 14 of the Act must be made by the posting in a place accessible to the customer for each kind of loans made at the

relevant business office, etc.; provided, however, that if the relevant business office, etc. is an automatic cash machine, and the automatic cash machine are those that only deliver or collect money under the contract to make loans in a continuous manner under the pre-determined conditions (hereinafter referred to as the "package contract"), the posting is not required.

(貸付条件の広告等)

(Advertising of Conditions of Loans)

第十二条 法第十五条第一項第三号に規定する内閣府令で定める事項は、次の各号に掲げる区分に応じ、当該各号に定める事項とする。

Article 12 (1) The reference, in Article 15, paragraph (1), item (iii) of the Act, to matters specified by Cabinet Office Order means the matters that each of the following items prescribes for the category set forth in that item:

一 金銭の貸付け（手形の割引及び売渡担保を除く。） 次に掲げる事項

(i) money loan (excluding the discount of negotiable instruments and collateral by sale): the following matters:

イ 返済の方式並びに返済期間及び返済回数

(a) the method of repayment as well as the repayment period and the number of repayment installments;

ロ 前条第三項第一号イ及びロに掲げる事項

(b) the matters set forth in paragraph (3), item (i), sub-items (a) and (b) of the preceding Article;

二 金銭の貸借の媒介 媒介手数料の計算の方法

(ii) money brokerage: way of calculating the brokerage fees; and

三 貸金業者登録簿に登録されたホームページアドレス又は電子メールアドレスを表示し、又は説明するとき 貸金業者登録簿に登録された電話番号

(iii) when the website URL or e-mail address registered in the money lender register is to be indicated or explained: the telephone number registered in the money lender register.

2 前条第四項の規定は、貸金業者が法第十五条第一項の規定による表示をし、又は説明をする場合について準用する。この場合において、その種類を明示するときは、貸付けの利率以外の利率を併記することができる。

(2) The provisions of paragraph (4) of the preceding Article applies mutatis mutandis to cases when the money lender makes the indication or explanation under the provisions of Article 15, paragraph (1) of the Act. In this case, when the kind of the loan is to be clearly indicated the interest rate other than the loan interest rate may be stated as well.

3 貸金業者は、貸付けの条件を広告するとき、又は貸付けの契約の締結について勧誘をする場合において貸付けの条件を表示し、若しくは説明するときは、法第十五条第一項各号に掲げる事項を明瞭かつ正確に表示し、又は説明しなければならない。

(3) When a money lender advertises the conditions of loans or indicates or

explains the conditions of loans for soliciting for the conclusion of a contract for a loan, the money lender must clearly and accurately indicate the matters set forth in Article 15, paragraph (1) of the Act.

4 法第十五条第二項に規定する広告に準ずるものとして内閣府令で定めるものは、多数の者に対して同様の内容で行う勧誘とする。

(4) The reference, in Article 15, paragraph (2) of the Act, to solicitation that Cabinet Office Order specifies as being equivalent to advertising, means solicitation made to many persons with the same content.

5 法第十五条第二項に規定する連絡先等であつて内閣府令で定めるものは、次に掲げるものとする。

(5) The reference, in Article 15, paragraph (2) of the Act, to a point of contact, etc. defined by Cabinet Office Order means:

一 電話番号

(i) a telephone number;

二 ホームページアドレス

(ii) a website URL; and

三 電子メールアドレス

(iii) an E-mail address.

6 貸金業者は、貸付けの条件を広告するときは、不当景品類及び不当表示防止法（昭和三十七年法律第百三十四号）、屋外広告物法（昭和二十四年法律第百八十九号）第三条第一項の規定に基づく都道府県の条例その他の法令に違反する広告をしてはならない。

(6) When a money lender advertises the conditions of loans, the money lender must not advertise in violation of the Prefectural Order based on the Act against the Unjustifiable Premiums and Misleading Representations (Act No. 134 of 1962) and Article 3, paragraph (1) of the Outdoor Advertisement Act (Act No. 189 of 1949) or other laws and regulations.

(契約締結前の書面の交付)

(Delivery of Documents Prior to Concluding a Contract)

第十二条の二 法第十六条の二第一項第七号に規定する内閣府令で定める事項は、次の各号に掲げる貸付けに係る契約の区分に応じ、当該各号に定める事項とする。

Article 12-2 (1) The reference, in Article 16-2, paragraph (1), item (vii) of the Act, to matters specified by Cabinet Office Order means the matters that each of the following items prescribe for the category of loan contract set forth in the item:

一 金銭の貸付けに係る契約（次号及び第三号に掲げる契約を除く。） 次に掲げる事項

(i) a contract of money loan (excluding the contracts set forth in the following item and item (iii)): the following matters:

イ 貸金業者の登録番号

- (a) the registration number of the money lender;
 ロ 債務者が負担すべき元本及び利息以外の金銭に関する事項
- (b) the matters concerning the money other than the principal or interest, to be borne by the obligor;
 ハ 契約の相手方の借入金返済能力に関する情報を信用情報に関する機関に登録するときは、その旨及びその内容
- (c) in cases of registering the information on the repayment capacity for borrowings of the counterparty to the contract to the organization handling credit information, the fact and the details thereof;
 ニ 利息の計算の方法
- (d) the method of calculation of the interest;
 ホ 返済の方法及び返済を受ける場所
- (e) the method of repayment and the place to receive the repayment;
 ヘ 各回の返済期日及び返済金額の設定の方式
- (f) the method of establishment of each repayment due date and repayment amount;
 ト 契約上、返済期日前の返済ができるか否か及び返済ができるときは、その内容
- (g) information as to whether repayment before the repayment due date is possible or not under the contract, and if possible, the details thereof;
 チ 期限の利益の喪失の定めがあるときは、その旨及びその内容
- (h) if there are provisions acceleration, the fact and the details thereof;
 リ 将来支払う返済金額の合計額（貸付けに係る契約を締結しようとする時点において将来支払う返済金額が定まらないときは、各回の返済期日に最低返済金額を支払うことその他の必要な仮定を置き、当該仮定に基づいた合計額及び当該仮定）
- (i) the total repayment amount to be paid in the future (if the repayment amount to be paid in the future is not fixed at the time of concluding the loan contract, the total amount based on an assumption that the obligor pays the minimum repayment amount at each repayment due date or any other necessary assumption, and the assumption);
 ヌ 次に掲げる場合の区分に応じ、それぞれ次に定める事項
- (j) the matters that each of the following clauses prescribes for the category of cases set forth in the clause:
 (1) 指定紛争解決機関が存在する場合 貸金業者が法第十二条の二の二第一項第一号に定める手続実施基本契約を締結する措置を講ずる当該手続実施基本契約の相手方である指定紛争解決機関の商号又は名称
1. if there is a designated dispute resolution organization: the trade name or name of the designated dispute resolution organization with regard to whom the money lender takes the measure to conclude a basic contract for implementation of dispute resolution procedures as prescribed in Article 12-2-2, paragraph (1), item (i) of the Act, and that

is the counterparty to the basic contract for implementation of dispute resolution procedures; and

(2) 指定紛争解決機関が存在しない場合 貸金業者の法第十二条の二の二第一項第二号に定める苦情処理措置及び紛争解決措置の内容

2. if there is no designated dispute resolution organization: the content of the complaint processing measures and dispute resolution measures prescribed in Article 12-2-2, paragraph (1), item (ii) of the Act to be taken by the money lender.

二 手形の割引の契約 次に掲げる事項

(ii) a contract on the discount of negotiable instruments: the following matters:

イ 前号イ、ニ、ト、チ及びヌに掲げる事項

(a) the matters set forth in sub-item (a), (d), (g), (h), and (j) of the preceding item; and

ロ 割引に関し貸金業者の受ける割引料その他の金銭に関する事項

(b) the discount fees to be received by the money lender in relation to the discount, and any other matters related to money;

三 売渡担保の契約 次に掲げる事項

(iii) a contract on collateral by sale: the following matters:

イ 第一号イ、ロ、ニ及びへからヌまでに掲げる事項

(a) the matters set forth in item (i), sub-items (a), (b), (d), and (f) through (j); and

ロ 買戻しに関する事項

(b) the matters related to redemption;

四 金銭の貸借の媒介の契約 第一号イ、へからチまで及びヌに掲げる事項並びに媒介手数料の計算の方法及びその金額

(iv) a money brokerage agreement: the matters set forth in item (i), sub-item (a), (f) through (h), and (j), as well as the way of calculating the brokerage fees and the amount thereof.

2 法第十六条の二第二項第六号に規定する内閣府令で定める事項は、次の各号に掲げる貸付けに係る契約の区分に応じ、当該各号に定める事項とする。

(2) The reference, in Article 16-2, paragraph (2), item (vi) of the Act, to matters specified by Cabinet Office Order means the matters that each of the following items prescribes for the category of a loan contract set forth in the item:

一 金銭の貸付けに係る契約（次号及び第三号に掲げる契約を除く。） 次に掲げる事項

(i) a contract of money loan (excluding the contracts set forth in the following item and item (iii)): the following matters:

イ 貸金業者の登録番号

(a) the registration number of the money lender;

ロ 債務者が負担すべき元本及び利息以外の金銭に関する事項

(b) the matters concerning the money other than the principal or interest, to

- be borne by the obligor;
- ハ 契約の相手方の借入金返済能力に関する情報を信用情報に関する機関に登録するときは、その旨及びその内容
- (c) in cases of registering the information on the repayment capacity for borrowings of the counterparty to the contract to the organization handling credit information, the fact and the details thereof;
- ニ 利息の計算の方法
- (d) the method of calculation of the interest;
- ホ 返済の方法及び返済を受ける場所
- (e) the method of repayment and the place to receive the repayment;
- ヘ 各回の返済期日及び返済金額の設定の方式
- (f) the method of establishment of each repayment due date and repayment amount;
- ト 契約上、返済期日前の返済ができるか否か及び返済ができるときは、その内容
- (g) information as to whether repayment before the repayment due date is possible or not under the contract, and if possible, the details thereof;
- チ 期限の利益の喪失の定めがあるときは、その旨及びその内容
- (h) if there are provisions acceleration, the fact and the details thereof;
- リ 貸金業者が、極度方式基本契約に定める極度額（貸金業者が極度方式基本契約の相手方に対し貸付けの元本の残高の上限として極度額を下回る額を提示する場合にあつては、当該下回る額）を一回貸し付けることその他の必要な仮定を置き、当該仮定に基づいた将来支払う返済金額の合計額、返済期間及び返済回数並びに当該仮定
- (i) the total repayment amount to be paid in the future based on the assumption that the money lender loans the maximum amount specified in the basic contract for a revolving credit loan (if the money lender makes available to the counterparty to the basic contract for a revolving credit loan an amount smaller than the maximum amount as an upper limit on outstanding balance of principal of the revolving credit loan under the basic contract for a revolving credit loan, the smaller amount) on at least one occasion or for making any other necessary assumptions, the repayment period and number of repayment installments as well as the relevant assumptions made;
- ヌ 次に掲げる場合の区分に応じ、それぞれ次に定める事項
- (j) the matters that each of the following clauses prescribes for the category of cases set forth in the clause:
- (1) 指定紛争解決機関が存在する場合 貸金業者が法第十二条の二の二第一項第一号に定める手続実施基本契約を締結する措置を講ずる当該手続実施基本契約の相手方である指定紛争解決機関の商号又は名称
1. if there is a designated dispute resolution organization: the trade name or name of the designated dispute resolution organization with regard

to whom the money lender takes the measure to conclude a basic contract for implementation of dispute resolution procedures as prescribed in Article 12-2-2, paragraph (1), item (i) of the Act, and that is the counterparty to the basic contract for implementation of dispute resolution procedures; and

(2) 指定紛争解決機関が存在しない場合 貸金業者の法第十二条の二の二第一項第二号に定める苦情処理措置及び紛争解決措置の内容

2. if there is no designated dispute resolution organization: the content of the complaint processing measures and dispute resolution measures prescribed in Article 12-2-2, paragraph (1), item (ii) of the Act to be taken by the money lender.

二 手形の割引の契約 次に掲げる事項

(ii) a contract on the discount of negotiable instruments: the following matters:

イ 前号イ、ニ、ト、チ及びヌに掲げる事項

(a) the matters set forth in sub-item (a), (d), (g), (h), and (j) of the preceding item; and

ロ 割引に関し貸金業者の受ける割引料その他の金銭に関する事項

(b) the discount fees to be received by the money lender in relation to the discount, and any other matters related to money;

三 売渡担保の契約 次に掲げる事項

(iii) a contract on collateral by sale: the following matters:

イ 第一号イ、ロ、ニ及びへからヌまでに掲げる事項

(a) the matters set forth in item (i), sub-items (a), (b), (d), and (f) through (j); and

ロ 買戻しに関する事項

(b) the matters related to redemption;

四 金銭の貸借の媒介の契約 第一号イ、へからチまで及びヌに掲げる事項並びに媒介手数料の計算の方法及びその金額

(iv) a money brokerage agreement: the matters set forth in item (i), sub-items (a), (f) through (h), and (j), as well as the way of calculating brokerage fees and the amount thereof.

3 法第十六条の二第三項第四号に規定する内閣府令で定める事項は、次の各号に掲げる保証の対象となる貸付けに係る契約の区分に応じ、当該各号に定める事項とする。

(3) The reference, in Article 16-2, paragraph (3), item (iv) of the Act, to matters specified by Cabinet Office Order means the matters that each of the following items prescribes for the category of a loan contract, as set forth in the item, which the guarantee is to cover:

一 金銭の貸付けに係る契約（次号及び第三号に掲げる契約を除く。） 次に掲げる事項

(i) contracts of money loan (excluding the contracts set forth in the following item and item (iii)): the following matters:

- イ 保証契約の種類及び効力（極度額の説明を含む。）
- (a) kind and effect of the guarantee contract (including the explanation of the maximum amount);
- ロ 貸付けに係る契約に基づく債務の残高の総額
- (b) the total outstanding balance of the obligation under the loan contract;
- ハ 保証債務の極度額（貸付けに係る契約の元本の極度額を定めて貸付けに係る契約の保証契約を締結しようとするときは、その旨の記載を含む。以下同じ。）その他の保証人が負担する債務の範囲
- (c) the maximum amount of the guarantee obligation (in cases of concluding a guarantee contract for the loan contract by specifying the maximum amount of the principal of the loan contract, including the statement to that effect; the same applies hereinafter) and the scope of obligations to be borne by the guarantor;
- ニ 貸付けに係る契約の契約年月日
- (d) the date of loan contract;
- ホ 貸付けに係る契約の貸付けの金額
- (e) the amount of Loan under the loan contract;
- ヘ 貸付けに係る契約の貸付けの利率
- (f) the loan interest rate under the loan contract;
- ト 貸付けに係る契約に基づく債務の返済の方式
- (g) the method of repayment of obligations under the loan contract;
- チ 貸付けに係る契約に基づく債務の返済期間及び返済回数（極度方式保証契約にあつては、記載することを要しない。）
- (h) the repayment period and number of repayment installments under the loan contract (in cases of a contract for a revolving guarantee, the statements thereof may be omitted);
- リ 貸付けに係る契約に賠償額の予定に関する定めがあるときは、その内容
- (i) if any agreement for liquidated damages is provided, the details thereof;
- ヌ 主たる債務者が負担すべき元本及び利息以外の金銭に関する事項
- (j) the matters concerning the money other than the principal or interest, to be borne by the principal obligor;
- ル 貸付けに係る契約の利息の計算の方法
- (k) the method of calculation of the interest under the loan contract;
- ヲ 貸付けに係る契約に基づく債務の各回の返済期日及び返済金額（極度方式保証契約にあつては、貸付けに係る契約に基づく債務の各回の返済期日及び返済金額の設定の方式）
- (l) each repayment due date and repayment amount of the obligation under the loan contract (in cases of a contract for a revolving guarantee, the method of establishment of each repayment due date and repayment amount of the obligation under the loan contract);
- ワ 契約上、貸付けに係る契約に基づく債務の返済期日前の返済ができるか否か及

び返済ができるときは、その内容

(m) information as to whether repayment of the obligations under the loan contract before the repayment due date is possible or not under the loan contract, and if possible, the details thereof;

カ 貸付けに係る契約に期限の利益の喪失の定めがあるときは、その旨及びその内容（貸金業の規制等に関する法律等の一部を改正する法律（平成十八年法律第百十五号。以下「改正法」という。）第五条の規定による改正前の利息制限法（昭和二十九年法律第百号。以下「旧利息制限法」という。）第一条第一項に規定する利率を超えない範囲においてのみ効力を有する旨を含む。）

(n) if there are provisions acceleration under the loan contract, the fact and the details thereof (including the statement to the effect that the provisions are effective only within the scope not exceeding the interest rate provided in Article 1, paragraph (1) of the Interest Rate Restriction Act (Act No. 100 of 1954) prior to the revision (hereinafter referred to as the "Former Interest Rate Restriction Act") under Article 5 of the Act Partially Amending the Act for Controls in the Money Lending Business (Act No. 115 of 2006; hereinafter referred to as the "Amendment Act"));

ヨ 貸付けに係る契約に基づく債務の残高及びその内訳（元本、利息及び当該貸付けに係る契約に基づく債務の不履行による賠償額の別をいう。）

(o) the outstanding balance of the obligations under the loan contract and the breakdown (meaning the information on composition of the outstanding balance, such as the principal, interest and damages for the default under the relevant loan contract) thereof;

タ 法第十六条の二第三項第二号に掲げる保証期間の定めがないときは、その旨

(p) if the guarantee period set forth in Article 16-2, paragraph (3), item (ii) of the Act is not provided, the fact;

二 手形の割引の契約 次に掲げる事項

(ii) a contract on the discount of negotiable instruments: the following matters:

イ 前号イ及びロに掲げる事項

(a) the matters set forth in sub-items (a) and (b) of the preceding item;

ロ 前号ハに掲げる事項

(b) the matters set forth in sub-item (c) of the preceding item;

ハ 前号ニからリまで、ル及びワからタまでに掲げる事項

(c) the matters set forth in sub-item (d) through (i), (k), and (m) through (p) of the preceding item;

ニ 割り引いた手形の手形番号、手形金額及び満期

(d) the negotiable instrument number of the discounted negotiable instrument, and the amount and maturity of the relevant negotiable instrument;

ホ 割引に関し貸金業者の受ける割引料その他の金銭に関する事項

(e) the discount fees to be received by the money lender in relation to the

discount, and any other matters related to money;

三 売渡担保の契約 次に掲げる事項

(iii) a contract on collateral by sale: the following matters:

イ 第一号イ及びロに掲げる事項

(a) the matters set forth in item (i), sub-items (a) and (b);

ロ 第一号ハに掲げる事項

(b) the matters set forth in item (i), sub-item (c);

ハ 第一号ニからタまでに掲げる事項

(c) the matters set forth in item (i), sub-items (d) through (p);

ニ 買戻しに関する事項

(d) the matters related to redemption;

ホ 売渡目的物の内容

(e) the details of the subject matter of the collateral by sale;

四 金銭の貸借の媒介の契約 次に掲げる事項

(iv) a money brokerage agreement: the following matters:

イ 第一号イ及びロに掲げる事項

(a) the matters set forth in item (i), sub-items (a) and (b);

ロ 第一号ハに掲げる事項

(b) the matters set forth in item (i), sub-item (c);

ハ 第一号ニからリまで及びヲからタまでに掲げる事項

(c) the matters set forth in item (i), sub-items (d) through (i), and (l) through (p);

ニ 媒介手数料の計算の方法及びその金額

(d) the way of calculating the brokerage fees, and the amount thereof.

4 法第十六条の二第三項第五号に規定する内閣府令で定める事項は、民法（明治二十九年法律第八十九号）第四百五十四条の規定の趣旨とする。

(4) The reference, in Article 16-2, paragraph (3), item (v) of the Act, to matters specified by Cabinet Office Order means the details of the provisions of Article 454 of the Civil Code (Act No. 89 of 1896).

5 法第十六条の二第三項第六号に規定する内閣府令で定める事項は、次に掲げる事項とする。

(5) The reference, in Article 16-2, paragraph (3), item (vi) of the Act, to matters specified by Cabinet Office Order means:

一 保証契約に基づく債務の弁済の方式

(i) the method of performance of obligations under the guarantee contract;

二 保証契約に賠償額の予定に関する定めがあるときは、その内容

(ii) if any agreement for liquidated damages is provided, the details thereof;

三 貸金業者の登録番号

(iii) the registration number of the money lender;

四 主たる債務者及び保証人の商号、名称又は氏名及び住所

(iv) the trade name, name and address of the principal obligor and guarantor;

- 五 貸付けの契約に関し貸金業者が受け取る書面の内容
(v) the contents of the documents to be received by the money lender in relation to the contract for a loan;
- 六 保証人が負担すべき保証債務以外の金銭に関する事項
(vi) the matters concerning the money other than the guarantee obligation to be borne by the guarantor;
- 七 保証契約に基づく債務の弁済の方法及び弁済を受ける場所
(vii) the method of performance of obligations under the guarantee contract and the place to receive the performance thereof;
- 八 保証契約に期限の利益の喪失の定めがあるときは、その旨及びその内容（旧利息制限法第一条第一項に規定する利率を超えない範囲においてのみ効力を有する旨を含む。）
(viii) if there are provisions acceleration, the fact and the details thereof (including the statement to the effect that the provision is effective only within the scope not exceeding the interest rate provided in Article 1, paragraph (1) of Former Interest Rate Restriction Act);
- 九 貸付けの契約に基づく債権につき物的担保を供させるときは、当該担保の内容
(ix) if requiring the provision of physical collateral for the claim under the contract for a loan, the details of the collateral;
- 十 貸付けに係る契約に基づく債権の一部が弁済その他の事由により消滅したときは、その事由、金額及び年月日
(x) if part of the claim under the loan contract has extinguished upon performance or on any other grounds, the grounds, the amount and the date of the extinguishment of the claim;
- 十一 保証契約上、保証人が保証契約を解除できるときは解除事由、解除できないときはその旨
(xi) if the guarantor can cancel the guarantee contract under the relevant guarantee contract, the grounds for cancellation, and if not, the fact;
- 十二 貸付けに係る契約（手形の割引の契約及び売渡担保の契約を除く。）の貸付けの利率が旧利息制限法第一条第一項に規定する利率を超えるときは、超える部分について支払う義務を負わない旨
(xii) if the loan interest rate under the loan contract (excluding a contract on discount of negotiable instrument and a contract on collateral by sale) exceeds the interest rate provided in Article 1, paragraph (1) of the Former Interest Rate Restriction Act, a statement to the effect that the obligor does not have the obligation to pay the amount corresponding to the part exceeding the relevant interest rate;
- 十三 日賦貸金業者（改正法第四条の規定による改正前の貸金業法（以下「第三号新貸金業法」という。）第十四条第五号に規定する日賦貸金業者をいう。以下同じ。）である場合にあっては、同号に掲げる事項
(xiii) if a daily installment money lender (meaning the daily installment money

lender as prescribed in Article 14, item (v) of the Money Lending Business Act prior to the revision under Article 4 of the Amendment Act (hereinafter referred to as the "No. 3 New Money Lending Business Act"); the same applies hereinafter), the matters set forth in that item.

十四 次のイ又はロに掲げる場合の区分に応じ、当該イ又はロに定める事項

(xiv) the matters that each of the following sub-items (a) and (b) prescribes for the category of cases set forth in the sub-item:

イ 指定紛争解決機関が存在する場合 貸金業者が法第十二条の二の二第一項第一号に定める手続実施基本契約を締結する措置を講ずる当該手続実施基本契約の相手方である指定紛争解決機関の商号又は名称

(a) if there is a designated dispute resolution organization: the trade name or name of the designated dispute resolution organization with regard to whom the money lender takes the measure to conclude a basic contract for implementation of dispute resolution procedures as prescribed in Article 12-2-2, paragraph (1), item (i) of the Act, and that is the counterparty to the basic contract for implementation of dispute resolution procedures; and

ロ 指定紛争解決機関が存在しない場合 貸金業者の法第十二条の二の二第一項第二号に定める苦情処理措置及び紛争解決措置の内容

(b) if there is no designated dispute resolution organization: the content of the complaint processing measures and dispute resolution measures prescribed in Article 12-2-2, paragraph (1), item (ii) of the Act to be taken by the money lender.

6 法第十六条の二第三項の規定により、保証契約の内容を説明する書面を保証人となろうとする者に交付するときは、次の各号に掲げる書面の区分に応じ、当該各号に掲げる事項を記載した二種類の書面を同時に交付しなければならない。

(6) When a person delivers documents explaining the details of a guarantee contract to a person seeking to become a guarantor pursuant to the provisions of Article 16-2, paragraph (3) of the Act, that person must deliver two kinds of documents detailing the matters that each of the following items prescribes for the category of document set forth in the item at the same time:

一 当該保証契約の概要を記載した書面 法第十六条の二第三項第一号から第三号までに掲げる事項並びに第三項第一号イからハまで、第二号イ及びロ、第三号イ及びロ、第四号イ及びロ並びに前項第三号、第四号及び第十三号に掲げる事項

(i) the document containing the outline of the relevant guarantee contract: the matters set forth in Article 16-2, paragraph (3), items (i) through (iii) of the Act, and the matters set forth in paragraph (3), item (i), sub-items (a) through (c), item (ii), sub-items (a) and (b), item (iii), sub-items (a) and (b), item (iv), sub-items (a) and (b), as well as those set forth in items (iii), (iv) and (xiii) of the preceding paragraph;

二 当該保証契約の詳細を記載した書面（保証の対象となる貸付けに係る契約が二以上ある場合には、当該契約ごとに記載しなければならない。） 法第十六条の二第

三項第一号から第三号まで及び第五号に掲げる事項並びに第三項第一号（イ及びロを除く。）、第二号（イを除く。）、第三号（イを除く。）及び第四号（イを除く。）並びに前項各号（第十三号を除く。）に掲げる事項

(ii) the document containing the details of the relevant guarantee contract (if there are two or more loan contracts to be covered by the guarantee, statements must be made for each contract): the matters set forth in Article 16-2, paragraph (3), items (i) through (iii), and (v) of the Act, as well as the matters set forth in paragraph (3), item (i) (excluding sub-items (a) and (b)), item (ii) (excluding sub-item (a)), item (iii) (excluding sub-item (a)), and item (iv) (excluding sub-item (a)), and the items (excluding item (xiii)) of the preceding paragraph.

7 第十一条第四項の規定は、貸金業者が法第十六条の二第一項から第三項までの規定により交付すべき書面を作成する場合について準用する。

(7) The provisions of Article 11, paragraph (4) applies mutatis mutandis to the cases when the money lender prepares the documents to be delivered pursuant to the provisions Article 16-2, paragraphs (1) through (3) of the Act.

8 法第十六条の二第一項から第三項までに規定する書面には、当該各項の規定により明らかにすべきものとされる事項を日本工業規格Z八三〇五に規定する八ポイント以上の大きさの文字及び数字を用いて明瞭かつ正確に記載しなければならない。

(8) The matters to be disclosed pursuant to Article 16-2, paragraphs (1) through (3) of the Act must be stated clearly and accurately by using characters, letters and numbers greater than or equal to 8-point as provided in Japanese Industrial Standard Z8305 in the documents prescribed in that paragraph.

（生命保険契約等に係る同意前の書面の交付）

(Delivery of Documents Prior to Obtaining Consent on Life Insurance Contract)

第十二条の三 法第十六条の三第一項第二号に規定する内閣府令で定める事項は、次に掲げる事項とする。

Article 12-3 (1) The reference, in Article 16-3, paragraph (1), item (ii) of the Act, to matters specified by Cabinet Office Order means:

一 貸金業者に支払われる保険金が貸付けの契約の相手方の債務の弁済に充てられるときは、その旨

(i) if the insurance claim to be paid to the money lender will be applied to the performance of obligations of the counterparty to the contract for a loan, the fact;

二 死亡以外の保険金の支払事由

(ii) the grounds for payment of insurance claim, other than the death;

三 保険金が支払われない事由

(iii) the grounds on which the insurance claim will not be paid;

四 貸金業者に支払われる保険金額に関する事項

(iv) the matters concerning the insurance claim to be paid to the money lender;

and

五 保障が継続する期間に関する事項

(v) the matters related to the period during which the guarantee continues.

2 法第十六条の三第一項に規定する書面には、同項各号に掲げる事項を日本工業規格 Z 八三〇五に規定する八ポイント以上の大きさの文字及び数字を用いて明瞭かつ正確に記載しなければならない。

(2) The matters set forth in the items of Article 16-3, paragraph (1) of the Act must be stated clearly and accurately using characters, letters, and numbers greater than or equal to 8-point as provided in Japanese Industrial Standard Z8305 in the documents prescribed in that paragraph.

(契約締結時の書面の交付)

(Delivery of Documents Upon Concluding a Contract)

第十三条 法第十七条第一項第八号に規定する内閣府令で定める事項は、次の各号に掲げる貸付けに係る契約の区分に応じ、当該各号に定める事項とする。

Article 13 (1) The reference, in Article 17, paragraph (1), item (viii) of the Act, to matters specified by Cabinet Office Order means the matters that each of the following items prescribes for the category of loan contract set forth in the item:

一 金銭の貸付けに係る契約（次号及び第三号に掲げる契約を除く。） 次に掲げる事項

(i) a contract of money loan (excluding the contracts set forth in the following item and item (iii)): the following matters:

イ 貸金業者の登録番号（極度方式貸付けに係る契約であつて当該契約で定める利息の額が旧利息制限法第一条第一項に定める利息の制限額を超えないものを締結するときは、記載を省略することができる。）

(a) the registration number of the money lender (in cases of concluding a contract for a revolving credit loan of which the amount of interest rate agreed therein does not exceed the restrictions on the amount of interest as provided in Article 1, paragraph (1) of the Former Interest Rate Restriction Act, statements may be omitted);

ロ 契約の相手方の商号、名称又は氏名及び住所（極度方式貸付けに係る契約にあつては、当該契約の契約番号その他をもつて代えることができる。）

(b) the trade name or name and address of the counterparty to the contract (in cases of a contract for a revolving credit loan, the information may be substituted by the contract number of the relevant contract and other information);

ハ 貸付けに関し貸金業者が受け取る書面（極度方式貸付けに係る契約にあつては、当該極度方式貸付けに関し貸金業者が受け取る書面に限り、極度方式基本契約に関し貸金業者が受け取る書面を除く。）の内容

(c) the contents of the documents to be received by the money lender in

relation to the loan (in cases of a contract for a revolving credit loan, limited to the documents to be received by the money lender in relation to the relevant revolving credit loan and excluding the documents to be received by the money lender in relation to the basic contract for a revolving credit loan);

ニ 債務者が負担すべき元本及び利息以外の金銭に関する事項

(d) the matters concerning the money other than the principal or interest, to be borne by the obligor;

ホ 契約の相手方の借入金返済能力に関する情報を信用情報に関する機関に登録するときは、その旨及びその内容（極度方式貸付けに係る契約であつて当該契約で定める利息の額が旧利息制限法第一条第一項に定める利息の制限額を超えないものを締結するときは、記載を省略することができる。）

(e) in cases of registering the information on the repayment capacity for borrowings of the counterparty to the contract, to the organization handling credit information, the fact and the details thereof (in cases of concluding a contract for a revolving credit loan of which the amount of interest rate agreed therein does not exceed the restrictions on amount of interest as provided in Article 1, paragraph (1) of the Former Interest Rate Restriction Act, statements of the information may be omitted);

ヘ 利息の計算の方法（極度方式貸付けに係る契約であつて当該契約で定める利息の額が旧利息制限法第一条第一項に定める利息の制限額を超えないものを締結する場合において、法第十七条第二項の規定により交付する書面に記載されているとき、又は記載されているものより契約の相手方に有利なものであるときは、記載を省略することができる。）

(f) the method of calculation of the interest (in cases of concluding a contract for a revolving credit loan of which the amount of interest rate agreed therein does not exceed the restrictions on the amount of interest as provided in Article 1, paragraph (1) of the Former Interest Rate Restriction Act, and when the method is stated in the documents to be delivered pursuant to Article 17, paragraph (2) of the Act or the method is more favorable to the counterparty to the contract than the one stated therein, the statements of the relevant method may be omitted);

ト 返済の方法及び返済を受ける場所（極度方式貸付けに係る契約であつて当該契約で定める利息の額が旧利息制限法第一条第一項に定める利息の制限額を超えないものを締結する場合において、法第十七条第二項の規定により交付する書面に記載されているときは、記載を省略することができる。）

(g) the method of repayment and the place to receive the repayment (in cases of concluding a contract for a revolving credit loan of which the amount of interest agreed therein does not exceed the restrictions on amount of interest as provided in Article 1, paragraph (1) of the Former Interest Rate Restriction Act, and when the method and place is stated in the documents

to be delivered pursuant to Article 17, paragraph (2) of the Act, the statements of the relevant method and place may be omitted);

チ 各回の返済期日及び返済金額（極度方式貸付けに係る契約であつて当該契約で定める利息の額が旧利息制限法第一条第一項に定める利息の制限額を超えないものを締結するときは、次回の返済期日及び返済金額をもつて代えることができる。）（極度方式貸付けに係る契約であつて当該契約と同一の極度方式基本契約に基づく返済の条件が同種の他の極度方式貸付けに係る契約の債務が残存するときは、締結した極度方式貸付けに係る契約の各回の返済期日及び返済金額の記載に代えて、残存する債務と合わせた債務に係る将来の各回の返済期日及び返済金額を、当該契約の次回の返済期日及び返済金額の記載に代えて、残存する債務と合わせた債務に係る次回の返済期日及び返済金額を記載することができる。）

(h) each repayment due date and repayment amount (in cases of concluding a contract for a revolving credit loan of which the amount of interest agreed therein does not exceed the restrictions on the amount of interest provided in Article 1, paragraph (1) of the Former Interest Rate Restriction Act, the next repayment due date and repayment amount may be stated in lieu thereof) (if an obligation under the contract for a revolving credit loan other than the relevant contract but based on the same basic contract for a revolving credit loan and having the same conditions of repayment as the relevant contract remains, in lieu of the statement of each repayment due date and repayment amount under the concluded contract for a revolving credit loan, each repayment due date and repayment amount in the future for the obligations including the remaining obligations may be stated; and in lieu of the statement of the next repayment date and repayment amount under the relevant contract, the next repayment date and repayment amount for the obligations including the remaining obligations may be stated);

リ 契約上、返済期日前の返済ができるか否か及び返済ができるときは、その内容（極度方式貸付けに係る契約であつて当該契約で定める利息の額が旧利息制限法第一条第一項に定める利息の制限額を超えないものを締結する場合において、法第十七条第二項の規定により交付する書面に記載されているとき、又は記載されているものより契約の相手方に有利なものであるときは、記載を省略することができる。）

(i) information as to whether repayment before the repayment due date is possible or not under the contract, and if possible, the details thereof (if concluding a contract for a revolving credit loan of which the amount of interest agreed therein does not exceed the restriction on the amount of interest as provided in Article 1, paragraph (1) of the Former Interest Rate Restriction Act, and when the information is stated in the documents to be delivered pursuant to Article 17, paragraph (2) of the Act, or the information is more favorable to the counterparty to the contract than the

- one stated therein, the statement of the information may be omitted);
- ヌ 期限の利益の喪失の定めがあるときは、その旨及びその内容（旧利息制限法第一条第一項に規定する利率を超えない範囲においてのみ効力を有する旨を含む。）（極度方式貸付けに係る契約であつて当該契約で定める利息の額が旧利息制限法第一条第一項に定める利息の制限額を超えないものを締結する場合において、法第十七条第二項の規定により交付する書面に記載されているとき、又は記載されているものより契約の相手方に有利なものであるときは、記載を省略することができる。）
- (j) if there are provisions acceleration, the fact and the details thereof (including the statement to the effect that the provisions are effective only within the scope not exceeding the interest rate provided in Article 1, paragraph (1) of Former Interest Rate Restriction Act) (if concluding a contract for a revolving credit loan of which the amount of interest agreed therein does not exceed the restriction on the amount of interest as provided in Article 1, paragraph (1) of the Former Interest Rate Restriction Act, and when the information is stated in the documents to be delivered pursuant to Article 17, paragraph (2) of the Act, or the information is more favorable to the counterparty to the contract than the one stated therein, the statement of the information may be omitted);
- ル 当該契約に基づく債権につき物的担保を供させるときは、当該担保の内容（極度方式貸付けに係る契約であつて当該契約で定める利息の額が旧利息制限法第一条第一項に定める利息の制限額を超えないものを締結する場合には、法第十七条第二項の規定により交付する書面に記載されている物的担保については、記載を省略することができ、極度方式貸付けに係る契約であつて当該契約で定める利息の額が旧利息制限法第一条第一項に定める利息の制限額を超えるものを締結する場合には、法第十七条第二項の規定により交付する書面に記載されている物的担保については、物的担保を供させている旨をもつて代えることができる。）
- (k) if requiring the provision of physical collateral for the claim under the loan contract, the details of the collateral (if concluding a contract for a revolving credit loan of which the amount of interest agreed therein does not exceed the restriction on the amount of interest as provided in Article 1, paragraph (1) of the Former Interest Rate Restriction Act, the statement of the physical collateral stated in the documents to be delivered pursuant to Article 17, paragraph (2) of the Act may be omitted, and in cases of concluding a contract for a revolving credit loan of which the amount of interest agreed therein exceeds the restriction on the amount of interest as provided in Article 1, paragraph (1) of the Former Interest Rate Restriction Act, with regard to the physical collateral stated in the documents to be delivered pursuant to Article 17, paragraph (2) of the Act, the fact of provision of physical collateral may be stated in lieu of the statement);
- ヲ 当該契約について保証契約を締結するときは、保証人の商号、名称又は氏名及

び住所（極度方式貸付けに係る契約であつて当該契約で定める利息の額が旧利息制限法第一条第一項に定める利息の制限額を超えないものを締結する場合には、法第十七条第二項の規定により交付する書面に記載されている保証人については、記載を省略することができ、極度方式貸付けに係る契約であつて当該契約で定める利息の額が旧利息制限法第一条第一項に定める利息の制限額を超えるものを締結する場合には、法第十七条第二項の規定により交付する書面に記載されている保証人については、保証人を立てている旨をもつて代えることができる。）

- (l) in cases of concluding a guarantee contract for the relevant contract, the trade name, name and address of the guarantor (if concluding a contract for a revolving credit loan of which the amount of interest agreed therein does not exceed the restriction on the amount of interest as provided in Article 1, paragraph (1) of the Former Interest Rate Restriction Act, the statement of the guarantor stated in the documents to be delivered pursuant to Article 17, paragraph (2) of the Act may be omitted, and in cases of concluding a contract for a revolving credit loan of which the amount of interest agreed therein exceeds the restriction on the amount of interest as provided in Article 1, paragraph (1) of the Former Interest Rate Restriction Act, with regard to the guarantor stated in the documents to be delivered pursuant to Article 17, paragraph (2) of the Act, the fact that a guarantor is furnished may be stated in lieu of the statement);
- ワ 当該契約が、改正法第八条の規定による改正前の出資の受入れ、預り金及び金利等の取締りに関する法律の一部を改正する法律（昭和五十八年法律第三十三号）附則第十四項に規定する電話担保金融（以下単に「電話担保金融」という。）に係る契約であるときは、その旨及び当該電話担保金融に関し設定された質権の登録の受付番号（電話加入権質に関する臨時特例法施行規則（昭和三十二年郵政省令第十八号）第十三条に規定する受付番号をいう。第三項において同じ。）（極度方式貸付けに係る契約であつて当該契約で定める利息の額が旧利息制限法第一条第一項に定める利息の制限額を超えないものを締結するときは、記載を省略することができる。）
- (m) if the relevant contract is a contract for finance secured by telephone subscription right as provided in paragraph (14) of the supplementary provisions of the Act Partially Amending the Act Regulating the Receipt of Contributions, Receipt of Deposits and Interest Rates (Act No. 33 of 1983) prior to the revision under Article 8 of the Amendment Act (hereinafter simply referred to as the "finance secured by telephone subscription right"), the fact and the receipt number (meaning the receipt number as referred to in Article 13 of the Regulation for Enforcement of the Act on Temporary Special Provisions concerning Pledges Created on Telephone Subscription Right (Order of the Ministry of Posts and Telecommunications No. 18 of 1958); the same applies in paragraph (3)) for the registration of the pledge created in regard to the relevant finance secured by telephone subscription

right (in cases of concluding a contract for a revolving credit loan of which the amount of interest agreed therein does not exceed the restrictions on amount of interest as provided in Article 1, paragraph (1) of the Former Interest Rate Restriction Act, the statements of the information may be omitted);

カ 当該契約が、従前の貸付けの契約に基づく債務の残高を貸付金額とする貸付けに係る契約であるときは、従前の貸付けの契約に基づく債務の残高の内訳（元本、利息及び当該貸付けの契約に基づく債務の不履行による賠償額の別をいう。）及び当該貸付けの契約を特定し得る事項（極度方式貸付けに係る契約であつて当該契約で定める利息の額が旧利息制限法第一条第一項に定める利息の制限額を超えないものを締結する場合において、当該契約と同一の極度方式基本契約に基づいた従前の極度方式貸付けに係る契約に基づく債務の残高を貸付金額とする貸付けに係る契約であるときは、記載を省略することができ、極度方式貸付けに係る契約であつて当該契約で定める利息の額が同項に定める利息の制限額を超えるものを締結する場合において、当該契約と同一の極度方式基本契約に基づいた従前の極度方式貸付けに係る契約に基づく債務の残高を貸付金額とする貸付けに係る契約であるときは、その旨又はその旨を示す文字をもつて代えることができる。）

(n) if the relevant contract is a loan contract which has the outstanding balance of the obligation under the previous contract for a loan as the loan amount thereof, the breakdown (meaning the information on composition of the outstanding balance, such as the principal, interest and damages for the default under the relevant contract for a loan) of the outstanding balance of the obligation under the previous contract for a loan, and the matters which enables to specify the relevant contract for a loan (in cases of concluding a contract for a revolving credit loan of which the amount of interest agreed therein does not exceed the restriction on the amount of interest provided in Article 1, paragraph (1) of the Former Interest Rate Restriction Act, and when the contract is a loan contract which has, as the loan amount, the outstanding balance of the obligation under the previous contract for a revolving credit loan based on the same basic contract for a revolving credit loan as the relevant contract, the statement of the information may be omitted, and in cases of concluding a contract for a revolving credit loan of which the amount of interest agreed therein exceeds the restriction on the amount of interest provided in Article 1, paragraph (1) of the Interest Rate Restriction Act, and when the contract loan contact which has, as the loan amount, the outstanding balance of the obligation under the previous contract for a revolving credit loan based on the same basic contract for a revolving credit loan as the relevant contract, the fact and characters or letters indicating the fact may be stated in lieu of the statement of the information);

ヨ 貸付けに係る契約の貸付けの利率が旧利息制限法第一条第一項に規定する利率

を超えるときは、超える部分について支払う義務を負わない旨

(o) a statement to the effect that if the loan interest rate under the loan contract exceeds the interest rate provided in Article 1, paragraph (1) of the Former Interest Rate Restriction Act, the obligor does not have the obligation to pay the amount corresponding to the part exceeding the interest rate;

タ 将来支払う返済金額の合計額（極度方式貸付けに係る契約であつて当該契約と同一の極度方式基本契約に基づく返済の条件が同種の他の極度方式貸付けに係る契約の債務が残存するときは、締結した極度方式貸付けに係る契約の将来支払う返済金額の合計額の記載に代えて、残存する債務と合わせた債務の将来支払う返済金額の合計額を記載することができる。）（貸付けに係る契約を締結した時点において将来支払う返済金額が定まらないときは、各回の返済期日に最低返済金額を支払うことその他の必要な仮定を置き、当該仮定に基づいた合計額及び当該仮定）

(p) the total repayment amount to be paid in the future (if the obligation under the contract for a revolving credit loan other than the relevant contract for a revolving credit loan but based on the same basic contract for a revolving credit loan and having the conditions of repayment as the relevant contract remains, in lieu of the statement of the total repayment amount to be paid in the future under the concluded contract for a revolving credit loan, the total repayment to be paid in the future under the obligation including the remaining obligation may be stated) (if the repayment amount to be paid in the future is not fixed at the time of concluding the loan contract, the total amount based on an assumption that the obligor pays the minimum repayment amount at each repayment due date or any other necessary assumption, as well as the assumption);

レ 日賦貸金業者である場合にあつては、第三号新貸金業法第十四条第五号に掲げる事項

(q) in cases of a daily installment money lender, the matters set forth in Article 14, item (v) of the Item 3 New Money Lending Business Act;

ソ 次に掲げる場合の区分に応じ、それぞれ次に定める事項

(r) the matters that each of the following clauses prescribes for the category of cases set forth in the clause:

(1) 指定紛争解決機関が存在する場合 貸金業者が法第十二条の二の二第一項第一号に定める手続実施基本契約を締結する措置を講ずる当該手続実施基本契約の相手方である指定紛争解決機関の商号又は名称

1. if there is a designated dispute resolution organization: the trade name or name of the designated dispute resolution organization with regard to whom the money lender takes the measure to conclude a basic contract for implementation of dispute resolution procedures as prescribed in Article 12-2-2, paragraph (1), item (i) of the Act, and that

is the counterparty to the basic contract for implementation of dispute resolution procedures; and

(2) 指定紛争解決機関が存在しない場合 貸金業者の法第十二条の二の二第一項第二号に定める苦情処理措置及び紛争解決措置の内容

2. if there is no designated dispute resolution organization: the content of the complaint processing measures and dispute resolution measures prescribed in Article 12-2-2, paragraph (1), item (ii) of the Act to be taken by the money lender.

二 手形の割引の契約 次に掲げる事項

(ii) a contract on the discount of negotiable instruments: the following matters:

イ 前号イからハまで、へ、リからヲまで、レ及びソに掲げる事項

(a) the matters set forth in sub-items (a) through (c), (f), (i) through (l), (q) and (r) of the preceding item; and

ロ 割り引いた手形の手形番号、手形金額及び満期

(b) the negotiable instrument number of the discounted negotiable instrument, and the amount and maturity of the negotiable instrument;

ハ 割引に関し貸金業者の受ける割引料その他の金銭に関する事項

(c) the discount fees to be received by the money lender in relation to the discount, and any other matters related to money;

三 売渡担保の契約 次に掲げる事項

(iii) a contract on collateral by sale: the following matters:

イ 第一号イからニまで、へ、チからヲまで及びタからソまでに掲げる事項

(a) the matters set forth in item (i), sub-items (a) through (d), (f), (h) through (l), and (p) through (r); and

ロ 買戻しに関する事項（極度方式貸付けに係る契約であつて当該契約で定める利息の額が旧利息制限法第一条第一項に定める利息の制限額を超えないものを締結する場合において、法第十七条第二項の規定により交付する書面に記載されているとき、又は記載されているものより契約の相手方に有利なものであるときは、記載を省略することができる。）

(b) the matters related to redemption (in cases of concluding a contract for a revolving credit loan of which the amount of interest agreed therein does not exceed the restriction on the amount of interest provided in Article 1, paragraph (1) of the Former Interest Rate Restriction Act, and when the information is stated in the documents to be delivered pursuant to Article 17, paragraph (2) of the Act, or is more favorable to the counterparty to the contract than the one stated therein, the statement of the information may be omitted);

ハ 売渡目的物の内容（極度方式貸付けに係る契約にあつては、法第十七条第二項の規定により交付する書面に記載されている売渡目的物については、記載を省略することができる。）

(c) the details of the subject matter of the collateral by sale (in cases of a

contract for a revolving credit loan, the statement of the subject matter of the collateral by sale stated in the documents to be delivered pursuant to Article 17, paragraph (2) of the Act may be omitted);

四 金銭の貸借の媒介の契約 第一号イからハまで、チからヲまで、ヨ、レ及びソに掲げる事項並びに媒介手数料の計算の方法（極度方式貸付けに係る契約であつて当該契約で定める利息の額が旧利息制限法第一条第一項に定める利息の制限額を超えないものを締結する場合において、法第十七条第二項の規定により交付する書面に記載されているとき、又は記載されているものより契約の相手方に有利なものであるときは、媒介手数料の計算の方法の記載を省略することができる。）及びその金額

(iv) a money brokerage agreement: the matters set forth in item (i), sub-items (a) through (c), (h) through (l), (o), (q) and (r), as well as the way of calculating the brokerage fees (in cases of concluding a contract for a revolving credit loan of which the amount of interest agreed therein does not exceed the restriction on the amount of interest provided in Article 1, paragraph (1) of the Former Interest Rate Restriction Act, and when the information is stated in the documents to be delivered pursuant to Article 17, paragraph (2) of the Act, or is more favorable to the counterparty to the contract than the one stated therein, the way of calculating the brokerage fees may be omitted).

2 法第十七条第一項後段に規定する内閣府令で定める事項は、次の各号に掲げる貸付けに係る契約の区分に応じ、当該各号に定める事項（当該事項の変更の内容が同条第二項後段の規定により交付する書面に記載されている場合には、当該事項を除く。）とする。

(2) The reference, in the second sentence of Article 17, paragraph (1) of the Act, to matters specified by Cabinet Office Order means the matters that each of the following items prescribes for the category of loan contract set forth in the item (if the contents of the changes to the relevant matters are stated in the documents to be delivered pursuant to the second sentence of paragraph (2) of that Article, the matters are excluded):

一 金銭の貸付けに係る契約（次号及び第三号に掲げる契約を除く。） 次に掲げる事項

(i) a contract of money loan (excluding the contracts set forth in the following item and item (iii)): the following matters:

イ 法第十七条第一項第四号若しくは第七号に掲げる事項又は前項第一号ニ、へ、リ若しくはヌに掲げる事項（これらの事項について貸付けの利率を引き下げる場合その他の契約の相手方の利益となる変更を加える場合には、当該事項を除く。）

(a) the matters set forth in Article 17, paragraph (1), item (iv) or (vii) of the Act, or the matters set forth in item (i), sub-item (d), (f), (i), or (j) of the preceding paragraph (if the loan interest rate is reduced in relation to

these matters or other cases when making changes that are advantageous to the counterparty to the contract, the matters are excluded);

ロ 法第十七条第一項第五号に掲げる事項又は前項第一号ト、チ（チにあつては、極度方式貸付けに係る契約である場合を除く。）、ル若しくはヲ（ヲにあつては、新たに保証契約を締結する場合に限る。）に掲げる事項

(b) the matters set forth in Article 17, paragraph (1), item (v) of the Act, or the matters set forth in the preceding paragraph, item (i), sub-item (g), (h) (in cases of sub-item (h), excluding the cases of a contract for a revolving credit loan), (k), or (l) (in cases of sub-item (l), limited to cases of newly concluding a guarantee contract);

二 手形の割引の契約 次に掲げる事項

(ii) a contract on the discount of negotiable instruments: the following matters:

イ 前号に定める事項（前項第一号ニ、ト及びチに掲げる事項を除く。）

(a) the matters set forth in the preceding item (excluding the matters set forth in item (i), sub-items (d), (g), and (h) of the preceding paragraph); and

ロ 割引に関し貸金業者の受ける割引料その他の金銭に関する事項（契約の相手方の利益となる変更を加える場合には、当該事項を除く。）

(b) the discount fees to be received by the money lender in relation to the discount, and any other matters related to money (in cases of making changes that are advantageous to the counterparty to the contract, the matters are excluded);

三 売渡担保の契約 次に掲げる事項

(iii) a contract on collateral by sale: the following matters:

イ 第一号に定める事項（前項第一号トに掲げる事項を除く。）

(a) the matters set forth in item (i) (excluding the matters set forth in item (i), sub-item (g) of the preceding paragraph); and

ロ 買戻しに関する事項（契約の相手方の利益となる変更を加える場合には、当該事項を除く。）

(b) the matters related to redemption (in cases of making changes that are advantageous to the counterparty to the contract, the matters are excluded);

ハ 売渡目的物の内容

(c) the details of the subject matter of the collateral by sale;

四 金銭の貸借の媒介の契約 次に掲げる事項

(iv) a money brokerage agreement: the following matters:

イ 第一号に定める事項（前項第一号ニ、へ及びトに掲げる事項を除く。）

(a) the matters specified in item (i) (excluding the matters set forth in item (i), sub-items (d), (f), and (g) of the preceding paragraph); and

ロ 媒介手数料の計算の方法（契約の相手方の利益となる変更を加える場合には、媒介手数料の計算の方法を除く。）

(b) the way of calculating the brokerage fees (in cases of making changes that

are advantageous to the counterparty to the contract, excluding the method of calculation of brokerage fees).

3 法第十七条第二項第七号に規定する内閣府令で定める事項は、次の各号に掲げる貸付けに係る契約の区分に応じ、当該各号に定める事項とする。

(3) The reference, in Article 17, paragraph (2), item (vii) of the Act, to matters specified by Cabinet Office Order means the matters that each of the following items prescribes for the category of loan contract set forth in the item:

一 金銭の貸付けに係る契約（次号及び第三号に掲げる契約を除く。） 次に掲げる事項

(i) a contract of money loan (excluding the contracts set forth in the following item and item (iii)): the following matters:

イ 貸金業者の登録番号

(a) the registration number of the money lender;

ロ 契約の相手方の商号、名称又は氏名及び住所

(b) the trade name or name and address of the counterparty to the contract;

ハ 極度方式基本契約に関し貸金業者が受け取る書面の内容

(c) the contents of the documents to be received by the money lender in relation to the basic contract for a revolving credit loan;

ニ 債務者が負担すべき元本及び利息以外の金銭に関する事項

(d) the matters concerning the money other than the principal or interest, to be borne by the obligor;

ホ 契約の相手方の借入金返済能力に関する情報を信用情報に関する機関に登録するときは、その旨及びその内容

(e) in cases of registering the information on the repayment capacity for borrowings of the counterparty to the contract to the organization handling credit information, the fact and the details thereof;

ヘ 利息の計算の方法

(f) the method of calculation of the interest;

ト 返済の方法及び返済を受ける場所

(g) the method of repayment and the place to receive the repayment;

チ 各回の返済期日及び返済金額の設定の方式

(h) the method of establishment of each repayment due date and repayment amount;

リ 契約上、返済期日前の返済ができるか否か及び返済ができるときは、その内容

(i) information as to whether repayment before the repayment due date is possible or not under the contract, and if possible, the details thereof;

ヌ 期限の利益の喪失の定めがあるときは、その旨及びその内容（旧利息制限法第一条第一項に規定する利率を超えない範囲においてのみ効力を有する旨を含む。）

(j) if there are provisions acceleration, the fact and the details thereof (including the statement to the effect that the provisions are effective only

- within the scope not exceeding the interest rate provided in Article 1, paragraph (1) of Former Interest Rate Restriction Act);
- ル 当該契約に基づく債権につき物的担保を供させるときは、当該担保の内容
- (k) if requiring the provision of physical collateral for the claim under the relevant contract, the details of the collateral;
- ヲ 当該契約について保証契約を締結するとき、保証人の商号、名称又は氏名及び住所
- (l) if a guarantee contract is to be concluded for the relevant contract, the trade name, name and address of the guarantor;
- ワ 当該契約が、電話担保金融に係る契約であるときは、その旨及び当該電話担保金融に関し設定された質権の登録の受付番号
- (m) if the relevant contract is a contract for finance secured by telephone subscription right, the fact and the receipt number of registration of the pledge created in regard to the relevant finance secured by telephone subscription right;
- カ 貸付けに係る契約の貸付けの利率が旧利息制限法第一条第一項に規定する利率を超えるときは、超える部分について支払う義務を負わない旨
- (n) if the loan interest rate under the loan contract exceeds the interest rate provided in Article 1, paragraph (1) of the Former Interest Rate Restriction Act, a statement to the effect that the obligor does not have the obligation to pay the amount corresponding to the part exceeding the interest rate;
- ヨ 貸金業者が、極度方式基本契約に定める極度額（貸金業者が極度方式基本契約の相手方に対し貸付けの元本の残高の上限として極度額を下回る額を提示する場合にあつては、当該下回る額）を一回貸し付けることその他の必要な仮定を置き、当該仮定に基づいた将来支払う返済金額の合計額、返済期間及び返済回数並びに当該仮定
- (o) the total repayment amount to be paid in the future based on the assumption by the money lender such as the loaning of the maximum amount specified in the basic contract for a revolving credit loan (if the money lender makes available to the counterparty to the basic contract for a revolving credit loan an amount smaller than the maximum amount as an upper limit on the outstanding balance of principal of the revolving credit loan under the basic contract for a revolving credit loan, the smaller amount) for once or any other assumption, the repayment period and number of repayment installments as well as the relevant assumption;
- タ 法第十七条第一項の規定により交付する書面（同条第五項の規定により保証人に交付する場合にあつては、同条第四項の規定により交付する書面）又は同条第六項で規定する内閣府令で定める書面に記載する返済期間、返済回数、返済期日又は返済金額が、当該書面に記載する貸付けの後に行われる貸付けその他の事由により変動し得るときは、その旨
- (p) if the repayment period, number of repayment installments, repayment

due date or repayment amount stated in the documents to be delivered pursuant to Article 17, paragraph (1) of the Act (in cases of delivering the documents to the guarantor pursuant to paragraph (5) of that Article, the documents to be delivered pursuant to paragraph (4) of that Article), or the documents specified by Cabinet Office Order which are referred to in paragraph (6) of that Article, may change due to the loan to be made after the loan stated in the relevant documents or any other grounds, the fact;

レ 日賦貸金業者である場合にあつては、第三号新貸金業法第十四条第五号に掲げる事項

(q) if a daily installment money lender, the matters set forth in Article 14, item (v) of the Item 3 New Money Lending Business Act;

ソ 次に掲げる場合の区分に応じ、それぞれ次に定める事項

(r) the matters that each of the following clauses prescribes for the category of cases set forth in the clause:

(1) 指定紛争解決機関が存在する場合 貸金業者が法第十二条の二の二第一項第一号に定める手続実施基本契約を締結する措置を講ずる当該手続実施基本契約の相手方である指定紛争解決機関の商号又は名称

1. if there is a designated dispute resolution organization: the trade name or name of the designated dispute resolution organization with regard to whom the money lender takes the measure to conclude a basic contract for implementation of dispute resolution procedures as prescribed in Article 12-2-2, paragraph (1), item (i) of the Act, and that is the counterparty to the basic contract for implementation of dispute resolution procedures; and

(2) 指定紛争解決機関が存在しない場合 貸金業者の法第十二条の二の二第一項第二号に定める苦情処理措置及び紛争解決措置の内容

2. if there is no designated dispute resolution organization: the content of the complaint processing measures and dispute resolution measures prescribed in Article 12-2-2, paragraph (1), item (ii) of the Act to be taken by the money lender.

二 手形の割引の契約 次に掲げる事項

(ii) a contract on the discount of negotiable instruments: the following matters:

イ 前号イからハまで、へ、リからヲまで、レ及びソに掲げる事項

(a) the matters set forth in sub-items (a) through (c), (f), (i) through (l), (q), and (r) of the preceding item; and

ロ 割引に関し貸金業者の受ける割引料その他の金銭に関する事項

(b) the discount fees to be received by the money lender in relation to the discount, and any other matters related to money;

ハ 法第十七条第一項の規定により交付する書面（同条第五項の規定により保証人に交付する場合にあつては、同条第四項の規定により交付する書面）又は同条第六項で規定する内閣府令で定める書面に記載する返済期間又は返済回数が、当該

書面に記載する貸付けの後に行われる貸付けその他の事由により変動し得るときは、その旨

(c) if the repayment period or number of repayment installments stated in the documents to be delivered pursuant to Article 17, paragraph (1) of the Act (in cases of delivering the documents to the guarantor pursuant to paragraph (5) of that Article, the documents to be delivered pursuant to paragraph (4) of that Article), or the documents specified by Cabinet Office Order which are referred to in paragraph (6) of that Article, may change due to the loan to be made after the loan stated in the relevant documents or any other grounds, the fact;

三 売渡担保の契約 次に掲げる事項

(iii) a contract on collateral by sale: the following matters:

イ 第一号イからニまで、へ、チからヲまで及びヨからソまでに掲げる事項

(a) the matters set forth in item (i), sub-items (a) through (d), (f), (h) through (m), and (o) through (r); and

ロ 買戻しに関する事項

(b) the matters related to redemption;

四 金銭の貸借の媒介の契約 第一号イからハまで、チからヲまで、カ及びタからソまでに掲げる事項並びに媒介手数料の計算の方法及びその金額

(iv) a money brokerage agreement: the matters set forth in item (i), sub-items (a) through (c), (h) through (l), (n), and (p) through (r), as well as the method of calculation of brokerage fees and the amount thereof.

4 法第十七条第二項後段に規定する内閣府令で定める事項は、次の各号に掲げる貸付けに係る契約の区分に応じ、当該各号に定める事項とする。

(4) The reference, in the second sentence of Article 17, paragraph (2) of the Act, to matters specified by Cabinet Office Order means the matters that each of the following items prescribes for the category of loan contracts set forth in the item:

一 金銭の貸付けに係る契約（次号及び第三号に掲げる契約を除く。） 次に掲げる事項

(i) a contract of money loan (excluding the contracts set forth in the following item and item (iii)): the following matters:

イ 法第十七条第二項第四号若しくは第六号に掲げる事項又は前項第一号ニ、へ、リ若しくはヌに掲げる事項（これらの事項について貸付けの利率を引き下げる場合その他の契約の相手方の利益となる変更を加える場合には、当該事項を除く。）

(a) the matters set forth in Article 17, paragraph (2), item (iv) or (vi) of the Act, or the matters set forth in item (i), sub-item (d), (f), (i), or (j) of the preceding paragraph (if reducing the loan interest rate in relation to these matters, or cases when making changes that are advantageous to the counterparty to the contract, the matters are excluded);

ロ 法第十七条第二項第三号若しくは第五号に掲げる事項又は前項第一号ト、チ、ル若しくはヲ（ヲにあつては、新たに保証契約を締結する場合に限る。）に掲げる事項

(b) the matters set forth in Article 17, paragraph (2), item (iii) or (v) of the Act, or the matters set forth in the preceding paragraph, item (i), sub-item (g), (h), (k), or (l) (in cases of sub-item (l), limited to cases when newly concluding a guarantee contract);

二 手形の割引の契約 次に掲げる事項

(ii) a contract on the discount of negotiable instruments: the following matters:

イ 前号に定める事項（前項第一号ニ、ト及びチに掲げる事項を除く。）

(a) the matters set forth in the preceding item (excluding the matters set forth in item (i), sub-items (d), (g), and (h) of the preceding paragraph); and

ロ 割引に関し貸金業者の受ける割引料その他の金銭に関する事項（契約の相手方の利益となる変更を加える場合には、当該事項を除く。）

(b) the discount fees to be received by the money lender in relation to the discount, and any other matters related to money (in cases of making changes that are advantageous to the counterparty to the contract, the matter is excluded);

三 売渡担保の契約 次に掲げる事項

(iii) a contract on collateral by sale: the following matters:

イ 第一号に定める事項（前項第一号トに掲げる事項を除く。）

(a) the matters set forth in item (i) (excluding the matters set forth in item (i), sub-item (g) of the preceding paragraph); and

ロ 買戻しに関する事項（契約の相手方の利益となる変更を加える場合には、当該事項を除く。）

(b) the matters related to redemption (in cases of making changes that are advantageous to the counterparty to the contract, the matter is excluded);

四 金銭の貸借の媒介の契約 次に掲げる事項

(iv) a money brokerage agreement: the following matters:

イ 第一号に定める事項（前項第一号ニ、へ及びトに掲げる事項を除く。）

(a) the matters specified in item (i) (excluding the matters set forth in item (i), sub-items (d), (f), and (g) of the preceding paragraph);

ロ 媒介手数料の計算の方法（契約の相手方の利益となる変更を加える場合には、媒介手数料の計算の方法を除く。）

(b) the way of calculating the brokerage fees (in cases of making changes that are advantageous to the counterparty to the contract, that matter is excluded);

5 法第十七条第二項後段に規定する内閣府令で定めるときは、次のいずれかのときとする。

(5) The reference, in the second sentence of Article 17, paragraph (2) of the Act, to a case specified by Cabinet Office Order means:

一 極度額（貸金業者が極度方式基本契約の相手方に対し貸付けの元本の上限として極度額を下回る額を提示する場合にあつては、当該下回る額又は極度額）を引き下げたとき。

(i) when the maximum amount is decreased (if the money lender makes available to the counterparty to the basic contract for a revolving credit loan an amount smaller than the maximum amount as an upper limit on outstanding balance of principal of the revolving credit loan under the basic contract for a revolving credit loan, the smaller amount); or

二 極度額（貸金業者が極度方式基本契約の相手方に対し貸付けの元本の上限として極度額を下回る額を提示する場合にあつては、当該下回る額又は極度額）を引き下げた後、元の額を上回らない額まで引き上げたとき。

(ii) when the maximum amount (if the money lender makes available to the counterparty to the basic contract for a revolving credit loan an amount smaller than the maximum amount as an upper limit on outstanding balance of principal of the revolving credit loan under the basic contract for a revolving credit loan, the smaller amount) is increased to an amount not exceeding the original amount after the decrease.

6 法第十七条第三項に規定する内閣府令で定めるものは、次に掲げるものとする。

(6) The reference, in Article 17, paragraph (3) of the Act, to matters specified by Cabinet Office Order means:

一 法第十六条の二第三項各号に掲げる事項

(i) the matters set forth in the items of Article 16-2, paragraph (3) of the Act;
and

二 保証契約の契約年月日

(ii) the date of guarantee contract.

7 法第十七条第三項後段に規定する内閣府令で定める事項は、次の各号に掲げる保証の対象となる貸付けに係る契約の区分に応じ、当該各号に定める事項とする。

(7) The reference, in the second sentence of Article 17, paragraph (3) of the Act, to matters specified by Cabinet Office Order means the matters that each of the following items prescribes for the category of a loan contract, as set forth in the item, which the guarantee is to cover:

一 金銭の貸付けに係る契約（次号及び第三号に掲げる契約を除く。） 次に掲げる事項

(i) a contract of money loan (excluding the contracts set forth in the following item and item (iii)): the following matters:

イ 法第十六条の二第三項第二号、第三号若しくは第五号に掲げる事項又は第十二条の二第三項第一号ハ若しくはタ若しくは第五項第二号、第六号、第八号若しくは第十一号に掲げる事項（これらの事項について契約の相手方の利益となる変更を加える場合には、当該事項を除く。）

(a) the matters set forth in Article 16-2, paragraph (3), item (ii), (iii) or (v) of the Act, or the matters set forth in Article 12-2, paragraph (3), item (i),

- sub-item (c) or (p), or paragraph (5), item (ii), (vi), (viii), or (xi) (in cases of making changes that are advantageous to the counterparty to the contract with regard to these matters, the matters are excluded);
- ロ 第十二条の二第五項第一号、第七号又は第九号（第九号にあつては、保証契約に基づく債権につき物的担保を供させるときに限る。）に掲げる事項
- (b) the matters set forth in Article 12-2, paragraph (5), item (i), (vii), or (ix) (in cases of item (ix), limited to cases when requiring the provision of physical collateral for the claim under the guarantee contract);
- 二 手形の割引の契約 前号に定める事項
- (ii) a contract on the discount of negotiable instruments: the matters specified in the preceding item:
- 三 売渡担保の契約 第一号に定める事項
- (iii) a contract on collateral by sale: the matters specified in item (i): and
- 四 金銭の貸借の媒介の契約 第一号に定める事項
- (iv) a money brokerage agreement: the matters set forth in item (i).
- 8 貸金業者は、法第十七条第四項前段の規定により、同条第一項各号に掲げる事項について当該貸付けに係る契約の内容を明らかにする書面を保証人に交付する場合において、保証の対象となる貸付けに係る契約が二以上あるときは、当該契約ごとに当該各号に掲げる事項を記載しなければならない。
- (8) If a money lender, pursuant to the first sentence of Article 17, paragraph (4) of the Act, delivers to the guarantor a document disclosing the contents of the relevant loan contract in regard to the matters set forth in the items of Article 17, paragraph (1) of the Act, and when there are two or more loan contracts to be covered by guarantee, the money lender must state the matters set forth in the respective items for each loan contract.
- 9 貸金業者は、法第十七条第四項前段の規定により、同条第一項各号に掲げる事項について当該貸付けに係る契約の内容を明らかにする書面を保証人に交付する場合においては、保証の対象となる貸付けに係る契約を締結するごとに、遅滞なく、当該書面を交付しなければならない。
- (9) If a money lender, pursuant to the first sentence of Article 17, paragraph (4) of the Act, delivers to the guarantor a document disclosing the contents of the relevant loan contract in regard to the matters set forth in the items of Article 17, paragraph (1) of the Act, the money lender must deliver the documents each time it concludes a loan contract to be covered by guarantee, without delay.
- 10 法第十七条第四項後段に規定する内閣府令で定める事項は、第二項に定める事項（当該事項の変更の内容が同条第五項後段の規定により交付する書面に記載されている場合には、当該事項を除く。）とする。
- (10) The reference, in the second sentence of Article 17, paragraph (4) of the Act, to matters specified by Cabinet Office Order means the matters specified in paragraph (2) (if the contents of the changes to the relevant matters are stated

in the documents to be delivered pursuant to the second sentence of paragraph (5) of that Article, the relevant matters are excluded).

1 1 貸金業者は、法第十七条第五項前段の規定により、同条第二項各号に掲げる事項について当該極度方式基本契約の内容を明らかにする書面を保証人に交付する場合において、保証の対象となる極度方式基本契約が二以上あるときは、当該極度方式基本契約ごとに当該各号に掲げる事項を記載しなければならない。

(11) If a money lender, pursuant to the first sentence of Article 17, paragraph (5) of the Act, delivers to the guarantor a document disclosing the contents of the relevant basic contract for a revolving credit loan in regard to the matters set forth in the items of Article 17, paragraph (2) of the Act, and when there are two or more basic contracts of revolving credit loans to be covered by guarantee, the relevant money lender must state the matters set forth in that items for each basic contract for a revolving credit loan.

1 2 法第十七条第五項後段に規定する内閣府令で定める事項は、第四項に定める事項とする。

(12) The reference, in the second sentence of Article 17, paragraph (5) of the Act, to matters specified by Cabinet Office Order means the matters specified in paragraph (4).

1 3 法第十七条第五項後段に規定する内閣府令で定めるときは、第五項に定めるときとする。

(13) The reference, in the second sentence of Article 17, paragraph (5) of the Act, to cases specified by Cabinet Office Order means the cases specified in paragraph (5).

1 4 第十一条第四項の規定は、貸金業者が法第十七条第一項から第五項までの規定により交付すべき書面を作成する場合について準用する。

(14) The provisions of Article 11, paragraph (4) apply mutatis mutandis to the cases when the money lender prepares the documents to be delivered pursuant to Article 17, paragraphs (1) through (5) of the Act.

1 5 法第十七条第一項から第五項までに規定する書面には、当該各項に規定する事項を日本工業規格Z八三〇五に規定する八ポイント以上の大きさの文字及び数字を用いて明瞭かつ正確に記載しなければならない。

(15) The matters prescribed in Article 17, paragraphs (1) through (5) of the Act must be stated clearly and accurately using characters, letters and numbers greater than or equal to 8-point as provided in Japanese Industrial Standard Z8305 in the documents prescribed in that paragraphs.

1 6 法第十七条第六項に規定する内閣府令で定める書面は、次の各号に掲げる貸付けに係る契約の区分に応じ、一月以内で貸金業者が定める一定期間における貸付け及び弁済その他の取引の状況について日本工業規格Z八三〇五に規定する八ポイント以上の大きさの文字及び数字を用いて明瞭かつ正確に当該各号に定める事項（一定期間において貸付けに係る契約を締結していない場合にあつては第一号ハからリまで及びルからナまでに掲げる事項、第二号イに掲げる事項（第一号ハからリまで、ル、ワ及び

タからツまでに掲げる事項に限る。)、同号ロ及びハに掲げる事項、第三号イに掲げる事項(第一号ハからリまで、ルからワまで、ヨからツまで及びナに掲げる事項に限る。)、同号ロ及びハに掲げる事項並びに第四号イに掲げる事項(第一号ハからリまで、ル及びヨからツまでに掲げる事項に限る。)及び同号ロに掲げる事項を除き、弁済を受領していない場合にあつては第一号ラからキまでに掲げる事項、第二号イに掲げる事項(第一号ラからキまでに掲げる事項に限る。)、第三号イに掲げる事項(第一号ラからキまでに掲げる事項に限る。)及び第四号イに掲げる事項(第一号ラからウまでに掲げる事項に限る。)を記載した書面とする。

(16) The reference, in Article 17, paragraph (6) of the Act, to documents specified by Cabinet Office Order means documents in which the matters that each of the following items prescribes are stated clearly and accurately using characters, letters and numbers greater than or equal to 8-point as provided in the Japanese Industrial Standard Z8305, with regard to the loan, performance and any other situation of transaction made within a fixed period specified by the money lender of within one month for the categories of loan contracts set forth in the following items (excluding, if a loan contract is not concluded within a certain period, the matters set forth in item (i), sub-items (c) through (i) and (k) through (u), the matters set forth in item (ii), sub-item (a) (limited to the matters set forth in item (i), sub-items (c) through (i), (k), (m) and (p) through (s)), the matters set forth in item (ii), sub-items (b) and (c), the matters set forth in item (iii), sub-item (a) (limited to the matters set forth in item (i), sub-items (c) through (i), (k) through (m), (o) through (s) and (u)), the matters set forth in item (iii), sub-items (b) and (c), the matters set forth in item (iv), sub-item (a) (limited to the matters set forth in item (i), sub-items (c) through (i), (k) and (o) through (s)), and the matters set forth in item (iv), sub-item (b), and if the performance is not received, the matters set forth in item (i), sub-items (v) through (y), the matters set forth in item (ii), sub-item (a) (limited to the matters set forth in item (i), sub-items (v) through (y)), the matters set forth in item (iii), sub-item (a) (limited to the matters set forth in item (i), sub-items (v) through (y)), and the matters set forth in item (iv), sub-item (a) (limited to the matters set forth in item (i), sub-items (v) through (x))):

一 金銭の貸付けに係る契約(次号及び第三号に掲げる契約を除く。) 次に掲げる事項

(i) a contract of money loan (excluding the contracts set forth in the following item and item (iii)): the following matters:

イ 貸金業者の商号、名称又は氏名及び住所

(a) the trade name, name and address of the money lender;

ロ 極度方式基本契約の契約年月日

(b) the date of basic contract for a revolving credit loan;

ハ 極度方式基本契約の極度額(貸金業者が極度方式基本契約の相手方に対し貸付けの元本の残高の上限として極度額を下回る額を提示している場合にあつては、

当該下回る額及び極度額)

(c) the maximum amount under the basic contract for a revolving credit loan (if the money lender has made available to the counterparty to the basic contract for a revolving credit loan an amount smaller than the maximum amount as an upper limit on outstanding balance of principal of the revolving credit loan under the basic contract for a revolving credit loan, the smaller amount);

ニ 一定期間に締結した極度方式貸付けに係る契約に係るそれぞれの契約の契約年月日

(d) the date of contract for each contract for a revolving credit loan concluded within a certain period;

ホ 一定期間に締結した極度方式貸付けに係る契約に係るそれぞれの貸付けの金額 (保証契約にあつては、保証に係る貸付けの金額)

(e) the amount of loan for each contract for a revolving credit loan concluded within a certain period (in cases of a guarantee contract, the amount of loan related to guarantee);

ヘ 貸付けの利率

(f) loan interest rate;

ト 返済の方式

(g) the method of repayment;

チ 一定期間に締結したそれぞれの極度方式貸付けに係る契約の返済期間及び返済回数 (それぞれの極度方式貸付けに係る契約の返済期間及び返済回数の記載に代えて、一定期間の最後の日における同一の極度方式基本契約に基づく残存する債務 (同一の極度方式基本契約に基づく返済の条件が同種の極度方式貸付けに係る契約の債務が複数残存するときは、合わせた債務) の将来の返済期間及び返済回数を記載することができる。)

(h) the repayment period and number of repayment installments for each contract for a revolving credit loan concluded within a certain period (in lieu of the statement of repayment period and number of repayment installments for each contract for a revolving credit loan, the future repayment period and number of repayment installments under the remaining obligation under the same basic contract for a revolving credit loan (if two or more obligations under the contract for a revolving credit loan based on the same basic contract for a revolving credit loan and having the same conditions remain, the combined obligation) as of the last day of the certain period may be stated);

リ 賠償額の予定に関する定めがあるときは、その内容

(i) if any agreement for liquidated damages is provided, the details thereof;

ヌ 契約の相手方の商号、名称又は氏名及び住所 (当該契約の契約番号その他をもつて代えることができる。)

(j) the trade name or name and address of the counterparty to the contract

- (the information may be substituted by the contract number of the relevant contract and any other information);
- ル 極度方式貸付けに関し貸金業者が受け取る書面（極度方式基本契約に関し貸金業者が受け取る書面を除く。）の内容
- (k) the contents of the documents to be received by the money lender in relation to the revolving credit loan (excluding documents to be received by the money lender in relation to the basic contract for a revolving credit loan);
- ヲ 債務者が負担すべき元本及び利息以外の金銭に関する事項
- (l) the matters concerning the money other than the principal or interest, to be borne by the obligor;
- ワ 利息の計算の方法（法第十七条第二項の規定により交付する書面に記載されているとき、又は記載されているものより契約の相手方に有利なものであるときは、記載を省略することができる。）
- (m) the method of calculation of the interest (if the method is stated in the documents to be delivered pursuant to Article 17, paragraph (2) of the Act, or when the method is more favorable to the counterparty to the contract than the one stated therein, the statement of the method may be omitted);
- カ 返済の方法及び返済を受ける場所（法第十七条第二項の規定により交付する書面に記載されているときは、記載を省略することができる。）
- (n) the method of repayment and the place to receive the repayment (if the information is stated in the documents to be delivered pursuant to Article 17, paragraph (2) of the Act, the statement of the information may be omitted);
- ヨ 一定期間に締結したそれぞれの極度方式貸付けに係る契約の各回の返済期日及び返済金額又は次回の返済期日及び返済金額（当該契約と同一の極度方式基本契約に基づく返済の条件が同種の他の極度方式貸付けに係る契約の債務が残存するときは、締結した極度方式貸付けに係る契約の各回の返済期日及び返済金額の記載に代えて、残存する債務と合わせた債務に係る将来の各回の返済期日及び返済金額を、当該契約の次回の返済期日及び返済金額の記載に代えて、残存する債務と合わせた債務に係る次回の返済期日及び返済金額を記載することができる。）
（それぞれの極度方式貸付けに係る契約の各回の返済期日及び返済金額又は次回の返済期日及び返済金額の記載に代えて、一定期間の最後の日における残存する債務（同一の極度方式基本契約に基づく返済の条件が同種の極度方式貸付けに係る契約の債務が複数残存するときは、合わせた債務）の将来の各回の返済期日及び返済金額又は次回の返済期日及び返済金額を記載することができる。）
- (o) each repayment date and repayment amount or the next repayment due date and repayment amount for each contract for a revolving credit loan concluded within a certain period (if the obligation under the contract for a revolving credit loan based on the same basic contract for a revolving credit loan and having the same conditions of repayment as the relevant

contract, the each repayment due date and repayment amount in the future under the obligations including the remaining obligation may be stated in lieu of the statement of each repayment due date and repayment amount under the concluded contract for a revolving credit loan, and the next repayment due date and repayment amount under the obligations including the remaining obligation that may be stated in lieu of the statement of the next repayment due date and repayment amount under the relevant contract) (in lieu of the statement of each repayment due date and repayment amount or next repayment due date and repayment amount for each contract for a revolving credit loan, each repayment due date and repayment amount or next repayment due date and repayment amount in the future under the remaining obligation (if two or more obligations under the contract for a revolving credit loan based on the same basic contract for a revolving credit loan and having the same conditions of repayment remain, the combined obligation) as of the last day of the certain period may be stated);

タ 契約上、返済期日前の返済ができるか否か及び返済ができるときは、その内容（法第十七条第二項の規定により交付する書面に記載されているとき、又は記載されているものより契約の相手方に有利なものであるときは、記載を省略することができる。）

(p) information as to whether repayment before the repayment due date is possible or not under the contract, and if possible, the details thereof (if the information is stated in the documents to be delivered pursuant Article 17, paragraph (2) of the Act, or when the information is more favorable to the counterparty to the contract than the one stated therein, the statement of the information may be omitted);

レ 期限の利益の喪失の定めがあるときは、その旨及びその内容（法第十七条第二項の規定により交付する書面に記載されているとき、又は記載されているものより契約の相手方に有利なものであるときは、記載を省略することができる。）

(q) if there are provisions acceleration, the fact and the details thereof (if the information is stated in the documents to be delivered pursuant Article 17, paragraph (2) of the Act, or when the information is more favorable to the counterparty to the contract than the one stated therein, the statement of the information may be omitted);

ソ 当該契約に基づく債権につき物的担保を供させるときは、当該担保の内容（法第十七条第二項の規定により交付する書面に記載されている物的担保については、記載を省略することができる。）

(r) if requiring the provision of physical collateral for the claim under the relevant contract, the details of the collateral (statements of the physical collateral stated in the documents to be delivered pursuant to Article 17, paragraph (2) of the Act may be omitted);

ツ 当該契約について保証契約を締結するときは、保証人の商号、名称又は氏名及び住所（法第十七条第二項の規定により交付する書面に記載されている保証人については、記載を省略することができる。）

(s) if a guarantee contract is to be concluded for the relevant contract, the trade name, name and address of the guarantor (statements of the guarantor stated in the documents to be delivered pursuant to Article 17, paragraph (2) of the Act may be omitted);

ネ 一定期間に締結したそれぞれの極度方式貸付けに係る契約が、従前の貸付けの契約に基づく債務の残高を貸付金額とする貸付けに係る契約であるときは、従前の貸付けの契約に基づく債務の残高の内訳（元本、利息及び当該貸付けの契約に基づく債務の不履行による賠償額の別をいう。）及び当該貸付けの契約を特定し得る事項（極度方式貸付けに係る契約を締結する場合において、当該契約と同一の極度方式基本契約に基づいた従前の極度方式貸付けに係る契約に基づく債務の残高を貸付金額とする貸付けに係る契約であるときは、記載を省略することができる。）

(t) if each contract for a revolving credit loan concluded within a certain period is a loan contract which has the outstanding balance of the obligation under the previous contract for a loan as the loan amount thereof, the breakdown (meaning the information on composition of the outstanding balance, such as the principal, interest and damages for the default under the relevant contract for a loan) of the outstanding balance of the obligation under the previous contract for a loan, and the matters which enables to specify the relevant contract for a loan (in cases of concluding a contract for a revolving credit loan, and if the contract for a revolving credit loan is a loan contract which has the outstanding balance of the obligation under the previous contract for a revolving credit loan based on the same basic contract for a revolving credit loan as the relevant contract as the loan amount, the statement of the information may be omitted);

ナ 一定期間に締結したそれぞれの極度方式貸付けに係る契約に係る将来支払う返済金額の合計額（当該契約と同一の極度方式基本契約に基づく返済の条件が同種の他の極度方式貸付けに係る契約の債務が残存するときは、将来支払う返済金額の合計額の記載に代えて、残存する債務と合わせた債務の将来支払う返済金額の合計額を記載することができる。）（それぞれの極度方式貸付けに係る契約の将来支払う返済金額の合計額の記載に代えて、一定期間の最後の日における同一の極度方式基本契約に基づく残存する債務（同一の極度方式基本契約に基づく返済の条件が同種の極度方式貸付けに係る契約の債務が複数残存するときは、合わせた債務）の将来支払う返済金額の合計額を記載することができる。）（貸付けに係る契約を締結した時点において将来支払う返済金額の額が定まらないときは、各回の返済期日に最低返済金額を支払うことその他の必要な仮定を置き、当該仮定に基づいた合計額及び当該仮定）

(u) the total repayment amount to be paid in the future under each contract for a revolving credit loan concluded within a certain period (if an obligation under the contract for a revolving credit loan other than the relevant contract for a revolving credit loan but based on the same basic contract of revolving credit loan thereof and having the conditions of repayment as the relevant contract remains, in lieu of the statement of the total repayment amount to be paid in the future, the total repayment amount to be paid in the future under the obligation including the remaining obligation may be stated) (in lieu of the statement of total repayment amount to be paid in the future for each contract for a revolving credit loan, the total repayment amount to be paid in the future under the remaining obligation (if two or more obligations under the contract of revolving credit loan based on the same basic contract of revolving credit loan and having the same conditions of repayment remain, the combined obligation) as of the last day of the certain period may be stated) (if the repayment amount to be paid in the future is not fixed at the time of concluding the loan contract, the total amount based on an assumption that the obligor pays the minimum repayment amount at the repayment date for each repayment installment or any other necessary assumption, and the assumption);

ラ 一定期間に受領したそれぞれの弁済に係る貸付けの金額（保証契約にあつては、保証に係る貸付けの金額）（当該弁済に係る貸付けが複数あるときは、弁済に係る貸付けの金額に代えて、最後の貸付けに係る貸付けの金額とその時点において残存する当該貸付けと同一の極度方式基本契約に基づく他の返済の条件が同種の極度方式貸付けの債務の合計額を記載することができる。）

(v) amount of loan for each performance received within a certain period (in cases of a guarantee contract, the amount of loan related to guarantee) (if there are two or more loans related to the relevant performance, in lieu of the amount of loan related to performance, the total of the amount of loan under the last loan and the obligation under a revolving credit loan based on the same basic contract for a revolving credit loan and having other conditions of repayment same as the relevant loan that remains as of that time may be stated);

ム 一定期間に受領したそれぞれの弁済に係る受領金額（当該書面の交付を受ける者以外の者が債務の弁済をした場合には、その受領金額及びその旨）及び利息、賠償額の予定に基づく賠償金若しくは元本への充当額

(w) the amount received (if a person other than the one that receives the delivery of the relevant documents has made the performance of obligation, the amount received thereof and the fact) and the interest, amount of damages based on the agreement for liquidated damages or the amount applied to the principal for each performance received within a certain

period;

ウ 一定期間に受領したそれぞれの弁済に係る受領年月日

(x) the date of receipt for each performance received within a certain period;

キ 一定期間に受領したそれぞれの弁済に係る弁済後の残存債務の額（当該弁済に係る極度方式貸付けに係る契約と同一の極度方式基本契約に基づく他の返済の条件が同種の極度方式貸付けに係る契約の債務が残存するときは、弁済後の残存債務の額の記載に代えて、残存する債務と合わせた債務の額を記載することができる。）（それぞれの弁済に係る弁済後の残存債務の額の記載に代えて、一定期間の最後の日における同一の極度方式基本契約に基づく残存する債務（同一の極度方式基本契約に基づく返済の条件が同種の極度方式貸付けに係る契約の債務が複数残存するときは、合わせた債務）の額を記載することができる。）

(y) the amount of remaining obligation after the performance for each performance received within a certain period (if an obligation under the contract for a revolving credit loan other than the relevant contract for a revolving credit loan related to the performance but based on the same basic contract for a revolving credit loan and having other conditions of repayment same as the relevant contract remains, in lieu of the statement of the amount of remaining obligations after the performance, the amount of obligations including the remaining obligation may be stated) (in lieu of the statement of the amount of remaining obligations after the performance for each performance, the amount of remaining obligations based on the same basic contract of revolving credit loan (if two or more obligations under the contract for a revolving credit loan based on the same basic contract for a revolving credit loan and having the same conditions of repayment remain, the combined obligations) as of the last day of the certain period may be stated);

ノ 次に掲げる場合の区分に応じ、それぞれ次に定める事項

(z) the matters that each of the following clauses prescribes for the category of cases set forth in that clause:

(1) 指定紛争解決機関が存在する場合 貸金業者が法第十二条の二の二第一項第一号に定める手続実施基本契約を締結する措置を講ずる当該手続実施基本契約の相手方である指定紛争解決機関の商号又は名称

1. if there is a designated dispute resolution organization: the trade name or name of the designated dispute resolution organization with regard to whom the money lender takes the measure to conclude a basic contract for implementation of dispute resolution procedures as prescribed in Article 12-2-2, paragraph (1), item (i) of the Act, and that is the counterparty to the basic contract for implementation of dispute resolution procedures; and

(2) 指定紛争解決機関が存在しない場合 貸金業者の法第十二条の二の二第一項第二号に定める苦情処理措置及び紛争解決措置の内容

2. if there is no designated dispute resolution organization: the content of the complaint processing measures and dispute resolution measures prescribed in Article 12-2-2, paragraph (1), item (ii) of the Act to be taken by the money lender.

二 手形の割引の契約 次に掲げる事項

(ii) a contract on the discount of negotiable instruments: the following matters:

イ 前号に定める事項（同号ヲ、カ、ヨ、ネ及びナに掲げる事項を除く。）

(a) the matters specified in the preceding item (excluding the matters set forth in sub-items (l), (n), (o), (t), and (u) of that item);

ロ 割り引いた手形の手形番号、手形金額及び満期

(b) the negotiable instrument number of the discounted negotiable instrument, and the amount and maturity of the relevant negotiable instrument;

ハ 割引に関し貸金業者の受ける割引料その他の金銭に関する事項

(c) the discount fees to be received by the money lender in relation to the discount, and any other matters related to money;

三 売渡担保の契約 次に掲げる事項

(iii) a contract on collateral by sale: the following matters:

イ 第一号に定める事項（同号カ及びネに掲げる事項を除く。）

(a) the matters set forth in item (i) (excluding the matters set forth in sub-items (n) and (t) of that item); and

ロ 買戻しに関する事項（法第十七条第二項の規定により交付する書面に記載されているとき、又は記載されているものより契約の相手方に有利なものであるときは、記載を省略することができる。）

(b) the matters related to redemption (if the information is stated in the documents to be delivered pursuant Article 17, paragraph (2) of the Act, or when the information is more favorable to the counterparty to the contract than the one stated therein, the statement of the information may be omitted);

ハ 売渡目的物の内容（法第十七条第二項の規定により交付する書面に記載されている売渡目的物については、記載を省略することができる。）

(c) the details of the subject matter of the collateral by sale (statements of the subject matter of the collateral by sale stated in the documents to be delivered pursuant to Article 17, paragraph (2) of the Act may be omitted);

四 金銭の貸借の媒介の契約 次に掲げる事項

(iv) a money brokerage agreement: the following matters.

イ 第一号に定める事項（同号ヲからカまで、ネ、ナ及びキに掲げる事項を除く。）

(a) the matters specified in item (i) (excluding the matters set forth in sub-items (l) through (n), (t), (u) and (y) of that item);

ロ 媒介手数料の計算の方法（法第十七条第二項の規定により交付する書面に記載

されているとき、又は記載されているものより契約の相手方に有利なものであるときは、記載を省略することができる。) 及びその金額

(b) the method of calculation of brokerage fees (if the information is stated in the documents to be delivered pursuant to Article 17, paragraph (2) of the Act, or when the information is more favorable to the counterparty to the contract than the one stated therein, the statement of the information may be omitted), and the amount thereof.

17 前項の書面は、一定期間において貸付けに係る契約を締結したとき又は弁済を受領したときに、当該一定期間について当該一定期間の最後の日から一月以内に交付する（電磁的方法により提供する場合にあつては、送信し、閲覧に供し、又は交付する）ものとする。

(17) If a loan contract is concluded or a payment is received within a certain period, the documents referred to in the preceding paragraph which relate to that certain period must be delivered (or, sent, offered for inspection or delivered, if the document is provided by electronic or magnetic means) within one month from the last day of the certain period.

18 第十一条第四項の規定は、貸金業者が第十六項の書面を作成する場合について準用する。

(18) The provisions of Article 11, paragraph (4) apply mutatis mutandis to the case when the money lender prepares the documents set forth in paragraph (16).

第十四条 削除

Article 14 Deleted

(受取証書の交付)

(Delivery of Receipt)

第十五条 法第十八条第一項第六号に規定する内閣府令で定める事項は、次に掲げる事項（金銭の貸借の媒介手数料を受領したときにあつては、第五号に掲げる事項を除く。）とする。

Article 15 (1) The reference, in Article 18, paragraph (1), item (vi) of the Act, to matters specified by Cabinet Office Order means the following matters (in cases of receiving brokerage fees for money brokerage, excluding the matters set forth in item (v)):

一 弁済を受けた旨を示す文字

(i) characters or letters indicating to the receipt of performance;

二 貸金業者の登録番号

(ii) the registration number of the money lender;

三 債務者の商号、名称又は氏名

(iii) the trade name or name of the obligor;

四 債務者（貸付けに係る契約について保証契約を締結したときにあつては、主たる

債務者) 以外の者が債務の弁済をした場合においては、その者の商号、名称又は氏名

(iv) if persons other than the obligor (if a guarantee contract has been concluded for the loan contract, the principal obligor) has made the performance of obligations, the trade name or name of the person; and

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(v) the amount of remaining obligations after the relevant performance.

2 前項第二号及び第三号に掲げる事項については、弁済を受けた債権に係る貸付けの契約を契約番号その他により明示することをもつて、当該事項の記載に代えることができる。

(2) With regard to the matters set forth in items (ii) and (iii) of the preceding paragraph, the statement of the matters may be substituted by the clear indication of the contract number of the contract for a loan related to the claim for which performance was made and other matters.

3 法第十八条第一項に規定する書面には、同項各号に規定する事項を日本工業規格 Z 八三〇五に規定する八ポイント以上の大きさの文字及び数字を用いて明瞭かつ正確に記載しなければならない。

(3) The matters prescribed in the items of Article 18, paragraph (1) of the Act must be stated clearly and accurately using characters, letters and numbers greater than or equal to 8-point as provided in Japanese Industrial Standard Z8305 in the documents prescribed in that paragraph.

4 法第十八条第三項に規定する内閣府令で定める書面は、弁済に係る第十三条第十六項各号に掲げる貸付けに係る契約の区分に応じ、一月以内で貸金業者が定める一定期間における貸付け及び弁済その他の取引の状況について日本工業規格 Z 八三〇五に規定する八ポイント以上の大きさの文字及び数字を用いて明瞭かつ正確に当該各号に定める事項（同項第一号ノに掲げる事項を除くほか、一定期間において貸付けに係る契約を締結していない場合にあつては同号ハからリまで及びルからナまでに掲げる事項、同項第二号イに掲げる事項（同項第一号ハからリまで、ル、ワ及びタからツまでに掲げる事項に限る。）、同項第二号ロ及びハに掲げる事項、同項第三号イに掲げる事項（同項第一号ハからリまで、ルからワまで、ヨからツまで及びナに掲げる事項に限る。）、同項第三号ロ及びハに掲げる事項並びに同項第四号イに掲げる事項（同項第一号ハからリまで、ル及びヨからツまでに掲げる事項に限る。）及び同項第四号ロに掲げる事項を除き、弁済を受領していない場合にあつては同項第一号ラからキまでに掲げる事項、同項第二号イに掲げる事項（同項第一号ラからキまでに掲げる事項に限る。）、同項第三号イに掲げる事項（同項第一号ラからキまでに掲げる事項に限る。）及び同項第四号イに掲げる事項（同項第一号ラからウまでに掲げる事項に限る。）を除く。）を記載した書面とする。

(4) The reference, in Article 18, paragraph (3) of the Act, to documents specified by Cabinet Office Order means documents in which the matters that the items of Article 13, paragraph (16) prescribes are stated clearly and accurately in characters, letters and numbers greater than or equal to 8-point as provided in

Japanese Industrial Standard Z8305, with regard to the loan, performance and any other situation of transaction made within the fixed period specified by the money lender within one month, for the categories of loan contracts set forth in the performance-related items of that paragraph (beyond excluding the matters set forth in item (i), sub-item (z) of that paragraph, excluding, if a loan contract is not concluded within a certain period, the matters set forth in, sub-items (c) through (i) and (k) through (u) of that item, the matters set forth in item (ii), sub-item (a) of that paragraph (limited to the matters set forth in item (i), sub-items (c) through (i), (k), (m) and (p) through (s) of that paragraph), the matters set forth in item (ii), sub-items (b) and (c) of that paragraph, the matters set forth in item (iii), sub-item (a) of that paragraph (limited to the matters set forth in item (i), sub-items (c) through (i), (k) through (m), (o) through (s) and (u) of that paragraph), the matters set forth in item (iii), sub-items (b) and (c) of that paragraph, the matters set forth in item (iv), sub-item (a) of that paragraph (limited to the matters set forth in item (i), sub-items (c) through (i), (k) and (o) through (s) of that paragraph), and the matters set forth in item (iv), sub-item (b) of that paragraph, and if the performance is not received, the matters set forth in item (i), sub-items (v) through (y) of that paragraph, the matters set forth in item (ii), sub-item (a) of that paragraph (limited to the matters set forth in item (i), sub-items (v) through (y) of that paragraph), the matters set forth in item (iii), sub-item (a) of that paragraph (limited to the matters set forth in item (i), sub-items (v) through (y) of that paragraph), and the matters set forth in item (iv), sub-item (a) of that paragraph (limited to the matters set forth in item (i), sub-items (v) through (x) of that paragraph)):

5 前項の書面は、一定期間において貸付けに係る契約を締結したとき又は弁済を受領したときに、当該一定期間について当該一定期間の最後の日から一月以内に交付する（電磁的方法により提供する場合にあつては、送信し、閲覧に供し、又は交付する）ものとする。

(5) If a loan contract is concluded or a payment is received within a certain period, the documents under the preceding paragraph which relate to that certain period must be delivered (or, sent, offered for inspection or delivered, if the documents are provided by electronic or magnetic means) within one month from the last day of the relevant certain period.

6 第十一条第四項の規定は、貸金業者が第三項の書面を作成する場合について準用する。

(6) The provisions of Article 11, paragraph (4) apply mutatis mutandis to the case when the money lender prepares the documents set forth in paragraph (3).

(帳簿の備付け)

(Keeping of Books)

第十六条 法第十九条に規定する内閣府令で定める事項は、次に掲げる事項とする。

Article 16 (1) The reference, in Article 19 of the Act, to matters specified by Cabinet Office Order means:

一 法第十七条第一項第四号から第八号までに掲げる事項（第十三条第一項第一号イ、ホ、ト及びヨからソまで（手形の割引にあつてはイ、レ及びソに限り、売渡担保にあつてはイ及びタからソまでに限り、金銭の貸借の媒介にあつてはイ、ヨ、レ及びソに限る。）に掲げる事項を除き、極度方式貸付けに係る契約にあつては次号に掲げる事項と同一の内容のものを除く。）

(i) the matters set forth in Article 17, paragraph (1), items (iv) through (viii) of the Act (excluding the matters set forth in Article 13, paragraph (1), item (i), sub-items (a), (e), (g), (o) through (r) (limited to, in cases of a discount of negotiable instrument, sub-items (a), (q) and (r); in cases of collateral by sale, sub-items (a), and (p) through (r); and in cases of money brokerage, sub-items (a), (o), (q) and (r)), and in cases of a contract for a revolving credit loan, excluding the matters of the same content as those set forth in the following item);

二 法第十七条第二項第二号から第七号までに掲げる事項（第十三条第三項第一号イ、ホ、ト及びカからソまで（手形の割引にあつてはイ、レ及びソに限り、売渡担保にあつてはイ及びヨからソまでに限り、金銭の貸借の媒介にあつてはイ、カ及びタからソまでに限る。）並びに第二号ハに掲げる事項を除く。）

(ii) the matters set forth in Article 17, paragraph (2), items (ii) through (vii) of the Act (excluding the matters set forth in Article 13, paragraph (3), item (i), sub-items (a), (e), and (n) through (r) (limited to, in cases of a discount of a negotiable instrument, sub-items (a), (q) and (r); in cases of collateral by sale, sub-items (a) and (o) through (q); and in cases of money brokerage, sub-items (a), (n), and (p) through (r)), and item (ii), sub-item (c));

三 貸付けに係る契約について保証契約を締結したときは、法第十七条第三項に掲げる事項（第十二条の二第五項第七号及び第十二号から第十四号までに掲げる事項を除く。）

(iii) if a guarantee contract is concluded for the loan contract, the matters set forth in Article 17, paragraph (3) of the Act (excluding the matters set forth in Article 12-2, paragraph (5), items (vii), and (xii) through (xiv));

四 貸付けの契約に基づく債権の全部又は一部について弁済を受けたときは、各回の弁済に係る法第十八条第一項第四号及び第五号並びに前条第一項第五号（金銭の貸借の媒介にあつては、法第十八条第一項第五号に限る。）に掲げる事項

(iv) if the money lender has received performance of all or part of the claim under the contract for a loan, the matters set forth in Article 18, paragraph (1), items (iv) and (v) of the Act and paragraph (1), item (v) of the preceding Article (in cases of money brokerage, limited to Article 18, paragraph (1), item (v) of the Act);

五 貸付けの契約に基づく債権の全部又は一部が弁済以外の事由により消滅したとき

- は、その事由及び年月日並びに残存債権の額
- (v) if all or part of the claim under the contract for a loan has extinguished on grounds other than performance, the grounds, the date, and the amount of remaining claim;
- 六 貸付けの契約に基づく債権を他人に譲渡したときは、その者の商号、名称又は氏名及び住所、譲渡年月日並びに当該債権の額
- (vi) if assigning the claim under the contract for a loan to others, the trade name or name, and address of the person to whom the claim was assigned, as well as the date of assignment and amount of the claim;
- 七 貸付けの契約に基づく債権に関する債務者等その他の者との交渉の経過の記録
- (vii) a record on the course of negotiation with the obligor, etc. or any other person with regard to the claim under the contract for a loan;
- 八 日賦貸金業者である場合にあっては、次に掲げる事項
- (viii) in cases of a daily installment money lender, the following matters:
- イ 貸付けの相手方が主として営む業種
- (a) the type of business in which the other party to the loan mainly engages;
- ロ 貸付けの相手方が常時使用する従業員の数
- (b) the number of workers regularly used by the other party to the loan; and
- ハ 返済金を貸付けの相手方の営業所又は住所において貸金業者が自ら取り立てるため訪問した年月日
- (c) the date on which the money lender visited the business office or address of the other party to the loan for the collection of repayments by the money lender itself.
- 2 第十一条第四項の規定は、貸金業者が法第十九条の帳簿を作成する場合について準用する。
- (2) The provisions of Article 11, paragraph (4) of the Act apply mutatis mutandis to the case when the money lender prepares the books referred to in Article 19 of the Act.
- 3 貸金業者は、法第十九条の帳簿を作成するときは、当該帳簿を保存すべき営業所等ごとに次の各号に掲げる書面の写しを保存することをもって、当該各号に定める事項の記載に代えることができる。
- (3) When a money lender prepares the books referred to in Article 19 of the Act, the statement of the matters specified in the following items may be substituted by the preservation of the copy of the documents set forth in the following items for each business office, etc. which is to preserve the books:
- 一 法第十七条第一項の規定により交付すべき書面 第一項第一号に掲げる事項
- (i) the documents to be delivered pursuant to Article 17, paragraph (1) of the Act: the matters set forth in paragraph (1), item (i);
- 二 法第十七条第二項の規定により交付すべき書面 第一項第二号に掲げる事項
- (ii) the documents to be delivered pursuant to Article 17, paragraph (2) of the Act: the matters set forth in paragraph (1), item (ii);

三 法第十七条第三項の規定により交付すべき書面 第一項第三号に掲げる事項
(iii) the documents to be delivered pursuant to Article 17, paragraph (3) of the Act: the matters set forth in paragraph (1), item (iii);

四 法第十七条第六項に規定する内閣府令で定める書面 第一項第一号に掲げる事項
(当該書面に記載された一定期間に締結した極度方式貸付けに係る契約に係る部分に限る。)

(iv) the documents specified by Cabinet Office Order which are referred to in Article 17, paragraph (6) of the Act: the matters set forth in paragraph (1), item (i) (limited to the part pertaining to the contract for a revolving credit loan concluded within a certain period which is stated in the relevant document); and

五 貸付けの契約に基づく債権の譲渡契約の書面 (第一項第六号に掲げる事項を記載したものに限る。) 同号に掲げる事項

(v) the documents of assignment agreement of the claim under the contract for a loan (limited to those stating the matters set forth in paragraph (1), item (vi)): the matters set forth in paragraph (1), item (vi).

第十七条 貸金業者は、法第十九条の帳簿を、貸付けの契約ごとに、当該契約に定められた最終の返済期日（当該契約に基づく債権が弁済その他の事由により消滅したときにあつては、当該債権の消滅した日）から少なくとも十年間保存しなければならない。ただし、極度方式基本契約を締結した場合には、当該極度方式基本契約及び当該極度方式基本契約に基づくすべての極度方式貸付けに係る契約について、当該極度方式基本契約の解除の日又はこれらの契約に定められた最終の返済期日のうち最後のもの（これらの契約に基づく債権のすべてが弁済その他の事由により消滅したときにあつては、その消滅した日）のうちいずれか遅い日から少なくとも十年間保存しなければならない。

Article 17 (1) A money lender must preserve the books referred to in Article 19 of the Act for each contract for a loan for at least 10 years from the final repayment due date provided in the relevant contract (if the claim under the relevant contract has extinguished upon performance or on any other grounds, the day on which the claim extinguished); provided, however, that if the money lender has concluded a basic contract for a revolving credit loan, the money lender must preserve the books for the relevant basic contract for a revolving credit loan and for all the contracts for revolving credit loans based on the relevant basic contract for a revolving credit loan for at least 10 years from the day of cancellation of the relevant basic contract for a revolving credit loan, or among the final repayment due dates specified in these contracts, the latest date (if all of the claims under these contracts have extinguished upon performance or on any other grounds, the day on which the claims have extinguished), whichever comes later.

2 貸金業者は、その営業所等が現金自動設備であるときは、帳簿の備付けを行うこと

を要しない。

(2) If the business office, etc. of the money lender is an automatic cash machine, the money lender is not required to keep books.

(帳簿の閲覧等請求権者)

(Person Entitled to Request the Inspection of Books)

第十七条の二 法第十九条の二に規定する内閣府令で定める者は、次に掲げる者とする。

Article 17-2 The reference, in Article 19-2 of the Act, to persons specified by Cabinet Office Order means:

一 債務者等又は債務者等であつた者の法定代理人、後見監督人、保佐人、保佐監督人、補助人又は補助監督人

(i) a statutory agent, supervisor of guardian, curator, supervisor of curator, assistant, or supervisor of assistant of the obligor, etc. or a person that was formerly an obligor, etc.;

二 債務者等又は債務者等であつた者の相続人

(ii) the heir of the obligor, etc. or a person that was formerly an obligor, etc.;

三 債務者等若しくは債務者等であつた者のために又は債務者等若しくは債務者等であつた者に代わつて弁済をした者

(iii) a person that made the performance on behalf or in lieu of the obligor, etc. or a person that was formerly an obligor, etc.;

四 債務者等若しくは債務者等であつた者又は前各号に掲げる者から法第十九条の二の請求について代理権を付与された者

(iv) a person that has been empowered the right of representation for the request under Article 19-2 of the Act from an obligor, etc. or a person that was formerly an obligor, etc. or the persons set forth in the preceding items.

(帳簿の閲覧方法)

(Method of Inspection of Books)

第十七条の三 貸金業者は、法第十九条の規定に基づき、同条の帳簿をその営業所等ごとに備え置き、法第十九条の二に規定するときを除くほか、その営業時間内に、請求者の請求に応じて閲覧又は謄写をさせなければならない。

Article 17-3 A money lender must keep the books referred to in Article 19 of the Act based on the provisions of that Article, and except in the cases provided in Article 19-2 of the Act, must allow a person requesting to inspect or copy them to do so during its business hours.

(特定公正証書の作成に係る説明事項)

(Matters to be Explained In Regard to the Preparation of Specified Notarized Deeds)

第十八条 法第二十条第三項第二号に規定する内閣府令で定めるものは、特定公正証書に記載された内容の債務の不履行の場合には、貸金業者は、訴訟の提起を行わずに、

特定公正証書により債務者等の財産に対する強制執行をすることができる旨とする。
Article 18 (1) The reference, in Article 20, paragraph (3), item (ii) of the Act, to matters specified by Cabinet Office Order means, in cases of failure to perform the obligations stated in the specified notarized deeds, a statement to the effect that a money lender may carry out a compulsory execution against the assets of the obligor, etc. pursuant to the specified notarized deeds without the filing of a lawsuit.

2 法第二十条第三項に規定する書面には、同項各号に掲げる事項を日本工業規格Z8305に規定する八ポイント以上の大きさの文字及び数字を用いて明瞭かつ正確に記載しなければならない。

(2) The matters set forth in the items of Article 20, paragraph (3) of the Act must be stated clearly and accurately using characters, letters and numbers greater than or equal to 8-point as provided in Japanese Industrialized Standard Z8305 in the documents prescribed in that paragraph.

(取立て行為の規制)

(Restrictions on Acts of Collection)

第十九条 法第二十一条第一項第一号（法第二十四条第二項、第二十四条の二第二項、第二十四条の三第二項、第二十四条の四第二項、第二十四条の五第二項及び第二十四条の六において準用する場合を含む。）に規定する内閣府令で定める時間帯は、午後九時から午前八時までの間とする。

Article 19 (1) The reference, in Article 21, paragraph (1), item (i) of the Act (including if it is applied mutatis mutandis pursuant to Article 24, paragraph (2), Article 24-2, paragraph (2), Article 24-3, paragraph (2), Article 24-4, paragraph (2), Article 24-5, paragraph (2) and Article 24-6 of the Act), to hours specified by Cabinet Office Order means the hours between 9 p.m. and 8 a.m.

2 貸金業を営む者又は貸金業を営む者の貸付けの契約に基づく債権の取立てについて貸金業を営む者その他の者から委託を受けた者は、法第二十一条第二項（法第二十四条第二項、第二十四条の二第二項、第二十四条の三第二項、第二十四条の四第二項、第二十四条の五第二項及び第二十四条の六において準用する場合を含む。）の規定により、債務者等に対し、支払を催告するために書面又はこれに代わる電磁的記録を送付するときは、当該書面に封をする方法、本人のみが使用していることが明らかな電子メールアドレスに電子メールを送付する方法その他の債務者の借入れに関する事実が債務者等以外の者に明らかにならない方法により行わなければならない。

(2) When sending documents demanding payment or electronic or magnetic records in lieu thereof to the obligor, etc. pursuant to the provisions of Article 21, paragraph (2) of the Act (including the cases when it is applied mutatis mutandis pursuant to Article 24, paragraph (2), Article 24-2, paragraph (2), Article 24-3, paragraph (2), Article 24-4, paragraph (2), Article 24-5, paragraph (2) and Article 24-6 of the Act), a person in the money lending business or a person entrusted by a person in the money lending business or any other

person with collecting on claims under a contract for a loan made by a person in the money lending business must put the documents in an envelope, send an E-mail to an E-mail address that is clearly used only by the obligor, etc., or otherwise send the demand in a such a way that the facts of borrowings of the obligor will not be disclosed to persons other than the obligor, etc.

3 法第二十一条第二項第八号（法第二十四条第二項、第二十四条の二第二項、第二十四条の三第二項、第二十四条の四第二項、第二十四条の五第二項及び第二十四条の六において準用する場合を含む。）に規定する内閣府令で定める事項は、次に掲げる事項とする。

(3) The reference, in Article 21, paragraph (2), item (viii) of the Act (including the cases when it is applied mutatis mutandis pursuant to Article 24, paragraph (2), Article 24-2, paragraph (2), Article 24-3, paragraph (2), Article 24-4, paragraph (2), Article 24-5, paragraph (2) and Article 24-6 of the Act), to matters specified by Cabinet Office Order means:

一 支払の催告時における当該催告に係る残存債務の額

(i) the amount of remaining obligations related to the relevant demand at the time of demand of payment;

二 支払を催告する金額の内訳（元本、利息及び債務の不履行による賠償額の別をいう。）

(ii) the breakdown (meaning the information on composition of the outstanding balance, such as the principal, interest and damages for the default under the relevant loan contract) of the amount that the person is being demanded to pay;

三 書面又はこれに代わる電磁的記録を保証人に対し送付する場合にあつては、保証契約の契約年月日及び保証債務の極度額その他の保証人が負担する債務の範囲

(iii) in cases of sending documents or electronic or magnetic records in lieu thereof to the guarantor, the date of the guarantee contract, maximum amount of the guarantee obligation, and the scope of obligation to be borne by the guarantor.

4 法第二十一条第二項（法第二十四条第二項、第二十四条の二第二項、第二十四条の三第二項、第二十四条の四第二項、第二十四条の五第二項及び第二十四条の六において準用する場合を含む。以下この項において同じ。）に規定する書面には、法第二十一条第二項各号に掲げる事項を日本工業規格Z八三〇五に規定する八ポイント以上の大きさの文字及び数字を用いて明瞭かつ正確に記載しなければならない。

(4) The matters set forth in the items of Article 21, paragraph (2) of the Act (including the cases when that paragraph is applied mutatis mutandis pursuant to Article 24, paragraph (2), Article 24-2, paragraph (2), Article 24-3, paragraph (2), Article 24-4, paragraph (2), Article 24-5, paragraph (2) and Article 24-6 of the Act; hereinafter the same applies in this paragraph) must be stated clearly and accurately by using characters, letters and numbers greater than or equal to 8-point as provided in Japanese Industrial Standard Z8305 in

the documents prescribed in that paragraph.

5 法第二十一条第三項に規定する内閣府令で定める事項は、次に掲げる事項とする。

(5) The reference, in Article 21, paragraph (3) of the Act, to matters specified by Cabinet Office Order means:

一 取立てを行う者の弁済受領権限の基礎となる事実

(i) facts to be the basis of the right to receive performance of the person conducting collection;

二 取り立てる債権に係る法第十七条第一項各号（第一号を除く。）に掲げる事項（取り立てる債権が貸金業者の貸付けの契約に基づく債権でないときは第十三条第一項第一号ソを除き、極度方式貸付けに係る契約に基づくものであるときは次号に掲げる事項と同一の内容のものを除く。）

(ii) the matters set forth in the items (excluding item (i)) of Article 17, paragraph (1) of the Act related to the claim to be collected (if the claim to be collected is not a claim under the contract for a loan made by a money lender, excluding the matters set forth in Article 13, paragraph (1), item (i), sub-item (r), and in cases when the claim to be collected is one under a contract for a revolving credit loan, excluding the matters same as those set forth in the following item);

三 取り立てる債権が極度方式貸付けに係る契約に基づくものであるときは、当該契約の基本となる極度方式基本契約に係る法第十七条第二項各号（第一号を除く。）に掲げる事項（取り立てる債権が貸金業者の貸付けの契約に基づく債権でないときは、第十三条第三項第一号ソに掲げる事項を除く。）

(iii) if the claim to be collected is one under a contract for a revolving credit loan, the matters set forth in the items (excluding item (i)) of Article 17, paragraph (2) of the Act related to the basic contract for a revolving credit loan which forms the basis for the relevant contract (if the claim to be collected is not a claim under the contract for a loan made by a money lender, excluding the matters set forth in Article 13, paragraph (3), item (i), sub-item (r));

四 債務者等に対し取立てをするときは、次に掲げる事項

(iv) in cases of collecting claims from the obligor, etc., the following matters:

イ 法第二十一条第二項第六号及び第七号に掲げる事項

(a) the matters set forth in Article 21, paragraph (2), items (vi) and (vii) of the Act; and

ロ 第三項第一号及び第二号に掲げる事項

(b) the matters set forth in paragraph (3), items (i) and (ii);

五 保証人に対し取立てをするときは、法第十七条第三項に掲げる事項（取り立てる債権が貸金業者の貸付けの契約に基づく債権でないときは、第十二条の二第五項第十四号に掲げる事項を除く。）

(v) in cases of collecting claims from the guarantor, the matters set forth in Article 17, paragraph (3) of the Act (if the claim to be collected is not a claim

under the contract for a loan made by a money lender, excluding the matters set forth in Article 12-2, paragraph (5), item (xiv)).

6 法第二十一条第三項（法第二十四条第二項、第二十四条の二第二項、第二十四条の三第二項、第二十四条の四第二項、第二十四条の五第二項及び第二十四条の六において準用する場合を含む。）に規定する内閣府令で定める方法は、前項各号に掲げる事項を日本工業規格Z八三〇五に規定する八ポイント以上の大きさの文字及び数字を用いて明瞭かつ正確に記載した書面を交付又は送付する方法とする。ただし、貸金業者又は貸金業者の貸付けの契約に基づく債権の取立てについて貸金業者その他の者から委託を受けた者の従業者であつて、当該貸金業者の商号、名称若しくは氏名又は当該従業者の氏名を明らかにするよう相手方の請求があつた場合は、法第十二条の四に規定する証明書の提示によることができる。

(6) The reference, in Article 21, paragraph (3) of the Act (including if it is applied mutatis mutandis pursuant to Article 24, paragraph (2), Article 24-2, paragraph (2), Article 24-3, paragraph (2), Article 24-4, paragraph (2), Article 24-5, paragraph (2) and Article 24-6 of the Act), to methods specified by Cabinet Office Order means the method of delivering or sending the documents in which the matters set forth in the items of the preceding paragraph are stated clearly and accurately by using characters, letters and numbers greater than or equal to 8-point as provided in Japanese Industrial Standard Z8305; provided, however, that if a worker of the money lender or persons that have been entrusted by a money lender or any other person with the collection of claims under the contract for a loan made by the money lender receives a request from the counterparty to disclose the trade name or name of the relevant money lender or the name of the worker, the disclosure may be made by the presentation of identification cards provided in Article 12-4 of the Act.

(掲示すべき標識の様式)

(Form of the Sign to be Posted)

第二十条 法第二十三条に規定する内閣府令で定める様式は、別紙様式第七号に定めるものとする。

Article 20 The reference, in Article 23 of the Act, to a form specified by Cabinet Office Order means as provided in Appended Form No. 7.

(債権を譲り受ける者に対する通知)

(Notice to the Assignee of the Claim)

第二十一条 法第二十四条第一項に規定する内閣府令で定める事項は、次に掲げる事項とする。

Article 21 (1) The reference, in Article 24, paragraph (1) of the Act, to matters specified by Cabinet Office Order means:

一 法第十七条第一項各号に掲げる事項（第十三条第一項第一号ホ、ト、タ及びソ（売渡担保にあつては、タ及びソに限る。）に掲げる事項を除き、極度方式貸付け

に係る契約に基づく債権であるときは、次号に掲げる事項と同一の内容のものを除く。)

(i) the matters set forth in the items of Article 17, paragraph (1) of the Act (excluding the matters set forth in Article 13, paragraph (1), item (i), sub-items (e), (g), (p), and (r) (in cases of a collateral by sale, limited to sub-items (p) and (r)), and in cases of a claim under a contract for a revolving credit loan, excluding the matters of the same content as those set forth in the following item);

二 極度方式貸付けに係る契約に基づく債権であるときは、法第十七条第二項各号に掲げる事項（同項第二号及び第三号に掲げる事項並びに第十三条第三項第一号ホ、ト、ヨ、タ及びソ（売渡担保にあつてはヨ、タ及びソに限り、金銭の貸借の媒介にあつてはタ及びソに限る。）並びに第二号ハに掲げる事項を除く。）

(ii) in cases of a claim under the contract for a revolving credit loan, the matters set forth in the items of Article 17, paragraph (2) of the Act (excluding the matters set forth in items (ii) and (iii) of that paragraph and the matters set forth in Article 13, paragraph (3), item (i), sub-items (e), (g), (o), (p), and (r) (limited to, in cases of a collateral by sale, sub-items (o), (p), and (r), and in cases of money brokerage, sub-items (p) and (r)), and item (ii), sub-item (c));

三 当該債権について保証契約を締結したときは、法第十七条第三項に掲げる事項（第十二条の二第五項第七号及び第十四号に掲げる事項を除く。）

(iii) if a guarantee contract is concluded for the relevant claim, the matters set forth in Article 17, paragraph (3) of the Act (excluding the matters set forth in Article 12-2, paragraph (5), items (vii) and (xiv)); and

四 譲渡年月日及び当該債権の額

(iv) the date of assignment and the amount of the relevant claim.

2 前項の規定は、抵当証券法（昭和六年法律第十五号）第一条第一項に規定する抵当証券に記載された債権の譲渡については適用しない。

(2) The provisions of the preceding paragraph do not apply to the assignment of the claim stated on the mortgage securities prescribed in Article 1, paragraph (1) of the Mortgage Securities Act (Act No. 15 of 1931).

3 法第二十四条第一項の規定による通知は、書面により行わなければならない。

(3) A written document must be used to give the notice under Article 24, paragraph (1) of the Act.

4 法第二十四条第一項の規定による通知は、前項の規定による書面による通知に代えて、次項で定めるところにより、債権を譲り受ける者の承諾を得て、同条第一項の規定により通知すべきものを電磁的方法により提供することができる。この場合において、貸金業者は、当該書面による通知をしたものとみなす。

(4) With the assent of the assignee of the claim, in lieu of using a written document as under the preceding paragraph to give a notice under Article 24, paragraph (1) of the Act, a money lender may give notice by using electronic or

magnetic means, pursuant to the following paragraph, to provide the assignee with the information of which it is to notify it pursuant to paragraph (1) of that Article. In such a case, a money lender is deemed to have used a written document to give the notice.

5 貸金業者は、前項の規定により法第二十四条第一項の規定により通知すべきものを提供しようとするときは、あらかじめ、債権を譲り受ける者に対し、その用いる電磁的方法の種類及び内容を示し、書面又は電磁的方法による承諾を得なければならない。

(5) Before seeking to apply the preceding paragraph so as to provide the assignee of a claim with the information of which the assignee must be notified pursuant to Article 24, paragraph (1) of the Act, the money lender must indicate to the assignee the type and details of the electronic or magnetic means it will use and have the assignee assent to this in a written document or by electronic or magnetic means.

6 前項の規定による承諾を得た貸金業者は、債権を譲り受ける者から書面又は電磁的方法により電磁的方法による提供を受けない旨の申出があつたときは、当該債権を譲り受ける者に対し、法第二十四条第一項の規定により通知すべきものの提供を電磁的方法によつてしてはならない。ただし、当該債権を譲り受ける者が再び前項の規定による承諾をした場合は、この限りでない。

(6) If a money lender that has obtained the assent under the preceding paragraph from the assignee of a claim is informed thereby, in a written document or by electronic or magnetic means, that the assignee is unwilling to accept information by electronic or magnetic means, the money lender must not use electronic or magnetic means to provide the assignee with the information of which notice must be given pursuant to Article 24, paragraph (1) of the Act; provided, however, that this does not apply if the assignee of the claim reaffirms the assent under the preceding paragraph.

(譲り受けた債権についての生命保険契約等の締結に係る制限)

(Restrictions on Conclusion of Life Insurance Contract With Regard to Assigned Claim)

第二十一条の二 法第二十四条第二項において準用する法第十二条の七に規定する内閣府令で定める契約は、第十条の十各号に掲げる契約とする。

Article 21-2 The reference, in Article 12-7 of the Act as applied mutatis mutandis pursuant to Article 24, paragraph (2) of the Act, to contracts specified by Cabinet Office Order means contracts set forth in the items of Article 10-10.

(譲り受けた債権に係る保証契約締結前の書面の交付)

(Delivery of Documents Prior to Concluding a Guarantee Contract Related to the Assigned Claim)

第二十一条の三 法第二十四条第二項において準用する法第十六条の二第三項第四号に

規定する内閣府令で定める事項は、第十二条の二第三項各号（第二号及び第三号を除く。）に掲げる貸付けに係る契約の区分に応じ、当該各号に定める事項とする。

Article 21-3 (1) The reference, in Article 16-2, paragraph (3), item (iv) of the Act as applied mutatis mutandis pursuant to Article 24, paragraph (2) of the Act, to matters specified by Cabinet Office Order means the matters that each item of Article 12-2, paragraph (3) (excluding items (ii) and (iii)) prescribes for the category of loan contracts set forth in that item.

2 法第二十四条第二項において準用する法第十六条の二第三項第五号に規定する内閣府令で定める事項は、第十二条の二第四項に定める事項とする。

(2) The reference, in Article 16-2, paragraph (3), item (v) of the Act as applied mutatis mutandis pursuant to Article 24, paragraph (2) of the Act, to matters specified by Cabinet Office Order means the matters specified in Article 12-2, paragraph (4).

3 法第二十四条第二項において準用する法第十六条の二第三項第六号に規定する内閣府令で定める事項は、第十二条の二第五項各号に掲げる事項（同項第十四号に掲げる事項を除く。）とする。

(3) The reference, in Article 16-2, paragraph (3), item (vi) of the Act as applied mutatis mutandis pursuant to Article 24, paragraph (2) of the Act, to matters specified by Cabinet Office Order means the matters specified in the items of Article 12-2, paragraph (5) (excluding the matters set forth in item (xiv) of that paragraph).

4 第十一条第四項、第十二条の二第六項及び第八項並びに第十三条第八項及び第十一項の規定は、債権を譲り受けた者が法第二十四条第二項において準用する法第十六条の二第三項の規定により交付すべき書面を作成する場合について準用する。

(4) The provisions of Article 11, paragraph (4), Article 12-2, paragraphs (6) and (8), and Article 13, paragraphs (8) and (11) apply mutatis mutandis to the case when the assignee of the claim prepares the documents to be delivered pursuant to Article 16-2, paragraph (3) of the Act as applied mutatis mutandis pursuant to Article 24, paragraph (2) of the Act.

（譲り受けた債権についての生命保険契約等に係る同意前の書面の交付）

(Delivery of Documents Prior to Obtaining Consent on Life Insurance Contract With Regard to the Assigned Claim)

第二十一条の四 法第二十四条第二項において準用する法第十六条の三第一項第二号に規定する内閣府令で定める事項は、第十二条の三第一項各号に掲げる事項とする。

Article 21-4 (1) The reference, in Article 16-3, paragraph (1), item (ii) of the Act as applied mutatis mutandis pursuant to Article 24, paragraph (2) of the Act, to matters specified by Cabinet Office Order means the matters set forth in the items of Article 12-3, paragraph (1).

2 第十二条の三第二項の規定は、債権を譲り受けた者が法第二十四条第二項において準用する法第十六条の三第一項の規定により交付すべき書面を作成する場合について

準用する。

- (2) The provisions of Article 12-3, paragraph (2) apply mutatis mutandis to the case when the assignee of the claim prepares the documents to be delivered pursuant to Article 16-3, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 24, paragraph (2) of the Act.

(譲り受けた債権についての書面の交付)

(Delivery of Documents With Regard to the Assigned Claim)

第二十二条 法第二十四条第二項において準用する法第十七条第一項第八号に規定する内閣府令で定める事項は、第十三条第一項各号（第二号及び第三号を除く。）に掲げる貸付けに係る契約の区分に応じ、当該各号に定める事項（同項第一号ホ、タ及びソに掲げる事項を除く。）とする。

Article 22 (1) The reference, in Article 17, paragraph (1), item (viii) of the Act as applied mutatis mutandis pursuant to Article 24, paragraph (2) of the Act, to matters specified by Cabinet Office Order means the matters that each item of Article 13, paragraph (1) (excluding items (ii) and (iii)) prescribes for the category of loan contracts set forth in the item (excluding the matters set forth in item (i), sub-items (e), (p), and (r) of that paragraph).

2 法第二十四条第二項において準用する法第十七条第一項後段に規定する内閣府令で定める事項は、第十三条第二項各号（第二号及び第三号を除く。）に掲げる貸付けに係る契約の区分に応じ、当該各号に定める事項（当該事項の変更の内容が法第二十四条第二項において準用する法第十七条第二項後段の規定により交付する書面に記載されている場合には、当該事項を除く。）とする。

(2) The reference, in the second sentence of Article 17, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 24, paragraph (2) of the Act, to matters specified by Cabinet Office Order means the matters that each item of Article 13, paragraph (2) (excluding items (ii) and (iii)) prescribes for the category of loan contracts set forth in the item (if the contents of the changes to the relevant matters are stated in the documents to be delivered pursuant to the second sentence of Article 17, paragraph (2) of the Act as applied mutatis mutandis pursuant to Article 24, paragraph (2) of the Act, the matters are excluded).

3 法第二十四条第二項において準用する法第十七条第二項第七号に規定する内閣府令で定める事項は、第十三条第三項各号（第二号及び第三号を除く。）に掲げる貸付けに係る契約の区分に応じ、当該各号に定める事項（同項第一号ホ、ヨ、タ及びソ（金銭の貸借の媒介にあつては、タ及びソに限る。）に掲げる事項を除く。）とする。

(3) The reference, in Article 17, paragraph (2), item (vii) of the Act as applied mutatis mutandis pursuant to Article 24, paragraph (2) of the Act, to matters specified by Cabinet Office Order means the matters that each item of Article 13, paragraph (3) (excluding items (ii) and (iii)) prescribes for the category of loan contracts set forth in the item (excluding the matters set forth in item (i),

sub-items (e), (o), (p), and (r) of that paragraph (in cases of money brokerage, limited to sub-items (p) and (r))).

4 法第二十四条第二項において準用する法第十七条第二項後段に規定する内閣府令で定める事項は、第十三条第四項各号（第二号及び第三号を除く。）に掲げる貸付けに係る契約の区分に応じ、当該各号に定める事項とする。

(4) The reference, in the second sentence of Article 17, paragraph (2) of the Act as applied *mutatis mutandis* pursuant to Article 24, paragraph (2) of the Act, to matters specified by Cabinet Office Order means the matters that each item of Article 13, paragraph (4) (excluding items (ii) and (iii)) prescribes for the category of loan contracts set forth in the item.

5 法第二十四条第二項において準用する法第十七条第三項に規定する内閣府令で定める事項は、第十三条第六項各号に掲げる事項（第十二条の二第五項第十四号に掲げる事項を除く。）とする。

(5) The reference, in Article 17, paragraph (3) of the Act as applied *mutatis mutandis* pursuant to Article 24, paragraph (2) of the Act, to matters specified by Cabinet Office Order means the matters specified in the items of Article 13, paragraph (6) (excluding the matters set forth in Article 12-2, paragraph (5), item (xiv)).

6 法第二十四条第二項において準用する法第十七条第三項後段に規定する内閣府令で定める事項は、第十三条第七項各号に定める事項とする。

(6) The reference, in the second sentence of Article 17, paragraph (3) of the Act as applied *mutatis mutandis* pursuant to Article 24, paragraph (2) of the Act, to matters specified by Cabinet Office Order means the matters specified in the items of Article 13, paragraph (7).

7 法第二十四条第二項において準用する法第十七条第四項後段に規定する内閣府令で定める事項は、第十三条第二項各号（第二号及び第三号を除く。）に掲げる保証の対象となる貸付けに係る契約の区分に応じ、当該各号に定める事項（当該事項の変更の内容が法第二十四条第二項において準用する法第十七条第五項後段の規定により交付する書面に記載されている場合には、当該事項を除く。）とする。

(7) The reference, in the second sentence of Article 17, paragraph (4) of the Act as applied *mutatis mutandis* pursuant to Article 24, paragraph (2) of the Act, to matters specified by Cabinet Office Order means the matters that each item of Article 13, paragraph (2) (excluding items (ii) and (iii)) prescribes for the category of a loan contract, as set forth in the item, which the guarantee is to cover (if the contents of the changes to the relevant matters are stated in the documents to be delivered pursuant to the second sentence of Article 17, paragraph (5) of the Act as applied *mutatis mutandis* pursuant to Article 24, paragraph (2) of the Act, the matters are excluded).

8 法第二十四条第二項において準用する法第十七条第五項後段に規定する内閣府令で定める事項は、第十三条第四項各号（第二号及び第三号を除く。）に掲げる保証の対象となる貸付けに係る契約の区分に応じ、当該各号に定める事項とする。

(8) The reference, in the second sentence of Article 17, paragraph (5) of the Act as applied mutatis mutandis pursuant to Article 24, paragraph (2) of the Act, to matters specified by Cabinet Office Order means the matters specified in each item of Article 13, paragraph (4) (excluding items (ii) and (iii)) for the category of loan contract, as set forth in the item, which the guarantee is to cover.

9 第十一条第四項並びに第十三条第八項、第十一項及び第十五項の規定は、債権を譲り受けた者が法第二十四条第二項において準用する法第十七条の規定により交付すべき書面を作成する場合について準用する。

(9) The provisions of Article 11, paragraph (4), and Article 13, paragraphs (8), (11) and (15) apply mutatis mutandis to the case when the assignee of the claim prepares the documents to be delivered pursuant to Article 17 of the Act as applied mutatis mutandis pursuant to Article 24, paragraph (2) of the Act.

(債権譲渡後の受取証書の交付)

(Delivery of Receipt After the Assignment of Claim)

第二十三条 法第二十四条第二項において準用する法第十八条第一項第六号に規定する内閣府令で定める事項は、第十五条第一項各号に掲げる事項とする。

Article 23 (1) The reference, in Article 18, paragraph (1), item (vi) of the Act as applied mutatis mutandis pursuant to Article 24, paragraph (2) of the Act, to matters specified by Cabinet Office Order means the matters set forth in the items of Article 15, paragraph (1).

2 第十五条第三項の規定は、債権を譲り受けた者が法第二十四条第二項において準用する法第十八条第一項の規定により交付すべき書面を作成する場合について準用する。

(2) The provisions of Article 15, paragraph (3) apply mutatis mutandis to the case when the assignee of the claim prepares the documents to be delivered pursuant to Article 18, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 24, paragraph (2) of the Act.

3 法第二十四条第二項において準用する法第十八条第三項に規定する内閣府令で定める書面は、第十五条第四項に定める書面とする。

(3) The reference, in Article 18, paragraph (3) of the Act as applied mutatis mutandis pursuant to Article 24, paragraph (2) of the Act, to documents specified by Cabinet Office Order means documents specified in Article 15, paragraph (4).

4 第十一条第四項及び第十五条第五項の規定は、債権を譲り受けた者が前項の書面を作成する場合について準用する。

(4) The provisions of Article 11, paragraph (4), and Article 15, paragraph (5) apply mutatis mutandis to the case when the assignee of the claim prepares the documents prescribed in the preceding paragraph.

5 法第二十四条第二項において読み替えて準用する法第十八条第三項に規定する内閣府令で定める手続は、債権を譲り受けた者が、当該債権に係る貸付けの契約の相手方その他の当該契約に基づく債権の全部又は一部について弁済をする者に対し、次に掲

げる事項を通知し、当該弁済をする者が第三号に規定する一定の期間内に第一号及び第二号に掲げる事項について異議を述べないこととする。

(5) The reference, in Article 18, paragraph (3) of the Act as applied mutatis mutandis following the deemed replacement of terms pursuant to Article 24, paragraph (2) of the Act, to a procedure specified by Cabinet Office Order means that the assignee of a claim notifies the counterparty to the contract for a loan connected with that claim and any other person paying all or part of a claim under the contract of the following matters, and that no person paying on such a claim states an objection to the matters set forth in items (i) and (ii) within the fixed period referred to in item (iii):

一 法第二十四条第二項において準用する法第十八条第三項に規定する内閣府令で定める書面を交付する旨

(i) that the assignee will issue the document specified by Cabinet Office Order which is referred to in Article 18, paragraph (3) of the Act as applied mutatis mutandis pursuant to Article 24, paragraph (2) of the Act;

二 法第二十四条第二項において準用する法第十八条第三項の規定により同条第一項の規定による書面の交付に代えて同条第三項各号に掲げる事項を記載した書面を交付する旨

(ii) that, pursuant to Article 18, paragraph (3) of the Act as applied mutatis mutandis pursuant to Article 24, paragraph (2) of the Act, the assignee will issue a document giving the information set forth in the items of Article 18, paragraph (3) of the Act in lieu of issuing the document under Article 18, paragraph (1) of the Act; and

三 前二号に掲げる事項について異議があるときは、一定の期間内に異議を述べるべき旨

(iii) that any objection to a matter set forth in the preceding two items must be stated within a fixed period.

6 法第二十四条第二項において読み替えて準用する法第十八条第四項に規定する内閣府令で定める手続は、債権を譲り受けた者が、当該債権に係る貸付けの契約の相手方その他の当該契約に基づく債権の全部又は一部について弁済をする者に対し、次に掲げる事項を通知し、当該弁済をする者が第三号に規定する一定の期間内に第一号及び第二号に掲げる事項について異議を述べないこととする。

(6) The reference, in Article 18, paragraph (4) of the Act as applied mutatis mutandis following the deemed replacement of terms pursuant to Article 24, paragraph (2) of the Act, to a procedure specified by Cabinet Office Order means that the assignee of the claim notifies the counterparty to the contract for a loan connected with that claim and any other person paying all or part of a claim under the contract of the following matters, and no person paying on such a claim states an objection to the matters set forth in items (i) and (ii) within the fixed period referred to in item (iii):

一 法第二十四条第二項において準用する法第十八条第四項の規定により同条第一項

に規定する書面の交付又は同条第三項の内閣府令で定める書面の交付若しくは同項の規定により同条第一項の規定による書面の交付に代えて交付する書面の交付に代えて同項若しくは同条第三項に規定する事項又は同項の内閣府令で定める書面に記載すべき事項を電磁的方法により提供する旨

(i) that, pursuant to Article 18, paragraph (4) of the Act as applied mutatis mutandis pursuant to Article 24, paragraph (2) of the Act, the assignee will use electronic or magnetic means to provide the information prescribed in Article 18, paragraph (1) or (3) of the Act or the information required to be stated in the document specified by Cabinet Office Order which is referred to in paragraph (3) of that Article, in lieu of issuing a document as prescribed in paragraph (1) of that Article; in lieu of issuing the document specified by Cabinet Office Order which is referred to in paragraph (3) of that Article; or in lieu of issuing, pursuant to that paragraph, the document that is to be issued in lieu of the document prescribed in paragraph (1) of that Article;

二 その用いる電磁的方法の種類及び内容として、次に掲げる事項

(ii) the following information as to the type and details of the electronic or magnetic means the assignee will use:

イ 第一条の二の二第一項第二号に定める方法のうち債権を譲り受けた者が使用するもの

(a) the means the assignee of the claim will use among those specified in Article 1-2-2, paragraph (1), item (ii); and

ロ ファイルへの記録の方式

(b) the format in which the data will be recorded into the file; and

三 前二号に掲げる事項について異議があるときは、一定の期間内に異議を述べるべき旨

(iii) that any objection to a matter set forth in the preceding two items must be stated within a fixed period.

7 第五項第三号及び前項第三号の期間は、一月を下つてはならない。

(7) The period referred to in paragraph (5), item (iii) and item (iii) of the preceding paragraph must not be less than one month.

(債権譲渡後の帳簿の備付け)

(Keeping of Books After the Assignment of Claim)

第二十三条の二 第十六条の規定は、債権を譲り受けた者が法第二十四条第二項において準用する法第十九条の帳簿を作成する場合について準用する。この場合において、第十六条第一項第二号中「第二号から」とあるのは「第四号から」と、同項第三号中「締結したとき」とあるのは「締結されているとき、又は締結したとき」と読み替えるものとする。

Article 23-2 The provisions of Article 16 apply mutatis mutandis to the case when the assignee of the claim prepares the books prescribed in Article 19 of the Act as applied mutatis mutandis pursuant to Article 24, paragraph (2) of

the Act. In this case, the term "items (ii) through" in Article 16, paragraph (1), item (ii) is deemed to be replaced with "items (iv) through", and the phrase "is concluded" in item (iii) of that paragraph is deemed to be replaced with "has been concluded or is concluded."

第二十三条の三 貸金業者の貸付けに係る契約に基づく債権を譲り受けた者は、法第二十四条第二項において準用する法第十九条の帳簿を、譲り受けた債権に係る貸付けの契約ごとに、当該契約に定められた最終の返済期日（当該契約に基づく債権が弁済その他の事由により消滅したときにあつては、当該債権の消滅した日）から少なくとも十年間保存しなければならない。ただし、当該債権が極度方式貸付けに係る契約に基づくものである場合には、当該債権に係る極度方式基本契約に基づく極度方式貸付けに係る契約に基づく債権のうち譲り受けたものに係る当該契約に定められた最終の返済期日（これらの債権のすべてが弁済その他の事由により消滅したときにあつては、その消滅した日）のうち最後のものから少なくとも十年間保存しなければならない。

Article 23-3 (1) An assignee of the claim under the loan contract made by a money lender must preserve the books prescribed in Article 19 of the Act as applied mutatis mutandis pursuant to Article 24, paragraph (2) of the Act for each contract for a loan related to the assigned claim, for at least ten years from the final repayment due date specified in the relevant contract (if the claim under the relevant contract has extinguished upon performance or on any other grounds, the day on which the claim extinguished); provided, however, that, if the relevant claim is one under a contract for a revolving credit loan, the money lender must preserve the relevant books for ten years from, among the final repayment due dates specified in the relevant contracts related to the assigned claims under the contract for a revolving credit loan based on the basic contract for a revolving credit loan related to the relevant claim (if all of these claims have extinguished upon performance or on any other grounds, the day on which the claims extinguished), the latest date.

2 貸金業者の貸付けに係る契約に基づく債権を譲り受けた者は、その営業所等が現金自動設備であるときは、帳簿の備付けを行うことを要しない。

(2) If the business office, etc. of the assignee of the claim under the loan contract made by a money lender is an automatic cash machine, the assignee is not required to keep books.

(債権譲渡後の帳簿の閲覧方法)

(Method of Inspection of Books After the Assignment of Claims)

第二十三条の四 貸金業者の貸付けに係る契約に基づく債権を譲り受けた者は、法第二十四条第二項において準用する法第十九条の規定に基づき、同条の帳簿をその営業所等ごと（営業所等を有しない者にあつては、住所地又は居所地）に備え置き、同項において準用する法第十九条の二に規定するときを除くほか、その営業時間内に、請求者の請求に応じて閲覧又は謄写をさせなければならない。

Article 23-4 The assignee of a claim under a loan contract made by a money lender must keep the books referred to in Article 19 of the Act at each business office, etc. thereof (or at the domicile or residence of a person with no business office, etc.), based on the provisions of Article 19 of the Act as applied mutatis mutandis pursuant to Article 24, paragraph (2) of the Act, and except in cases provided in Article 19-2 of the Act as applied mutatis mutandis pursuant to Article 24, paragraph (2) of the Act, must allow a person requesting to do so to inspect or copy them during its business hours.

(債権譲渡後の帳簿の閲覧等請求権者)

(Person Entitled to Request the Inspection of Books After the Assignment of Claim)

第二十三条の五 法第二十四条第二項において準用する法第十九条の二に規定する内閣府令で定める者は、次に掲げる者とする。

Article 23-5 The reference, in Article 19-2 of the Act as applied mutatis mutandis pursuant to Article 24, paragraph (2) of the Act, to persons specified by Cabinet Office Order means:

一 法第二十四条第二項において準用する法第十九条の二の債務者等（以下この条において単に「債務者等」という。）又は債務者等であつた者の法定代理人、後見監督人、保佐人、保佐監督人、補助人又は補助監督人

(i) a statutory agent, supervisor of guardian, curator, supervisor of curator, assistant, or supervisor of assistant of the obligor, etc. prescribed in Article 19-2 of the Act as applied mutatis mutandis pursuant to Article 24, paragraph (2) of the Act (hereinafter simply referred to as the "obligor, etc." in this Article) or a person that was formerly an obligor, etc.;

二 債務者等又は債務者等であつた者の相続人

(ii) the heir of the obligor, etc. or a person that was formerly an obligor, etc.;

三 債務者等若しくは債務者等であつた者のために又は債務者等若しくは債務者等であつた者に代わつて弁済をした者

(iii) a person that made the performance on behalf or in lieu of the obligor, etc. or the person that was formerly an obligor, etc.;

四 債務者等若しくは債務者等であつた者又は前各号に掲げる者から法第二十四条第二項において準用する法第十九条の二の請求について代理権を付与された者

(iv) a person that has been empowered the right of representation for the request under Article 19-2 of the Act as applied mutatis mutandis pursuant to Article 24, paragraph (2) of the Act from an obligor, etc., a person that was formerly an obligor, etc. or the persons set forth in the preceding items.

(債権譲渡後の特定公正証書の作成に係る説明事項)

(Matters to be Explained in Regard to the Preparation of Specified Notarized Deeds After the Assignment of Claims)

第二十四条 法第二十四条第二項において準用する法第二十条第三項第二号に規定する内閣府令で定めるものは、特定公正証書に記載された内容の債務の不履行の場合には、貸金業者の貸付けに係る契約に基づく債権を譲り受けた者は、訴訟の提起を行わずに、特定公正証書により債務者等の財産に対する強制執行をすることができる旨とする。

Article 24 (1) The reference, in Article 20, paragraph (3), item (ii) of the Act as applied mutatis mutandis pursuant to Article 24, paragraph (2) of the Act, to matters specified by Cabinet Office Order means, in cases of failure to perform the obligations stated in the specified notarized deeds, a statement to the effect that the assignee of the claim under the loan contract made by a money lender may carry out a compulsory execution against the assets of the obligor, etc. pursuant to the specified notarized deeds without the filing of a lawsuit.

2 第十八条第二項の規定は、債権を譲り受けた者が法第二十四条第二項において準用する法第二十条第三項の規定により交付すべき書面を作成する場合について準用する。

(2) The provisions of Article 18, paragraph (2) of the Act apply mutatis mutandis to the cases when the assignee of the claim prepares the documents to be delivered pursuant to Article 20, paragraph (3) of the Act as applied mutatis mutandis pursuant to Article 24, paragraph (2) of the Act.

(債権譲渡後の取立てに当たり明らかにすべき事項)

(Matters to be Disclosed upon the Collection After the Assignment of the Claim)

第二十五条 法第二十四条第二項において準用する法第二十一条第三項に規定する内閣府令で定める事項は、次に掲げる事項とする。

Article 25 The reference, in Article 21, paragraph (3) of the Act as applied mutatis mutandis pursuant to Article 24, paragraph (2) of the Act, to matters specified by Cabinet Office Order means:

一 取立てを行う者の弁済受領権限の基礎となる事実

(i) facts to be the basis of the right to receive performance of the person conducting collection;

二 取り立てる債権に係る法第二十四条第二項において準用する法第十七条第一項各号に掲げる事項（当該債権を譲り受けた者の商号、名称又は氏名及び第十三条第一項第一号ソに掲げる事項を除く。）

(ii) the matters set forth in the items of Article 17, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 24, paragraph (2) of the Act related to the claim to be collected (excluding the trade name or name of the assignee of the relevant claim and the matters set forth in Article 13, paragraph (1), item (i), sub-item (r));

三 取り立てる債権が極度方式貸付けに係る契約に基づくものであるときは、当該契約の基本となる極度方式基本契約に係る法第二十四条第二項において準用する法第十七条第二項各号に掲げる事項（第十三条第三項第一号ソに掲げる事項を除く。）

(iii) if the claim to be collected is one under a contract for a revolving credit

loan, the matters set forth in the items of Article 17, paragraph (2) of the Act as applied mutatis mutandis pursuant to Article 24, paragraph (2) of the Act related to the basic contract for a revolving credit loan which forms the basis for the relevant contract (excluding the matters set forth in Article 13, paragraph (3), item (i), sub-item (r)); and

四 保証人に対し取立てをするとき、法第二十四条第二項において準用する法第十七条第三項に掲げる事項（第十二条の二第五項第十四号に掲げる事項を除く。）

(iv) in cases of collecting claims from the guarantee business operator, the matters set forth in Article 17, paragraph (3) of the Act as applied mutatis mutandis pursuant to Article 24, paragraph (2) of the Act (excluding the matters set forth in Article 12-2, paragraph (5), item (xiv)).

(債権の再譲渡を受ける者に対する通知)

(Notice to the Assignee of the Reassigned Claim)

第二十六条 法第二十四条第二項において準用する同条第一項に規定する内閣府令で定める事項は、次に掲げる事項とする。

Article 26 (1) The reference, in Article 24, paragraph (1) of the Act as applied mutatis mutandis pursuant to paragraph (2) of that Article, to matters specified by Cabinet Office Order means:

一 法第二十四条第二項において準用する法第十七条第一項各号に掲げる事項（第十三条第一項第一号ホ、ト、タ及びソ（売渡担保にあつては、タ及びソに限る。）に掲げる事項を除き、極度方式貸付けに係る契約に基づく債権であるときは、次に掲げる事項と同一の内容のものを除く。）

(i) the matters set forth in the items of Article 17, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 24, paragraph (2) of the Act (excluding the matters set forth in Article 13, paragraph (1), item (i), sub-items (e), (g), (p), and (r) (in cases of a collateral by sale, limited to sub-items (p) and (r)), and in cases of a claim under a contract for a revolving credit loan, excluding the matters of the same content as those set forth in the following items);

二 極度方式貸付けに係る契約に基づく債権であるときは、法第二十四条第二項において準用する法第十七条第二項各号に掲げる事項（同項第二号及び第三号に掲げる事項並びに第十三条第三項第一号ホ、ト、ヨ、タ及びソ（売渡担保にあつてはヨ、タ及びソに限り、金銭の貸借の媒介にあつてはタ及びソに限る。）並びに第二号ハに掲げる事項を除く。）

(ii) in cases of a claim under the contract for a revolving credit loan, the matters set forth in the items of Article 17, paragraph (2) of the Act as applied mutatis mutandis pursuant to Article 24, paragraph (2) of the Act (excluding the matters set forth in items (ii) and (iii) of Article 17, paragraph (2) of the Act and the matters set forth in Article 13, paragraph (3), item (i), sub-items (e), (g), (o), (p), and (r) (limited to, in cases of a collateral by sale,

sub-items (o), (p), and (r), and in cases of money brokerage, sub-items (p) and (r)), and item (ii), sub-item (c));

三 当該債権について保証契約を締結したときは、法第二十四条第二項において準用する法第十七条第三項に掲げる事項（第十二条の二第五項第七号及び第十四号に掲げる事項を除く。）

(iii) if a guarantee contract is concluded for the relevant claim, the matters set forth in Article 17, paragraph (3) of the Act as applied mutatis mutandis pursuant to Article 24, paragraph (2) of the Act (excluding the matters set forth in Article 12-2, paragraph (5), items (vii) and (xiv)); and

四 再譲渡年月日及び当該債権の額

(iv) the date of reassignment and the amount of the relevant claim.

2 前項の規定は、抵当証券法第一条第一項に規定する抵当証券に記載された債権の再譲渡については適用しない。

(2) The provisions of the preceding paragraph do not apply to the reassignment of the claim stated on the mortgage securities prescribed in Article 1, paragraph (1) of the Mortgage Securities Act.

3 法第二十四条第二項において準用する同条第一項の規定による通知は、書面により行わなければならない。

(3) A document in writing must be used to give the notice under Article 24, paragraph (1) of the Act as applied mutatis mutandis pursuant to paragraph (2) of that Article.

4 法第二十四条第二項において準用する同条第一項の規定による通知は、前項の規定による書面による通知に代えて、次項で定めるところにより、債権の再譲渡を受ける者の承諾を得て、同条第二項において準用する同条第一項の規定により通知すべきものを電磁的方法により提供することができる。この場合において、債権を譲り受けた者は、当該書面による通知をしたものとみなす。

(4) With the assent of the assignee of the reassigned claim, in lieu of using a written document as under the preceding paragraph to give a notice under Article 24, paragraph (1) of the Act as applied mutatis mutandis pursuant to paragraph (2) of that Article, the assignee of the claim may give notice by using electronic or magnetic means, pursuant to the following paragraph, to provide the assignee of the reassigned claim with the information of which it is to notify it pursuant to paragraph (1) of that Article. In such a case, the assignee of the claim is deemed to have used a written document to give the notice.

5 債権を譲り受けた者は、前項の規定により法第二十四条第二項において準用する同条第一項の規定により通知すべきものを提供しようとするときは、あらかじめ、債権の再譲渡を受ける者に対し、その用いる電磁的方法の種類及び内容を示し、書面又は電磁的方法による承諾を得なければならない。

(5) Before seeking to apply the preceding paragraph so as to provide the assignee of a reassigned claim with the information of which that assignee must be notified pursuant to Article 24, paragraph (1) of the Act as applied mutatis

mutandis pursuant to paragraph (2) of that Article, the assignee of the claim must indicate to the assignee on reassignment the type and details of the electronic or magnetic means it will use and have that assignee assent to this in a written document or by electronic or magnetic means.

- 6 前項の規定による承諾を得た債権を譲り受けた者は、債権の再譲渡を受ける者から書面又は電磁的方法により電磁的方法による提供を受けない旨の申出があつたときは、当該債権の再譲渡を受ける者に対し、法第二十四条第二項において準用する同条第一項の規定により通知すべきものの提供を電磁的方法によつてしてはならない。ただし、当該債権の再譲渡を受ける者が再び前項の規定による承諾をした場合は、この限りでない。

- (6) If the original assignee of a claim that has obtained the assent under the preceding paragraph from the assignee of the reassigned claim is informed thereby, in a written document or by electronic or magnetic means, that the assignee on reassignment is unwilling to be accept information by electronic or magnetic means, the original assignee must not use electronic or magnetic means to provide the assignee on reassignment with the information of which notice must be given pursuant to Article 24, paragraph (1) of the Act as applied mutatis mutandis pursuant to paragraph (2) of that Article; provided, however, that this does not apply if the assignee of the reassigned claim reaffirms the assent under the preceding paragraph.

(保証業者に対する通知)

(Notice to Guarantee Business Operators)

第二十六条の二 法第二十四条の二第一項の規定による通知は、書面により行わなければならない。

Article 26-2 (1) A written document must be used to give the notice under Article 24-2, paragraph (1) of the Act.

- 2 法第二十四条の二第一項の規定による通知は、前項の規定による書面による通知に代えて、次項で定めるところにより、保証業者の承諾を得て、同条第一項の規定により通知すべきものを電磁的方法により提供することができる。この場合において、貸金業者は、当該書面による通知をしたものとみなす。

- (2) With the assent of the guarantee business operator, in lieu of using a written document as under the preceding paragraph to give a notice under Article 24-2, paragraph (1) of the Act, a money lender may give notice by using electronic or magnetic means, pursuant to the following paragraph, to provide the operator with the information of which it is to notify it pursuant to paragraph (1) of that Article. In such a case, the money lender is deemed to have used a written document to give the notice.

- 3 貸金業者は、前項の規定により法第二十四条の二第一項の規定により通知すべきものを提供しようとするときは、あらかじめ、保証業者に対し、その用いる電磁的方法の種類及び内容を示し、書面又は電磁的方法による承諾を得なければならない。

(3) Before seeking to apply the preceding paragraph so as to provide a guarantee business operator with the information of which it must be notified pursuant to Article 24-2, paragraph (1) of the Act, a money lender must indicate to the operator the type and details of the electronic or magnetic means it will use and have the operator assent to this in a written document or by electronic or magnetic means.

4 前項の規定による承諾を得た貸金業者は、保証業者から書面又は電磁的方法により電磁的方法による提供を受けない旨の申出があつたときは、当該保証業者に対し、法第二十四条の二第一項の規定により通知すべきものの提供を電磁的方法によつてしてはならない。ただし、当該保証業者が再び前項の規定による承諾をした場合は、この限りでない。

(4) If a money lender that has obtained the assent under the preceding paragraph from a guarantee business operator is informed thereby, by a written document or by electronic or magnetic means, that the operator is unwilling to accept information by electronic or magnetic means, the money lender must not use electronic or magnetic means to provide the operator with the information of which notice must be given pursuant to Article 24-2, paragraph (1) of the Act; provided, however, that this does not apply if the guarantee business operator reaffirms the assent under the preceding paragraph.

(保証等に係る求償権等についての生命保険契約等の締結に係る制限)

(Restrictions on Conclusion of Life Insurance Contract With Regard to Right to Reimbursement Pertaining to Guarantee)

第二十六条の二の二 法第二十四条の二第二項において準用する法第十二条の七に規定する内閣府令で定める契約は、第十条の十各号に掲げる契約とする。

Article 26-2-2 The reference, in Article 12-7 of the Act as applied mutatis mutandis pursuant to Article 24-2, paragraph (2) of the Act, to contracts specified by Cabinet Office Order means contracts set forth in the items of Article 10-10.

(保証等に係る求償権等に係る保証契約締結前の書面の交付)

(Delivery of Documents Prior to Concluding a Guarantee Contract Related to the Right to Reimbursement Pertaining to Guarantee)

第二十六条の二の三 法第二十四条の二第二項において準用する法第十六条の二第三項第四号に規定する内閣府令で定める事項は、第十二条の二第三項各号（第二号及び第三号を除く。）に掲げる貸付けに係る契約の区分に応じ、当該各号に定める事項とする。

Article 26-2-3 (1) The reference, in Article 16-2, paragraph (3), item (iv) of the Act as applied mutatis mutandis pursuant to Article 24-2, paragraph (2) of the Act, to matters specified by Cabinet Office Order means the matters that each

item of Article 12-2, paragraph (3) (excluding items (ii) and (iii)) prescribes for the category of loan contract set forth in the item.

2 法第二十四条の二第二項において準用する法第十六条の二第三項第五号に規定する内閣府令で定める事項は、第十二条の二第四項に定める事項とする。

(2) The reference, in Article 16-2, paragraph (3), item (v) of the Act as applied mutatis mutandis pursuant to Article 24-2, paragraph (2) of the Act, to matters specified by Cabinet Office Order means the matters specified in Article 12-2, paragraph (4).

3 法第二十四条の二第二項において準用する法第十六条の二第三項第六号に規定する内閣府令で定める事項は、第十二条の二第五項各号に掲げる事項（同項第十四号に掲げる事項を除く。）とする。

(3) The reference, in Article 16-2, paragraph (3), item (vi) of the Act as applied mutatis mutandis pursuant to Article 24-2, paragraph (2) of the Act, to matters specified by Cabinet Office Order means the matters specified in the items of Article 12-2, paragraph (5) (excluding the matters set forth in item (xiv) of that paragraph).

4 第十一条第四項、第十二条の二第六項及び第八項並びに第十三条第八項及び第十一項の規定は、保証業者が法第二十四条の二第二項において準用する法第十六条の二第三項の規定により交付すべき書面を作成する場合について準用する。

(4) The provisions of Article 11, paragraph (4), Article 12-2, paragraphs (6) and (8), and Article 13, paragraphs (8) and (11) apply mutatis mutandis to the case when the guarantee business operator prepares the documents to be delivered pursuant to Article 16-2, paragraph (3) of the Act as applied mutatis mutandis pursuant to Article 24-2, paragraph (2) of the Act.

(保証等に係る求償権等に係る生命保険契約等に係る同意前の書面の交付)

(Delivery of Documents Prior to Obtaining Consent on Life Insurance Contract Related to the Right to Reimbursement Pertaining to Guarantee)

第二十六条の二の四 法第二十四条の二第二項において準用する法第十六条の三第一項第二号に規定する内閣府令で定める事項は、第十二条の三第一項各号に掲げる事項とする。

Article 26-2-4 (1) The reference, in Article 16-3, paragraph (1), item (ii) of the Act as applied mutatis mutandis pursuant to Article 24-2, paragraph (2) of the Act, to matters specified by Cabinet Office Order means the matters set forth in the items of Article 12-3, paragraph (1).

2 第十二条の三第二項の規定は、保証業者が法第二十四条の二第二項において準用する法第十六条の三第一項の規定により交付すべき書面を作成する場合について準用する。

(2) The provisions of Article 12-3, paragraph (2) apply mutatis mutandis to the case when the guarantee business operator prepares the documents to be delivered pursuant to Article 16-3, paragraph (1) of the Act as applied mutatis

mutandis pursuant to Article 24-2, paragraph (2) of the Act.

(保証等に係る求償権等についての書面の交付)

(Delivery of Documents With Regard to the Right to Reimbursement Pertaining to Guarantee)

第二十六条の三 法第二十四条の二第二項において準用する法第十七条第一項第八号に規定する内閣府令で定める事項は、第十三条第一項各号（第二号及び第三号を除く。）に掲げる貸付けに係る契約の区分に応じ、当該各号に定める事項（同項第一号ホ、タ及びソに掲げる事項を除く。）とする。

Article 26-3 (1) The reference, in Article 17, paragraph (1), item (viii) of the Act as applied mutatis mutandis pursuant to Article 24-2, paragraph (2) of the Act, to matters specified by Cabinet Office Order means the matters that each item of Article 13, paragraph (1) (excluding items (ii) and (iii)) prescribes for the category of loan contract set forth in the item (excluding the matters set forth in item (i), sub-items (e) and (p) of that paragraph).

2 法第二十四条の二第二項において準用する法第十七条第一項後段に規定する内閣府令で定める事項は、第十三条第二項各号（第二号及び第三号を除く。）に掲げる貸付けに係る契約の区分に応じ、当該各号に定める事項（当該事項の変更の内容が法第二十四条の二第二項において準用する法第十七条第二項後段の規定により交付する書面に記載されている場合には、当該事項を除く。）とする。

(2) The reference, in the second sentence of Article 17, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 24-2, paragraph (2) of the Act, to matters specified by Cabinet Office Order means the matters that each item of Article 13, paragraph (2) (excluding items (ii) and (iii)) prescribes for the category of loan contract set forth in the item (if the contents of the changes to the relevant matters are stated in the documents to be delivered pursuant to the second sentence of Article 17, paragraph (2) of the Act as applied mutatis mutandis pursuant to Article 24-2, paragraph (2) of the Act, the matters are excluded).

3 法第二十四条の二第二項において準用する法第十七条第二項第七号に規定する内閣府令で定める事項は、第十三条第三項各号（第二号及び第三号を除く。）に掲げる貸付けに係る契約の区分に応じ、当該各号に定める事項（同項第一号ホ、ヨ、タ及びソ（金銭の貸借の媒介にあつては、タ及びソに限る。）に掲げる事項を除く。）とする。

(3) The reference, in Article 17, paragraph (2), item (vii) of the Act as applied mutatis mutandis pursuant to Article 24-2, paragraph (2) of the Act, to matters specified by Cabinet Office Order means the matters that each item of Article 13, paragraph (3) (excluding items (ii) and (iii)) prescribes for the category of loan contract set forth in the item (excluding the matters set forth in item (i), sub-items (e), (o), (p), and (r) of that paragraph (in cases of money brokerage, limited to sub-items (p) and (r))).

4 法第二十四条の二第二項において準用する法第十七条第二項後段に規定する内閣府

令で定める事項は、第十三条第四項各号（第二号及び第三号を除く。）に掲げる貸付けに係る契約の区分に応じ、当該各号に定める事項とする。

(4) The reference, in the second sentence of Article 17, paragraph (2) of the Act as applied mutatis mutandis pursuant to Article 24-2, paragraph (2) of the Act, to matters specified by Cabinet Office Order means the matters that each item of Article 13, paragraph (4) (excluding items (ii) and (iii)) prescribes for the category of loan contract set forth in the item.

5 法第二十四条の二第二項において準用する法第十七条第三項に規定する内閣府令で定める事項は、第十三条第六項各号に掲げる事項（第十二条の二第五項第十四号に掲げる事項を除く。）とする。

(5) The reference, in Article 17, paragraph (3) of the Act as applied mutatis mutandis pursuant to Article 24-2, paragraph (2) of the Act, to matters specified by Cabinet Office Order means the matters specified in the items of Article 13, paragraph (6) (excluding the matters set forth in Article 12-2, paragraph (5), item (xiv)).

6 法第二十四条の二第二項において準用する法第十七条第三項後段に規定する内閣府令で定める事項は、第十三条第七項各号に定める事項とする。

(6) The reference, in the second sentence of Article 17, paragraph (3) of the Act as applied mutatis mutandis pursuant to Article 24-2, paragraph (2) of the Act, to matters specified by Cabinet Office Order means the matters specified in the items of Article 13, paragraph (7).

7 法第二十四条の二第二項において準用する法第十七条第四項後段に規定する内閣府令で定める事項は、第十三条第二項各号（第二号及び第三号を除く。）に掲げる保証の対象となる貸付けに係る契約の区分に応じ、当該各号に定める事項（当該事項の変更の内容が法第二十四条の二第二項において準用する法第十七条第五項後段の規定により交付する書面に記載されている場合には、当該事項を除く。）とする。

(7) The reference, in the second sentence of Article 17, paragraph (4) of the Act as applied mutatis mutandis pursuant to Article 24-2, paragraph (2) of the Act, to matters specified by Cabinet Office Order means the matters that each item of Article 13, paragraph (2) (excluding items (ii) and (iii)) prescribes for the category of loan contract, as set forth in the item, which the guarantee is to cover (if the contents of the changes to the relevant matters are stated in the documents to be delivered pursuant to the second sentence of Article 17, paragraph (5) of the Act as applied mutatis mutandis pursuant to Article 24-2, paragraph (2) of the Act, the matters are excluded).

8 法第二十四条の二第二項において準用する法第十七条第五項後段に規定する内閣府令で定める事項は、第十三条第四項各号（第二号及び第三号を除く。）に掲げる保証の対象となる貸付けに係る契約の区分に応じ、当該各号に定める事項とする。

(8) The reference, in the second sentence of Article 17, paragraph (5) of the Act as applied mutatis mutandis pursuant to Article 24-2, paragraph (2) of the Act, to matters specified by Cabinet Office Order means the matters that each item of

Article 13, paragraph (4) (excluding items (ii) and (iii)) prescribes for the category of loan contract, as set forth in the item, which the guarantee is to cover.

9 第十一条第四項並びに第十三条第八項、第十一項及び第十五項の規定は、保証業者が法第二十四条の二第二項において準用する法第十七条の規定により交付すべき書面を作成する場合について準用する。

(9) The provisions of Article 11, paragraph (4), and Article 13, paragraphs (8), (11) and (15) apply mutatis mutandis to the case when the guarantee business operator prepares the documents to be delivered pursuant to Article 17 of the Act as applied mutatis mutandis pursuant to Article 24-2, paragraph (2) of the Act.

(保証等に係る求償権等取得後の受取証書の交付)

(Delivery of Receipt After the Acquisition of Right to Reimbursement
Pertaining to Guarantee)

第二十六条の四 法第二十四条の二第二項において準用する法第十八条第一項第六号に規定する内閣府令で定める事項は、第十五条第一項各号に掲げる事項とする。

Article 26-4 (1) The reference, in Article 18, paragraph (1), item (vi) of the Act as applied mutatis mutandis pursuant to Article 24-2, paragraph (2) of the Act, to matters specified by Cabinet Office Order means the matters set forth in the items of Article 15, paragraph (1).

2 第十五条第三項の規定は、保証業者が法第二十四条の二第二項において準用する法第十八条第一項の規定により交付すべき書面を作成する場合について準用する。

(2) The provisions of Article 15, paragraph (3) applies mutatis mutandis to the case when the guarantee business operator prepares the documents to be delivered pursuant to Article 18, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 24-2, paragraph (2) of the Act.

3 法第二十四条の二第二項において準用する法第十八条第三項に規定する内閣府令で定める書面は、第十五条第四項に定める書面とする。

(3) The reference, in Article 18, paragraph (3) of the Act as applied mutatis mutandis pursuant to Article 24-2, paragraph (2) of the Act, to documents specified by Cabinet Office Order means documents specified in Article 15, paragraph (4).

4 第十一条第四項及び第十五条第五項の規定は、保証業者が前項の書面を作成する場合について準用する。

(4) The provisions of Article 11, paragraph (4), and Article 15, paragraph (5) apply mutatis mutandis to the case when the guarantee business operator prepares the documents prescribed in the preceding paragraph.

5 法第二十四条の二第二項において読み替えて準用する法第十八条第三項に規定する内閣府令で定める手続は、保証業者が、保証等に係る求償権等に係る貸付けの契約の相手方その他の当該契約に基づく債権の全部又は一部について弁済をする者に対し、

次に掲げる事項を通知し、当該弁済をする者が第三号に規定する一定の期間内に第一号及び第二号に掲げる事項について異議を述べないこととする。

- (5) The reference, in Article 18, paragraph (3) of the Act as applied mutatis mutandis following the deemed replacement of terms pursuant to Article 24-2, paragraph (2) of the Act, to a procedure specified by Cabinet Office Order means that the guarantee business operator notifies the counterparty to the contract for a loan related to the right to reimbursement, etc. pertaining to guarantee, etc. and any other person paying all or part of a claim under the relevant contract of the following matters, and no person paying on such a claim states an objection to the matters set forth in items (i) and (ii) within the fixed period referred to in item (iii):
- 一 法第二十四条の二第二項において準用する法第十八条第三項に規定する内閣府令で定める書面を交付する旨
 - (i) that the operator will issue the document specified by Cabinet Office Order which is referred to in Article 18, paragraph (3) of the Act as applied mutatis mutandis pursuant to Article 24-2, paragraph (2) of the Act;
 - 二 法第二十四条の二第二項において準用する法第十八条第三項の規定により同条第一項の規定による書面の交付に代えて同条第三項各号に掲げる事項を記載した書面を交付する旨
 - (ii) that, pursuant to Article 18, paragraph (3) of the Act as applied mutatis mutandis pursuant to Article 24-2, paragraph (2) of the Act, the operator will issue a document giving the information set forth in the items of Article 18, paragraph (3) of the Act in lieu of issuing the document under Article 18, paragraph (1) of the Act; and
 - 三 前二号に掲げる事項について異議があるときは、一定の期間内に異議を述べるべき旨
 - (iii) that any objection to a matter set forth in the preceding two items must be stated within a fixed period.
- 6 法第二十四条の二第二項において読み替えて準用する法第十八条第四項に規定する内閣府令で定める手続は、保証業者が、保証等に係る求償権等に係る貸付けの契約の相手方その他の当該契約に基づく債権の全部又は一部について弁済をする者に対し、次に掲げる事項を通知し、当該弁済をする者が第三号に規定する一定の期間内に第一号及び第二号に掲げる事項について異議を述べないこととする。
- (6) The reference, in Article 18, paragraph (4) of the Act as applied mutatis mutandis following the deemed replacement of terms pursuant to Article 24-2, paragraph (2) of the Act, to a procedure specified by Cabinet Office Order means that the guarantee business operator notifies the counterparty to the contract for a loan connected with the right to reimbursement, etc. pertaining to guarantee, etc. and any other person paying all or part of a claim under the contract, and that no person paying on such a claim states an objection to the matters set forth in items (i) and (ii) within the fixed period referred to in item

(iii):

一 法第二十四条の二第二項において準用する法第十八条第四項の規定により同条第一項に規定する書面の交付又は同条第三項の内閣府令で定める書面の交付若しくは同項の規定により同条第一項の規定による書面の交付に代えて交付する書面の交付に代えて同項若しくは同条第三項に規定する事項又は同項の内閣府令で定める書面に記載すべき事項を電磁的方法により提供する旨

(i) that, pursuant to Article 18, paragraph (4) of the Act as applied mutatis mutandis pursuant to Article 24-2, paragraph (2) of the Act, the guarantee business operator will use electronic or magnetic means to provide the information prescribed in Article 18, paragraph (1) or (3) of the Act or the information required to be stated in the document specified by Cabinet Office Order which is referred to in paragraph (3) of that Article, in lieu of issuing a document as prescribed in paragraph (1) of that Article; in lieu of issuing the document specified by Cabinet Office Order which is referred to in paragraph (3) of that Article; or in lieu of issuing, pursuant to that paragraph, the document that is to be issued in lieu of the document prescribed in paragraph (1) of that Article;

二 その用いる電磁的方法の種類及び内容として、次に掲げる事項

(ii) the following information for the type and details of the electronic or magnetic means that will be used:

イ 第一条の二第一項第二号に定める方法のうち保証業者が使用するもの

(a) the means the guarantee business operator will use among those specified in Article 1-2, paragraph (1), item (ii); and

ロ ファイルへの記録の方式

(b) the format in which the data will be recorded into the file; and

三 前二号に掲げる事項について異議があるときは、一定の期間内に異議を述べるべき旨

(iii) that any objection to a matter set forth in the preceding two items must be stated within a fixed period.

7 第五項第三号及び前項第三号の期間は、一月を下つてはならない。

(7) The period referred to in paragraph (5), item (iii) and item (iii) of the preceding paragraph must not be less than one month.

(保証等に係る求償権等取得後の帳簿の備付け)

(Keeping of Books After the Acquisition of Right to Reimbursement Pertaining to Guarantee)

第二十六条の四の二 第十六条の規定は、保証業者が法第二十四条の二第二項において準用する法第十九条の帳簿を作成する場合について準用する。この場合において、第十六条第一項第二号中「第二号から」とあるのは「第四号から」と、同項第三号中「締結したとき」とあるのは「締結されているとき、又は締結したとき」と読み替えるものとする。

Article 26-4-2 The provisions of Article 16 apply mutatis mutandis to the case when the guarantee business operator prepares the books prescribed in Article 19 of the Act as applied mutatis mutandis pursuant to Article 24-2, paragraph (2) of the Act. In this case, the term "items (ii) through" in Article 16, paragraph (1), item (ii) is deemed to be replaced with "items (iv) through", and the phrase "is concluded" in item (iii) of that paragraph is deemed to be replaced with "has been concluded or is concluded."

第二十六条の四の三 保証業者は、法第二十四条の二第二項において準用する法第十九条の帳簿を、取得した保証等に係る求償権等ごとに、当該求償権等の最終の返済期日（当該求償権等が弁済その他の事由により消滅したときにあつては、当該求償権等の消滅した日）から少なくとも十年間保存しなければならない。ただし、当該求償権等が極度方式貸付けに係る契約に係るものである場合には、当該求償権等に係る極度方式基本契約に基づく極度方式貸付けに係る契約に係る保証等に係る求償権等のうち取得したものの最終の返済期日（これらの求償権等のすべてが弁済その他の事由により消滅したときにあつては、その消滅した日）のうち最後のものから少なくとも十年間保存しなければならない。

Article 26-4-3 (1) A guarantee business operator must preserve the books prescribed in Article 19 of the Act as applied mutatis mutandis pursuant to Article 24-2, paragraph (2) of the Act for each right to reimbursement, etc. pertaining to guarantee, etc. acquired thereby, for at least ten years from the final repayment due date of the relevant right to reimbursement, etc. (if the relevant right to reimbursement, etc. has extinguished upon performance or on any other grounds, the day on which the right to reimbursement, etc. extinguished); provided, however, that, if the relevant right to reimbursement, etc. is one under a contract for a revolving credit loan, the guarantee business operator must preserve the relevant books for ten years from, among the final repayment due dates of the acquired rights to obtain reimbursement, etc. pertaining to guarantee, etc. under the contract for a revolving credit loan based on the basic contract for a revolving credit loan related to the relevant right to reimbursement, etc. (if all of these rights to reimbursement, etc. have extinguished upon performance or on any other grounds, the day on which the rights to reimbursement, etc. extinguished), the latest date.

2 保証業者は、その営業所等が現金自動設備であるときは、帳簿の備付けを行うことを要しない。

(2) If the business office, etc. of the guarantee business operator is an automatic cash machine, the guarantee business operator is not required to keep books.

(保証等に係る求償権等取得後の帳簿の閲覧方法)

(Method of Inspection of Books After the Acquisition of Right to Reimbursement Pertaining to Guarantee)

第二十六条の四の四 保証業者は、法第二十四条の二第二項において準用する法第十九条の規定に基づき、同条の帳簿をその営業所等ごと（営業所等を有しない者にあつては、住所地又は居所地）に備え置き、同項において準用する法第十九条の二に規定するときを除くほか、その営業時間内に、請求者の請求に応じて閲覧又は謄写をさせなければならない。

Article 26-4-4 A guarantee business operator must keep the books referred to in Article 19 of the Act at each business office, etc. thereof (or at the domicile or residence of a person with no business office, etc.) based on the provisions of Article 19 of the Act as applied mutatis mutandis pursuant to Article 24-2, paragraph (2) of the Act, and except in cases provided in Article 19-2 of the Act as applied mutatis mutandis pursuant to Article 24-2, paragraph (2) of the Act, must allow a person requesting to inspect or copy them to do so during its business hours.

(保証等に係る求償権等取得後の帳簿の閲覧等請求権者)

(Person Entitled to Request the Inspection of Books After the Acquisition of Right to Reimbursement Pertaining to Guarantee)

第二十六条の四の五 法第二十四条の二第二項において準用する法第十九条の二に規定する内閣府令で定める者は、次に掲げる者とする。

Article 26-4-5 The reference, in Article 19-2 of the Act as applied mutatis mutandis pursuant to Article 24-2, paragraph (2) of the Act, to persons specified by Cabinet Office Order means:

一 法第二十四条の二第二項において準用する法第十九条の二の債務者等（以下この条において単に「債務者等」という。）又は債務者等であつた者の法定代理人、後見監督人、保佐人、保佐監督人、補助人又は補助監督人

(i) a statutory agent, supervisor of guardian, curator, supervisor of curator, assistant, or supervisor of assistant of the obligor, etc. prescribed in Article 19-2 of the Act as applied mutatis mutandis pursuant to Article 24-2, paragraph (2) of the Act (hereinafter simply referred to as the "obligor, etc." in this Article) or the person that was formerly an obligor, etc.;

二 債務者等又は債務者等であつた者の相続人

(ii) the heir of the obligor, etc. or the person that was formerly an obligor, etc.;

三 債務者等若しくは債務者等であつた者のために又は債務者等若しくは債務者等であつた者に代わつて弁済をした者

(iii) a person that made the performance on behalf or in lieu of the obligor, etc. or the person that was formerly an obligor, etc.;

四 債務者等若しくは債務者等であつた者又は前各号に掲げる者から法第二十四条の二第二項において準用する法第十九条の二の請求について代理権を付与された者

(iv) a person that has been empowered the right of representation for the request under Article 19-2 of the Act as applied mutatis mutandis pursuant to Article 24-2, paragraph (2) of the Act from an obligor, etc. or a person that

was formerly an obligor, etc. or the persons set forth in the preceding items.

(保証等に係る求償権等取得後の特定公正証書の作成に係る説明事項)

(Matters to be Explained in Regard to the Preparation of Specified Notarized Deeds After the Acquisition of Right to Reimbursement Pertaining to Guarantee)

第二十六条の五 法第二十四条の二第二項において準用する法第二十条第三項第二号に規定する内閣府令で定めるものは、特定公正証書に記載された内容の債務の不履行の場合には、保証業者は、訴訟の提起を行わずに、特定公正証書により債務者等の財産に対する強制執行をすることができる旨とする。

Article 26-5 (1) The reference, in Article 20, paragraph (3), item (ii) of the Act as applied mutatis mutandis pursuant to Article 24-2, paragraph (2) of the Act, to matters specified by Cabinet Office Order means, in cases of failure to perform the obligations stated in the specified notarized deeds, a statement to the effect that the guarantee business operator may carry out a compulsory execution against the assets of the obligor, etc. pursuant to the specified notarized deeds without filing a lawsuit.

2 第十八条第二項の規定は、保証業者が法第二十四条の二第二項において準用する法第二十条第三項の規定により交付すべき書面を作成する場合について準用する。

(2) The provisions of Article 18, paragraph (2) of the Act apply mutatis mutandis to the case when the guarantee business operator prepares the documents to be delivered pursuant to Article 20, paragraph (3) of the Act as applied mutatis mutandis pursuant to Article 24-2, paragraph (2) of the Act.

(保証等に係る求償権等取得後の取立てに当たり明らかにすべき事項)

(Matters to be Disclosed upon the Collection After the Acquisition of the Right to Reimbursement Pertaining to Guarantee)

第二十六条の六 法第二十四条の二第二項において準用する法第二十一条第三項に規定する内閣府令で定める事項は、次に掲げる事項とする。

Article 26-6 The reference, in Article 21, paragraph (3) of the Act as applied mutatis mutandis pursuant to Article 24-2, paragraph (2) of the Act, to matters specified by Cabinet Office Order means:

一 取立てを行う者の弁済受領権限の基礎となる事実

(i) facts to be the basis of the right to receive performance of the person conducting collection;

二 取り立てる債権に係る法第二十四条の二第二項において準用する法第十七条第一項各号に掲げる事項（当該保証業者の商号、名称又は氏名及び第十三条第一項第一号ソに掲げる事項を除く。）

(ii) the matters set forth in the items of Article 17, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 24-2, paragraph (2) of the Act related to the claim to be collected (excluding the trade name or name of the

relevant guarantee business operator and the matters set forth in Article 13, paragraph (1), item (i), sub-item (r));

三 取り立てる債権が極度方式貸付けに係る契約に基づくものであるときは、当該契約の基本となる極度方式基本契約に係る法第二十四条の二第二項において準用する法第十七条第二項各号に掲げる事項（第十三条第三項第一号ソに掲げる事項を除く。）

(iii) if the claim to be collected is one under a contract for a revolving credit loan, the matters set forth in the items of Article 17, paragraph (2) of the Act as applied mutatis mutandis pursuant to Article 24-2, paragraph (2) of the Act related to the basic contract for a revolving credit loan which forms the basis for the relevant contract (excluding the matters set forth in Article 13, paragraph (3), item (i), sub-item (r)); and

四 保証人に対し取立てをするときは、法第二十四条の二第二項において準用する法第十七条第三項に掲げる事項（第十二条の二第五項第十四号に掲げる事項を除く。）

(iv) in cases of collecting claims from the guarantor, the matters set forth in Article 17, paragraph (3) of the Act as applied mutatis mutandis pursuant to Article 24-2, paragraph (2) of the Act (excluding the matters set forth in Article 12-2, paragraph (5), item (xiv)).

(受託弁済者に対する通知)

(Notice to Persons Entrusted With Performance)

第二十六条の七 法第二十四条の三第一項の規定による通知は、書面により行わなければならない。

Article 26-7 (1) A written document must be used to give the notice under Article 24-3, paragraph (1) of the Act.

2 法第二十四条の三第一項の規定による通知は、前項の規定による書面による通知に代えて、次項で定めるところにより、受託弁済者の承諾を得て、同条第一項の規定により通知すべきものを電磁的方法により提供することができる。この場合において、貸金業者は、当該書面による通知をしたものとみなす。

(2) With the assent of the person entrusted with performance, in lieu of notice under Article 24-3, paragraph (1) of the Act being given in a written document as under the preceding paragraph, the money lender may give notice by using electronic or magnetic means, pursuant to the following paragraph, to provide the person entrusted with performance with the information of which it is to notify it pursuant to paragraph (1) of that Article. In such a case, the money lender is deemed to have used a written document to give the notice.

3 貸金業者は、前項の規定により法第二十四条の三第一項の規定により通知すべきものを提供しようとするときは、あらかじめ、受託弁済者に対し、その用いる電磁的方法の種類及び内容を示し、書面又は電磁的方法による承諾を得なければならない。

(3) Before seeking to apply the preceding paragraph so as to provide a person

entrusted with performance with the information of which that person must be notified pursuant to Article 24-3, paragraph (1) of the Act, a money lender must indicate to that person the type and details of the electronic or magnetic means that it will use and have the person assent to this in a written document or by electronic or magnetic means.

- 4 前項の規定による承諾を得た貸金業者は、受託弁済者から書面又は電磁的方法により電磁的方法による提供を受けない旨の申出があつたときは、当該受託弁済者に対し、法第二十四条の三第一項の規定により通知すべきものの提供を電磁的方法によつてしてはならない。ただし、当該受託弁済者が再び前項の規定による承諾をした場合は、この限りでない。

(4) If a money lender that has obtained the assent under the preceding paragraph from the person entrusted with performance is informed thereby, in a written document or by electronic or magnetic means, that the person is unwilling to accept information by electronic or magnetic means, the money lender must not use electronic or magnetic means to provide the person with the information of which notice must be given pursuant to Article 24-3, paragraph (1) of the Act; provided, however, that this does not apply if the person entrusted with performance reaffirms the assent under the preceding paragraph.

(受託弁済に係る求償権等についての生命保険契約等の締結に係る制限)

(Restrictions on Conclusion of Life Insurance Contract With Regard to Right to Reimbursement Pertaining to Performance under Entrustment)

第二十六条の七の二 法第二十四条の三第二項において準用する法第十二条の七に規定する内閣府令で定める契約は、第十条の十各号に掲げる契約とする。

Article 26-7-2 The reference, in Article 12-7 of the Act as applied mutatis mutandis pursuant to Article 24-3, paragraph (2) of the Act, to contracts specified by Cabinet Office Order means contracts set forth in the items of Article 10-10.

(受託弁済に係る求償権等に係る保証契約締結前の書面の交付)

(Delivery of Documents Prior to Concluding a Guarantee Contract Related to the Right to Reimbursement Pertaining to Performance under Entrustment)

第二十六条の七の三 法第二十四条の三第二項において準用する法第十六条の二第三項第四号に規定する内閣府令で定める事項は、第十二条の二第三項各号（第二号及び第三号を除く。）に掲げる貸付けに係る契約の区分に応じ、当該各号に定める事項とする。

Article 26-7-3 (1) The reference, in Article 16-2, paragraph (3), item (iv) of the Act as applied mutatis mutandis pursuant to Article 24-3, paragraph (2) of the Act, to matters specified by Cabinet Office Order means the matters that each item of Article 12-2, paragraph (3) (excluding items (ii) and (iii)) prescribes for

the category of loan contract set forth in the item.

2 法第二十四条の三第二項において準用する法第十六条の二第三項第五号に規定する内閣府令で定める事項は、第十二条の二第四項に定める事項とする。

(2) The reference, in Article 16-2, paragraph (3), item (v) of the Act as applied mutatis mutandis pursuant to Article 24-3, paragraph (2) of the Act, to matters specified by Cabinet Office Order means the matters specified in Article 12-2, paragraph (4).

3 法第二十四条の三第二項において準用する法第十六条の二第三項第六号に規定する内閣府令で定める事項は、第十二条の二第五項各号に掲げる事項（同項第十四号に掲げる事項を除く。）とする。

(3) The reference, in Article 16-2, paragraph (3), item (vi) of the Act as applied mutatis mutandis pursuant to Article 24-3, paragraph (2) of the Act, to matters specified by Cabinet Office Order means the matters specified in the items of Article 12-2, paragraph (5) (excluding the matters set forth in item (xiv) of that paragraph).

4 第十一条第四項、第十二条の二第六項及び第八項並びに第十三条第八項及び第十一项の規定は、受託弁済者が法第二十四条の三第二項において準用する法第十六条の二第三項の規定により交付すべき書面を作成する場合について準用する。

(4) The provisions of Article 11, paragraph (4), Article 12-2, paragraphs (6) and (8), and Article 13, paragraphs (8) and (11) apply mutatis mutandis to the case when the person entrusted with performance prepares the documents to be delivered pursuant to Article 16-2, paragraph (3) of the Act as applied mutatis mutandis pursuant to Article 24-3, paragraph (2) of the Act.

(受託弁済に係る求償権等に係る生命保険契約等に係る同意前の書面の交付)

(Delivery of Documents Prior to Obtaining Consent on Life Insurance Contract Related to the Right to Reimbursement Pertaining to Performance under Entrustment)

第二十六条の七の四 法第二十四条の三第二項において準用する法第十六条の三第一項第二号に規定する内閣府令で定める事項は、第十二条の三第一項各号に掲げる事項とする。

Article 26-7-4 (1) The reference, in Article 16-3, paragraph (1), item (ii) of the Act as applied mutatis mutandis pursuant to Article 24-3, paragraph (2) of the Act, to matters specified by Cabinet Office Order means the matters set forth in the items of Article 12-3, paragraph (1).

2 第十二条の三第二項の規定は、受託弁済者が法第二十四条の三第二項において準用する法第十六条の三第一項の規定により交付すべき書面を作成する場合について準用する。

(2) The provisions of Article 12-3, paragraph (2) apply mutatis mutandis to the case when the person entrusted with performance prepares the documents to be delivered pursuant to Article 16-3, paragraph (1) of the Act as applied

mutatis mutandis pursuant to Article 24-3, paragraph (2) of the Act.

(受託弁済に係る求償権等についての書面の交付)

(Delivery of Documents With Regard to the Right to Reimbursement Pertaining to Performance under Entrustment)

第二十六条の八 法第二十四条の三第二項において準用する法第十七条第一項第八号に規定する内閣府令で定める事項は、第十三条第一項各号（第二号及び第三号を除く。）に掲げる貸付けに係る契約の区分に応じ、当該各号に定める事項（同項第一号ホ、タ及びソに掲げる事項を除く。）とする。

Article 26-8 (1) The reference, in Article 17, paragraph (1), item (viii) of the Act as applied mutatis mutandis pursuant to Article 24-3, paragraph (2) of the Act, to matters specified by Cabinet Office Order means the matters that each of the items of Article 13, paragraph (1) (excluding items (ii) and (iii)) prescribes for the category of loan contract set forth in the item (excluding the matters set forth in item (i), sub-items (e), (p) and (r) of that paragraph).

2 法第二十四条の三第二項において準用する法第十七条第一項後段に規定する内閣府令で定める事項は、第十三条第二項各号（第二号及び第三号を除く。）に掲げる貸付けに係る契約の区分に応じ、当該各号に定める事項（当該事項の変更の内容が法第二十四条の三第二項において準用する法第十七条第二項後段の規定により交付する書面に記載されている場合には、当該事項を除く。）とする。

(2) The reference, in the second sentence of Article 17, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 24-3, paragraph (2) of the Act, to matters specified by Cabinet Office Order means the matters that each item of Article 13, paragraph (2) (excluding items (ii) and (iii)) prescribes for the category of a loan contract set forth in the item (if the contents of the changes to the relevant matters are stated in the documents to be delivered pursuant to the second sentence of Article 17, paragraph (2) of the Act as applied mutatis mutandis pursuant to Article 24-3, paragraph (2) of the Act, these matters are excluded).

3 法第二十四条の三第二項において準用する法第十七条第二項第七号に規定する内閣府令で定める事項は、第十三条第三項各号（第二号及び第三号を除く。）に掲げる貸付けに係る契約の区分に応じ、当該各号に定める事項（同項第一号ホ、ヨ、タ及びソ（金銭の貸借の媒介にあつては、タ及びソに限る。）に掲げる事項を除く。）とする。

(3) The reference, in Article 17, paragraph (2), item (vii) of the Act as applied mutatis mutandis pursuant to Article 24-3, paragraph (2) of the Act, to matters specified by Cabinet Office Order means the matters that each item of Article 13, paragraph (3) (excluding items (ii) and (iii)) prescribes for the category of loan contract set forth in the item (excluding the matters set forth in item (i), sub-items (e), (o), (p), and (r) of that paragraph (in cases of money brokerage, limited to sub-items (p) and (r))).

4 法第二十四条の三第二項において準用する法第十七条第二項後段に規定する内閣府

令で定める事項は、第十三条第四項各号（第二号及び第三号を除く。）に掲げる貸付けに係る契約の区分に応じ、当該各号に定める事項とする。

(4) The reference, in the second sentence of Article 17, paragraph (2) of the Act as applied mutatis mutandis pursuant to Article 24-3, paragraph (2) of the Act, to matters specified by Cabinet Office Order means the matters that each item of Article 13, paragraph (4) (excluding items (ii) and (iii)) prescribes for the category of loan contract set forth in that item.

5 法第二十四条の三第二項において準用する法第十七条第三項に規定する内閣府令で定める事項は、第十三条第六項各号に掲げる事項（第十二条の二第五項第十四号に掲げる事項を除く。）とする。

(5) The reference, in Article 17, paragraph (3) of the Act as applied mutatis mutandis pursuant to Article 24-3, paragraph (2) of the Act, to matters specified by Cabinet Office Order means the matters specified in the items of Article 13, paragraph (6) (excluding the matters set forth in Article 12-2, paragraph (5), item (xiv)).

6 法第二十四条の三第二項において準用する法第十七条第三項後段に規定する内閣府令で定める事項は、第十三条第七項各号に定める事項とする。

(6) The reference, in the second sentence of Article 17, paragraph (3) of the Act as applied mutatis mutandis pursuant to Article 24-3, paragraph (2) of the Act, to matters specified by Cabinet Office Order means the matters specified in the items of Article 13, paragraph (7).

7 法第二十四条の三第二項において準用する法第十七条第四項後段に規定する内閣府令で定める事項は、第十三条第二項各号（第二号及び第三号を除く。）に掲げる保証の対象となる貸付けに係る契約の区分に応じ、当該各号に定める事項（当該事項の変更の内容が法第二十四条の三第二項において準用する法第十七条第五項後段の規定により交付する書面に記載されている場合には、当該事項を除く。）とする。

(7) The reference, in the second sentence of Article 17, paragraph (4) of the Act as applied mutatis mutandis pursuant to Article 24-3, paragraph (2) of the Act, to matters specified by Cabinet Office Order means the matters that each item of Article 13, paragraph (2) (excluding items (ii) and (iii)) prescribes for the category of loan contract, as set forth in the item, which the guarantee is to cover (if the contents of the changes to the relevant matters are stated in the documents to be delivered pursuant to the second sentence of Article 17, paragraph (5) of the Act as applied mutatis mutandis pursuant to Article 24-3, paragraph (2) of the Act, these matters are excluded).

8 法第二十四条の三第二項において準用する法第十七条第五項後段に規定する内閣府令で定める事項は、第十三条第四項各号（第二号及び第三号を除く。）に掲げる保証の対象となる貸付けに係る契約の区分に応じ、当該各号に定める事項とする。

(8) The reference, in the second sentence of Article 17, paragraph (5) of the Act as applied mutatis mutandis pursuant to Article 24-3, paragraph (2) of the Act, to matters specified by Cabinet Office Order means the matters that each item of

Article 13, paragraph (4) (excluding items (ii) and (iii)) prescribes for the category of a loan contract, as set forth in the item, which the guarantee is to cover.

9 第十一条第四項並びに第十三条第八項、第十一項及び第十五項の規定は、受託弁済者が法第二十四条の三第二項において準用する法第十七条の規定により交付すべき書面を作成する場合について準用する。

(9) The provisions of Article 11, paragraph (4), and Article 13, paragraphs (8), (11) and (15) apply mutatis mutandis to the case when the person entrusted with performance prepares the documents to be delivered pursuant to Article 17 of the Act as applied mutatis mutandis pursuant to Article 24-3, paragraph (2) of the Act.

(受託弁済に係る求償権等取得後の受取証書の交付)

(Delivery of Receipt After the Acquisition of Right to Reimbursement
Pertaining to Performance under Entrustment)

第二十六条の九 法第二十四条の三第二項において準用する法第十八条第一項第六号に規定する内閣府令で定める事項は、第十五条第一項各号に掲げる事項とする。

Article 26-9 (1) The reference, in Article 18, paragraph (1), item (vi) of the Act as applied mutatis mutandis pursuant to Article 24-3, paragraph (2) of the Act, to matters specified by Cabinet Office Order means the matters set forth in the items of Article 15, paragraph (1).

2 第十五条第三項の規定は、受託弁済者が法第二十四条の三第二項において準用する法第十八条第一項の規定により交付すべき書面を作成する場合について準用する。

(2) The provisions of Article 15, paragraph (3) apply mutatis mutandis to the case when the person entrusted with performance prepares the documents to be delivered pursuant to Article 18, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 24-3, paragraph (2) of the Act.

3 法第二十四条の三第二項において準用する法第十八条第三項に規定する内閣府令で定める書面は、第十五条第四項に定める書面とする。

(3) The reference, in Article 18, paragraph (3) of the Act as applied mutatis mutandis pursuant to Article 24-3, paragraph (2) of the Act, to documents specified by Cabinet Office Order means documents specified in Article 15, paragraph (4).

4 第十一条第四項及び第十五条第五項の規定は、受託弁済者が前項の書面を作成する場合について準用する。

(4) The provisions of Article 11, paragraph (4), and Article 15, paragraph (5) apply mutatis mutandis to the case when the person entrusted with performance prepares the documents prescribed in the preceding paragraph.

5 法第二十四条の三第二項において読み替えて準用する法第十八条第三項に規定する内閣府令で定める手続は、受託弁済者が、受託弁済に係る求償権等に係る貸付けの契約の相手方その他の当該契約に基づく債権の全部又は一部について弁済をする者に対

し、次に掲げる事項を通知し、当該弁済をする者が第三号に規定する一定の期間内に第一号及び第二号に掲げる事項について異議を述べないこととする。

- (5) The reference, in Article 18, paragraph (3) of the Act as applied mutatis mutandis following the deemed replacement of terms pursuant to Article 24-3, paragraph (2) of the Act, to a procedure specified by Cabinet Office Order means that the person entrusted with performance notifies the counterparty to the contract for a loan connected to the right to reimbursement, etc. pertaining to performance under entrustment and any other person paying all or part of a claim under the contract of the following matters, and no person paying on such a claim states an objection to the matters set forth in items (i) and (ii) within the fixed period referred to in item (iii):
- 一 法第二十四条の三第二項において準用する法第十八条第三項に規定する内閣府令で定める書面を交付する旨
 - (i) that the person will issue the document specified by Cabinet Office Order which is referred to in Article 18, paragraph (3) of the Act as applied mutatis mutandis pursuant to Article 24-3, paragraph (2) of the Act;
 - 二 法第二十四条の三第二項において準用する法第十八条第三項の規定により同条第一項の規定による書面の交付に代えて同条第三項各号に掲げる事項を記載した書面を交付する旨
 - (ii) that, pursuant to Article 18, paragraph (3) of the Act as applied mutatis mutandis pursuant to Article 24-3, paragraph (2) of the Act, the person will issue a document stating the information set forth in the items of Article 18, paragraph (3) of the Act in lieu of issuing the document under Article 18, paragraph (1) of the Act; and
 - 三 前二号に掲げる事項について異議があるときは、一定の期間内に異議を述べるべき旨
 - (iii) that any objection to a matter set forth in the preceding two items must be stated within a fixed period.
- 6 法第二十四条の三第二項において読み替えて準用する法第十八条第四項に規定する内閣府令で定める手続は、受託弁済者が、受託弁済に係る求償権等に係る貸付けの契約の相手方その他の当該契約に基づく債権の全部又は一部について弁済をする者に対し、次に掲げる事項を通知し、当該弁済をする者が第三号に規定する一定の期間内に第一号及び第二号に掲げる事項について異議を述べないこととする。
- (6) The reference, in Article 18, paragraph (4) of the Act as applied mutatis mutandis following the deemed replacement of terms pursuant to Article 24-3, paragraph (2) of the Act, to a procedure specified by Cabinet Office Order means that the person entrusted with performance notifies the counterparty to the contract for a loan connected with the right to reimbursement, etc. pertaining to performance under entrustment and any other person paying all or part of a claim under the contract of the following matters, and no person paying on such a claim states an objection to the matters set forth in items (i)

and (ii) within the fixed period referred to in item (iii):

一 法第二十四条の三第二項において準用する法第十八条第四項の規定により同条第一項に規定する書面の交付又は同条第三項の内閣府令で定める書面の交付若しくは同項の規定により同条第一項の規定による書面の交付に代えて交付する書面の交付に代えて同項若しくは同条第三項に規定する事項又は同項の内閣府令で定める書面に記載すべき事項を電磁的方法により提供する旨

(i) that, pursuant to Article 18, paragraph (4) of the Act as applied mutatis mutandis pursuant to Article 24-3, paragraph (2) of the Act, the person entrusted with performance will use electronic or magnetic means to provide the information prescribed in Article 18, paragraph (1) or (3) of the Act or the information required to be stated in the document specified by Cabinet Office Order which is referred to in paragraph (3) of that Article, in lieu of issuing a document as prescribed paragraph (1) of that Article; in lieu of issuing the document specified by Cabinet Office Order which is referred to in paragraph (3) of that Article; or in lieu of issuing, pursuant to that paragraph, the document that is to be issued in lieu of the document prescribed in paragraph (1) of that Article;

二 その用いる電磁的方法の種類及び内容として、次に掲げる事項

(ii) the following information as to the type and details of the electronic or magnetic means that will be used:

イ 第一条の二第一項第二号に定める方法のうち受託弁済者が使用するもの

(a) the means the person entrusted with repayment will use among those specified in Article 1-2, paragraph (1), item (ii); and

ロ ファイルへの記録の方式

(b) the format in which the data will be recorded into the file; and

三 前二号に掲げる事項について異議があるときは、一定の期間内に異議を述べるべき旨

(iii) that any objection to a matter set forth in the preceding two items must be stated within a fixed period.

7 第五項第三号及び前項第三号の期間は、一月を下つてはならない。

(7) The period referred to in paragraph (5), item (iii) and item (iii) of the preceding paragraph must not be less than one month.

(受託弁済に係る求償権等取得後の帳簿の備付け)

(Keeping of Books After the Acquisition of Right to Reimbursement Pertaining to Performance under Entrustment)

第二十六条の九の二 第十六条の規定は、受託弁済者が法第二十四条の三第二項において準用する法第十九条の帳簿を作成する場合について準用する。この場合において、第十六条第一項第二号中「第二号から」とあるのは「第四号から」と、同項第三号中「締結したとき」とあるのは「締結されているとき、又は締結したとき」と読み替えるものとする。

Article 26-9-2 The provisions of Article 16 apply mutatis mutandis to the case when the person entrusted with performance prepares the books prescribed in Article 19 of the Act as applied mutatis mutandis pursuant to Article 24-3, paragraph (2) of the Act. In this case, the term "items (ii) through" in Article 16, paragraph (1), item (ii) is deemed to be replaced with "items (iv) through", and the phrase "is concluded" in item (iii) of that paragraph is deemed to be replaced with "has been concluded or is concluded."

第二十六条の九の三 受託弁済者は、法第二十四条の三第二項において準用する法第十九条の帳簿を、取得した受託弁済に係る求償権等ごとに、当該求償権等の最終の返済期日（当該求償権等が弁済その他の事由により消滅したときにあつては、当該求償権等の消滅した日）から少なくとも十年間保存しなければならない。ただし、当該求償権等が極度方式貸付けに係る契約に係るものである場合には、当該求償権等に係る極度方式基本契約に基づく極度方式貸付けに係る契約に係る受託弁済に係る求償権等のうち取得したものの最終の返済期日（これらの求償権等のすべてが弁済その他の事由により消滅したときにあつては、その消滅した日）のうち最後のものから少なくとも十年間保存しなければならない。

Article 26-9-3 (1) A person entrusted with performance must preserve the books prescribed in Article 19 of the Act as applied mutatis mutandis pursuant to Article 24-3, paragraph (2) of the Act for each right to reimbursement, etc. pertaining to performance under entrustment acquired thereby, for at least ten years from the final repayment due date of the relevant right to reimbursement, etc. (if the relevant right to reimbursement, etc. has extinguished upon performance or on any other grounds, the day on which the right to reimbursement, etc. extinguished); provided, however, that, if the relevant right to reimbursement, etc. is one under a contract for a revolving credit loan, the person entrusted with repayment must preserve the relevant books for ten years from, among the final repayment due dates of the acquired rights to reimbursement, etc. pertaining to performance under entrustment under the contract for a revolving credit loan based on the basic contract for a revolving credit loan related to the relevant right to reimbursement, etc. (if all of these rights to reimbursement, etc. have extinguished upon performance or on any other grounds, the day on which the rights to reimbursement, etc. extinguished), the latest date.

2 受託弁済者は、その営業所等が現金自動設備であるときは、帳簿の備付けを行うことを要しない。

(2) If the business office, etc. of the person entrusted with performance is an automatic cash machine, the person entrusted with performance is not required to keep books.

(受託弁済に係る求償権等取得後の帳簿の閲覧方法)

(Method of Inspection of Books After the Acquisition of Right to Reimbursement Pertaining to Performance under Entrustment)

第二十六条の九の四 受託弁済者は、法第二十四条の三第二項において準用する法第十九条の規定に基づき、同条の帳簿をその営業所等ごと（営業所等を有しない者にあつては、住所地又は居所地）に備え置き、同項において準用する法第十九条の二に規定するときを除くほか、その営業時間内に、請求者の請求に応じて閲覧又は謄写をさせなければならない。

Article 26-9-4 A person entrusted with performance must keep the books referred to in Article 19 of the Act at each business office, etc. thereof (or at the domicile or residence of a person with no business office, etc.) based on the provisions of Article 19 of the Act as applied mutatis mutandis pursuant to Article 24-3, paragraph (2) of the Act, and except in cases provided in Article 19-2 of the Act as applied mutatis mutandis pursuant to Article 24-3, paragraph (2) of the Act, must allow a person requesting to inspect or copy them to do so during its business hours.

(受託弁済に係る求償権等取得後の帳簿の閲覧等請求権者)

(Person Entitled to Request the Inspection of Books After the Acquisition of Right to Reimbursement Pertaining to Performance under Entrustment)

第二十六条の九の五 法第二十四条の三第二項において準用する法第十九条の二に規定する内閣府令で定める者は、次に掲げる者とする。

Article 26-9-5 The reference, in Article 19-2 of the Act as applied mutatis mutandis pursuant to Article 24-3, paragraph (2) of the Act, to persons specified by Cabinet Office Order means:

一 法第二十四条の三第二項において準用する法第十九条の二の債務者等（以下この条において単に「債務者等」という。）又は債務者等であつた者の法定代理人、後見監督人、保佐人、保佐監督人、補助人又は補助監督人

(i) a statutory agent, supervisor of the guardian, curator, supervisor of curator, assistant, or supervisor of assistant of the obligor, etc. prescribed in Article 19-2 of the Act as applied mutatis mutandis pursuant to Article 24-3, paragraph (2) of the Act (hereinafter simply referred to as the "obligor, etc." in this Article) or a person that was formerly an obligor, etc.;

二 債務者等又は債務者等であつた者の相続人

(ii) the heir of the obligor, etc. or a person that was formerly an obligor, etc.;

三 債務者等若しくは債務者等であつた者のために又は債務者等若しくは債務者等であつた者に代わつて弁済をした者

(iii) a person that made the performance on behalf or in lieu of the obligor, etc. or the person that was formerly an obligor, etc.;

四 債務者等若しくは債務者等であつた者又は前各号に掲げる者から法第二十四条の三第二項において準用する法第十九条の二の請求について代理権を付与された者

(iv) a person that has been empowered the right of representation for the

request under Article 19-2 of the Act as applied mutatis mutandis pursuant to Article 24-3, paragraph (2) of the Act from an obligor, etc., a person that was formerly an obligor, etc. or the persons set forth in the preceding items.

(受託弁済に係る求償権等取得後の特定公正証書の作成に係る説明事項)

(Matters to be Explained in Regard to the Preparation of Specified Notarized Deeds After the Acquisition of Right to Reimbursement Pertaining to Performance under Entrustment)

第二十六条の十 法第二十四条の三第二項において準用する法第二十条第三項第二号に規定する内閣府令で定めるものは、特定公正証書に記載された内容の債務の不履行の場合には、受託弁済者は、訴訟の提起を行わずに、特定公正証書により債務者等の財産に対する強制執行をすることができる旨とする。

Article 26-10 (1) The reference, in Article 20, paragraph (3), item (ii) of the Act as applied mutatis mutandis pursuant to Article 24-3, paragraph (2) of the Act, to matters specified by Cabinet Office Order means, in cases of failure to perform the obligations stated in the specified notarized deeds, a statement to the effect that the person entrusted with performance may carry out a compulsory execution against the assets of the obligor, etc. pursuant to the specified notarized deeds without the filing of lawsuit.

2 第十八条第二項の規定は、受託弁済者が法第二十四条の三第二項において準用する法第二十条第三項の規定により交付すべき書面を作成する場合について準用する。

(2) The provisions of Article 18, paragraph (2) of the Act apply mutatis mutandis to the case when the person entrusted with performance prepares the documents to be delivered pursuant to Article 20, paragraph (3) of the Act as applied mutatis mutandis pursuant to Article 24-3, paragraph (2) of the Act.

(受託弁済に係る求償権等取得後の取立てに当たり明らかにすべき事項)

(Matters to be Disclosed upon the Collection After the Acquisition of Right to Reimbursement Pertaining to Performance under Entrustment)

第二十六条の十一 法第二十四条の三第二項において準用する法第二十一条第三項に規定する内閣府令で定める事項は、次に掲げる事項とする。

Article 26-11 The reference, in Article 21, paragraph (3) of the Act as applied mutatis mutandis pursuant to Article 24-3, paragraph (2) of the Act, to matters specified by Cabinet Office Order means:

一 取立てを行う者の弁済受領権限の基礎となる事実

(i) facts to be the basis of the right to receive performance of the person conducting collection;

二 取り立てる債権に係る法第二十四条の三第二項において準用する法第十七条第一項各号に掲げる事項（当該受託弁済者の商号、名称又は氏名及び第十三条第一項第一号ソに掲げる事項を除く。）

(ii) the matters set forth in the items of Article 17, paragraph (1) of the Act as

applied mutatis mutandis pursuant to Article 24-3, paragraph (2) of the Act related to the claim to be collected (excluding the trade name or name of the relevant person entrusted with performance and the matters set forth in Article 13, paragraph (1), item (i), sub-item (r));

三 取り立てる債権が極度方式貸付けに係る契約に基づくものであるときは、当該契約の基本となる極度方式基本契約に係る法第二十四条の三第二項において準用する法第十七条第二項各号に掲げる事項（第十三条第三項第一号ソに掲げる事項を除く。）

(iii) if the claim to be collected is one under a contract for a revolving credit loan, the matters set forth in the items of Article 17, paragraph (2) of the Act as applied mutatis mutandis pursuant to Article 24-3, paragraph (2) of the Act related to the basic contract for a revolving credit loan which forms the basis for the relevant contract (excluding the matters set forth in Article 13, paragraph (3), item (i), sub-item (r));

四 保証人に対し取立てをするときは、法第二十四条の三第二項において準用する法第十七条第三項に掲げる事項（第十二条の二第五項第十四号に掲げる事項を除く。）

(iv) in cases of collecting claims from the guarantor, the matters set forth in Article 17, paragraph (3) of the Act as applied mutatis mutandis pursuant to Article 24-3, paragraph (2) of the Act (excluding the matters set forth in Article 12-2, paragraph (5), item (xiv)).

(保証等に係る求償権等を譲り受ける者に対する通知)

(Notice to the Assignee of the Right to Reimbursement Pertaining to Guarantee)

第二十六条の十二 法第二十四条の四第一項に規定する内閣府令で定める事項は、次に掲げる事項とする。

Article 26-12 (1) The reference, in Article 24-4, paragraph (1) of the Act, to matters specified by Cabinet Office Order means:

一 当該保証等に係る求償権等が貸金業者の貸付けに係る契約に係る保証により発生したこと。

(i) that the relevant right to reimbursement, etc. pertaining to guarantee, etc. has accrued from the guarantee pertaining to the loan contract made by the money lender;

二 法第二十四条の二第二項において準用する法第十七条第一項各号に掲げる事項（第十三条第一項第一号ホ、ト、タ及びソ（売渡担保にあつては、タ及びソに限る。）に掲げる事項を除く。）

(ii) the matters set forth in the items of Article 17, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 24-2, paragraph (2) of the Act (excluding the matters set forth in Article 13, paragraph (1), item (i), sub-items (e), (g), (p), and (r) (in cases of a collateral by sale, limited to sub-items

(p) and (r));

三 極度方式貸付けに係る契約に係る保証等に係る求償権等であるときは、法第二十四条の二第二項において準用する法第十七条第二項各号に掲げる事項（第十三条第三項第一号ホ、ト、ヨ、タ及びソ（売渡担保にあつてはヨ、タ及びソに限り、金銭の貸借の媒介にあつてはタ及びソに限る。）並びに第二号ハに掲げる事項を除く。）

(iii) in cases of the right to reimbursement, etc. pertaining to guarantee, etc. related to a contract for a revolving credit loan, the matters set forth in the items of Article 17, paragraph (2) of the Act as applied mutatis mutandis pursuant to Article 24-2, paragraph (2) of the Act (excluding the matters set forth in Article 13, paragraph (3), item (i), sub-items (e), (g), (o), (p), and (r) (limited to, in cases of a collateral by sale, sub-items (o), (p), and (r), and in cases of money brokerage, sub-items (p) and (r)), and item (ii), sub-item (c));

四 当該債権について保証契約を締結したときは、法第二十四条の二第二項において準用する法第十七条第三項に掲げる事項（第十二条の二第五項第七号及び第十四号に掲げる事項を除く。）

(iv) if a guarantee contract is concluded for the relevant claim, the matters set forth in Article 17, paragraph (3) of the Act as applied mutatis mutandis pursuant to Article 24-2, paragraph (2) of the Act (excluding the matters set forth in Article 12-2, paragraph (5), items (vii) and (xiv)); and

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(v) the date of assignment and the amount of the relevant claim.

2 前項の規定は、抵当証券法第一条第一項に規定する抵当証券に記載された債権の譲渡については適用しない。

(2) The provisions of the preceding paragraph do not apply to the assignment of the claim stated on the mortgage securities prescribed in Article 1, paragraph (1) of the Mortgage Securities Act.

3 法第二十四条の四第一項の規定による通知は、書面により行わなければならない。

(3) A written document must be used to give the notice under Article 24-4, paragraph (1) of the Act.

4 法第二十四条の四第一項の規定による通知は、前項の規定による書面による通知に代えて、次項で定めるところにより、保証等に係る求償権等を譲り受ける者の承諾を得て、同条第一項の規定により通知すべきものを電磁的方法により提供することができる。この場合において、保証業者は、当該書面による通知をしたものとみなす。

(4) With the assent of the assignee of the right to reimbursement, etc. pertaining to a guarantee, etc., in lieu of using a written document as under the preceding paragraph to give a notice under Article 24-4, paragraph (1) of the Act, the guarantee business operator may give notice by using electronic or magnetic means, pursuant to the following paragraph, to provide the assignee with the information of which it is to notify it pursuant to paragraph (1) of that Article. In such a case, the guarantee business operator is deemed to have used a

written document to give the notice.

5 保証業者は、前項の規定により法第二十四条の四第一項の規定により通知すべきものを提供しようとするときは、あらかじめ、保証等に係る求償権等を譲り受ける者に対し、その用いる電磁的方法の種類及び内容を示し、書面又は電磁的方法による承諾を得なければならない。

(5) Before seeking to apply the preceding paragraph so as to provide the assignee of the right to reimbursement, etc. pertaining to a guarantee, etc. with the information of which that assignee must be notified pursuant to Article 24-4, paragraph (1) of the Act, a guarantee business operator must indicate to the assignee the type and details of the electronic or magnetic means it will use and have the assignee assent to this in a written document or by electronic or magnetic means.

6 前項の規定による承諾を得た保証業者は、保証等に係る求償権等を譲り受ける者から書面又は電磁的方法により電磁的方法による提供を受けない旨の申出があつたときは、当該保証等に係る求償権等を譲り受ける者に対し、法第二十四条の四第一項の規定により通知すべきものの提供を電磁的方法によつてしてはならない。ただし、当該保証等に係る求償権等を譲り受ける者が再び前項の規定による承諾をした場合は、この限りでない。

(6) If a guarantee business operator that has obtained the assent under the preceding paragraph from the assignee of the right to reimbursement, etc. pertaining to guarantee, etc. is informed thereby, in a written document or by electronic or magnetic means, that the assignee is unwilling to be provided with information by electronic or magnetic means, the guarantee business operator must not use electronic or magnetic means to provide the assignee with the information of which notice must be given pursuant to Article 24-4, paragraph (1) of the Act; provided, however, that this does not apply if the assignee of the right to reimbursement, etc. pertaining to guarantee, etc. reaffirms the assent under the preceding paragraph.

(譲り受けた保証等に係る求償権等についての生命保険契約等の締結に係る制限)
(Restrictions on Conclusion of a Life Insurance Contract With Regard to the Assigned Right to Reimbursement Pertaining to Guarantee)

第二十六条の十二の二 法第二十四条の四第二項において準用する法第十二条の七に規定する内閣府令で定める契約は、第十条の十各号に掲げる契約とする。

Article 26-12-2 The reference, in Article 12-7 of the Act as applied mutatis mutandis pursuant to Article 24-4, paragraph (2) of the Act, to contracts specified by Cabinet Office Order means contracts set forth in the items of Article 10-10.

(譲り受けた保証等に係る求償権等に係る保証契約締結前の書面の交付)
(Delivery of Documents Prior to Concluding a Guarantee Contract Related to

the Assigned Right to Reimbursement Pertaining to Guarantee)

第二十六条の十二の三 法第二十四条の四第二項において準用する法第十六条の二第三項第四号に規定する内閣府令で定める事項は、第十二条の二第三項各号（第二号及び第三号を除く。）に掲げる貸付けに係る契約の区分に応じ、当該各号に定める事項とする。

Article 26-12-3 (1) The reference, in Article 16-2, paragraph (3), item (iv) of the Act as applied mutatis mutandis pursuant to Article 24-4, paragraph (2) of the Act, to matters specified by Cabinet Office Order means the matters that each item of Article 12-2, paragraph (3) (excluding items (ii) and (iii)) prescribes for the category of loan contract set forth in the item.

2 法第二十四条の四第二項において準用する法第十六条の二第三項第五号に規定する内閣府令で定める事項は、第十二条の二第四項に定める事項とする。

(2) The reference, in Article 16-2, paragraph (3), item (v) of the Act as applied mutatis mutandis pursuant to Article 24-4, paragraph (2) of the Act, to matters specified by Cabinet Office Order means the matters specified in Article 12-2, paragraph (4).

3 法第二十四条の四第二項において準用する法第十六条の二第三項第六号に規定する内閣府令で定める事項は、第十二条の二第五項各号に掲げる事項（同項第十四号に掲げる事項を除く。）とする。

(3) The reference, in Article 16-2, paragraph (3), item (vi) of the Act as applied mutatis mutandis pursuant to Article 24-4, paragraph (2) of the Act, to matters specified by Cabinet Office Order means the matters specified in the items of Article 12-2, paragraph (5) (excluding the matters set forth in item (xiv) of that paragraph).

4 第十一条第四項、第十二条の二第六項及び第八項並びに第十三条第八項及び第十一项の規定は、保証等に係る求償権等を譲り受けた者が法第二十四条の四第二項において準用する法第十六条の二第三項の規定により交付すべき書面を作成する場合について準用する。

(4) The provisions of Article 11, paragraph (4), Article 12-2, paragraphs (6) and (8), and Article 13, paragraphs (8) and (11) apply mutatis mutandis to the case when the assignee of the right to reimbursement, etc. pertaining to guarantee, etc. prepares the documents to be delivered pursuant to Article 16-2, paragraph (3) of the Act as applied mutatis mutandis pursuant to Article 24-4, paragraph (2) of the Act.

(譲り受けた保証等に係る求償権等に係る生命保険契約等に係る同意前の書面の交付)

(Delivery of Documents Prior to Obtaining Consent on Life Insurance Contract Related to the Assigned Right to Reimbursement Pertaining to Guarantee)

第二十六条の十二の四 法第二十四条の四第二項において準用する法第十六条の三第一項第二号に規定する内閣府令で定める事項は、第十二条の三第一項各号に掲げる事項

とする。

Article 26-12-4 (1) The reference, in Article 16-3, paragraph (1), item (ii) of the Act as applied mutatis mutandis pursuant to Article 24-4, paragraph (2) of the Act, to matters specified by Cabinet Office Order means the matters set forth in the items of Article 12-3, paragraph (1):

2 第十二条の三第二項の規定は、保証等に係る求償権等を譲り受けた者が法第二十四条の四第二項において準用する法第十六条の三第一項の規定により交付すべき書面を作成する場合について準用する。

(2) The provisions of Article 12-3, paragraph (2) apply mutatis mutandis to the case when the assignee of the right to reimbursement, etc. pertaining to guarantee, etc. prepares the documents to be delivered pursuant to Article 16-3, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 24-4, paragraph (2) of the Act.

(譲り受けた保証等に係る求償権等についての書面の交付)

(Delivery of Documents With Regard to the Assigned Right to Reimbursement Pertaining to Guarantee)

第二十六条の十三 法第二十四条の四第二項において準用する法第十七条第一項第八号に規定する内閣府令で定める事項は、第十三条第一項各号（第二号及び第三号を除く。）に掲げる貸付けに係る契約の区分に応じ、当該各号に定める事項（同項第一号ホ、タ及びソに掲げる事項を除く。）とする。

Article 26-13 (1) The reference, in Article 17, paragraph (1), item (viii) of the Act as applied mutatis mutandis pursuant to Article 24-4, paragraph (2) of the Act, to matters specified by Cabinet Office Order means the matters that each item of Article 13, paragraph (1) (excluding items (ii) and (iii)) prescribes for the category of loan contract set forth in the item (excluding the matters set forth in item (i), sub-items (e), (p), and (r) of that paragraph).

2 法第二十四条の四第二項において準用する法第十七条第一項後段に規定する内閣府令で定める事項は、第十三条第二項各号（第二号及び第三号を除く。）に掲げる貸付けに係る契約の区分に応じ、当該各号に定める事項（当該事項の変更の内容が法第二十四条の四第二項において準用する法第十七条第二項後段の規定により交付する書面に記載されている場合には、当該事項を除く。）とする。

(2) The reference, in the second sentence of Article 17, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 24-4, paragraph (2) of the Act, to matters specified by Cabinet Office Order means the matters that each item of Article 13, paragraph (2) (excluding items (ii) and (iii)) prescribes for the category of loan contract set forth in the item (if the contents of the changes to the relevant matters are stated in the documents to be delivered pursuant to the second sentence of Article 17, paragraph (2) of the Act as applied mutatis mutandis pursuant to Article 24-4, paragraph (2) of the Act, the matters are excluded).

- 3 法第二十四条の四第二項において準用する法第十七条第二項第七号に規定する内閣府令で定める事項は、第十三条第三項各号（第二号及び第三号を除く。）に掲げる貸付けに係る契約の区分に応じ、当該各号に定める事項（同項第一号ホ、ヨ、タ及びソ（金銭の貸借の媒介にあつては、タ及びソに限る。）に掲げる事項を除く。）とする。
- (3) The reference, in Article 17, paragraph (2), item (vii) of the Act as applied mutatis mutandis pursuant to Article 24-4, paragraph (2) of the Act, to matters specified by Cabinet Office Order means the matters that each item of Article 13, paragraph (3) (excluding items (ii) and (iii)) prescribes for the category of loan contract set forth in the item (excluding the matters set forth in item (i), sub-items (e), (o), (p), and (r) of that paragraph (in cases of money brokerage, limited to sub-items (p) and (r))).
- 4 法第二十四条の四第二項において準用する法第十七条第二項後段に規定する内閣府令で定める事項は、第十三条第四項各号（第二号及び第三号を除く。）に掲げる貸付けに係る契約の区分に応じ、当該各号に定める事項とする。
- (4) The reference, in the second sentence of Article 17, paragraph (2) of the Act as applied mutatis mutandis pursuant to Article 24-4, paragraph (2) of the Act, to matters specified by Cabinet Office Order means the matters that each item of Article 13, paragraph (4) (excluding items (ii) and (iii)) prescribes for the category of loan contract set forth in the item.
- 5 法第二十四条の四第二項において準用する法第十七条第三項に規定する内閣府令で定める事項は、第十三条第六項各号に掲げる事項（第十二条の二第五項第十四号に掲げる事項を除く。）とする。
- (5) The reference, in Article 17, paragraph (3) of the Act as applied mutatis mutandis pursuant to Article 24-4, paragraph (2) of the Act, to matters specified by Cabinet Office Order means the matters specified in the items of Article 13, paragraph (6) (excluding the matters set forth in Article 12-2, paragraph (5), item (xiv)).
- 6 法第二十四条の四第二項において準用する法第十七条第三項後段に規定する内閣府令で定める事項は、第十三条第七項各号に定める事項とする。
- (6) The reference, in the second sentence of Article 17, paragraph (3) of the Act as applied mutatis mutandis pursuant to Article 24-4, paragraph (2) of the Act, to matters specified by Cabinet Office Order means the matters specified in the items of Article 13, paragraph (7).
- 7 法第二十四条の四第二項において準用する法第十七条第四項後段に規定する内閣府令で定める事項は、第十三条第二項各号（第二号及び第三号を除く。）に掲げる保証の対象となる貸付けに係る契約の区分に応じ、当該各号に定める事項（当該事項の変更の内容が法第二十四条の四第二項において準用する法第十七条第五項後段の規定により交付する書面に記載されている場合には、当該事項を除く。）とする。
- (7) The reference, in the second sentence of Article 17, paragraph (4) of the Act as applied mutatis mutandis pursuant to Article 24-4, paragraph (2) of the Act, to matters specified by Cabinet Office Order means the matters that each item of

Article 13, paragraph (2) (excluding items (ii) and (iii)) prescribes for the category of loan contract, as set forth in the item, which the guarantee is to cover (if the contents of the changes to the relevant matters are stated in the documents to be delivered pursuant to the second sentence of Article 17, paragraph (5) of the Act as applied mutatis mutandis pursuant to Article 24-4, paragraph (2) of the Act, the matters are excluded).

8 法第二十四条の四第二項において準用する法第十七条第五項後段に規定する内閣府令で定める事項は、第十三条第四項各号（第二号及び第三号を除く。）に掲げる保証の対象となる貸付けに係る契約の区分に応じ、当該各号に定める事項とする。

(8) The reference, in the second sentence of Article 17, paragraph (5) of the Act as applied mutatis mutandis pursuant to Article 24-4, paragraph (2) of the Act, to matters specified by Cabinet Office Order means the matters that each item of Article 13, paragraph (4) (excluding items (ii) and (iii)) prescribes for the category of loan contract, as set forth in the item, which the guarantee is to cover.

9 第十一条第四項並びに第十三条第八項、第十一項及び第十五項の規定は、保証等に係る求償権等を譲り受けた者が法第二十四条の四第二項において準用する法第十七条の規定により交付すべき書面を作成する場合について準用する。

(9) The provisions of Article 11, paragraph (4), and Article 13, paragraphs (8), (11) and (15) apply mutatis mutandis to the case when the assignee of the right to reimbursement, etc. pertaining to guarantee, etc. prepares the documents to be delivered pursuant to Article 17 of the Act as applied mutatis mutandis pursuant to Article 24-4, paragraph (2) of the Act.

（保証等に係る求償権等譲渡後の受取証書の交付）

(Delivery of Receipt After the Assignment of Right to Reimbursement
Pertaining to Guarantee)

第二十六条の十四 法第二十四条の四第二項において準用する法第十八条第一項第六号に規定する内閣府令で定める事項は、第十五条第一項各号に掲げる事項とする。

Article 26-14 (1) The reference, in Article 18, paragraph (1), item (vi) of the Act as applied mutatis mutandis pursuant to Article 24-4, paragraph (2) of the Act, to matters specified by Cabinet Office Order means the matters set forth in the items of Article 15, paragraph (1).

2 第十五条第三項の規定は、保証等に係る求償権等を譲り受けた者が法第二十四条の四第二項において準用する法第十八条第一項の規定により交付すべき書面を作成する場合について準用する。

(2) The provisions of Article 15, paragraph (3) apply mutatis mutandis to the case when the assignee of the right to reimbursement, etc. pertaining to guarantee, etc. prepares the documents to be delivered pursuant to Article 18, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 24-4, paragraph (2) of the Act.

3 法第二十四条の四第二項において準用する法第十八条第三項に規定する内閣府令で定める書面は、第十五条第四項に定める書面とする。

(3) The reference, in Article 18, paragraph (3) of the Act as applied mutatis mutandis pursuant to Article 24-4, paragraph (2) of the Act, to documents specified by Cabinet Office Order means documents specified in Article 15, paragraph (4).

4 第十一条第四項及び第十五条第五項の規定は、保証等に係る求償権等を譲り受けた者が前項の書面を作成する場合について準用する。

(4) The provisions of Article 11, paragraph (4), and Article 15, paragraph (5) apply mutatis mutandis to the case when the assignee of the right to reimbursement, etc. pertaining to guarantee, etc. prepares the documents prescribed in the preceding paragraph.

5 法第二十四条の四第二項において読み替えて準用する法第十八条第三項に規定する内閣府令で定める手続は、保証等に係る求償権等を譲り受けた者が、当該求償権等に係る貸付けの契約の相手方その他の当該契約に基づく債権の全部又は一部について弁済をする者に対し、次に掲げる事項を通知し、当該弁済をする者が第三号に規定する一定の期間内に第一号及び第二号に掲げる事項について異議を述べないこととする。

(5) The reference, in Article 18, paragraph (3) of the Act as applied mutatis mutandis following the deemed replacement of terms pursuant to Article 24-4, paragraph (2) of the Act, to a procedure specified by Cabinet Office Order means that the assignee of the right to reimbursement, etc. pertaining to guarantee, etc. notifies the counterparty to the contract for a loan connected with the right to reimbursement, etc. pertaining to guarantee, etc. and any other person paying all or part of a claim under the contract of the following matters, and no person paying on such a claim states an objection to the matters set forth in items (i) and (ii) within the fixed period referred to in item (iii):

一 法第二十四条の四第二項において準用する法第十八条第三項に規定する内閣府令で定める書面を交付する旨

(i) that the assignee will issue the document specified by Cabinet Office Order which is referred to in Article 18, paragraph (3) of the Act as applied mutatis mutandis pursuant to Article 24-4, paragraph (2) of the Act;

二 法第二十四条の四第二項において準用する法第十八条第三項の規定により同条第一項の規定による書面の交付に代えて同条第三項各号に掲げる事項を記載した書面を交付する旨

(ii) that, pursuant to Article 18, paragraph (3) of the Act as applied mutatis mutandis pursuant to Article 24-4, paragraph (2) of the Act, the assignee will issue a document giving the information set forth in the items of Article 18, paragraph (3) of the Act in lieu of issuing a document under paragraph (1) of that Article; and

三 前二号に掲げる事項について異議があるときは、一定の期間内に異議を述べるべ

き旨

(iii) that any objection to a matter set forth in the preceding two items must be stated within a fixed period.

6 法第二十四条の四第二項において読み替えて準用する法第十八条第四項に規定する内閣府令で定める手続は、保証等に係る求償権等を譲り受けた者が、当該求償権等に係る貸付けの契約の相手方その他の当該契約に基づく債権の全部又は一部について弁済をする者に対し、次に掲げる事項を通知し、当該弁済をする者が第三号に規定する一定の期間内に第一号及び第二号に掲げる事項について異議を述べないこととする。

(6) The reference, in Article 18, paragraph (4) of the Act as applied mutatis mutandis following the deemed replacement of terms pursuant to Article 24-4, paragraph (2) of the Act, to a procedure specified by Cabinet Office Order means that the assignee of the right to reimbursement, etc. pertaining to guarantee, etc. notifies the counterparty to the contract for a loan connected with the right to reimbursement, etc. pertaining to guarantee, etc. and any other person paying all or part of a claim under the contract of the following matters, and no person paying on such a claim states an objection to the matters set forth in items (i) and (ii) within the fixed period referred to in item (iii):

一 法第二十四条の四第二項において準用する法第十八条第四項の規定により同条第一項に規定する書面の交付又は同条第三項の内閣府令で定める書面の交付若しくは同項の規定により同条第一項の規定による書面の交付に代えて交付する書面の交付に代えて同項若しくは同条第三項に規定する事項又は同項の内閣府令で定める書面に記載すべき事項を電磁的方法により提供する旨

(i) that, pursuant to Article 18, paragraph (4) of the Act as applied mutatis mutandis pursuant to Article 24-4, paragraph (2) of the Act, the assignee will use electronic or magnetic means to provide the information prescribed in Article 18, paragraph (1) or (3) of the Act or the information required to be stated in the document specified by Cabinet Office Order which is referred to in paragraph (3), in lieu of issuing a document as prescribed in paragraph (1) of that Article; in lieu of issuing the document specified by Cabinet Office Order which is referred to in paragraph (3) of that Article; or in lieu of issuing, pursuant to that paragraph, the document that is to be issued in lieu of the document prescribed in paragraph (1) of that Article;

二 その用いる電磁的方法の種類及び内容として、次に掲げる事項

(ii) the following information as to the type and details of the electronic or magnetic means that will be used:

イ 第一条の二第一項第二号に定める方法のうち保証等に係る求償権等を譲り受けた者が使用するもの

(a) the means the assignee of the right to reimbursement, etc. pertaining to guarantee, etc. will use among those specified in Article 1-2, paragraph (1), item (ii); and

ロ ファイルへの記録の方式

(b) the format in which the data will be recorded into the file;

三 前二号に掲げる事項について異議があるときは、一定の期間内に異議を述べるべき旨

(iii) that any objections to a matter set forth in the preceding two items must be stated within a fixed period.

7 第五項第三号及び前項第三号の期間は、一月を下つてはならない。

(7) The period referred to in paragraph (5), item (iii) and item (iii) of the preceding paragraph must not be less than one month.

(保証等に係る求償権等譲渡後の帳簿の備付け)

(Keeping of Books After the Assignment of Right to Reimbursement Pertaining to Guarantee)

第二十六条の十四の二 第十六条の規定は、保証等に係る求償権等を譲り受けた者が法第二十四条の四第二項において準用する法第十九条の帳簿を作成する場合について準用する。この場合において、第十六条第一項第二号中「第二号から」とあるのは「第四号から」と、同項第三号中「締結したとき」とあるのは「締結されているとき、又は締結したとき」と読み替えるものとする。

Article 26-14-2 The provisions of Article 16 apply mutatis mutandis to the case when the assignee of the right to reimbursement, etc. pertaining to guarantee, etc. prepares the books prescribed in Article 19 of the Act as applied mutatis mutandis pursuant to Article 24-4, paragraph (2) of the Act. In this case, the term "items (ii) through" in Article 16, paragraph (1), item (ii) is deemed to be replaced with "items (iv) through", and the phrase "is concluded" in item (iii) of that paragraph is deemed to be replaced with "has been concluded or is concluded."

第二十六条の十四の三 保証等に係る求償権等を譲り受けた者は、法第二十四条の四第二項において準用する法第十九条の帳簿を、譲り受けた保証等に係る求償権等ごとに、当該求償権等の最終の返済期日（当該求償権等が弁済その他の事由により消滅したときにあつては、当該求償権等の消滅した日）から少なくとも十年間保存しなければならない。ただし、当該求償権等が極度方式貸付けに係る契約に係るものである場合には、当該求償権等に係る極度方式基本契約に基づく極度方式貸付けに係る契約に係る保証等に係る求償権等のうち譲り受けたものの最終の返済期日（これらの求償権等のすべてが弁済その他の事由により消滅したときにあつては、その消滅した日）のうち最後のものから少なくとも十年間保存しなければならない。

Article 26-14-3 (1) An assignee of the right to reimbursement, etc. pertaining to guarantee, etc. must preserve the books prescribed in Article 19 of the Act as applied mutatis mutandis pursuant to Article 24-4, paragraph (2) of the Act for each assigned right to reimbursement, etc. pertaining to guarantee, etc., for at least ten years from the final repayment due date of the relevant right to

reimbursement, etc. (if the relevant right to reimbursement, etc. has extinguished upon performance or on any other grounds, the day on which the right to reimbursement, etc. extinguished); provided, however, that, if the relevant right to reimbursement, etc. is one under a contract for a revolving credit loan, the assignee of the right to reimbursement, etc. pertaining to guarantee, etc. must preserve the relevant books for ten years from, among the final repayment due dates of the assigned rights to reimbursement, etc. pertaining to guarantee, etc. under the contract for a revolving credit loan based on the basic contract for a revolving credit loan related to the relevant right to reimbursement, etc. (if all of these rights to reimbursement, etc. have extinguished upon performance or on any other grounds, the day on which the rights to reimbursement, etc. extinguished), the latest date.

2 保証等に係る求償権等を譲り受けた者は、その営業所等が現金自動設備であるときは、帳簿の備付けを行うことを要しない。

(2) If the business office, etc. of the assignee of the right to reimbursement, etc. pertaining to guarantee, etc. is an automatic cash machine, the assignee is not required to keep books.

(保証等に係る求償権等譲渡後の帳簿の閲覧方法)

(Method of Inspection of Books After the Assignment of Right to Reimbursement Pertaining to Guarantee)

第二十六条の十四の四 保証等に係る求償権等を譲り受けた者は、法第二十四条の四第二項において準用する法第十九条の規定に基づき、同条の帳簿をその営業所等ごと（営業所等を有しない者にあつては、住所地又は居所地）に備え置き、同項において準用する法第十九条の二に規定するときを除くほか、その営業時間内に、請求者の請求に応じて閲覧又は謄写をさせなければならない。

Article 26-14-4 An assignee of the right to reimbursement, etc. pertaining to guarantee, etc. must keep the books referred to in Article 19 of the Act at each business office, etc. thereof (or at the domicile or residence of a person with no business office, etc.) based on the provisions of Article 19 of the Act as applied mutatis mutandis pursuant to Article 24-4, paragraph (2) of the Act, and except in cases provided in Article 19-2 of the Act as applied mutatis mutandis pursuant to Article 24-4, paragraph (2) of the Act, must allow a person requesting to inspect or copy them to do so during its business hours.

(保証等に係る求償権等譲渡後の帳簿の閲覧等請求権者)

(Person Entitled to Request the Inspection of Books After the Assignment of Right to Reimbursement Pertaining to Guarantee)

第二十六条の十四の五 法第二十四条の四第二項において準用する法第十九条の二に規定する内閣府令で定める者は、次に掲げる者とする。

Article 26-14-5 The reference, in Article 19-2 of the Act as applied mutatis

mutandis pursuant to Article 24-4, paragraph (2) of the Act, to persons specified by Cabinet Office Order means:

一 法第二十四条の四第二項において準用する法第十九条の二の債務者等（以下この条において単に「債務者等」という。）又は債務者等であつた者の法定代理人、後見監督人、保佐人、保佐監督人、補助人又は補助監督人

(i) a statutory agent, supervisor of guardian, curator, supervisor of curator, assistant, or supervisor of assistant of the obligor, etc. prescribed in Article 19-2 of the Act as applied mutatis mutandis pursuant to Article 24-4, paragraph (2) of the Act (hereinafter simply referred to as the "obligor, etc." in this Article) or the person that was formerly an obligor, etc.;

二 債務者等又は債務者等であつた者の相続人

(ii) the heir of the obligor, etc. or the person that was formerly an obligor, etc.;

三 債務者等若しくは債務者等であつた者のために又は債務者等若しくは債務者等であつた者に代わつて弁済をした者

(iii) a person that made the performance on behalf or in lieu of the obligor, etc. or the person that was formerly an obligor, etc.; and

四 債務者等若しくは債務者等であつた者又は前各号に掲げる者から法第二十四条の四第二項において準用する法第十九条の二の請求について代理権を付与された者

(iv) a person that has been empowered the right of representation for the request under Article 19-2 of the Act as applied mutatis mutandis pursuant to Article 24-4, paragraph (2) of the Act from an obligor, etc., a person that was formerly an obligor, etc. or the persons set forth in the preceding items.

(保証等に係る求償権等譲渡後の特定公正証書の作成に係る説明事項)

(Matters to be Explained in Regard to the Preparation of Specified Notarized Deeds After the Assignment of Right to Reimbursement Pertaining to Guarantee)

第二十六条の十五 法第二十四条の四第二項において準用する法第二十条第三項第二号に規定する内閣府令で定めるものは、特定公正証書に記載された内容の債務の不履行の場合には、保証等に係る求償権等を譲り受けた者は、訴訟の提起を行わずに、特定公正証書により債務者等の財産に対する強制執行をすることができる旨とする。

Article 26-15 (1) The reference, in Article 20, paragraph (3), item (ii) of the Act as applied mutatis mutandis pursuant to Article 24-4, paragraph (2) of the Act, to matters specified by Cabinet Office Order means, in cases of failure to perform the obligations stated in the specified notarized deeds, a statement to the effect that the assignee of the right to reimbursement, etc. pertaining to guarantee, etc. may carry out a compulsory execution against the assets of the obligor, etc. pursuant to the specified notarized deeds without the filing of lawsuit.

2 第十八条第二項の規定は、保証等に係る求償権等を譲り受けた者が法第二十四条の四第二項において準用する法第二十条第三項の規定により交付すべき書面を作成する

場合について準用する。

- (2) The provisions of Article 18, paragraph (2) of the Act apply mutatis mutandis to the case when the assignee of the right to reimbursement, etc. pertaining to guarantee, etc. prepares the documents to be delivered pursuant to Article 20, paragraph (3) of the Act as applied mutatis mutandis pursuant to Article 24-4, paragraph (2) of the Act.

(保証等に係る求償権等譲渡後の取立てに当たり明らかにすべき事項)

(Matters to be Disclosed upon the Collection After the Assignment of the Right to Reimbursement Pertaining to Guarantee)

第二十六条の十六 法第二十四条の四第二項において準用する法第二十一条第三項に規定する内閣府令で定める事項は、次に掲げる事項とする。

Article 26-16 The reference, in Article 21, paragraph (3) of the Act as applied mutatis mutandis pursuant to Article 24-4, paragraph (2) of the Act, to matters specified by Cabinet Office Order means:

一 取立てを行う者の弁済受領権限の基礎となる事実

(i) facts to be the basis of the right to receive performance of the person conducting collection;

二 取り立てる債権に係る法第二十四条の四第二項において準用する法第十七条第一項各号に掲げる事項（当該保証等に係る求償権等を譲り受けた者の商号、名称又は氏名及び第十三条第一項第一号ソに掲げる事項を除く。）

(ii) the matters set forth in the items of Article 17, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 24-4, paragraph (2) of the Act related to the claim to be collected (excluding the trade name or name of the relevant assignee of the right to reimbursement, etc. pertaining to guarantee, etc. and the matters set forth in Article 13, paragraph (1), item (i), sub-item (r));

三 取り立てる債権が極度方式貸付けに係る契約に基づくものであるときは、当該契約の基本となる極度方式基本契約に係る法第二十四条の四第二項において準用する法第十七条第二項各号に掲げる事項（第十三条第三項第一号ソに掲げる事項を除く。）

(iii) if the claim to be collected is one under a contract for a revolving credit loan, the matters set forth in the items of Article 17, paragraph (2) of the Act as applied mutatis mutandis pursuant to Article 24-4, paragraph (2) of the Act related to the basic contract for a revolving credit loan which forms the basis for the relevant contract (excluding the matters set forth in Article 13, paragraph (3), item (i), sub-item (r)); and

四 保証人に対し取立てをすときは、法第二十四条の四第二項において準用する法第十七条第三項に掲げる事項（第十二条の二第五項第十四号に掲げる事項を除く。）

(iv) in cases of collecting claims from the guarantor, the matters set forth in

Article 17, paragraph (3) of the Act as applied mutatis mutandis pursuant to Article 24-4, paragraph (2) of the Act (excluding the matters set forth in Article 12-2, paragraph (5), item (xiv)).

(保証等に係る求償権等の再譲渡を受ける者に対する通知)

(Notice to the Assignee of the Reassigned Right to Reimbursement Pertaining to Guarantee)

第二十六条の十七 法第二十四条の四第二項において準用する同条第一項に規定する内閣府令で定める事項は、次に掲げる事項とする。

Article 26-17 (1) The reference, in Article 24-4, paragraph (1) of the Act as applied mutatis mutandis pursuant to paragraph (2) of that Article, to matters specified by Cabinet Office Order means:

一 当該保証等に係る求償権等が貸金業者の貸付けに係る契約に係る保証により発生したこと。

(i) that the relevant right to reimbursement, etc. pertaining to guarantee, etc. has accrued from the guarantee pertaining to the loan contract made by the money lender;

二 法第二十四条の四第二項において準用する法第十七条第一項各号に掲げる事項（第十三条第一項第一号ホ、ト、タ及びソ（売渡担保にあつては、タ及びソに限る。）に掲げる事項を除く。）

(ii) the matters set forth in the items of Article 17, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 24-4, paragraph (2) of the Act (excluding the matters set forth in Article 13, paragraph (1), item (i), sub-items (e), (g), (p), and (r) (in cases of a collateral by sale, limited to sub-items (p) and (r)));

三 極度方式貸付けに係る契約に係る保証等に係る求償権等であるときは、法第二十四条の四第二項において準用する法第十七条第二項各号に掲げる事項（第十三条第三項第一号ホ、ト、ヨ、タ及びソ（売渡担保にあつてはヨ、タ及びソに限り、金銭の貸借の媒介にあつてはタ及びソに限る。）並びに第二号ハに掲げる事項を除く。）

(iii) in cases of the right to reimbursement, etc. pertaining to guarantee, etc. related to a contract for a revolving credit loan, the matters set forth in the items of Article 17, paragraph (2) of the Act as applied mutatis mutandis pursuant to Article 24-4, paragraph (2) of the Act (excluding the matters set forth in Article 13, paragraph (3), item (i), sub-items (e), (g), (o), (p), and (r) (limited to, in cases of a collateral by sale, sub-items (o), (p), and (r), and in cases of money brokerage, sub-items (p) and (r)), and item (ii), sub-item (c));

四 当該債権について保証契約を締結したときは、法第二十四条の四第二項において準用する法第十七条第三項に掲げる事項（第十二条の二第五項第七号及び第十四号に掲げる事項を除く。）

(iv) if a guarantee contract is concluded for the relevant claim, the matters set

forth in Article 17, paragraph (3) of the Act as applied mutatis mutandis pursuant to Article 24-4, paragraph (2) of the Act (excluding the matters set forth in Article 12-2, paragraph (5), items (vii) and (xiv)); and

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(v) the date of reassignment and the amount of the relevant claim.

2 前項の規定は、抵当証券法第一条第一項に規定する抵当証券に記載された債権の再譲渡については適用しない。

(2) The provisions of the preceding paragraph do not apply to the reassignment of the claim stated on the mortgage securities prescribed in Article 1, paragraph (1) of the Mortgage Securities Act.

3 法第二十四条の四第二項において準用する同条第一項の規定による通知は、書面により行わなければならない。

(3) A written document must be used to give the notice under Article 24-4, paragraph (1) of the Act as applied mutatis mutandis pursuant to paragraph (2) of that Article.

4 法第二十四条の四第二項において準用する同条第一項の規定による通知は、前項の規定による書面による通知に代えて、次項で定めるところにより、保証等に係る求償権等の再譲渡を受ける者の承諾を得て、同条第二項において準用する同条第一項の規定により通知すべきものを電磁的方法により提供することができる。この場合において、保証等に係る求償権等を譲り受けた者は、当該書面による通知をしたものとみなす。

(4) With the assent of the assignee of the reassigned right to reimbursement, etc. pertaining to a guarantee, etc., in lieu of using a written document as under the preceding paragraph to give a notice under Article 24-4, paragraph (1) of the Act as applied mutatis mutandis pursuant to paragraph (2) of that Article, the assignee of the right to reimbursement, etc. pertaining to guarantee, etc. may give notice by using electronic or magnetic means, pursuant to the following paragraph, to provide the assignee of the reassigned right to reimbursement, etc. pertaining to guarantee, etc. with the information of which it is to notify it pursuant to paragraph (1) of that Article as applied mutatis mutandis pursuant to paragraph (2) of that Article. In such a case, the assignee of the right to reimbursement, etc. pertaining to guarantee, etc. is deemed to have used a written document to give the notice.

5 保証等に係る求償権等を譲り受けた者は、前項の規定により法第二十四条の四第二項において準用する同条第一項の規定により通知すべきものを提供しようとするときは、あらかじめ、保証等に係る求償権等の再譲渡を受ける者に対し、その用いる電磁的方法の種類及び内容を示し、書面又は電磁的方法による承諾を得なければならない。

(5) Before seeking to apply the preceding paragraph so as to provide the assignee of the reassigned right to reimbursement, etc. pertaining to a guarantee, etc. with the information of which that assignee must be notified pursuant to Article 24-4, paragraph (1) of the Act as applied mutatis mutandis pursuant to

paragraph (2) of that Article, the assignee of the right to reimbursement, etc. pertaining to guarantee, etc. must indicate to the assignee on reassignment the type and details of the electronic or magnetic means it will use and have the assignee on reassignment assent to this in a written document or by electronic or magnetic means.

- 6 前項の規定による承諾を得た保証等に係る求償権等を譲り受けた者は、保証等に係る求償権等の再譲渡を受ける者から書面又は電磁的方法により電磁的方法による提供を受けない旨の申出があつたときは、当該保証等に係る求償権等の再譲渡を受ける者に対し、法第二十四条の四第二項において準用する同条第一項の規定により通知すべきものの提供を電磁的方法によつてしてはならない。ただし、当該保証等に係る求償権等の再譲渡を受ける者が再び前項の規定による承諾をした場合は、この限りでない。

(6) If the original assignee of a right to reimbursement, etc. pertaining to guarantee, etc. that has obtained the assent under the preceding paragraph from the assignee of the reassigned right to reimbursement, etc. pertaining to guarantee, etc. is informed thereby, in a written document or by electronic or magnetic means, that the assignee on reassignment is unwilling to be provided with information by electronic or magnetic means, the original assignee must not use electronic or magnetic means to provide the assignee on reassignment with the information of which notice must be given pursuant to Article 24-4, paragraph (1) of the Act; provided, however, that this does not apply if the assignee of the reassigned right to reimbursement, etc. pertaining to guarantee, etc. reaffirms the assent under the preceding paragraph.

(受託弁済に係る求償権等を譲り受ける者に対する通知)

(Notice to the Assignee of the Right to Reimbursement Pertaining to Performance under Entrustment)

第二十六条の十八 法第二十四条の五第一項に規定する内閣府令で定める事項は、次に掲げる事項とする。

Article 26-18 (1) The reference, in Article 24-5, paragraph (1) of the Act, to matters specified by Cabinet Office Order means:

一 当該受託弁済に係る求償権等が貸金業者の貸付けの契約に基づく債務の弁済により発生したこと。

(i) that the relevant right to reimbursement, etc. pertaining to performance under entrustment has accrued from the performance of the obligation under the contract for a loan made by the money lender;

二 法第二十四条の三第二項において準用する法第十七条第一項各号に掲げる事項（第十三条第一項第一号ホ、ト、タ及びソ（売渡担保にあつては、タ及びソに限る。）に掲げる事項を除く。）

(ii) the matters set forth in the items of Article 17, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 24-3, paragraph (2) of the Act (excluding the matters set forth in Article 13, paragraph (1), item (i), sub-

items (e), (g), (p), and (r) (in cases of a collateral by sale, limited to sub-items (p) and (r));

三 極度方式貸付けに係る契約に係る受託弁済に係る求償権等であるときは、法第二十四条の三第二項において準用する法第十七条第二項各号に掲げる事項（第十三条第三項第一号ホ、ト、ヨ、タ及びソ（売渡担保にあつてはヨ、タ及びソに限り、金銭の貸借の媒介にあつてはタ及びソに限る。）並びに第二号ハに掲げる事項を除く。）

(iii) in cases of the right to reimbursement, etc. pertaining to performance under entrustment related to a contract for a revolving credit loan, the matters set forth in the items of Article 17, paragraph (2) of the Act as applied mutatis mutandis pursuant to Article 24-3, paragraph (2) of the Act (excluding the matters set forth in Article 13, paragraph (3), item (i), sub-items (e), (g), (o), (p), and (r) (limited to, in cases of a collateral by sale, sub-items (o), (p), and (r), and in cases of money brokerage, sub-items (p) and (r)), and item (ii), sub-item (c));

四 当該債権について保証契約を締結したときは、法第二十四条の三第二項において準用する法第十七条第三項に掲げる事項（第十二条の二第五項第七号及び第十四号に掲げる事項を除く。）

(iv) if a guarantee contract is concluded for the relevant claim, the matters set forth in Article 17, paragraph (3) of the Act as applied mutatis mutandis pursuant to Article 24-3, paragraph (2) of the Act (excluding the matters set forth in Article 12-2, paragraph (5), items (vii) and (xiv)); and

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(v) the date of assignment and the amount of the relevant claim.

2 前項の規定は、抵当証券法第一条第一項に規定する抵当証券に記載された債権の譲渡については適用しない。

(2) The provisions of the preceding paragraph do not apply to the assignment of the claim stated on the mortgage securities prescribed in Article 1, paragraph (1) of the Mortgage Securities Act.

3 法第二十四条の五第一項の規定による通知は、書面により行わなければならない。

(3) A written document must be used to give the notice under Article 24-5, paragraph (1) of the Act.

4 法第二十四条の五第一項の規定による通知は、前項の規定による書面による通知に代えて、次項で定めるところにより、受託弁済に係る求償権等を譲り受ける者の承諾を得て、同条第一項の規定により通知すべきものを電磁的方法により提供することができる。この場合において、受託弁済者は、当該書面による通知をしたものとみなす。

(4) With the assent of the assignee of the right to reimbursement, etc. pertaining to performance under entrustment, in lieu of using a written document as under the preceding paragraph to give a notice under Article 24-5, paragraph (1) of the Act the person entrusted with performance may give notice by using electronic or magnetic means, pursuant to the following paragraph, to provide

the assignee of the right to reimbursement, etc. pertaining to performance under entrustment with the information of which it is to notify it pursuant to paragraph (1) of that Article. In such a case, the person entrusted with performance is deemed to have used a written document to give the notice.

5 受託弁済者は、前項の規定により法第二十四条の五第一項の規定により通知すべきものを提供しようとするときは、あらかじめ、受託弁済に係る求償権等を譲り受ける者に対し、その用いる電磁的方法の種類及び内容を示し、書面又は電磁的方法による承諾を得なければならない。

(5) Before seeking to apply the preceding paragraph so as to provide the assignee of the right to reimbursement, etc. pertaining to performance under entrustment with the information of which the assignee must be notified pursuant to Article 24-5, paragraph (1) of the Act, the person entrusted with performance must indicate to the assignee the type and details of the electronic or magnetic means it will use and have the assignee assent to this in a written document or by electronic or magnetic means.

6 前項の規定による承諾を得た受託弁済者は、受託弁済に係る求償権等を譲り受ける者から書面又は電磁的方法により電磁的方法による提供を受けない旨の申出があつたときは、当該受託弁済に係る求償権等を譲り受ける者に対し、法第二十四条の五第一項の規定により通知すべきものの提供を電磁的方法によつてしてはならない。ただし、当該受託弁済に係る求償権等を譲り受ける者が再び前項の規定による承諾をした場合は、この限りでない。

(6) If a person entrusted with performance that has obtained the assent under the preceding paragraph from the assignee of a right to reimbursement, etc. pertaining to performance under entrustment is informed thereby, in a written document or by electronic or magnetic means, that the assignee is unwilling to accept information by electronic or magnetic means, the person entrusted with performance must not use electronic or magnetic means to provide the assignee with the information of which notice must be given pursuant to Article 24-5, paragraph (1) of the Act; provided, however, that this does not apply if the assignee of the right to reimbursement, etc. pertaining to performance under entrustment reaffirms the assent under the preceding paragraph.

(譲り受けた受託弁済に係る求償権等についての生命保険契約等の締結に係る制限)
(Restrictions on Conclusion of Life Insurance Contract With Regard to the Assigned Right to Reimbursement Pertaining to Performance under Entrustment)

第二十六条の十八の二 法第二十四条の五第二項において準用する法第十二条の七に規定する内閣府令で定める契約は、第十条の十各号に掲げる契約とする。

Article 26-18-2 The reference, in Article 12-7 of the Act as applied mutatis mutandis pursuant to Article 24-5, paragraph (2) of the Act, to contracts specified by Cabinet Office Order means contracts set forth in the items of

Article 10-10.

(譲り受けた受託弁済に係る求償権等に係る保証契約締結前の書面の交付)

(Delivery of Documents Prior to Concluding a Guarantee Contract Related to the Assigned Right to Reimbursement Pertaining to Performance under Entrustment)

第二十六条の十八の三 法第二十四条の五第二項において準用する法第十六条の二第三項第四号に規定する内閣府令で定める事項は、第十二条の二第三項各号（第二号及び第三号を除く。）に掲げる貸付けに係る契約の区分に応じ、当該各号に定める事項とする。

Article 26-18-3 (1) The reference, in Article 16-2, paragraph (3), item (iv) of the Act as applied mutatis mutandis pursuant to Article 24-5, paragraph (2) of the Act, to matters specified by Cabinet Office Order means the matters that each item of Article 12-2, paragraph (3) (excluding items (ii) and (iii)) prescribes for the category of a loan contract set forth in the item.

2 法第二十四条の五第二項において準用する法第十六条の二第三項第五号に規定する内閣府令で定める事項は、第十二条の二第四項に定める事項とする。

(2) The reference, in Article 16-2, paragraph (3), item (v) of the Act as applied mutatis mutandis pursuant to Article 24-5, paragraph (2) of the Act, to matters specified by Cabinet Office Order means the matters specified in Article 12-2, paragraph (4).

3 法第二十四条の五第二項において準用する法第十六条の二第三項第六号に規定する内閣府令で定める事項は、第十二条の二第五項各号に掲げる事項（同項第十四号に掲げる事項を除く。）とする。

(3) The reference, in Article 16-2, paragraph (3), item (vi) of the Act as applied mutatis mutandis pursuant to Article 24-5, paragraph (2) of the Act, to matters specified by Cabinet Office Order means the matters specified in the items of Article 12-2, paragraph (5) (excluding the matters set forth in item (xiv) of that paragraph).

4 第十一条第四項、第十二条の二第六項及び第八項並びに第十三条第八項及び第十一項の規定は、受託弁済に係る求償権等を譲り受けた者が法第二十四条の五第二項において準用する法第十六条の二第三項の規定により交付すべき書面を作成する場合について準用する。

(4) The provisions of Article 11, paragraph (4), Article 12-2, paragraphs (6) and (8), and Article 13, paragraphs (8) and (11) apply mutatis mutandis to the case when the assignee of the right to reimbursement, etc. pertaining to performance under entrustment prepares the documents to be delivered pursuant to Article 16-2, paragraph (3) of the Act as applied mutatis mutandis pursuant to Article 24-5, paragraph (2) of the Act.

(譲り受けた受託弁済に係る求償権等に係る生命保険契約等に係る同意前の書面の交

付)

(Delivery of Documents Prior to Obtaining Consent on Life Insurance Contract related to the Assigned Right to Reimbursement Pertaining to Performance under Entrustment)

第二十六条の十八の四 法第二十四条の五第二項において準用する法第十六条の三第一項第二号に規定する内閣府令で定める事項は、第十二条の三第一項各号に掲げる事項とする。

Article 26-18-4 (1) The reference, in Article 16-3, paragraph (1), item (ii) of the Act as applied mutatis mutandis pursuant to Article 24-5, paragraph (2) of the Act, to matters specified by Cabinet Office Order means the matters set forth in the items of Article 12-3, paragraph (1):

2 第十二条の三第二項の規定は、受託弁済に係る求償権等を譲り受けた者が法第二十四条の五第二項において準用する法第十六条の三第一項の規定により交付すべき書面を作成する場合について準用する。

(2) The provisions of Article 12-3, paragraph (2) apply mutatis mutandis to the case when the assignee of the right to reimbursement, etc. pertaining to guarantee, etc. prepares the documents to be delivered pursuant to Article 16-3, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 24-5, paragraph (2) of the Act.

(譲り受けた受託弁済に係る求償権等についての書面の交付)

(Delivery of Documents With Regard to the Assigned Right to Reimbursement Pertaining to Performance under Entrustment)

第二十六条の十九 法第二十四条の五第二項において準用する法第十七条第一項第八号に規定する内閣府令で定める事項は、第十三条第一項各号（第二号及び第三号を除く。）に掲げる貸付けに係る契約の区分に応じ、当該各号に定める事項（同項第一号ホ、タ及びソに掲げる事項を除く。）とする。

Article 26-19 (1) The reference, in Article 17, paragraph (1), item (viii) of the Act as applied mutatis mutandis pursuant to Article 24-5, paragraph (2) of the Act, to matters specified by Cabinet Office Order means the matters that each item of Article 13, paragraph (1) (excluding items (ii) and (iii)) prescribes for the category of loan contract set forth in the item (excluding the matters set forth in item (i), sub-items (e), (p), and (r) of that paragraph).

2 法第二十四条の五第二項において準用する法第十七条第一項後段に規定する内閣府令で定める事項は、第十三条第二項各号（第二号及び第三号を除く。）に掲げる貸付けに係る契約の区分に応じ、当該各号に定める事項（当該事項の変更の内容が法第二十四条の五第二項において準用する法第十七条第二項後段の規定により交付する書面に記載されている場合には、当該事項を除く。）とする。

(2) The reference, in the second sentence of Article 17, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 24-5, paragraph (2) of the Act, to matters specified by Cabinet Office Order means the matters that each item of

Article 13, paragraph (2) (excluding items (ii) and (iii)) prescribes for the category of loan contract set forth in the item (if the contents of the changes to the relevant matters are stated in the documents to be delivered pursuant to the second sentence of Article 17, paragraph (2) of the Act as applied mutatis mutandis pursuant to Article 24-5, paragraph (2) of the Act, these matters are excluded).

3 法第二十四条の五第二項において準用する法第十七条第二項第七号に規定する内閣府令で定める事項は、第十三条第三項各号（第二号及び第三号を除く。）に掲げる貸付けに係る契約の区分に応じ、当該各号に定める事項（同項第一号ホ、ヨ、タ及びソ（金銭の貸借の媒介にあつては、タ及びソに限る。）に掲げる事項を除く。）とする。

(3) The reference, in Article 17, paragraph (2), item (vii) of the Act as applied mutatis mutandis pursuant to Article 24-5, paragraph (2) of the Act, to matters specified by Cabinet Office Order means the matters that each item of Article 13, paragraph (3) (excluding items (ii) and (iii)) prescribes for the category of loan contract set forth in the item (excluding the matters set forth in item (i), sub-items (e), (o), (p), and (r) of that paragraph (in cases of money brokerage, limited to sub-items (p) and (r))).

4 法第二十四条の五第二項において準用する法第十七条第二項後段に規定する内閣府令で定める事項は、第十三条第四項各号（第二号及び第三号を除く。）に掲げる貸付けに係る契約の区分に応じ、当該各号に定める事項とする。

(4) The reference, in the second sentence of Article 17, paragraph (2) of the Act as applied mutatis mutandis pursuant to Article 24-5, paragraph (2) of the Act, to matters specified by Cabinet Office Order means the matters that each item of Article 13, paragraph (4) (excluding items (ii) and (iii)) prescribes for the category of loan contract set forth in the item.

5 法第二十四条の五第二項において準用する法第十七条第三項に規定する内閣府令で定める事項は、第十三条第六項各号に掲げる事項（第十二条の二第五項第十四号に掲げる事項を除く。）とする。

(5) The reference, in Article 17, paragraph (3) of the Act as applied mutatis mutandis pursuant to Article 24-5, paragraph (2) of the Act, to matters specified by Cabinet Office Order means the matters specified in the items of Article 13, paragraph (6) (excluding the matters set forth in Article 12-2, paragraph (5), item (xiv)).

6 法第二十四条の五第二項において準用する法第十七条第三項後段に規定する内閣府令で定める事項は、第十三条第七項各号に定める事項とする。

(6) The reference, in the second sentence of Article 17, paragraph (3) of the Act as applied mutatis mutandis pursuant to Article 24-5, paragraph (2) of the Act, to matters specified by Cabinet Office Order means the matters specified in the items of Article 13, paragraph (7).

7 法第二十四条の五第二項において準用する法第十七条第四項後段に規定する内閣府令で定める事項は、第十三条第二項各号（第二号及び第三号を除く。）に掲げる保証

の対象となる貸付けに係る契約の区分に応じ、当該各号に定める事項（当該事項の変更の内容が法第二十四条の五第二項において準用する法第十七条第五項後段の規定により交付する書面に記載されている場合には、当該事項を除く。）とする。

(7) The reference, in the second sentence of Article 17, paragraph (4) of the Act as applied mutatis mutandis pursuant to Article 24-5, paragraph (2) of the Act, to matters specified by Cabinet Office Order means the matters that each item of Article 13, paragraph (2) (excluding items (ii) and (iii)) prescribes for the category of loan contract, as set forth in the item, which the guarantee is to cover (if the contents of the changes to the relevant matters are stated in the documents to be delivered pursuant to the second sentence of Article 17, paragraph (5) of the Act as applied mutatis mutandis pursuant to Article 24-5, paragraph (2) of the Act, these matters are excluded).

8 法第二十四条の五第二項において準用する法第十七条第五項後段に規定する内閣府令で定める事項は、第十三条第四項各号（第二号及び第三号を除く。）に掲げる保証の対象となる貸付けに係る契約の区分に応じ、当該各号に定める事項とする。

(8) The reference, in the second sentence of Article 17, paragraph (5) of the Act as applied mutatis mutandis pursuant to Article 24-5, paragraph (2) of the Act, to matters specified by Cabinet Office Order means the matters that each item of Article 13, paragraph (4) (excluding items (ii) and (iii)) prescribes for the category of loan contract, as set forth in the item, which the guarantee is to cover.

9 第十一条第四項並びに第十三条第八項、第十一項及び第十五項の規定は、受託弁済に係る求償権等を譲り受けた者が法第二十四条の五第二項において準用する法第十七条の規定により交付すべき書面を作成する場合について準用する。

(9) The provisions of Article 11, paragraph (4), and Article 13, paragraphs (8), (11) and (15) apply mutatis mutandis to the case when the assignee of the right to reimbursement, etc. pertaining to performance under entrustment prepares the documents to be delivered pursuant to Article 17 of the Act as applied mutatis mutandis pursuant to Article 24-5, paragraph (2) of the Act.

（受託弁済に係る求償権等譲渡後の受取証書の交付）

(Delivery of Receipt After the Assignment of Right to Reimbursement
Pertaining to Performance under Entrustment)

第二十六条の二十 法第二十四条の五第二項において準用する法第十八条第一項第六号に規定する内閣府令で定める事項は、第十五条第一項各号に掲げる事項とする。

Article 26-20 (1) The reference, in Article 18, paragraph (1), item (vi) of the Act as applied mutatis mutandis pursuant to Article 24-5, paragraph (2) of the Act, to matters specified by Cabinet Office Order means the matters set forth in the items of Article 15, paragraph (1).

2 第十五条第三項の規定は、受託弁済に係る求償権等を譲り受けた者が法第二十四条の五第二項において準用する法第十八条第一項の規定により交付すべき書面を作成す

る場合について準用する。

(2) The provisions of Article 15, paragraph (3) apply mutatis mutandis to the case when the assignee of the right to reimbursement, etc. pertaining to performance under entrustment prepares the documents to be delivered pursuant to Article 18, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 24-5, paragraph (2) of the Act.

3 法第二十四条の五第二項において準用する法第十八条第三項に規定する内閣府令で定める書面は、第十五条第四項に定める書面とする。

(3) The reference, in Article 18, paragraph (3) of the Act as applied mutatis mutandis pursuant to Article 24-5, paragraph (2) of the Act, to documents specified by Cabinet Office Order means documents specified in Article 15, paragraph (4).

4 第十一条第四項及び第十五条第五項の規定は、受託弁済に係る求償権等を譲り受けた者が前項の書面を作成する場合について準用する。

(4) The provisions of Article 11, paragraph (4), and Article 15, paragraph (5) apply mutatis mutandis to the case when the assignee of the right to reimbursement, etc. pertaining to performance under entrustment prepares the documents prescribed in the preceding paragraph.

5 法第二十四条の五第二項において読み替えて準用する法第十八条第三項に規定する内閣府令で定める手続は、受託弁済に係る求償権等を譲り受けた者が、当該求償権等に係る貸付けの契約の相手方その他の当該契約に基づく債権の全部又は一部について弁済をする者に対し、次に掲げる事項を通知し、当該弁済をする者が第三号に規定する一定の期間内に第一号及び第二号に掲げる事項について異議を述べないこととする。

(5) The reference, in Article 18, paragraph (3) of the Act as applied mutatis mutandis following the deemed replacement of terms pursuant to Article 24-5, paragraph (2) of the Act, to procedure specified by Cabinet Office Order means that the assignee of the right to reimbursement, etc. pertaining to performance under entrustment notifies the counterparty to the contract for a loan connected with the right to reimbursement, etc. pertaining to performance under entrustment and any other person paying all or part of a claim under the contract of the following matters, and no person paying on such a claim states an objection to the matters set forth in items (i) and (ii) within the fixed period referred to in item (iii):

一 法第二十四条の五第二項において準用する法第十八条第三項に規定する内閣府令で定める書面を交付する旨

(i) that the assignee will issue the document specified by Cabinet Office Order which is referred to in Article 18, paragraph (3) of the Act as applied mutatis mutandis pursuant to Article 24-5, paragraph (2) of the Act;

二 法第二十四条の五第二項において準用する法第十八条第三項の規定により同条第一項の規定による書面の交付に代えて同条第三項各号に掲げる事項を記載した書面を交付する旨

(ii) that, pursuant to Article 18, paragraph (3) of the Act as applied mutatis mutandis pursuant to Article 24-5, paragraph (2) of the Act, the assignee will issue a document giving the information set forth in the items of Article 18, paragraph (3) of the Act in lieu of issuing a document under Article 18, paragraph (1) of the Act; and

三 前二号に掲げる事項について異議があるときは、一定の期間内に異議を述べるべき旨

(iii) that any objection to a matter set forth in the preceding two items must be stated within a fixed period.

6 法第二十四条の五第二項において読み替えて準用する法第十八条第四項に規定する内閣府令で定める手続は、受託弁済に係る求償権等を譲り受けた者が、当該求償権等に係る貸付けの契約の相手方その他の当該契約に基づく債権の全部又は一部について弁済をする者に対し、次に掲げる事項を通知し、当該弁済をする者が第三号に規定する一定の期間内に第一号及び第二号に掲げる事項について異議を述べないこととする。

(6) The reference, in Article 18, paragraph (4) of the Act as applied mutatis mutandis following the deemed replacement of terms pursuant to Article 24-5, paragraph (2) of the Act, to a procedure specified by Cabinet Office Order means that the assignee of the right to reimbursement, etc. pertaining to performance under entrustment notifies the counterparty to the contract for a loan connected with the right to reimbursement, etc. pertaining to performance under entrustment and any other person paying all or part of a claim under the contract of the following matters, and no person paying on such a claim states an objection to the matters set forth in items (i) and (ii) within the fixed period referred to in item (iii):

一 法第二十四条の五第二項において準用する法第十八条第四項の規定により同条第一項に規定する書面の交付又は同条第三項の内閣府令で定める書面の交付若しくは同項の規定により同条第一項の規定による書面の交付に代えて交付する書面の交付に代えて同項若しくは同条第三項に規定する事項又は同項の内閣府令で定める書面に記載すべき事項を電磁的方法により提供する旨

(i) that, pursuant to Article 18, paragraph (4) of the Act as applied mutatis mutandis pursuant to Article 24-5, paragraph (2) of the Act, the assignee will use electronic or magnetic means to provide the information prescribed in Article 18, paragraph (1) or (3) of the Act or the information required to be stated in the document specified by Cabinet Office Order which is referred to in paragraph (3) of that Article, in lieu of issuing a document as prescribed in paragraph (1) of that Article; in lieu of issuing the document specified by Cabinet Office Order which is referred to in paragraph (3) of that Article; or in lieu of issuing, pursuant to that paragraph, the document that is to be issued in lieu of the document prescribed in paragraph (1) of that Article;

二 その用いる電磁的方法の種類及び内容として、次に掲げる事項

(ii) the following information as to the type and details of the electronic or

magnetic means that will be used:

イ 第一条の二の二第一項第二号に定める方法のうち受託弁済に係る求償権等を譲り受けた者が使用するもの

(a) the means the assignee of the right to reimbursement, etc. pertaining to performance under entrustment will use among those specified in Article 1-2-2, paragraph (1), item (ii) the assignee of the right to reimbursement, etc. pertaining to performance under entrustment will use; and

ロ ファイルへの記録の方式

(b) the format in which the data will be recorded into the file;

三 前二号に掲げる事項について異議があるときは、一定の期間内に異議を述べるべき旨

(iii) that any objection to a matter set forth in the preceding two items must be stated within a fixed period.

7 第五項第三号及び前項第三号の期間は、一月を下つてはならない。

(7) The periods referred to in paragraph (5), item (iii) and item (iii) of the preceding paragraph must not be shorter than one month.

(受託弁済に係る求償権等譲渡後の帳簿の備付け)

(Keeping of Books After the Assignment of Right to Reimbursement Pertaining to Performance under Entrustment)

第二十六条の二十の二 第十六条の規定は、受託弁済に係る求償権等を譲り受けた者が法第二十四条の五第二項において準用する法第十九条の帳簿を作成する場合について準用する。この場合において、第十六条第一項第二号中「第二号から」とあるのは「第四号から」と、同項第三号中「締結したとき」とあるのは「締結されているとき、又は締結したとき」と読み替えるものとする。

Article 26-20-2 The provisions of Article 16 apply mutatis mutandis to the case when the assignee of the right to reimbursement, etc. pertaining to performance under entrustment prepares the books prescribed in Article 19 of the Act as applied mutatis mutandis pursuant to Article 24-5, paragraph (2) of the Act. In this case, the term "items (ii) through" in Article 16, paragraph (1), item (ii) is deemed to be replaced with "items (iv) through", and the phrase "is concluded" in item (iii) of that paragraph is deemed to be replaced with "has been concluded or is concluded."

第二十六条の二十の三 受託弁済に係る求償権等を譲り受けた者は、法第二十四条の五第二項において準用する法第十九条の帳簿を、譲り受けた受託弁済に係る求償権等ごとに、当該求償権等の最終の返済期日（当該求償権等が弁済その他の事由により消滅したときにあつては、当該求償権等の消滅した日）から少なくとも十年間保存しなければならない。ただし、当該求償権等が極度方式貸付けに係る契約に係るものである場合には、当該求償権等に係る極度方式基本契約に基づく極度方式貸付けに係る契約に係る受託弁済に係る求償権等のうち譲り受けたものの最終の返済期日（これらの求

償権等のすべてが弁済その他の事由により消滅したときにあつては、その消滅した日)のうち最後のものから少なくとも十年間保存しなければならない。

Article 26-20-3 (1) An assignee of the right to reimbursement, etc. pertaining to performance under entrustment must preserve the books prescribed in Article 19 of the Act as applied mutatis mutandis pursuant to Article 24-5, paragraph (2) of the Act for each assigned right to reimbursement, etc. pertaining to performance under entrustment, for at least ten years from the final repayment due date of the relevant right to reimbursement, etc. (if the relevant right to reimbursement, etc. has extinguished upon performance or on any other grounds, the day on which the right to reimbursement, etc. extinguished); provided, however, that, if the relevant right to reimbursement, etc. is one under a contract for a revolving credit loan, the assignee of the right to reimbursement, etc. pertaining to guarantee, etc. must preserve the relevant books for ten years from, among the final repayment due dates of the assigned rights to obtain reimbursement, etc. pertaining to performance under entrustment under the contract for a revolving credit loan based on the basic contract for a revolving credit loan related to the relevant right to reimbursement, etc. (if all of these rights to obtain reimbursement, etc. have extinguished upon performance or on any other grounds, the day on which the rights to obtain reimbursement, etc. extinguished), the latest date.

2 受託弁済に係る求償権等を譲り受けた者は、その営業所等が現金自動設備であるときは、帳簿の備付けを行うことを要しない。

(2) If the business office, etc. of the assignee of the right to reimbursement, etc. pertaining to performance under entrustment is an automatic cash machine, the assignee is not required to keep books.

(受託弁済に係る求償権等譲渡後の帳簿の閲覧方法)

(Method of Inspection of Books After the Assignment of Right to Reimbursement Pertaining to Performance under Entrustment)

第二十六条の二十の四 受託弁済に係る求償権等を譲り受けた者は、法第二十四条の五第二項において準用する法第十九条の規定に基づき、同条の帳簿をその営業所等ごと(営業所等を有しない者にあつては、住所地又は居所地)に備え置き、同項において準用する法第十九条の二に規定するときを除くほか、その営業時間内に、請求者の請求に応じて閲覧又は謄写をさせなければならない。

Article 26-20-4 An assignee of the right to reimbursement, etc. pertaining to performance under entrustment must keep the books referred to in Article 19 of the Act at each business office, etc. thereof (or at the domicile or residence of a person with no business office, etc.) based on the provisions of Article 19 of the Act as applied mutatis mutandis pursuant to Article 24-5, paragraph (2) of the Act, and except in cases provided in Article 19-2 of the Act as applied mutatis mutandis pursuant to Article 24-5, paragraph (2) of the Act, must

allow a person requesting to inspect or copy them to do so during its business hours.

(受託弁済に係る求償権等譲渡後の帳簿の閲覧等請求権者)

(Person Entitled to Request the Inspection of Books After the Assignment of Right to Reimbursement Pertaining to Performance under Entrustment)

第二十六条の二十の五 法第二十四条の五第二項において準用する法第十九条の二に規定する内閣府令で定める者は、次に掲げる者とする。

Article 26-20-5 The reference, in Article 19-2 of the Act as applied mutatis mutandis pursuant to Article 24-5, paragraph (2) of the Act, to persons specified by Cabinet Office Order means:

一 法第二十四条の五第二項において準用する法第十九条の二の債務者等（以下この条において単に「債務者等」という。）又は債務者等であつた者の法定代理人、後見監督人、保佐人、保佐監督人、補助人又は補助監督人

(i) a statutory agent, supervisor of the guardian, curator, supervisor of curator, assistant, or supervisor of assistant of the obligor, etc. prescribed in Article 19-2 of the Act as applied mutatis mutandis pursuant to Article 24-5, paragraph (2) of the Act (hereinafter simply referred to as the "obligor, etc." in this Article) or a person that was formerly an obligor, etc.;

二 債務者等又は債務者等であつた者の相続人

(ii) the heir of the obligor, etc. or the person that was formerly an obligor, etc.;

三 債務者等若しくは債務者等であつた者のために又は債務者等若しくは債務者等であつた者に代わつて弁済をした者

(iii) a person that made the performance on behalf or in lieu of the obligor, etc. or the person that was formerly an obligor, etc.; and

四 債務者等若しくは債務者等であつた者又は前各号に掲げる者から法第二十四条の五第二項において準用する法第十九条の二の請求について代理権を付与された者

(iv) a person that has been empowered the right of representation for the request under Article 19-2 of the Act as applied mutatis mutandis pursuant to Article 24-5, paragraph (2) of the Act from an obligor, etc., a person that was formerly an obligor, etc. or the persons set forth in the preceding items.

(受託弁済に係る求償権等譲渡後の特定公正証書の作成に係る説明事項)

(Matters to be Explained in Regard to the Preparation of Specifics Notarized Deeds After the Assignment of Right to Reimbursement Pertaining to Performance under Entrustment)

第二十六条の二十一 法第二十四条の五第二項において準用する法第二十条第三項第二号に規定する内閣府令で定めるものは、特定公正証書に記載された内容の債務の不履行の場合には、受託弁済に係る求償権等を譲り受けた者は、訴訟の提起を行わずに、特定公正証書により債務者等の財産に対する強制執行をすることができる旨とする。

Article 26-21 (1) The reference, in Article 20, paragraph (3), item (ii) of the Act

as applied mutatis mutandis pursuant to Article 24-5, paragraph (2) of the Act, to matters specified by Cabinet Office Order means, in cases of failure to perform the obligations stated in the specified notarized deeds, a statement to the effect that the assignee of the right to reimbursement, etc. pertaining to performance under entrustment may carry out a compulsory execution against the assets of the obligor, etc. pursuant to the specified notarized deeds without the filing of a lawsuit.

2 第十八条第二項の規定は、受託弁済に係る求償権等を譲り受けた者が法第二十四条の五第二項において準用する法第二十条第三項の規定により交付すべき書面を作成する場合について準用する。

(2) The provisions of Article 18, paragraph (2) of the Act apply mutatis mutandis if the assignee of the right to reimbursement, etc. pertaining to guarantee prepares the documents to be delivered pursuant to Article 20, paragraph (3) of the Act as applied mutatis mutandis pursuant to Article 24-5, paragraph (2) of the Act.

(受託弁済に係る求償権等譲渡後の取立てに当たり明らかにすべき事項)

(Matters to be Disclosed upon the Collection After the Assignment of the Right to Reimbursement Pertaining to Performance under Entrustment)

第二十六条の二十二 法第二十四条の五第二項において準用する法第二十一条第三項に規定する内閣府令で定める事項は、次に掲げる事項とする。

Article 26-22 The reference, in Article 21, paragraph (3) of the Act as applied mutatis mutandis pursuant to Article 24-5, paragraph (2) of the Act, to matters specified by Cabinet Office Order means:

一 取立てを行う者の弁済受領権限の基礎となる事実

(i) facts to be the basis of the right to receive performance of the person conducting collection;

二 取り立てる債権に係る法第二十四条の五第二項において準用する法第十七条第一項各号に掲げる事項（当該受託弁済に係る求償権等を譲り受けた者の商号、名称又は氏名及び第十三条第一項第一号ソに掲げる事項を除く。）

(ii) the matters set forth in the items of Article 17, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 24-5, paragraph (2) of the Act related to the claim to be collected (excluding the trade name or name of the relevant assignee of the right to reimbursement, etc. pertaining to performance under entrustment and the matters set forth in Article 13, paragraph (1), item (i), sub-item (r));

三 取り立てる債権が極度方式貸付けに係る契約に基づくものであるときは、当該契約の基本となる極度方式基本契約に係る法第二十四条の五第二項において準用する法第十七条第二項各号に掲げる事項（第十三条第三項第一号ソに掲げる事項を除く。）

(iii) if the claim to be collected is one under a contract for a revolving credit

loan, the matters set forth in the items of Article 17, paragraph (2) of the Act as applied mutatis mutandis pursuant to Article 24-5, paragraph (2) of the Act related to the basic contract for a revolving credit loan which forms the basis for the relevant contract (excluding the matters set forth in Article 13, paragraph (3), item (i), sub-item (r)); and

四 保証人に対し取立てをするときは、法第二十四条の五第二項において準用する法第十七条第三項に掲げる事項（第十二条の二第五項第十四号に掲げる事項を除く。）

(iv) in cases of collecting claims from the guarantor, the matters set forth in Article 17, paragraph (3) of the Act as applied mutatis mutandis pursuant to Article 24-5, paragraph (2) of the Act (excluding the matters set forth in Article 12-2, paragraph (5), item (xiv)).

(受託弁済に係る求償権等の再譲渡を受ける者に対する通知)

(Notice to the Assignee of the Reassigned Right to Reimbursement Pertaining to Performance under Entrustment)

第二十六条の二十三 法第二十四条の五第二項において準用する同条第一項に規定する内閣府令で定める事項は、次に掲げる事項とする。

Article 26-23 (1) The reference, in Article 24-5, paragraph (1) of the Act as applied mutatis mutandis pursuant to paragraph (2) of that Article, to matters specified by Cabinet Office Order means:

一 当該受託弁済に係る求償権等が貸金業者の貸付けの契約に基づく債務の弁済により発生したこと。

(i) that the relevant right to reimbursement, etc. pertaining to performance under entrustment has accrued from the performance of the obligation under the contract for a loan made by the money lender;

二 法第二十四条の五第二項において準用する法第十七条第一項各号に掲げる事項（第十三条第一項第一号ホ、ト、タ及びソ（売渡担保にあつては、タ及びソに限る。）に掲げる事項を除く。）

(ii) the matters set forth in the items of Article 17, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 24-5, paragraph (2) of the Act (excluding the matters set forth in Article 13, paragraph (1), item (i), sub-items (e), (g), (p), and (r) (in cases of a collateral by sale, limited to sub-items (p) and (r)));

三 極度方式貸付けに係る契約に係る受託弁済に係る求償権等であるときは、法第二十四条の五第二項において準用する法第十七条第二項各号に掲げる事項（第十三条第三項第一号ホ、ト、ヨ、タ及びソ（売渡担保にあつてはヨ、タ及びソに限り、金銭の貸借の媒介にあつてはタ及びソに限る。）並びに第二号ハに掲げる事項を除く。）

(iii) in cases of the right to reimbursement, etc. pertaining to performance under entrustment related to a contract for a revolving credit loan, the

matters set forth in the items of Article 17, paragraph (2) of the Act as applied mutatis mutandis pursuant to Article 24-5, paragraph (2) of the Act (excluding the matters set forth in Article 13, paragraph (3), item (i), sub-items (e), (g), (o), (p), and (r) (limited to, in cases of a collateral by sale, sub-items (o), (p), and (r), and in cases of money brokerage, sub-items (p) and (r)), and item (ii), sub-item (c));

四 当該債権について保証契約を締結したときは、法第二十四条の五第二項において準用する法第十七条第三項に掲げる事項（第十二条の二第五項第七号及び第十四号に掲げる事項を除く。）

(iv) if a guarantee contract is concluded for the relevant claim, the matters set forth in Article 17, paragraph (3) of the Act as applied mutatis mutandis pursuant to Article 24-5, paragraph (2) of the Act (excluding the matters set forth in Article 12-2, paragraph (5), items (vii) and (xiv)); and

五 再譲渡年月日及び当該債権の額

(v) the date of reassignment and the amount of the relevant claim.

2 前項の規定は、抵当証券法第一条第一項に規定する抵当証券に記載された債権の再譲渡については適用しない。

(2) The provisions of the preceding paragraph do not apply to the reassignment of the claim stated on the mortgage securities prescribed in Article 1, paragraph (1) of the Mortgage Securities Act.

3 法第二十四条の五第二項において準用する同条第一項の規定による通知は、書面により行わなければならない。

(3) A written document must be used to give the notice under Article 24-5, paragraph (1) of the Act as applied mutatis mutandis pursuant to paragraph (2) of that Article.

4 法第二十四条の五第二項において準用する同条第一項の規定による通知は、前項の規定による書面による通知に代えて、次項で定めるところにより、受託弁済に係る求償権等の再譲渡を受ける者の承諾を得て、同条第二項において準用する同条第一項の規定により通知すべきものを電磁的方法により提供することができる。この場合において、受託弁済に係る求償権等を譲り受けた者は、当該書面による通知をしたものとみなす。

(4) With the assent of the assignee of the reassigned right to reimbursement, etc. pertaining to performance under entrustment, in lieu of using a written document as under the preceding paragraph to give a notice under Article 24-5, paragraph (1) of the Act as applied mutatis mutandis pursuant to paragraph (2) of that Article, the assignee of the right to reimbursement, etc. pertaining to performance under entrustment may give notice by using electronic or magnetic means, pursuant to the following paragraph, to provide the assignee of the reassigned right to reimbursement, etc. pertaining to performance under entrustment with the information of which it is to notify it pursuant to paragraph (1) of that Article. In such a case, the assignee of the right to

reimbursement, etc. pertaining to performance under entrustment is deemed to have used a written document to give the notice.

5 受託弁済に係る求償権等を譲り受けた者は、前項の規定により法第二十四条の五第二項において準用する同条第一項の規定により通知すべきものを提供しようとするときは、あらかじめ、受託弁済に係る求償権等の再譲渡を受ける者に対し、その用いる電磁的方法の種類及び内容を示し、書面又は電磁的方法による承諾を得なければならない。

(5) Before seeking to apply the preceding paragraph so as to provide the assignee of a reassigned right to reimbursement, etc. pertaining to performance under entrustment with the information of which that assignee must be notified pursuant to Article 24-5, paragraph (1) of the Act as applied mutatis mutandis pursuant to paragraph (2) of that Article, the assignee of the right to reimbursement, etc. pertaining to performance under entrustment must indicate to the assignee on reassignment the type and details of the electronic or magnetic means it will use and have that assignee assent to this in a written document or by electronic or magnetic means.

6 前項の規定による承諾を得た受託弁済に係る求償権等を譲り受けた者は、受託弁済に係る求償権等の再譲渡を受ける者から書面又は電磁的方法により電磁的方法による提供を受けない旨の申出があつたときは、当該受託弁済に係る求償権等の再譲渡を受ける者に対し、法第二十四条の五第二項において準用する同条第一項の規定により通知すべきものの提供を電磁的方法によつてしてはならない。ただし、当該受託弁済に係る求償権等の再譲渡を受ける者が再び前項の規定による承諾をした場合は、この限りでない。

(6) If the original assignee of a right to reimbursement, etc. pertaining to performance under entrustment that has obtained the assent under the preceding paragraph from the assignee of the reassigned right to reimbursement, etc. pertaining to performance under entrustment is informed thereby, in a written document or by electronic or magnetic means, that the assignee on reassignment is unwilling to be provided with information by electronic or magnetic means, the original assignee must not use electronic or magnetic means to provide the assignee on reassignment with the information of which notice must be given pursuant to Article 24-5, paragraph (1) of the Act as applied mutatis mutandis pursuant to paragraph (2) of that Article; provided, however, that this does not apply if the assignee of the reassigned right to reimbursement, etc. pertaining to performance under entrustment reaffirms the assent under the preceding paragraph.

(債権を譲り受ける者に対する通知)

(Notice to the Assignee of the Claim)

第二十六条の二十三の二 貸金業を営む者（貸金業者を除く。以下この条から第二十六条の二十三の十九までにおいて同じ。）が貸付けに係る契約に基づく債権を他人に譲

渡する場合について、法第二十四条の六において準用する法第二十四条第一項に規定する内閣府令で定める事項は、次に掲げる事項とする。

Article 26-23-2 (1) With regard to the cases when the person in the money lending business (excluding money lenders; hereinafter the same applies in this Article through Article 26-23-19) assigns the claim under a loan contract to others, the reference, in Article 24, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 24-6 of the Act, to matters specified by Cabinet Office Order means:

一 当該債権に係る貸付けに係る契約を締結した貸金業を営む者の商号、名称又は氏名及び住所（当該債権が極度方式貸付けに係る契約に基づく債権であるときは、記載を要しない。）

(i) the trade name, name and address of the person in the money lending business that concluded the loan contract related to the relevant claim (if the relevant claim is a claim under a contract for a revolving credit loan, statement of the above information may be omitted);

二 当該債権に係る貸付けに係る契約の契約年月日

(ii) the date of the loan contract related to the relevant claim;

三 法第十七条第一項第三号から第八号までに掲げる事項（第十三条第一項第一号イ、ホ、ト、ワ及びタからソまで（手形の割引及び金銭の貸借の媒介にあつてはイ、レ及びソに限り、売渡担保にあつてはイ及びタからソまでに限る。）に掲げる事項を除き、当該債権が極度方式貸付けに係る契約に基づく債権であるときは、次号に掲げる事項と同一の内容のものを除く。）。この場合において、第十三条第一項第一号ハ中「貸金業者」とあるのは、「貸金業を営む者」とする。

(iii) the matters set forth in Article 17, paragraph (1), items (iii) through (viii) of the Act (excluding the matters set forth in Article 13, paragraph (1), item (i), sub-items (a), (e), (g), (m), and (p) through (r) (limited to, in cases of a discount of negotiable instrument and money brokerage, sub-items (a), (q), and (r), and in cases of a collateral by sale, sub-items (a) and (p) through (r)), and if the relevant claim is a claim under a contract for a revolving credit loan, excluding the matters of the same content as those set forth in the following items). In this case, the term "the money lender" in Article 13, paragraph (1), item (i), sub-item (c) is deemed to be replaced with "the person in the money lending business."

四 当該債権が極度方式貸付けに係る契約に基づく債権であるときは、当該債権に係る極度方式基本契約を締結した貸金業を営む者の商号、名称又は氏名及び住所並びに法第十七条第二項第四号から第七号までに掲げる事項（第十三条第三項第一号イ、ホ、ト、ワ及びヨからソまで（手形の割引にあつてはイ、レ及びソに限り、売渡担保にあつてはイ及びヨからソまでに限り、金銭の貸借の媒介にあつてはイ及びタからソまでに限る。）並びに第二号ハに掲げる事項を除く。）。この場合において、第十三条第三項第一号ハ中「貸金業者」とあるのは、「貸金業を営む者」とする。

(iv) if the relevant claim is a claim under a contract for a revolving credit loan,

the trade name or name and address of the person in the money lending business that concluded the basic contract for a revolving credit loan related to the relevant claim, as well as the matters set forth in Article 17, paragraph (2), items (iv) through (vii) of the Act (excluding the matters set forth in Article 13, paragraph (3), item (i), sub-items (a), (e), (g), (m), and (o) through (r) (limited to, in cases of a discount of negotiable instrument, sub-items (a), (q), and (r), in cases of a collateral by sale, sub-items (a) and (o) through (r), and in cases of money brokerage, sub-items (a) and (p) through (r)), and item (ii), sub-item (c)). In this case the term "the money lender" in Article 13, paragraph (3), item (i), sub-item (c) is deemed to be replaced with "the person in the money lending business."

五 当該債権について保証契約を締結したときは、次に掲げる事項

(v) if a guarantee contract is concluded for the relevant claim, the following matters:

イ 貸金業を営む者の商号、名称又は氏名及び住所

(a) the trade name, name and address of the person in the money lending business;

ロ 法第十六条の二第三項第二号から第六号までに掲げる事項（第十二条の二第五項第三号、第七号、第十三号及び第十四号に掲げる事項を除く。）。この場合において、第十二条の二第五項第五号中「貸金業者」とあるのは、「貸金業を営む者」とする。

(b) the matters set forth in Article 16-2, paragraph (3), items (ii) through (vi) of the Act (excluding the matters set forth in Article 12-2, paragraph (5), items (iii), (vii), (xiii), and (xiv)). In this case, the term "the money lender" in Article 12-2, paragraph (5), item (v) is deemed to be replaced with "the person in the money lending business"; and

ハ 保証契約の契約年月日

(c) the date of the guarantee contract;

六 譲渡年月日及び当該債権の額

(vi) the date of assignment and the amount of the relevant claim.

2 前項の規定は、抵当証券法第一条第一項に規定する抵当証券に記載された債権の譲渡については適用しない。

(2) The provisions of the preceding paragraph do not apply to the assignment of the claim stated on the mortgage securities prescribed in Article 1, paragraph (1) of the Mortgage Securities Act.

3 法第二十四条の六において準用する法第二十四条第一項の規定による通知は、書面により行わなければならない。

(3) A written document must be used to give the notice under Article 24, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 24-6 of the Act.

4 法第二十四条の六において準用する法第二十四条第一項の規定による通知は、前項

の規定による書面による通知に代えて、次項で定めるところにより、債権を譲り受ける者の承諾を得て、法第二十四条の六において準用する法第二十四条第一項の規定により通知すべきものを電磁的方法により提供することができる。この場合において、貸金業を営む者は、当該書面による通知をしたものとみなす。

- (4) With the assent of the assignee of the claim, in lieu of using a written document as under the preceding paragraph to give a notice under Article 24, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 24-6 of the Act, the person in the money lending business may give notice by using electronic or magnetic means, pursuant to the following paragraph, to provide the assignee of the claim with the information of which it is to notify it pursuant to Article 24, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 24-6 of the Act. In such a case, the person in the money lending business is deemed to have used a written document to give the notice.
- 5 貸金業を営む者は、前項の規定により法第二十四条の六において準用する法第二十四条第一項の規定により通知すべきものを提供しようとするときは、あらかじめ、債権を譲り受ける者に対し、その用いる電磁的方法の種類及び内容を示し、書面又は電磁的方法による承諾を得なければならない。
- (5) Before seeking to apply the preceding paragraph so as to provide the assignee of a claim with the information of which that assignee must be notified pursuant to Article 24, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 24-6 of the Act, a person in the money lending business must indicate to the assignee the type and details of the electronic or magnetic means it will use and have the assignee assent to this in a written document or by electronic or magnetic means.
- 6 前項の規定による承諾を得た貸金業を営む者は、債権を譲り受ける者から書面又は電磁的方法により電磁的方法による提供を受けない旨の申出があつたときは、当該債権を譲り受ける者に対し、法第二十四条の六において準用する法第二十四条第一項の規定により通知すべきものの提供を電磁的方法によつてしてはならない。ただし、当該債権を譲り受ける者が再び前項の規定による承諾をした場合は、この限りでない。
- (6) If a person in the money lending business that has obtained the assent under the preceding paragraph from the assignee of the claim is informed thereby, in a written document or by electronic or magnetic means, that the assignee is unwilling to accept information by electronic or magnetic means, the person in the money lending business must not use electronic or magnetic means to provide the assignee with the information of which notice must be given pursuant to Article 24, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 24-6 of the Act; provided, however, that this does not apply if the assignee of the claim reaffirms the assent under the preceding paragraph.

第二十六条の二十三の三 削除
Article 26-23-3 Deleted

(債権譲渡後の取立てに当たり明らかにすべき事項)

(Matters to be Disclosed upon the Collection After the Assignment of the Claim)

第二十六条の二十三の四 貸金業を営む者の貸付けに係る契約に基づく債権の譲渡があつた場合について、法第二十四条の六において準用する法第二十一条第三項に規定する内閣府令で定める事項は、次に掲げる事項とする。

Article 26-23-4 With regard to the cases when the claim under the loan contract made by a person in the money lending business has been assigned, the reference, in Article 21, paragraph (3) of the Act as applied mutatis mutandis pursuant to Article 24-6 of the Act, to matters specified by Cabinet Office Order means:

一 取立てを行う者の弁済受領権限の基礎となる事実

(i) facts to be the basis of the right to receive performance of the person conducting collection;

二 取り立てる債権に係る次に掲げる事項（取り立てる債権が極度方式貸付けに係る契約に基づくものであるときは、次号に掲げる事項と同一の内容のものを除く。）

(ii) the following matters related to the claim to be collected (if the claim to be collected is one under a contract for a revolving credit loan, excluding the matters same as those set forth in the following item):

イ 当該債権に係る貸付けに係る契約を締結した貸金業を営む者の商号、名称又は氏名及び住所

(a) the trade name, name and address of the person in the money lending business that concluded a loan contract related to the relevant claim;

ロ 債権の譲受年月日及び当該債権に係る貸付けに係る契約の契約年月日

(b) the date of the acceptance of the assignment of the claim and the date of the loan contract related to the relevant claim;

ハ 貸付けの金額及び譲り受けた債権の額

(c) the amount of loan and the amount of the assigned claim;

ニ 法第十七条第一項第四号から第七号までに掲げる事項

(d) the matters set forth in Article 17, paragraph (1), items (iv) through (vii) of the Act;

ホ 第十三条第一項各号（第二号及び第三号を除く。）に掲げる貸付けに係る契約の区分に応じ、当該各号に定める事項（同項第一号イ、ホ、ワ及びタからソまで（金銭の貸借の媒介にあつては、イ、レ及びソに限る。）に掲げる事項を除く。）。この場合において、同項第一号ハ中「貸金業者」とあるのは、「貸金業を営む者」とする。

(e) the matters that each item of Article 13, paragraph (1) (excluding items (ii) and (iii)) prescribes for the category of loan contract set forth in the item (excluding the matter set forth in item (i), sub-items (a), (e), (m), and (p) through (r) of that paragraph (in cases of money brokerage, limited to

sub-items (a), (q), and (r))). In this case, the term "the money lender" in item (i), sub-item (c) of that paragraph is deemed to be replaced with "the person in the money lending business";

三 取り立てる債権が極度方式貸付けに係る契約に基づくものであるときは、当該契約の基本となる極度方式基本契約に係る次に掲げる事項

(iii) if the claim to be collected is one under a contract for a revolving credit loan, the following matters related to the basic contract for a revolving credit loan which forms the basis for the relevant contract:

イ 当該債権に係る極度方式基本契約を締結した貸金業を営む者の商号、名称又は氏名及び住所

(a) the trade name, name and address of the person in the money lending business that concluded the basic contract for a revolving credit loan related to the relevant claim;

ロ 法第十七条第二項第四号から第六号までに掲げる事項

(b) the matters set forth in Article 17, paragraph (2), items (iv) through (vi) of the Act;

ハ 第十三条第三項各号（第二号及び第三号を除く。）に掲げる貸付けに係る契約の区分に応じ、当該各号に定める事項（同項第一号イ、ホ、ワ及びヨからソまで（金銭の貸借の媒介にあつては、イ及びタからソまでに限る。）に掲げる事項を除く。）。この場合において、同項第一号ハ中「貸金業者」とあるのは、「貸金業を営む者」とする。

(c) the matters that each item of Article 13, paragraph (3) (excluding items (ii) and (iii)) prescribes for the category of loan contract set forth in the item (excluding the matters set forth in item (i), sub-items (a), (e), (m), and (o) through (r) of that paragraph (in cases of money brokerage, limited to sub-items (a), and (p) through (r))). In this case, the term "the money lender" in item (i), sub-item (c) of that paragraph is deemed to be replaced with "the person in the money lending business";

四 保証人に対し取立てをするときは、次に掲げる事項

(iv) in cases of collecting claims from the guarantor, the following matters:

イ 債権を譲り受けた者及び当該債権に係る貸付けに係る契約を締結した貸金業を営む者の商号、名称又は氏名及び住所

(a) the trade name, name and address of the assignee of the claim and the person in the money lending business that concluded a loan contract related to the relevant claim;

ロ 法第十六条の二第三項第二号、第三号及び第五号に掲げる事項

(b) the matters set forth in Article 16-2, paragraph (3), items (ii), (iii) and (v) of the Act;

ハ 第十二条の二第三項各号（第二号及び第三号を除く。）に掲げる貸付けに係る契約の区分に応じ、当該各号に定める事項

(c) the matters that each item of Article 12-2, paragraph (3) (excluding items

(ii) and (iii)) prescribes for the category of loan contract set forth in the item;

ニ 第十二条の二第五項各号に掲げる事項（同項第三号、第十三号及び第十四号に掲げる事項を除く。）。この場合において、同項第五号中「貸金業者」とあるのは、「貸金業を営む者」とする。

(d) the matters set forth in the items of Article 12-2, paragraph (5) (excluding the matters set forth in items (iii), (xiii), and (xiv) of that paragraph). In this case, the term "the money lender" in item (v) of that paragraph is deemed to be replaced with "the person in the money lending business"; and

ホ 保証契約の契約年月日

(e) the date of the guarantee contract.

(債権の再譲渡を受ける者に対する通知)

(Notice to the Assignee of the Reassigned Claim)

第二十六条の二十三の五 貸金業を営む者の貸付けに係る契約に基づく債権を譲り受けた者について、法第二十四条の六において準用する法第二十四条第一項に規定する内閣府令で定める事項は、次に掲げる事項とする。

Article 26-23-5 (1) With regard to the assignee of the claim under the loan contract made by a person in the money lending business, the reference, in Article 24, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 24-6 of the Act, to matters specified by Cabinet Office Order means:

一 債権を譲り受けた者及び当該債権に係る貸付けに係る契約を締結した貸金業を営む者の商号、名称又は氏名及び住所（極度方式貸付けに係る契約に基づく債権であるときは、当該債権に係る貸付けに係る契約を締結した貸金業を営む者の商号、名称又は氏名及び住所の記載を要しない。）

(i) the trade name, name and address of the assignee of the claim and the person in the money lending business that concluded a loan contract related to the relevant claim (in cases of a claim under the contract for a revolving credit loan, statement of the trade name, name and address of the person in the money lending business that concluded a loan contract related to the relevant claim may be omitted);

二 債権の譲受年月日及び当該債権に係る貸付けに係る契約の契約年月日

(ii) the date of acceptance of the assignment of the claim and the date of the loan contract related to the relevant claim;

三 貸付けの金額及び譲り受けた債権の額

(iii) the amount of loan and the amount of assigned claim;

四 法第十七条第一項第四号から第七号までに掲げる事項（極度方式貸付けに係る契約に基づく債権であるときは、第六号に掲げる事項と同一の内容のものを除く。）

(iv) the matters set forth in Article 17, paragraph (1), items (iv) through (vii) of the Act (if the relevant claim is a claim under a contract for a revolving

credit loan, excluding the matters of the same content as those set forth in the item (vi));

五 第十三条第一項各号（第二号及び第三号を除く。）に掲げる貸付けに係る契約の区分に応じ、当該各号に定める事項（同項第一号イ、ホ、ト、ワ及びタからソまで（金銭の貸借の媒介にあつては、イ、レ及びソに限る。）に掲げる事項を除き、極度方式貸付けに係る契約に基づく債権であるときは、第七号に掲げる事項と同一の内容のものを除く。）。この場合において、同項第一号ハ中「貸金業者」とあるのは、「貸金業を営む者」とする。

(v) the matters that each item of Article 13, paragraph (1) (excluding items (ii) and (iii)) prescribes for the category of loan contract set forth in the item (excluding the matters set forth in item (i), sub-items (a), (e), (g), (m), and (o) through (r) of that paragraph (in cases of money brokerage, limited to sub-items (a), (q), and (r)), and if the relevant claim is a claim under a contract for a revolving credit loan, excluding the matters of the same content as those set forth in the item (vii)). In this case, the term "the money lender" in item (i), sub-item (c) of that paragraph is deemed to be replaced with "the person in the money lending business."

六 極度方式貸付けに係る契約に基づく債権であるときは、当該債権に係る極度方式基本契約を締結した貸金業を営む者の商号、名称又は氏名及び住所並びに法第十七条第二項第四号から第六号までに掲げる事項

(vi) if the relevant claim is a claim under a contract for a revolving credit loan, the trade name or name and address of the person in the money lending business and with whom the basic contract for a revolving credit loan related to the relevant claim has been concluded, as well as the matters set forth in Article 17, paragraph (2), items (iv) through (vi) of the Act;

七 極度方式貸付けに係る契約に基づく債権であるときは、第十三条第三項各号（第二号及び第三号を除く。）に掲げる貸付けに係る契約の区分に応じ、当該各号に定める事項（同項第一号イ、ホ、ト、ワ及びヨからソまで（金銭の貸借の媒介にあつては、イ及びタからソまでに限る。）に掲げる事項を除く。）。この場合において、同項第一号ハ中「貸金業者」とあるのは、「貸金業を営む者」とする。

(vii) if the relevant claim is a claim under a contract for a revolving credit loan, the matters that each item of Article 13, paragraph (3) (excluding items (ii) and (iii)) prescribes for the category of loan contract set forth in the item (excluding the matters set forth in item (i), sub-items (a), (e), (g), (m), and (o) through (r) of that paragraph (in cases of money brokerage, limited to sub-items (a), (q), and (r))). In this case, the term "the money lender" in item (i), sub-item (c) of that paragraph is deemed to be replaced with "the person in the money lending business."

八 当該債権について保証契約を締結したときは、次に掲げる事項

(viii) if a guarantee contract is concluded for the relevant claim, the following matters:

- イ 債権を譲り受けた者及び当該債権に係る貸付けに係る契約を締結した貸金業を営む者の商号、名称又は氏名及び住所
- (a) the trade name, name and address of the assignee of the claim and the person in the money lending business that concluded a loan contract related to the relevant claim;
- ロ 法第十六条の二第三項第二号、第三号及び第五号に掲げる事項
- (b) the matters set forth in Article 16-2, paragraph (3), items (ii), (iii) and (v) of the Act;
- ハ 第十二条の二第三項各号（第二号及び第三号を除く。）に掲げる貸付けに係る契約の区分に応じ、当該各号に定める事項
- (c) the matters that each item of Article 12-2, paragraph (3) (excluding items (ii) and (iii)) prescribes for the category of loan contract set forth in the item;
- ニ 第十二条の二第五項各号に掲げる事項（同項第三号、第七号、第十三号及び第十四号に掲げる事項を除く。）。この場合において、同項第五号中「貸金業者」とあるのは、「貸金業を営む者」とする。
- (d) the matters set forth in the items of Article 12-2, paragraph (5) (excluding the matters set forth in items (iii), (vii), (xiii), and (xiv) of that paragraph). In this case, the term "the money lender" in item (v) of that paragraph is deemed to be replaced with "the person in the money lending business"; and
- ホ 保証契約の契約年月日
- (e) the date of the guarantee contract; and
- 九 再譲渡年月日及び当該債権の額
- (ix) the date of reassignment and the amount of the relevant claim.
- 2 前項の規定は、抵当証券法第一条第一項に規定する抵当証券に記載された債権の再譲渡については適用しない。
- (2) The provisions of the preceding paragraph do not apply to the reassignment of the claim stated on the mortgage securities prescribed in Article 1, paragraph (1) of the Mortgage Securities Act.
- 3 貸金業を営む者の貸付けに係る契約に基づく債権を譲り受けた者が行う法第二十四条の六において準用する法第二十四条第一項の規定による通知は、書面により行わなければならない。
- (3) A written document must be used for the notice under Article 24, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 24-6 of the Act which is to be given by the assignee of a claim under a loan contract with a person in the money lending business.
- 4 貸金業を営む者の貸付けに係る契約に基づく債権を譲り受けた者が行う法第二十四条の六において準用する法第二十四条第一項の規定による通知は、前項の規定による書面による通知に代えて、次項で定めるところにより、債権の再譲渡を受ける者の承諾を得て、法第二十四条の六において準用する法第二十四条第一項の規定により通知

すべきものを電磁的方法により提供することができる。この場合において、貸金業を営む者は、当該書面による通知をしたものとみなす。

(4) With the assent of the assignee of the reassigned claim, in lieu of using a written document as under the preceding paragraph to give the notice under Article 24, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 24-6 of the Act which must be given by the assignee of a claim under a loan contract with a person in the money lending business, the assignee of the claim may give notice by using electronic or magnetic means, pursuant to the following paragraph, to provide the assignee of the reassigned claim with the information of which it is to notify it pursuant to Article 24, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 24-6 of the Act. In such a case, the person in the money lending business is deemed to have used a written document to give the notice.

5 貸金業を営む者の貸付けに係る契約に基づく債権を譲り受けた者は、前項の規定により法第二十四条の六において準用する法第二十四条第一項の規定により通知すべきものを提供しようとするときは、あらかじめ、債権の再譲渡を受ける者に対し、その用いる電磁的方法の種類及び内容を示し、書面又は電磁的方法による承諾を得なければならない。

(5) Before seeking to apply the preceding paragraph so as to provide the assignee of a reassigned claim with the information of which that assignee must be notified pursuant to Article 24, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 24-6 of the Act, the assignee of the claim under a loan contract with a person in the money lending business must indicate to the assignee on reassignment the type and details of the electronic or magnetic means it will use and have that assignee assent to this in a written document or by electronic or magnetic means.

6 前項の規定による承諾を得た貸金業を営む者の貸付けに係る契約に基づく債権を譲り受けた者は、債権の再譲渡を受ける者から書面又は電磁的方法により電磁的方法による提供を受けない旨の申出があつたときは、当該債権の再譲渡を受ける者に対し、法第二十四条の六において準用する法第二十四条第一項の規定により通知すべきものの提供を電磁的方法によつてしてはならない。ただし、当該債権の再譲渡を受ける者が再び前項の規定による承諾をした場合は、この限りでない。

(6) If the original assignee of a claim under a loan contract with a person in the money lending business that has obtained the assent under the preceding paragraph from the assignee of the reassigned claim is informed thereby, in a written document or by electronic or magnetic means, that the assignee on reassignment is unwilling to accept information by electronic or magnetic means, the original assignee must not use electronic or magnetic means to provide the assignee on reassignment with the information of which notice must be given pursuant to Article 24, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 24-6 of the Act; provided, however, that

this does not apply if the assignee of the reassigned claim reaffirms the assent under the preceding paragraph.

(保証業者に対する通知)

(Notice to Guarantee Business Operators)

第二十六条の二十三の六 法第二十四条の六において準用する法第二十四条の二第一項の規定による通知は、書面により行わなければならない。

Article 26-23-6 (1) A written document must be used to give the notice under Article 24-2, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 24-6 of the Act.

2 法第二十四条の六において準用する法第二十四条の二第一項の規定による通知は、前項の規定による書面による通知に代えて、次項で定めるところにより、保証業者の承諾を得て、法第二十四条の六において準用する法第二十四条の二第一項の規定により通知すべきものを電磁的方法により提供することができる。この場合において、貸金業を営む者は、当該書面による通知をしたものとみなす。

(2) With the assent of the guarantee business operator, in lieu of using a written document as under the preceding paragraph to give a notice under Article 24-2, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 24-6 of the Act, a person in the money lending business may give notice by using electronic or magnetic means, pursuant to the following paragraph, to provide the guarantee business operator with the information of which it is to notify it pursuant to Article 24-2, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 24-6 of the Act. In such a case, the person in the money lending business is deemed to have used a written document to give the notice.

3 貸金業を営む者は、前項の規定により法第二十四条の六において準用する法第二十四条の二第一項の規定により通知すべきものを提供しようとするときは、あらかじめ、保証業者に対し、その用いる電磁的方法の種類及び内容を示し、書面又は電磁的方法による承諾を得なければならない。

(3) Before seeking to apply the preceding paragraph so as to provide a guarantee business operator with the information which must be notified pursuant to Article 24-2, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 24-6 of the Act, a person in the money lending business must indicate to the operator the type and details of the electronic or magnetic means it will use and have the operator assent to this in a written document or by electronic or magnetic means.

4 前項の規定による承諾を得た貸金業を営む者は、保証業者から書面又は電磁的方法により電磁的方法による提供を受けない旨の申出があつたときは、当該保証業者に対し、法第二十四条の六において準用する法第二十四条の二第一項の規定により通知すべきものの提供を電磁的方法によつてしてはならない。ただし、当該保証業者が再び前項の規定による承諾をした場合は、この限りでない。

(4) If a money lender that has obtained the assent under the preceding

paragraph from a guarantee business operator is informed thereby, in a written document or by electronic or magnetic means, that the operator is unwilling to accept information by electronic or magnetic means, the money lender must not use electronic or magnetic means to provide the operator with the information of the notice which must be given pursuant to Article 24-2, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 24-6 of the Act; provided, however, that this does not apply if the guarantee business operator reaffirms the assent under the preceding paragraph.

第二十六条の二十三の七 削除

Article 26-23-7 Deleted

(保証等に係る求償権等取得後の取立てに当たり明らかにすべき事項)

(Matters to be Disclosed upon the Collection After the Acquisition of the Right to Reimbursement Pertaining to Guarantee)

第二十六条の二十三の八 保証業者が保証等に係る求償権等を取得した場合について、法第二十四条の六において準用する法第二十一条第三項に規定する内閣府令で定める事項は、次に掲げる事項とする。

Article 26-23-8 With regard to if a guarantee business operator has acquired the right to reimbursement, etc. pertaining to guarantee, etc., the reference, in Article 21, paragraph (3) of the Act as applied mutatis mutandis pursuant to Article 24-6 of the Act, to matters specified by Cabinet Office Order means:

一 取立てを行う者の弁済受領権限の基礎となる事実

(i) facts to be the basis of the right to receive performance of the person conducting collection;

二 取り立てる債権に係る次に掲げる事項（取り立てる債権が極度方式貸付けに係る契約に基づくものであるときは、次号に掲げる事項と同一の内容のものを除く。）

(ii) the following matters related to the claim to be collected (if the claim to be collected is one under a contract for a revolving credit loan, excluding the matters same as those set forth in the following item):

イ 当該保証等に係る求償権等に係る貸付けに係る契約を締結した貸金業を営む者の商号、名称又は氏名及び住所

(a) the trade name, name and address of the assignee of the claim and the person in the money lending business that concluded a loan contract related to the relevant right to reimbursement, etc. pertaining to guarantee, etc.;

ロ 保証等に係る求償権等の取得年月日及び当該保証等に係る求償権等に係る貸付けに係る契約の契約年月日

(b) the date of acquisition of the right to reimbursement, etc. pertaining to guarantee, etc. and the date of the loan contract related to the relevant right to reimbursement, etc. pertaining to guarantee, etc.;

ハ 保証等に係る求償権等の額及び当該保証等に係る求償権等に係る貸付けに係る契約の貸付けの金額

(c) the amount of the right to reimbursement, etc. pertaining to guarantee, etc. and the amount of loan under the loan contract related to the relevant right to reimbursement, etc. pertaining to guarantee, etc.;

ニ 法第十七条第一項第四号から第七号までに掲げる事項

(d) the matters set forth in Article 17, paragraph (1), items (iv) through (vii) of the Act;

ホ 第十三条第一項各号（第二号及び第三号を除く。）に掲げる貸付けに係る契約の区分に応じ、当該各号に定める事項（同項第一号イ、ホ、ワ及びタからソまで（金銭の貸借の媒介にあつては、イ、レ及びソに限る。）に掲げる事項を除く。）。この場合において、同項第一号ハ中「貸金業者」とあるのは、「貸金業を営む者」とする。

(e) the matters that each item of Article 13, paragraph (1) (excluding items (ii) and (iii)) prescribes for the category of loan contract set forth in the item (excluding the matters set forth in item (i), sub-items (a), (e), (m), and (o) through (r) of that paragraph (in cases of money brokerage, limited to sub-items (a), (q), and (r))). In this case, the term "the money lender" in item (i), sub-item (c) of that paragraph is deemed to be replaced with "the person in the money lending business."

三 取り立てる債権が極度方式貸付けに係る契約に係るものであるときは、当該契約の基本となる極度方式基本契約に係る次に掲げる事項

(iii) if the claim to be collected is one under a contract for a revolving credit loan, the following matters related to the basic contract for a revolving credit loan which forms the basis for the relevant contract:

イ 保証等に係る求償権等に係る極度方式基本契約を締結した貸金業を営む者の商号、名称又は氏名及び住所

(a) the trade name, name and address of the person in the money lending business that concluded a basic contract for a revolving credit loan related to the relevant right to reimbursement, etc. pertaining to guarantee, etc.;

ロ 法第十七条第二項第四号から第六号までに掲げる事項

(b) the matters set forth in Article 17, paragraph (2), items (iv) through (vi) of the Act;

ハ 第十三条第三項各号（第二号及び第三号を除く。）に掲げる貸付けに係る契約の区分に応じ、当該各号に定める事項（同項第一号イ、ホ、ワ及びヨからソまで（金銭の貸借の媒介にあつては、イ及びタからソまでに限る。）に掲げる事項を除く。）。この場合において、同項第一号ハ中「貸金業者」とあるのは、「貸金業を営む者」とする。

(c) the matters that each item Article 13, paragraph (3) (excluding items (ii) and (iii)) prescribes for the category of loan contract set forth in the item (excluding the matters set forth in item (i), sub-items (a), (e), (m) and (o)

through (r) of that paragraph (in cases of money brokerage, limited to sub-items (a), and (p) through (r))). In this case, the term "the money lender" in item (i), sub-item (c) of that paragraph is deemed to be replaced with "the person in the money lending business"; and

四 保証人に対し取立てをするときは、次に掲げる事項

(iv) in cases of collecting claims from the guarantor, the following matters:

イ 保証業者及び当該保証等に係る求償権等に係る貸付けに係る契約を締結した貸金業を営む者の商号、名称又は氏名及び住所

(a) the trade name, name and address of the guarantee business operator and the person in the money lending business that concluded a basic contract for a revolving credit loan related to the relevant right to reimbursement, etc. pertaining to guarantee, etc.;

ロ 法第十六条の二第三項第二号、第三号及び第五号に掲げる事項

(b) the matters set forth in Article 16-2, paragraph (3), items (ii), (iii) and (v) of the Act;

ハ 第十二条の二第三項各号（第二号及び第三号を除く。）に掲げる貸付けに係る契約の区分に応じ、当該各号に定める事項

(c) the matters that each item of Article 12-2, paragraph (3) (excluding items (ii) and (iii)) prescribes for the category of a loan contract set forth in the item;

ニ 第十二条の二第五項各号に掲げる事項（同項第三号、第十三号及び第十四号に掲げる事項を除く。）。この場合において、同項第五号中「貸金業者」とあるのは、「貸金業を営む者」とする。

(d) the matters set forth in the items of Article 12-2, paragraph (5) (excluding the matters set forth in items (iii), (xiii), and (xiv) of that paragraph). In this case, the term "the money lender" in item (v) of that paragraph is deemed to be replaced with "the person in the money lending business"; and

ホ 保証契約の契約年月日

(e) the date of the guarantee contract.

(受託弁済者に対する通知)

(Notice to Persons Entrusted With Performance)

第二十六条の二十三の九 法第二十四条の六において準用する法第二十四条の三第一項の規定による通知は、書面により行わなければならない。

Article 26-23-9 (1) A written document must be used to give the notice under Article 24-3, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 24-6 of the Act.

2 法第二十四条の六において準用する法第二十四条の三第一項の規定による通知は、前項の規定による書面による通知に代えて、次項で定めるところにより、受託弁済者の承諾を得て、法第二十四条の六において準用する法第二十四条の三第一項の規定に

より通知すべきものを電磁的方法により提供することができる。この場合において、貸金業を営む者は、当該書面による通知をしたものとみなす。

(2) With the assent of the person entrusted with performance, in lieu of using a written document as under the preceding paragraph to give a notice under Article 24-3, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 24-6 of the Act, a person in the money lending business may give notice by using electronic or magnetic means, pursuant to the following paragraph, to provide the person entrusted with performance with the information of which it is to notify it pursuant to Article 24-3, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 24-6 of the Act. In such a case, the person in the money lending business is deemed to have used a written document to give the notice.

3 貸金業を営む者は、前項の規定により法第二十四条の六において準用する法第二十四条の三第一項の規定により通知すべきものを提供しようとするときは、あらかじめ、受託弁済者に対し、その用いる電磁的方法の種類及び内容を示し、書面又は電磁的方法による承諾を得なければならない。

(3) Before seeking to apply the preceding paragraph so as to provide a person entrusted with performance with the information of which it must be notified pursuant to Article 24-3, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 24-6 of the Act, a person in the money lending business must indicate to the person entrusted with performance the type and details of the electronic or magnetic means it will use and have that person assent to this in a written document or by electronic or magnetic means.

4 前項の規定による承諾を得た貸金業を営む者は、受託弁済者から書面又は電磁的方法により電磁的方法による提供を受けたい旨の申出があつたときは、当該受託弁済者に対し、法第二十四条の六において準用する法第二十四条の三第一項の規定により通知すべきものの提供を電磁的方法によつてしてはならない。ただし、当該受託弁済者が再び前項の規定による承諾をした場合は、この限りでない。

(4) If a money lender that has obtained the assent under the preceding paragraph from a person entrusted with performance is informed thereby, in a written document or by electronic or magnetic means, that the person is unwilling to be provided with information by electronic or magnetic means, the money lender must not use electronic or magnetic means to provide the person with the information of which notice must be given pursuant to Article 24-3, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 24-6 of the Act; provided, however, that this does not apply if the person entrusted with performance reaffirms the assent under the preceding paragraph.

第二十六条の二十三の十 削除

Article 26-23-10 Deleted

(受託弁済に係る求償権等取得後の取立てに当たり明らかにすべき事項)

(Matters to be Disclosed upon the Collection After the Acquisition of the Right to Reimbursement Pertaining to Performance under Entrustment)

第二十六条の二十三の十一 貸金業を営む者の委託を受けて当該貸金業を営む者の貸付けの契約に基づく債務の弁済をした者が受託弁済に係る求償権等を取得した場合について、法第二十四条の六において準用する法第二十一条第三項に規定する内閣府令で定める事項は、次に掲げる事項とする。

Article 26-23-11 With regard to the cases when the person that makes performance of the obligation under the contract for a loan made by a person in the money lending business with the entrustment of the relevant person in the money lending business has acquired the right to reimbursement, etc. pertaining to performance under entrustment, the reference, in Article 21, paragraph (3) of the Act as applied mutatis mutandis pursuant to Article 24-6 of the Act, to matters specified by Cabinet Office Order means:

一 取立てを行う者の弁済受領権限の基礎となる事実

(i) facts to be the basis of the right to receive performance of the person conducting collection;

二 取り立てる債権に係る次に掲げる事項（取り立てる債権が極度方式貸付けに係る契約に基づくものであるときは、次号に掲げる事項と同一の内容のものを除く。）

(ii) the following matters related to the claim to be collected (if the claim to be collected is one under a contract for a revolving credit loan, excluding the same matters as those set forth in the following item):

イ 当該受託弁済者に弁済を委託した貸金業を営む者の商号、名称又は氏名及び住所

(a) the trade name, name and address of the person in the money lending business that entrusted the performance to the relevant person entrusted with performance;

ロ 受託弁済に係る求償権等の取得年月日及び当該受託弁済に係る求償権等に係る貸付けに係る契約の契約年月日

(b) the date of acquisition of the right to reimbursement, etc. pertaining to performance under entrustment, and the date of the loan contract related to the relevant right to reimbursement, etc. pertaining to performance under entrustment;

ハ 受託弁済に係る求償権等の額及び当該受託弁済に係る求償権等に係る貸付けに係る契約の貸付けの金額

(c) the amount of the right to reimbursement, etc. pertaining to performance under entrustment, and the amount of loan under the loan contract related to the relevant right to reimbursement, etc. pertaining to performance under entrustment;

ニ 法第十七条第一項第四号から第七号までに掲げる事項

(d) the matters set forth in Article 17, paragraph (1), items (iv) through (vii)

of the Act;

ホ 第十三条第一項各号（第二号及び第三号を除く。）に掲げる貸付けに係る契約の区分に応じ、当該各号に定める事項（同項第一号イ、ホ、ワ及びタからソまで（金銭の貸借の媒介にあつては、イ、レ及びソに限る。）に掲げる事項を除く。）。この場合において、同項第一号ハ中「貸金業者」とあるのは、「貸金業を営む者」とする。

(e) the matters that each item of Article 13, paragraph (1) (excluding items (ii) and (iii)) prescribes for the category of loan contract set forth in the item (excluding the matters set forth in item (i), sub-items (a), (e), (m), and (p) through (r) of that paragraph (in cases of money brokerage, limited to sub-items (a), (q) and (r))). In this case, the term "the money lender" in item (i), sub-item (c) of that paragraph is deemed to be replaced with "the person in the money lending business";

三 取り立てる債権が極度方式貸付けに係る契約に係るものであるときは、当該契約の基本となる極度方式基本契約に係る次に掲げる事項

(iii) if the claim to be collected is one under a contract for a revolving credit loan, the following matters related to the basic contract for a revolving credit loan which forms the basis for the relevant contract:

イ 受託弁済に係る求償権等に係る極度方式基本契約を締結した貸金業を営む者の商号、名称又は氏名及び住所

(a) the trade name, name and address of the guarantee business operator and the person in the money lending business that concluded a basic contract for a revolving credit loan related to the relevant right to reimbursement, etc. pertaining to performance under entrustment;

ロ 法第十七条第二項第四号から第六号までに掲げる事項

(b) the matters set forth in Article 17, paragraph (2), items (iv) through (vi) of the Act; and

ハ 第十三条第三項各号（第二号及び第三号を除く。）に掲げる貸付けに係る契約の区分に応じ、当該各号に定める事項（同項第一号イ、ホ、ワ及びヨからソまで（金銭の貸借の媒介にあつては、イ及びタからソまでに限る。）に掲げる事項を除く。）。この場合において、同項第一号ハ中「貸金業者」とあるのは、「貸金業を営む者」とする。

(c) the matters that each item of Article 13, paragraph (3) (excluding items (ii) and (iii)) prescribes for the category of a loan contract set forth in the item (excluding the matters set forth in item (i), sub-items (a), (e), (m), and (o) through (r) of that paragraph (in cases of money brokerage, limited to sub-items (a), and (p) through (r))). In this case, the term "the money lender" in item (i), sub-item (c) of that paragraph is deemed to be replaced with "the person in the money lending business"; and

四 保証人に対し取立てをするときは、次に掲げる事項

(iv) in cases of collecting claims from the guarantor, the following matters:

イ 受託弁済者及び当該受託弁済者に弁済を委託した貸金業を営む者の商号、名称又は氏名及び住所

(a) the trade name, name and address of the person entrusted with performance and the guarantee business operator and the person in the money lending business that entrusted the performance to the relevant person entrusted with performance;

ロ 法第十六条の二第三項第二号、第三号及び第五号に掲げる事項

(b) the matters set forth in Article 16-2, paragraph (3), items (ii), (iii) and (v) of the Act;

ハ 第十二条の二第三項各号（第二号及び第三号を除く。）に掲げる貸付けに係る契約の区分に応じ、当該各号に定める事項

(c) the matters that each item of Article 12-2, paragraph (3) (excluding items (ii) and (iii)) prescribes for the category of loan contract set forth in the item;

ニ 第十二条の二第五項各号に掲げる事項（同項第三号、第十三号及び第十四号に掲げる事項を除く。）。この場合において、同項第五号中「貸金業者」とあるのは、「貸金業を営む者」とする。

(d) the matters set forth in the items of Article 12-2, paragraph (5) (excluding the matters set forth in items (iii), (xiii), and (xiv) of that paragraph). In this case, the term "the money lender" in item (v) of that paragraph is deemed to be replaced with "the person in the money lending business"; and

ホ 保証契約の契約年月日

(e) the date of the guarantee contract.

(保証等に係る求償権等を譲り受ける者に対する通知)

(Notice to the Assignee of the Right to Reimbursement Pertaining to Guarantee)

第二十六条の二十三の十二 保証業者が保証等に係る求償権等を他人に譲渡する場合について、法第二十四条の六において準用する法第二十四条の四第一項に規定する内閣府令で定める事項は、次に掲げる事項とする。

Article 26-23-12 (1) With regard to the cases when a guarantee business operator assigns the right to reimbursement, etc. pertaining to guarantee, etc. to others, the reference, in Article 24-4, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 24-6 of the Act, to matters specified by Cabinet Office Order means:

一 当該保証等に係る求償権等が貸金業を営む者の貸付けに係る契約に係る保証により発生したこと。

(i) that the relevant right to reimbursement, etc. pertaining to guarantee, etc. has accrued from the guarantee pertaining to the loan contract made by a person in the money lending business;

二 保証業者及び当該保証等に係る求償権等に係る貸付けに係る契約を締結した貸金業を営む者の商号、名称又は氏名及び住所（極度方式貸付けに係る契約に係る保証等に係る求償権等であるときは、当該保証等に係る求償権等に係る貸付けに係る契約を締結した貸金業を営む者の商号、名称又は氏名及び住所の記載を要しない。）

(ii) the trade name, name and address of the guarantee business operator and the person in the money lending business that concluded a loan contract related to the relevant right to reimbursement, etc. pertaining to guarantee, etc. (in cases of a right to reimbursement, etc. pertaining to guarantee, etc. related to a contract for a revolving credit loan, statements of the trade name, name and address of the person in the money lending business that concluded a loan contract related to the relevant right to reimbursement, etc. pertaining to guarantee, etc. may be omitted);

三 保証等に係る求償権等の取得年月日及び当該保証等に係る求償権等に係る貸付けに係る契約の契約年月日

(iii) the date of acquisition of the right to reimbursement, etc. pertaining to guarantee, etc. and the date of the loan contract related to the relevant right to reimbursement, etc. pertaining to guarantee, etc.;

四 保証等に係る求償権等の額及び当該保証等に係る求償権等に係る貸付けに係る契約の貸付けの金額

(iv) the amount of the right to reimbursement, etc. pertaining to guarantee, etc. and the amount of the loan under the loan contract related to the relevant right to reimbursement, etc. pertaining to guarantee, etc.;

五 法第十七条第一項第四号から第七号までに掲げる事項（極度方式貸付けに係る契約に係る保証等に係る求償権等であるときは、第七号に掲げる事項と同一の内容のものを除く。）

(v) the matters set forth in Article 17, paragraph (1), items (iv) through (vii) of the Act (in cases of a right to reimbursement, etc. pertaining to guarantee related to a contract for a revolving credit loan, excluding the matters of the same content as those set forth in item (vii));

六 第十三条第一項各号（第二号及び第三号を除く。）に掲げる貸付けに係る契約の区分に応じ、当該各号に定める事項（同項第一号イ、ホ、ト、ワ及びタからソまで（金銭の貸借の媒介にあつては、イ、レ及びソに限る。）に掲げる事項を除き、極度方式貸付けに係る契約に係る保証等に係る求償権等であるときは、第八号に掲げる事項と同一の内容のものを除く。）。この場合において、同項第一号ハ中「貸金業者」とあるのは、「貸金業を営む者」とする。

(vi) the matters that each item of Article 13, paragraph (1) (excluding items (ii) and (iii)) prescribes for the category of loan contract set forth in the item (excluding the matters set forth in item (i), sub-items (a), (e), (g), (m), and (p) through (r) of that paragraph (in cases of money brokerage, limited to sub-items (a), (q) and (r)), and in cases of a right to reimbursement, etc. pertaining to guarantee, etc. related to a contract for a revolving credit loan,

excluding the matters of the same content as those set forth in item (viii)). In this case, the term "the money lender" in item (i), sub-item (c) of that paragraph is deemed to be replaced with "the person in the money lending business";

七 極度方式貸付けに係る契約に係る保証等に係る求償権等であるときは、当該保証等に係る求償権等に係る極度方式基本契約を締結した貸金業を営む者の商号、名称又は氏名及び住所並びに法第十七条第二項第四号から第六号までに掲げる事項

(vii) in cases of a right to reimbursement, etc. pertaining to guarantee, etc. related to the contract for a revolving credit loan, the trade name, name and address of the person in the money lending business that concluded a basic contract for a revolving credit loan related to the relevant right to reimbursement, etc. pertaining to guarantee, etc., and the matters set forth in Article 17, paragraph (2), items (iv) through (vi) of the Act;

八 極度方式貸付けに係る契約に係る保証等に係る求償権等であるときは、第十三条第三項各号（第二号及び第三号を除く。）に掲げる貸付けに係る契約の区分に応じ、当該各号に定める事項（同項第一号イ、ホ、ト、ワ及びヨからソまで（金銭の貸借の媒介にあつては、イ及びタからソまでに限る。）に掲げる事項を除く。）。この場合において、同項第一号ハ中「貸金業者」とあるのは、「貸金業を営む者」とする。

(viii) in cases of a right to reimbursement, etc. pertaining to guarantee, etc., the matters specified in the items that each item of Article 13, paragraph (3) (excluding items (ii) and (iii)) prescribes for the category of loan contract set forth in the item (excluding the matters set forth in item (i), sub-items (a), (e), (g), (m), and (o) through (r) of that paragraph (in cases of money brokerage, limited to sub-items (a), and (p) through (r))). In this case, the term "the money lender" in item (i), sub-item (c) of that paragraph is deemed to be replaced with "the person in the money lending business";

九 当該債権について保証契約を締結したときは、次に掲げる事項

(ix) if a guarantee contract is concluded for the relevant claim, the following matters:

イ 保証業者及び当該保証等に係る求償権等に係る貸付けに係る契約を締結した貸金業を営む者の商号、名称又は氏名及び住所

(a) the trade name, name and address of the guarantee business operator and the person in the money lending business that concluded a loan contract related to the relevant right to reimbursement, etc. pertaining to guarantee, etc.;

ロ 法第十六条の二第三項第二号、第三号及び第五号に掲げる事項

(b) the matters set forth in Article 16-2, paragraph (3), items (ii), (iii) and (v) of the Act;

ハ 第十二条の二第三項各号（第二号及び第三号を除く。）に掲げる貸付けに係る契約の区分に応じ、当該各号に定める事項

(c) the matters that each item of Article 12-2, paragraph (3) (excluding items (ii) and (iii)) prescribes for the category of loan contract set forth in the item;

ニ 第十二条の二第五項各号に掲げる事項（同項第三号、第七号、第十三号及び第十四号に掲げる事項を除く。）。この場合において、同項第五号中「貸金業者」とあるのは、「貸金業を営む者」とする。

(d) the matters set forth in the items of Article 12-2, paragraph (5) (excluding the matters set forth in items (iii), (vii), (xiii), and (xiv) of that paragraph).

In this case, the term "the money lender" in item (v) of that paragraph is deemed to be replaced with "the person in the money lending business";

ホ 保証契約の契約年月日

(e) the date of the guarantee contract; and

十 譲渡年月日及び当該債権の額

(x) the date of assignment and the amount of the relevant claim.

2 前項の規定は、抵当証券法第一条第一項に規定する抵当証券に記載された債権の譲渡については適用しない。

(2) The provisions of the preceding paragraph do not apply to the assignment of the claim stated on the mortgage securities prescribed in Article 1, paragraph (1) of the Mortgage Securities Act.

3 保証業者が行う法第二十四条の六において準用する法第二十四条の四第一項の規定による通知は、書面により行わなければならない。

(3) A written document must be used for the notice under Article 24-4, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 24-6 of the Act which is to be given by a guarantee business operator.

4 保証業者が行う法第二十四条の六において準用する法第二十四条の四第一項の規定による通知は、前項の規定による書面による通知に代えて、次項で定めるところにより、保証等に係る求償権等を譲り受ける者の承諾を得て、法第二十四条の六において準用する法第二十四条の四第一項の規定により通知すべきものを電磁的方法により提供することができる。この場合において、保証業者は、当該書面による通知をしたものとみなす。

(4) With the assent of the assignee of the right to reimbursement, etc. pertaining to guarantee, etc., in lieu of using a written document as under the preceding paragraph to give the notice under Article 24-4, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 24-6 of the Act which must be given by a guarantee business operator, the guarantee business operator may give notice by using electronic or magnetic means, pursuant to the following paragraph, to provide the assignee of the right to reimbursement, etc. pertaining to guarantee, etc. with the information of which it is to notify it pursuant to Article 24-4, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 24-6 of the Act. In such a case, the guarantee business operator is deemed to have used a written document to give the notice.

5 保証業者は、前項の規定により法第二十四条の六において準用する法第二十四条の四第一項の規定により通知すべきものを提供しようとするときは、あらかじめ、保証等に係る求償権等を譲り受ける者に対し、その用いる電磁的方法の種類及び内容を示し、書面又は電磁的方法による承諾を得なければならない。

(5) Before seeking to apply the preceding paragraph so as to provide the assignee of the right to reimbursement, etc. pertaining to guarantee, etc. with the information of which it must be notified pursuant to Article 24-4, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 24-6 of the Act, a guarantee business operator must indicate to the assignee the type and details of the electronic or magnetic means it will use and have the assignee assent to this in a written document or by electronic or magnetic means.

6 前項の規定による承諾を得た保証業者は、保証等に係る求償権等を譲り受ける者から書面又は電磁的方法により電磁的方法による提供を受けない旨の申出があつたときは、当該保証等に係る求償権等を譲り受ける者に対し、法第二十四条の六において準用する法第二十四条の四第一項の規定により通知すべきものの提供を電磁的方法によつてしてはならない。ただし、当該保証等に係る求償権等を譲り受ける者が再び前項の規定による承諾をした場合は、この限りでない。

(6) If a guarantee business operator that has obtained the assent under the preceding paragraph from the assignee of a right to reimbursement, etc. is informed thereby, in a written document or by electronic or magnetic means, that the assignee is unwilling to accept information by electronic or magnetic means, the guarantee business operator must not use electronic or magnetic means to provide the assignee with the information of which notice must be given pursuant to Article 24-4, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 24-6 of the Act; provided, however, that this does not apply if the assignee of the right to reimbursement, etc. pertaining to guarantee, etc. reaffirms the assent under the preceding paragraph.

第二十六条の二十三の十三 削除

Article 26-23-13 Deleted

(保証等に係る求償権等譲渡後の取立てに当たり明らかにすべき事項)

(Matters to be Disclosed upon the Collection After the Assignment of the Right to Reimbursement Pertaining to Guarantee)

第二十六条の二十三の十四 保証等に係る求償権等の譲渡があつた場合について、法第二十四条の六において準用する法第二十一条第三項に規定する内閣府令で定める事項は、次に掲げる事項とする。

Article 26-23-14 With regard to a case when the right to reimbursement, etc. pertaining to guarantee, etc. has been assigned, the reference, in Article 21, paragraph (3) of the Act as applied mutatis mutandis pursuant to Article 24-6

of the Act, to matters specified by Cabinet Office Order means:

一 取立てを行う者の弁済受領権限の基礎となる事実

(i) facts to be the basis of the right to receive performance of the person conducting collection;

二 取り立てる債権に係る次に掲げる事項（取り立てる債権が極度方式貸付けに係る契約に基づくものであるときは、次号に掲げる事項と同一の内容のものを除く。）

(ii) the following matters related to the claim to be collected (if the claim to be collected is one under a contract for a revolving credit loan, excluding the matters same as those set forth in the following item):

イ 当該保証等に係る求償権等を取得した保証業者及び当該保証等に係る求償権等に係る貸付けに係る契約を締結した貸金業を営む者の商号、名称又は氏名及び住所

(a) the trade name, name and address of the guarantee business operator that acquired the relevant right to reimbursement, etc. pertaining to guarantee, etc. and the person in the money lending business that concluded a loan contract related to the relevant right to reimbursement, etc. pertaining to guarantee, etc.;

ロ 保証等に係る求償権等の譲受年月日、当該保証等に係る求償権等の取得年月日及び当該保証等に係る求償権等に係る貸付けに係る契約の契約年月日

(b) the date of acceptance of the assignment of the right to reimbursement, etc. pertaining to guarantee, etc., the date of acquisition of the relevant right to reimbursement, etc. pertaining to guarantee, and the date of the loan contract related to the relevant right to reimbursement, etc. pertaining to guarantee, etc.;

ハ 保証等に係る求償権等の額及び当該保証等に係る求償権等に係る貸付けに係る契約の貸付けの金額

(c) the amount of the right to reimbursement, etc. pertaining to guarantee, etc. and the amount of the loan under the loan contract related to the relevant right to reimbursement, etc. pertaining to guarantee, etc.;

ニ 法第十七条第一項第四号から第七号までに掲げる事項

(d) the matters set forth in Article 17, paragraph (1), items (iv) through (vii) of the Act;

ホ 第十三条第一項各号（第二号及び第三号を除く。）に掲げる貸付けに係る契約の区分に応じ、当該各号に定める事項（同項第一号イ、ホ、ワ及びタからソまで（金銭の貸借の媒介にあつては、イ、レ及びソに限る。）に掲げる事項を除く。）。この場合において、同項第一号ハ中「貸金業者」とあるのは、「貸金業を営む者」とする。

(e) the matters that each item of Article 13, paragraph (1) (excluding items (ii) and (iii)) prescribes for the category of loan contract set forth in the item (excluding the matters set forth in item (i), sub-items (a), (e), (m), and (p) through (r) of that paragraph (in cases of money brokerage, limited to

sub-items (a), (q), and (r))). In this case, the term "the money lender" in item (i), sub-item (c) of that paragraph is deemed to be replaced with "the person in the money lending business";

三 取り立てる債権が極度方式貸付けに係る契約に係るものであるときは、当該契約の基本となる極度方式基本契約に係る次に掲げる事項

(iii) if the claim to be collected is one under a contract for a revolving credit loan, the following matters related to the basic contract for a revolving credit loan which forms the basis for the relevant contract:

イ 当該保証等に係る求償権等に係る極度方式基本契約を締結した貸金業を営む者の商号、名称又は氏名及び住所

(a) the trade name, name and address of the person in the money lending business that concluded a basic contract for a revolving credit loan related to the relevant right to reimbursement, etc. pertaining to guarantee, etc.;

ロ 法第十七条第二項第四号から第六号までに掲げる事項

(b) the matters set forth in Article 17, paragraph (2), items (iv) through (vi) of the Act;

ハ 第十三条第三項各号（第二号及び第三号を除く。）に掲げる貸付けに係る契約の区分に応じ、当該各号に定める事項（同項第一号イ、ホ、ワ及びヨからソまで（金銭の貸借の媒介にあつては、イ及びタからソまでに限る。）に掲げる事項を除く。）。この場合において、同項第一号ハ中「貸金業者」とあるのは、「貸金業を営む者」とする。

(c) the matters that each item of Article 13, paragraph (3) (excluding items (ii) and (iii)) prescribes for the category of loan contract set forth in the item (excluding the matters set forth in item (i), sub-items (a), (e), (m) and (o) through (r) of that paragraph (in cases of money brokerage, limited to sub-items (a), and (p), through (r))). In this case, the term "the money lender" in item (i), sub-item (c) of that paragraph is deemed to be replaced with "the person in the money lending business"; and

四 保証人に対し取立てをするときは、次に掲げる事項

(iv) in cases of collecting claims from the guarantor, the following matters:

イ 保証等に係る求償権等を譲り受けた者、当該保証等に係る求償権等を取得した保証業者及び当該保証等に係る求償権等に係る貸付けに係る契約を締結した貸金業を営む者の商号、名称又は氏名及び住所

(a) the trade name, name and address of the assignee of the right to reimbursement, etc. pertaining to guarantee, etc., of the guarantee business operator that acquired the relevant right to reimbursement, etc. pertaining to guarantee, etc., and of the person in the money lending business that concluded a loan contract related to the relevant right to reimbursement, etc. pertaining to guarantee, etc.;

ロ 法第十六条の二第三項第二号、第三号及び第五号に掲げる事項

(b) the matters set forth in Article 16-2, paragraph (3), items (ii), (iii), and (v)

of the Act;

ハ 第十二条の二第三項各号（第二号及び第三号を除く。）に掲げる貸付けに係る契約の区分に応じ、当該各号に定める事項

(c) the matters that each item of Article 12-2, paragraph (3) (excluding items (ii) and (iii)) prescribes for the category of loan contract set forth in the item;

ニ 第十二条の二第五項各号に掲げる事項（同項第三号、第十三号及び第十四号に掲げる事項を除く。）。この場合において、同項第五号中「貸金業者」とあるのは、「貸金業を営む者」とする。

(d) the matters set forth in the items of Article 12-2, paragraph (5) (excluding the matters set forth in items (iii), (xiii), and (xiv) of that paragraph). In this case, the term "the money lender" in item (v) of that paragraph is deemed to be replaced with "the person in the money lending business"; and

ホ 保証契約の契約年月日

(e) the date of the guarantee contract.

(保証等に係る求償権等の再譲渡を受ける者に対する通知)

(Notice to the Assignee of the Reassigned Right to Reimbursement Pertaining to Guarantee)

第二十六条の二十三の十五 保証等に係る求償権等の譲渡があつた場合について、法第二十四条の六において準用する法第二十四条の四第一項に規定する内閣府令で定める事項は、次に掲げる事項とする。

Article 26-23-15 (1) With regard to the cases when the right to reimbursement, etc. pertaining to guarantee, etc. has been assigned, the reference, in Article 24-4, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 24-6 of the Act, to matters specified by Cabinet Office Order means:

一 当該保証等に係る求償権等が貸金業を営む者の貸付けに係る契約に係る保証により発生したこと。

(i) that the relevant right to reimbursement, etc. pertaining to guarantee, etc. has accrued from the guarantee pertaining to the loan contract made by a person in the money lending business;

二 保証等に係る求償権等を譲り受けた者、当該保証等に係る求償権等を取得した保証業者及び当該保証等に係る求償権等に係る貸付けに係る契約を締結した貸金業を営む者の商号、名称又は氏名及び住所（極度方式貸付けに係る契約に係る保証等に係る求償権等であるときは、当該保証等に係る求償権等に係る貸付けに係る契約を締結した貸金業を営む者の商号、名称又は氏名及び住所の記載を要しない。）

(ii) the trade name, name and address of the assignee of the right to reimbursement, etc. pertaining to guarantee, etc., of the guarantee business operator that acquired the relevant right to reimbursement, etc. pertaining to guarantee, etc., and of the person in the money lending business that

- concluded a loan contract related to the relevant right to reimbursement, etc. pertaining to guarantee, etc. (in cases of a right to reimbursement, etc. pertaining to guarantee, etc. related to the contract for a revolving credit loan, statements of the trade name, name and address of the person in the money lending business that concluded a loan contract related to that right to reimbursement, etc. pertaining to guarantee, etc. may be omitted);
- 三 保証等に係る求償権等の譲受年月日、当該保証等に係る求償権等の取得年月日及び当該保証等に係る求償権等に係る貸付けに係る契約の契約年月日
- (iii) the date of acceptance of the assignment of the right to reimbursement, etc. pertaining to guarantee, etc., the date of acquisition of the relevant right to reimbursement, etc. pertaining to guarantee, etc., and the date of the loan contract related to the relevant right to reimbursement, etc. pertaining to guarantee, etc.;
- 四 保証等に係る求償権等の額及び当該保証等に係る求償権等に係る貸付けに係る契約の貸付けの金額
- (iv) the amount of the right to reimbursement, etc. pertaining to guarantee, etc. and the amount of the loan under the loan contract related to the relevant right to reimbursement, etc. pertaining to guarantee, etc.;
- 五 法第十七条第一項第四号から第七号までに掲げる事項（極度方式貸付けに係る契約に係る保証等に係る求償権等であるときは、第七号に掲げる事項と同一の内容のものを除く。）
- (v) the matters set forth in Article 17, paragraph (1), items (iv) through (vii) of the Act (in cases of a right to reimbursement, etc. pertaining to guarantee, etc., excluding the matters of the same content as those set forth in item (vii));
- 六 第十三条第一項各号（第二号及び第三号を除く。）に掲げる貸付けに係る契約の区分に応じ、当該各号に定める事項（同項第一号イ、ホ、ト、ワ及びタからソまで（金銭の貸借の媒介にあつては、イ、レ及びソに限る。）に掲げる事項を除き、極度方式貸付けに係る契約に係る保証等に係る求償権等であるときは、第八号に掲げる事項と同一の内容のものを除く。）。この場合において、同項第一号ハ中「貸金業者」とあるのは、「貸金業を営む者」とする。
- (vi) the matters that each item of Article 13, paragraph (1) (excluding items (ii) and (iii)) prescribes for the category of a loan contract set forth in the item (excluding the matters set forth in item (i), sub-items (a), (e), (g), (m), and (o) through (r) of that paragraph (in cases of money brokerage, limited to sub-items (a), (q), and (r)), and in cases when the relevant claim is a claim under a contract for a revolving credit loan, excluding the matters of the same content as those set forth in the item (viii)). In this case, the term "the money lender" in item (i), sub-item (c) of that paragraph is deemed to be replaced with "the person in the money lending business";
- 七 極度方式貸付けに係る契約に係る保証等に係る求償権等であるときは、当該保証

等に係る求償権等に係る極度方式基本契約を締結した貸金業を営む者の商号、名称又は氏名及び住所並びに法第十七条第二項第四号から第六号までに掲げる事項
(vii) in cases of a right to reimbursement, etc. pertaining to guarantee, etc. related to the contract for a revolving credit loan, the trade name, name and address of the person in the money lending business that concluded a basic contract for a revolving credit loan related to the relevant right to reimbursement pertaining to guarantee, etc., or the matters set forth in Article 17, paragraph (2), items (iv) through (vi) of the Act;

八 極度方式貸付けに係る契約に係る保証等に係る求償権等であるときは、第十三条第三項各号（第二号及び第三号を除く。）に掲げる貸付けに係る契約の区分に応じ、当該各号に定める事項（同項第一号イ、ホ、ト、ワ及びヨからソまで（金銭の貸借の媒介にあつては、イ及びタからソまでに限る。）に掲げる事項を除く。）。この場合において、同項第一号ハ中「貸金業者」とあるのは、「貸金業を営む者」とする。

(viii) in cases of a right to reimbursement, etc. pertaining to guarantee, etc. related to a contract for a revolving credit loan, the matters that each item of Article 13, paragraph (3) (excluding items (ii) and (iii)) prescribes for the category of loan contract set forth in the item (excluding the matters set forth in item (i), sub-items (a), (e), (g), (m), and (o) through (r) of that paragraph (in cases of money brokerage, limited to sub-items (a), and (p) through (r))). In this case, the term "the money lender" in item (i), sub-item (c) of that paragraph is deemed to be replaced with "the person in the money lending business";

九 当該債権について保証契約を締結したときは、次に掲げる事項

(ix) if a guarantee contract is concluded for the relevant claim, the following matters:

イ 保証等に係る求償権等を譲り受けた者、当該保証等に係る求償権等を取得した保証業者及び当該保証等に係る求償権等に係る貸付けに係る契約を締結した貸金業を営む者の商号、名称又は氏名及び住所

(a) the trade name, name and address of the assignee of the right to reimbursement, etc. pertaining to guarantee, etc., of the guarantee business operator that acquired the relevant right to reimbursement, etc. pertaining to guarantee, etc., and of the person in the money lending business that concluded a loan contract related to the relevant right to reimbursement, etc. pertaining to guarantee, etc.;

ロ 法第十六条の二第三項第二号、第三号及び第五号に掲げる事項

(b) the matters set forth in Article 16-2, paragraph (3), items (ii), (iii) and (v) of the Act;

ハ 第十二条の二第三項各号（第二号及び第三号を除く。）に掲げる貸付けに係る契約の区分に応じ、当該各号に定める事項

(c) the matters that each item of Article 12-2, paragraph (3) (excluding items

(ii) and (iii)) prescribes for the category of a loan contract set forth in the item:

ニ 第十二条の二第五項各号に掲げる事項（同項第三号、第七号、第十三号及び第十四号に掲げる事項を除く。）。この場合において、同項第五号中「貸金業者」とあるのは、「貸金業を営む者」とする。

(d) the matters set forth in the items of Article 12-2, paragraph (5) (excluding the matters set forth in items (iii), (vii), (xiii), and (xiv) of that paragraph). In this case, the term "the money lender" in item (v) of that paragraph is deemed to be replaced with "the person in the money lending business";
and

ホ 保証契約の契約年月日

(e) the date of the guarantee contract; and

十 再譲渡年月日及び当該債権の額

(x) the date of reassignment and the amount of the relevant claim.

2 前項の規定は、抵当証券法第一条第一項に規定する抵当証券に記載された債権の再譲渡については適用しない。

(2) The provisions of the preceding paragraph do not apply to the reassignment of the claim stated on the mortgage securities prescribed in Article 1, paragraph (1) of the Mortgage Securities Act.

3 保証等に係る求償権等を譲り受けた者が行う法第二十四条の六において準用する法第二十四条の四第一項の規定による通知は、書面により行わなければならない。

(3) A written document must be used for the notice under Article 24-4, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 24-6 of the Act which is to be given by the assignee of a right to reimbursement, etc. pertaining to guarantee, etc.

4 保証等に係る求償権等を譲り受けた者が行う法第二十四条の六において準用する法第二十四条の四第一項の規定による通知は、前項の規定による書面による通知に代えて、次項で定めるところにより、保証等に係る求償権等の再譲渡を受ける者の承諾を得て、法第二十四条の六において準用する法第二十四条の四第一項の規定により通知すべきものを電磁的方法により提供することができる。この場合において、保証等に係る求償権等を譲り受けた者は、当該書面による通知をしたものとみなす。

(4) With the assent of the assignee of a reassigned right to reimbursement, etc. pertaining to guarantee, etc., in lieu of using a written document as under the preceding paragraph to give the notice under Article 24-4, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 24-6 of the Act which is to be given by the assignee of the right to reimbursement, etc. pertaining to guarantee, etc., the assignee may give notice by using electronic or magnetic means, pursuant to the following paragraph, to provide the assignee of the reassigned right to reimbursement, etc. pertaining to guarantee, etc. with the information of which it is to notify it pursuant to Article 24-4, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 24-6 of the Act. In

such a case, the assignee of the right to reimbursement, etc. pertaining to guarantee, etc. is deemed to have used a written document to give the notice.

5 保証等に係る求償権等を譲り受けた者は、前項の規定により法第二十四条の六において準用する法第二十四条の四第一項の規定により通知すべきものを提供しようとするときは、あらかじめ、保証等に係る求償権等の再譲渡を受ける者に対し、その用いる電磁的方法の種類及び内容を示し、書面又は電磁的方法による承諾を得なければならない。

(5) Before seeking to apply the preceding paragraph so as to provide the assignee of a reassigned right to reimbursement, etc. pertaining to guarantee, etc. with the information of which that assignee must be notified pursuant to Article 24-4, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 24-6 of the Act, the assignee of the right to reimbursement, etc. pertaining to guarantee, etc. must indicate to the assignee on reassignment the type and details of the electronic or magnetic means it will use and have that assignee assent to this in a written document or by electronic or magnetic means.

6 前項の規定による承諾を得た保証等に係る求償権等を譲り受けた者は、保証等に係る求償権等の再譲渡を受ける者から書面又は電磁的方法により電磁的方法による提供を受けない旨の申出があつたときは、当該保証等に係る求償権等の再譲渡を受ける者に対し、法第二十四条の六において準用する法第二十四条の四第一項の規定により通知すべきものの提供を電磁的方法によつてしてはならない。ただし、当該保証等に係る求償権等の再譲渡を受ける者が再び前項の規定による承諾をした場合は、この限りでない。

(6) If the original assignee of a right to reimbursement, etc. pertaining to guarantee, etc. that has obtained the assent under the preceding paragraph from the assignee of the reassigned right to reimbursement, etc. pertaining to guarantee, etc. is informed thereby, in a written document or by electronic or magnetic means, that the assignee on reassignment is unwilling to accept information by electronic or magnetic means, the original assignee must not use electronic or magnetic means to provide the assignee on reassignment with the information of which notice must be given pursuant to Article 24-4, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 24-6 of the Act; provided, however, that this does not apply if the assignee of the reassigned right to reimbursement, etc. pertaining to guarantee, etc. reaffirms the assent under the preceding paragraph.

(受託弁済に係る求償権等を譲り受ける者に対する通知)

(Notice to the Assignee of the Right to Reimbursement. Pertaining to Performance under Entrustment)

第二十六条の二十三の十六 貸金業を営む者の委託を受けて当該貸金業を営む者の貸付けの契約に基づく債務の弁済をした者が受託弁済に係る求償権等を他人に譲渡する場合について、法第二十四条の六において準用する法第二十四条の五第一項に規定する

内閣府令で定める事項は、次に掲げる事項とする。

Article 26-23-16 (1) With regard to the cases when a person making the performance of obligation under the contract for a loan made by a person in the money lending business with the entrustment of the person in the money lending business assigns the right to reimbursement, etc. pertaining to guarantee, etc. to others, the reference, in Article 24-5, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 24-6 of the Act, to matters specified by Cabinet Office Order means:

一 当該受託弁済に係る求償権等が貸金業を営む者の貸付けの契約に基づく債務の弁済により発生したこと。

(i) that the relevant right to reimbursement, etc. pertaining to performance under entrustment has accrued from the performance of the obligation under the contract for a loan made by a person in the money lending business;

二 受託弁済者及び当該受託弁済者に弁済を委託した貸金業を営む者の商号、名称又は氏名及び住所（極度方式貸付けに係る契約に係る受託弁済に係る求償権等であるときは、当該受託弁済に係る求償権等に係る貸付けに係る契約を締結した貸金業を営む者の商号、名称又は氏名及び住所の記載を要しない。）

(ii) the trade name, name and address of the person entrusted with performance and of the person in the money lending business that entrusted the performance to the relevant person entrusted with performance (in cases of a right to reimbursement, etc. pertaining to performance under entrustment related to the contract for a revolving credit loan, statements of the trade name, name and address of the person in the money lending business may be omitted);

三 受託弁済に係る求償権等の取得年月日及び当該受託弁済に係る求償権等に係る貸付けに係る契約の契約年月日

(iii) the date of acquisition of the right to reimbursement, etc. pertaining to performance under entrustment, and the date of the loan contract related to the relevant right to reimbursement, etc. pertaining to performance under entrustment;

四 受託弁済に係る求償権等の額及び当該受託弁済に係る求償権等に係る貸付けに係る契約の貸付けの金額

(iv) the amount of the right to reimbursement, etc. pertaining to performance under entrustment, and the amount of the loan under the loan contract related to the relevant right to reimbursement, etc. pertaining to performance under entrustment;

五 法第十七条第一項第四号から第七号までに掲げる事項（極度方式貸付けに係る契約に係る受託弁済に係る求償権等であるときは、第七号に掲げる事項と同一の内容のものを除く。）

(v) the matters set forth in Article 17, paragraph (1), items (iv) through (vii) of the Act (in cases of a right to reimbursement, etc. pertaining to performance

under entrustment related to a contract for a revolving credit loan, excluding the matters of the same content as those set forth in item (vii));

六 第十三条第一項各号（第二号及び第三号を除く。）に掲げる貸付けに係る契約の区分に応じ、当該各号に定める事項（同項第一号イ、ホ、ト、ワ及びタからソまで（金銭の貸借の媒介にあつては、イ、レ及びソに限る。）に掲げる事項を除き、極度方式貸付けに係る契約に係る受託弁済に係る求償権等であるときは、第八号に掲げる事項と同一の内容のものを除く。）。この場合において、同項第一号ハ中「貸金業者」とあるのは、「貸金業を営む者」とする。

(vi) the matters that each item of Article 13, paragraph (1) (excluding items (ii) and (iii)) prescribes for the category of loan contract set forth in the item (excluding the matters set forth in item (i), sub-items (a), (e), (g), (m), and (p) through (r) of that paragraph (in cases of money brokerage, limited to sub-items (a), (q), and (r)), and in cases of a right to reimbursement, etc. pertaining to performance under entrustment, excluding the matters of the same content as those set forth in item (viii)). In this case, the term "the money lender" in item (i), sub-item (c) of that paragraph is deemed to be replaced with "the person in the money lending business";

七 極度方式貸付けに係る契約に係る受託弁済に係る求償権等であるときは、当該受託弁済に係る求償権等に係る極度方式基本契約を締結した貸金業を営む者の商号、名称又は氏名及び住所並びに法第十七条第二項第四号から第六号までに掲げる事項 (vii) in cases of a right to reimbursement, etc. pertaining to performance under entrustment related to the contract for a revolving credit loan, the trade name, name and address of the person in the money lending business that concluded a basic contract for a revolving credit loan related to the relevant right to reimbursement, etc. pertaining to performance under entrustment, or the matters set forth in Article 17, paragraph (2), items (iv) through (vi) of the Act;

八 極度方式貸付けに係る契約に係る受託弁済に係る求償権等であるときは、第十三条第三項各号（第二号及び第三号を除く。）に掲げる貸付けに係る契約の区分に応じ、当該各号に定める事項（同項第一号イ、ホ、ト、ワ及びヨからソまで（金銭の貸借の媒介にあつては、イ及びタからソまでに限る。）に掲げる事項を除く。）。この場合において、同項第一号ハ中「貸金業者」とあるのは、「貸金業を営む者」とする。

(viii) in cases of a right to reimbursement, etc. pertaining to performance under entrustment related to a contract for a revolving credit loan, the matters that each item of Article 13, paragraph (3) (excluding items (ii) and (iii)) prescribes for the category of loan contract set forth in the item (excluding the matters set forth in item (i), sub-items (a), (e), (g), (m), and (o) through (r) of that paragraph (in cases of money brokerage, limited to sub-items (a), and (p) through (r))). In this case, the term "the money lender" in item (i), sub-item (c) of that paragraph is deemed to be replaced with "the person in

the money lending business";

九 当該債権について保証契約を締結したときは、次に掲げる事項

(ix) if a guarantee contract is concluded for the relevant claim, the following matters:

イ 受託弁済者及び当該受託弁済者に弁済を委託した貸金業を営む者の商号、名称又は氏名及び住所

(a) the trade name, name and address of the person entrusted with performance and of the person in the money lending business that entrusted the performance to the relevant person entrusted with performance;

ロ 法第十六条の二第三項第二号、第三号及び第五号に掲げる事項

(b) the matters set forth in Article 16-2, paragraph (3), items (ii), (iii) and (v) of the Act;

ハ 第十二条の二第三項各号（第二号及び第三号を除く。）に掲げる貸付けに係る契約の区分に応じ、当該各号に定める事項

(c) the matters specified in the items (excluding items (ii) and (iii)) of Article 12-2, paragraph (3) according to the category of loan contracts set forth in the respective items;

ニ 第十二条の二第五項各号に掲げる事項（同項第三号、第七号、第十三号及び第十四号に掲げる事項を除く。）。この場合において、同項第五号中「貸金業者」とあるのは、「貸金業を営む者」とする。

(d) the matters set forth in the items of Article 12-2, paragraph (5) (excluding the matters set forth in items (iii), (vii), (xiii), and (xiv) of that paragraph). In this case, the term "the money lender" in item (v) of that paragraph is deemed to be replaced with "the person in the money lending business"; and

ホ 保証契約の契約年月日

(e) the date of the guarantee contract; and

十 譲渡年月日及び当該債権の額

(x) the date of assignment and the amount of the relevant claim.

2 前項の規定は、抵当証券法第一条第一項に規定する抵当証券に記載された債権の譲渡については適用しない。

(2) The provisions of the preceding paragraph do not apply to the assignment of the claim stated on the mortgage securities prescribed in Article 1, paragraph (1) of the Mortgage Securities Act.

3 受託弁済者が行う法第二十四条の六において準用する法第二十四条の五第一項の規定による通知は、書面により行わなければならない。

(3) A written document must be used for the notice under Article 24-5, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 24-6 of the Act which is to be given by the person entrusted with performance.

4 受託弁済者が行う法第二十四条の六において準用する法第二十四条の五第一項の規

定による通知は、前項の規定による書面による通知に代えて、次項で定めるところにより、受託弁済に係る求償権等を譲り受ける者の承諾を得て、法第二十四条の六において準用する法第二十四条の五第一項の規定により通知すべきものを電磁的方法により提供することができる。この場合において、受託弁済者は、当該書面による通知をしたものとみなす。

(4) With the assent of the assignee of a right to reimbursement, etc. pertaining to performance under entrustment, in lieu of using a written document as under the preceding paragraph to give the notice under Article 24-5, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 24-6 of the Act which must be given by a person entrusted with performance, the person entrusted with performance may give notice by using electronic or magnetic means, pursuant to the following paragraph, to provide the assignee of the right to reimbursement, etc. pertaining to performance under entrustment with the information of which it is to notify it pursuant to Article 24-5, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 24-6 of the Act. In such a case, the person entrusted with performance is deemed to have used a written document to give the notice.

5 受託弁済者は、前項の規定により法第二十四条の六において準用する法第二十四条の五第一項の規定により通知すべきものを提供しようとするときは、あらかじめ、受託弁済に係る求償権等を譲り受ける者に対し、その用いる電磁的方法の種類及び内容を示し、書面又は電磁的方法による承諾を得なければならない。

(5) Before seeking to apply the preceding paragraph so as to provide the assignee of a right to reimbursement, etc. pertaining to performance under entrustment with the information of which that assignee must be notified pursuant to Article 24-5, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 24-6 of the Act, a person entrusted with performance must indicate to the assignee the type and details of the electronic or magnetic means it will use and have the assignee assent to this in a written document or by electronic or magnetic means.

6 前項の規定による承諾を得た受託弁済者は、受託弁済に係る求償権等を譲り受ける者から書面又は電磁的方法により電磁的方法による提供を受けない旨の申出があつたときは、当該受託弁済に係る求償権等を譲り受ける者に対し、法第二十四条の六において準用する法第二十四条の五第一項の規定により通知すべきものの提供を電磁的方法によつてしてはならない。ただし、当該受託弁済に係る求償権等を譲り受ける者が再び前項の規定による承諾をした場合は、この限りでない。

(6) If a person entrusted with performance that has obtained the assent under the preceding paragraph from the assignee of a right to reimbursement, etc. pertaining to performance under entrustment is informed thereby, in a written document or by electronic or magnetic means, that the assignee is unwilling to accept information by electronic or magnetic means, the person entrusted with performance must not use electronic or magnetic means to provide the assignee

with the information of which notice must be given pursuant to Article 24-5, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 24-6 of the Act; provided, however, that this does not apply if the assignee of the Right to reimbursement, etc. pertaining to performance under entrustment reaffirms the assent under the preceding paragraph.

第二十六条の二十三の十七 削除
Article 26-23-17 Deleted

(受託弁済に係る求償権等譲渡後の取立てに当たり明らかにすべき事項)

(Matters to be Disclosed upon the Collection After the Assignment of the Right to Reimbursement Pertaining to Performance under Entrustment)

第二十六条の二十三の十八 受託弁済に係る求償権等の譲渡があつた場合について、法第二十四条の六において準用する法第二十一条第三項に規定する内閣府令で定める事項は、次に掲げる事項とする。

Article 26-23-18 With regard to the cases when the right to reimbursement, etc. pertaining to performance under entrustment has been assigned, the reference, in Article 21, paragraph (3) of the Act as applied mutatis mutandis pursuant to Article 24-6 of the Act, to matters specified by Cabinet Office Order means:

一 取立てを行う者の弁済受領権限の基礎となる事実

(i) facts to be the basis of the right to receive performance of the person conducting collection;

二 取り立てる債権に係る次に掲げる事項（取り立てる債権が極度方式貸付けに係る契約に基づくものであるときは、次号に掲げる事項と同一の内容のものを除く。）

(ii) the following matters related to the claim to be collected (if the claim to be collected is one under a contract for a revolving credit loan, excluding the matters same as those set forth in the following item):

イ 受託弁済者及び当該受託弁済者に弁済を委託した貸金業を営む者の商号、名称又は氏名及び住所

(a) the trade name, name and address of the person entrusted with performance and of the person in the money lending business that entrusted the performance to the relevant person entrusted with performance;

ロ 受託弁済に係る求償権等の譲受年月日、受託弁済に係る求償権等の取得年月日及び当該受託弁済に係る求償権等に係る貸付けに係る契約の契約年月日

(b) the date of acceptance of the assignment of the right to reimbursement, etc. pertaining to performance under entrustment, the date of acquisition of the right to reimbursement, etc. pertaining to performance under entrustment, and the date of the loan contract related to the relevant right to reimbursement, etc. pertaining to performance under entrustment;

ハ 受託弁済に係る求償権等の額及び当該受託弁済に係る求償権等に係る貸付けに

係る契約の貸付けの金額

(c) the amount of the right to reimbursement, etc. pertaining to performance under entrustment, and the amount of the loan under the loan contract related to the relevant right to reimbursement, etc. pertaining to performance under entrustment;

ニ 法第十七条第一項第四号から第七号までに掲げる事項

(d) the matters set forth in Article 17, paragraph (1), items (iv) through (vii) of the Act;

ホ 第十三条第一項各号（第二号及び第三号を除く。）に掲げる貸付けに係る契約の区分に応じ、当該各号に定める事項（同項第一号イ、ホ、ワ及びタからソまで（金銭の貸借の媒介にあつては、イ、レ及びソに限る。）に掲げる事項を除く。）。この場合において、同項第一号ハ中「貸金業者」とあるのは、「貸金業を営む者」とする。

(e) the matters that each item of Article 13, paragraph (1) (excluding items (ii) and (iii)) prescribes for the category of loan contract set forth in the item (excluding the matters set forth in item (i), sub-items (a), (e), (m), and (p) through (r) of that paragraph (in cases of money brokerage, limited to sub-items (a), (q), and (r))). In this case, the term "the money lender" in item (i), sub-item (c) of that paragraph is deemed to be replaced with "the person in the money lending business";

三 取り立てる債権が極度方式貸付けに係る契約に係るものであるときは、当該契約の基本となる極度方式基本契約に係る次に掲げる事項

(iii) if the claim to be collected is one under a contract for a revolving credit loan, the following matters related to the basic contract for a revolving credit loan which forms the basis for the relevant contract:

イ 当該受託弁済に係る求償権等に係る極度方式基本契約を締結した貸金業を営む者の商号、名称又は氏名及び住所

(a) the trade name, name and address of the person in the money lending business that concluded a basic contract for a revolving credit loan related to the relevant right to reimbursement, etc. pertaining to performance under entrustment;

ロ 法第十七条第二項第四号から第六号までに掲げる事項

(b) the matters set forth in Article 17, paragraph (2), items (iv) through (vi) of the Act;

ハ 第十三条第三項各号（第二号及び第三号を除く。）に掲げる貸付けに係る契約の区分に応じ、当該各号に定める事項（同項第一号イ、ホ、ワ及びヨからソまで（金銭の貸借の媒介にあつては、イ及びタからソまでに限る。）に掲げる事項を除く。）。この場合において、同項第一号ハ中「貸金業者」とあるのは、「貸金業を営む者」とする。

(c) the matters that each item of Article 13, paragraph (3) (excluding items (ii) and (iii)) prescribes for the category of loan contract set forth in the

item (excluding the matters set forth in item (i), sub-items (a), (e), (m) and (o) through (r) of that paragraph (in cases of money brokerage, limited to sub-items (a), and (p) through (r))). In this case, the term "the money lender" in item (i), sub-item (c) of that paragraph is deemed to be replaced with "the person in the money lending business";

四 保証人に対し取立てをすることは、次に掲げる事項

(iv) in cases of collecting claims from the guarantor, the following matters:

イ 受託弁済に係る求償権等を譲り受けた者、受託弁済者及び当該受託弁済者に弁済を委託した貸金業を営む者の商号、名称又は氏名及び住所

(a) the trade name, name and address of the assignee of the right to reimbursement, etc. pertaining to performance under entrustment, of the person entrusted with performance and of the person in the money lending business that entrusted the performance to the relevant person entrusted with performance;

ロ 法第十六条の二第三項第二号、第三号及び第五号に掲げる事項

(b) the matters set forth in Article 16-2, paragraph (3), items (ii), (iii), and (v) of the Act;

ハ 第十二条の二第三項各号（第二号及び第三号を除く。）に掲げる貸付けに係る契約の区分に応じ、当該各号に定める事項

(c) the matters that each item of Article 12-2, paragraph (3) (excluding items (ii) and (iii)) prescribes for the category of loan contract set forth in the item;

ニ 第十二条の二第五項各号に掲げる事項（同項第三号、第十三号及び第十四号に掲げる事項を除く。）。この場合において、同項第五号中「貸金業者」とあるは、「貸金業を営む者」とする。

(d) the matters set forth in the items of Article 12-2, paragraph (5) (excluding the matters set forth in items (iii), (xiii), and (xiv) of that paragraph). In this case, the term "the money lender" in item (v) of that paragraph is deemed to be replaced with "the person in the money lending business"; and

ホ 保証契約の契約年月日

(e) the date of the guarantee contract.

(受託弁済に係る求償権等の再譲渡を受ける者に対する通知)

(Notice to the Assignee of the Reassigned Right to Reimbursement Pertaining to Performance under Entrustment)

第二十六条の二十三の十九 受託弁済に係る求償権等の譲渡があつた場合について、法第二十四条の六において準用する法第二十四条の五第一項に規定する内閣府令で定める事項は、次に掲げる事項とする。

Article 26-23-19 (1) With regard to the cases when the right to reimbursement, etc. pertaining to performance under entrustment has been assigned, the

reference, in Article 24-5, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 24-6 of the Act, to matters specified by Cabinet Office

Order means:

一 当該受託弁済に係る求償権等が貸金業を営む者の貸付けの契約に基づく債務の弁済により発生したこと。

(i) that the relevant right to reimbursement, etc. pertaining to performance under entrustment has accrued from the performance of the obligation under the contract for a loan made by a person in the money lending business;

二 受託弁済に係る求償権等を譲り受けた者、受託弁済者及び当該受託弁済者に弁済を委託した貸金業を営む者の商号、名称又は氏名及び住所（極度方式貸付けに係る契約に係る受託弁済に係る求償権等であるときは、当該受託弁済に係る求償権等に係る貸付けに係る契約を締結した貸金業を営む者の商号、名称又は氏名及び住所の記載を要しない。）

(ii) the trade name, name and address of the assignee of the right to reimbursement, etc. pertaining to performance under entrustment, of the person entrusted with performance, and of the person in the money lending business that entrusted the performance to the relevant person entrusted with performance (in cases of a right to reimbursement, etc. pertaining to performance under entrustment related to a contract for a revolving credit loan, statements of the trade name, name and address of the person in the money lending business that entrusted the performance to the person entrusted with performance may be omitted);

三 受託弁済に係る求償権等の譲受年月日、受託弁済に係る求償権等の取得年月日及び当該受託弁済に係る求償権等に係る貸付けに係る契約の契約年月日

(iii) the date of acceptance of the assignment of the right to reimbursement, etc. pertaining to performance under entrustment, the date of acquisition of the right to reimbursement, etc. pertaining to performance under entrustment, and the date of the loan contract related to the relevant right to reimbursement, etc. pertaining to performance under entrustment;

四 受託弁済に係る求償権等の額及び当該受託弁済に係る求償権等に係る貸付けに係る契約の貸付けの金額

(iv) the amount of the right to reimbursement, etc. pertaining to performance under entrustment, and the amount of the loan under the loan contract related to the relevant right to reimbursement, etc. pertaining to performance under entrustment;

五 法第十七条第一項第四号から第七号までに掲げる事項（極度方式貸付けに係る契約に係る受託弁済に係る求償権等であるときは、第七号に掲げる事項と同一の内容のものを除く。）

(v) the matters set forth in Article 17, paragraph (1), items (iv) through (vii) of the Act (in cases of a right to reimbursement, etc. pertaining to performance under entrustment related to a contract for a revolving credit loan, excluding

the matters of the same content as those set forth in item (vii));

六 第十三条第一項各号（第二号及び第三号を除く。）に掲げる貸付けに係る契約の区分に応じ、当該各号に定める事項（同項第一号イ、ホ、ト、ワ及びタからソまで（金銭の貸借の媒介にあつては、イ、レ及びソに限る。）に掲げる事項を除き、極度方式貸付けに係る契約に係る受託弁済に係る求償権等であるときは、第八号に掲げる事項と同一の内容のものを除く。）。この場合において、同項第一号ハ中「貸金業者」とあるのは、「貸金業を営む者」とする。

(vi) the matters that each item of Article 13, paragraph (1) (excluding items (ii) and (iii)) prescribes for the category of loan contract set forth in the item (excluding the matters set forth in item (i), sub-items (a), (e), (g), (m), and (p) through (r) of that paragraph (in cases of money brokerage, limited to sub-items (a), (q), and (r)), and in cases of a right to reimbursement, etc. pertaining to performance under entrustment related to a contract for a revolving credit loan, excluding the matters of the same content as those set forth in item (viii)). In this case, the term "the money lender" in item (i), sub-item (c) of that paragraph is deemed to be replaced with "the person in the money lending business;"

七 極度方式貸付けに係る契約に係る受託弁済に係る求償権等であるときは、当該受託弁済に係る求償権等に係る極度方式基本契約を締結した貸金業を営む者の商号、名称又は氏名及び住所並びに法第十七条第二項第四号から第六号までに掲げる事項 (vii) in cases of a right to reimbursement, etc. pertaining to performance under entrustment related to a contract for a revolving credit loan, the trade name, name and address of the person in the money lending business that that concluded a basic contract for a revolving credit loan related to the relevant right to reimbursement, etc. pertaining to performance under entrustment, or the matters set forth in Article 17, paragraph (2), items (iv) through (vi) of the Act;

八 極度方式貸付けに係る契約に係る受託弁済に係る求償権等であるときは、第十三条第三項各号（第二号及び第三号を除く。）に掲げる貸付けに係る契約の区分に応じ、当該各号に定める事項（同項第一号イ、ホ、ト、ワ及びヨからソまで（金銭の貸借の媒介にあつては、イ及びタからソまでに限る。）に掲げる事項を除く。）。この場合において、同項第一号ハ中「貸金業者」とあるのは、「貸金業を営む者」とする。

(viii) in cases of a right to reimbursement, etc. pertaining to performance under entrustment related to a contract for a revolving credit loan, the matters that each item of Article 13, paragraph (3) (excluding items (ii) and (iii)) prescribes for the category of a loan contract set forth in the item (excluding the matters set forth in item (i), sub-items (a), (e), (g), (m), and (o) through (r) of that paragraph (in cases of money brokerage, limited to sub-items (a), and (p) through (r))). In this case, the term "the money lender" in item (i), sub-item (c) of that paragraph is deemed to be replaced with "the person in

the money lending business;"

九 当該債権について保証契約を締結したときは、次に掲げる事項

(ix) if a guarantee contract is concluded for the relevant claim, the following matters:

イ 受託弁済に係る求償権等を譲り受けた者、受託弁済者及び当該受託弁済者に弁済を委託した貸金業を営む者の商号、名称又は氏名及び住所

(a) the trade name, name and address of the assignee of the right to reimbursement, etc. pertaining to performance under entrustment, of the person entrusted with performance, and of the person in the money lending business that entrusted the performance to the relevant person entrusted with performance;

ロ 法第十六条の二第三項第二号、第三号及び第五号に掲げる事項

(b) the matters set forth in Article 16-2, paragraph (3), items (ii), (iii), and (v) of the Act;

ハ 第十二条の二第三項各号（第二号及び第三号を除く。）に掲げる貸付けに係る契約の区分に応じ、当該各号に定める事項

(c) the matters that each item of Article 12-2, paragraph (3) (excluding items (ii) and (iii)) prescribes for the category of loan contract set forth in the item;

ニ 第十二条の二第五項各号に掲げる事項（同項第三号、第七号、第十三号及び第十四号に掲げる事項を除く。）。この場合において、同項第五号中「貸金業者」とあるのは、「貸金業を営む者」とする。

(d) the matters set forth in the items of Article 12-2, paragraph (5) (excluding the matters set forth in items (iii), (vii), (xiii), and (xiv) of that paragraph). In this case, the term "the money lender" in item (v) of that paragraph is deemed to be replaced with "the person in the money lending business;" and

ホ 保証契約の契約年月日

(e) the date of the guarantee contract; and

十 再譲渡年月日及び当該債権の額

(x) the date of reassignment and the amount of the relevant claim.

2 前項の規定は、抵当証券法第一条第一項に規定する抵当証券に記載された債権の再譲渡については適用しない。

(2) The provisions of the preceding paragraph do not apply to the reassignment of the claim stated on the mortgage securities prescribed in Article 1, paragraph (1) of the Mortgage Securities Act.

3 受託弁済に係る求償権等を譲り受けた者が行う法第二十四条の六において準用する法第二十四条の五第一項の規定による通知は、書面により行わなければならない。

(3) A written document must be used for the notice under Article 24-5, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 24-6 of the Act which is to be given by the assignee of a right to reimbursement, etc.

pertaining to performance under entrustment.

- 4 受託弁済に係る求償権等を譲り受けた者が行う法第二十四条の六において準用する法第二十四条の五第一項の規定による通知は、前項の規定による書面による通知に代えて、次項で定めるところにより、受託弁済に係る求償権等の再譲渡を受ける者の承諾を得て、法第二十四条の六において準用する法第二十四条の五第一項の規定により通知すべきものを電磁的方法により提供することができる。この場合において、受託弁済に係る求償権等を譲り受けた者は、当該書面による通知をしたものとみなす。

(4) With the assent of the assignee of a reassigned right to reimbursement, etc. pertaining to performance under entrustment, in lieu of using a written document as under the preceding paragraph to give the notice under Article 24-5, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 24-6 of the Act which is to be given by the assignee of the right to reimbursement, etc. pertaining to performance under entrustment, the assignee may give notice by using electronic or magnetic means, pursuant to the following paragraph, to provide the assignee of the reassigned right to reimbursement, etc. pertaining to performance under entrustment with the information of which it is to notify pursuant to Article 24-5, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 24-6 of the Act. In such a case, the assignee of the right to reimbursement, etc. pertaining to guarantee, etc. is deemed to have used a written document to give the notice.

- 5 受託弁済に係る求償権等を譲り受けた者は、前項の規定により法第二十四条の六において準用する法第二十四条の五第一項の規定により通知すべきものを提供しようとするときは、あらかじめ、受託弁済に係る求償権等の再譲渡を受ける者に対し、その用いる電磁的方法の種類及び内容を示し、書面又は電磁的方法による承諾を得なければならない。

(5) Before seeking to apply the preceding paragraph so as to provide the assignee of a reassigned right to reimbursement, etc. pertaining to performance under entrustment with the information of which that assignee must be notified pursuant to Article 24-5, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 24-6 of the Act, the assignee of the right to reimbursement, etc. pertaining to performance under entrustment must indicate to the assignee on reassignment the type and details of the electronic or magnetic means it will use and have that assignee assent to this in a written document or by electronic or magnetic means.

- 6 前項の規定による承諾を得た受託弁済に係る求償権等を譲り受けた者は、受託弁済に係る求償権等の再譲渡を受ける者から書面又は電磁的方法により電磁的方法による提供を受けない旨の申出があつたときは、当該受託弁済に係る求償権等の再譲渡を受ける者に対し、法第二十四条の六において準用する法第二十四条の五第一項の規定により通知すべきものの提供を電磁的方法によつてしてはならない。ただし、当該受託弁済に係る求償権等の再譲渡を受ける者が再び前項の規定による承諾をした場合は、この限りでない。

(6) If the original assignee of a right to reimbursement, etc. pertaining to performance under entrustment that has obtained the assent under the preceding paragraph from the assignee of a reassigned right to reimbursement, etc. pertaining to performance under entrustment is informed thereby, in a written document or by electronic or magnetic means, that the assignee on reassignment is unwilling to accept the information by electronic or magnetic means, the original assignee must not use electronic or magnetic means to provide the assignee on reassignment with the information of which notice must be given pursuant to Article 24-5, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 24-6 of the Act; provided, however, that this does not apply if the assignee of the reassigned right to reimbursement, etc. pertaining to performance under entrustment reaffirms the assent under the preceding paragraph.

(貸金業者との密接な関係)

(Close Relationship with Money Lenders)

第二十六条の二十四 令第三条の七第四号の内閣府令で定める要件は、次に掲げるいずれかの要件とする。

Article 26-24 (1) The reference, in Article 3-7, item (iv) of the Order, to requirements specified by Cabinet Office Order means any of the following requirements:

一 次に掲げる者が自己又は他人（仮設人を含む。以下この条において同じ。）の名義をもって所有している当該貸金業者の株式等に係る議決権の合計が、当該貸金業者の総株主等の議決権の百分の五十を超えていること。

(i) that the total voting rights in respect of shares, etc. in the money lender held by the following persons in its own name or another person's name (including a fictitious name; hereinafter the same applies in this Article) exceeds 50 percent of the voting rights held by all the shareholders, etc. of the relevant money lender:

イ 法第二十四条第二項に規定する貸金業者の貸付けに係る契約に基づく債権の譲渡があつた場合における当該債権を譲り受けた者、法第二十四条の二第二項に規定する保証等に係る求償権等を取得した場合における当該保証等に係る求償権等を取得した保証業者又は法第二十四条の三第二項に規定する受託弁済者

(a) if the claim under the loan contract made by a money lender has been assigned, the assignee of the claim, as provided in Article 24, paragraph (2) of the Act, and if the right to reimbursement, etc. pertaining to guarantee, etc. has been acquired, the guarantee business operator that has acquired the relevant right to reimbursement, etc. pertaining to guarantee, etc., as provided in Article 24-2, paragraph (2) of the Act, or the person entrusted with performance provided in Article 24-3, paragraph (2) of the Act;

ロ イに掲げる者が法人（法人でない社団又は財団を含む。）である場合における

その役員（当該法人が株式会社である場合にあつてはその取締役、会計参与（会計参与が法人であるときは、その職務を行うべき社員を含む。）、監査役及び執行役、当該法人が一般社団法人又は一般財団法人である場合にあつてはその理事及び監事、当該法人が法人でない社団又は財団である場合にあつてはその代表者、管理人又は業務を執行する社員をいう。以下この条において同じ。）及び主要株主（法人（法人でない社団又は財団を含む。以下この条において同じ。）の総株主等の議決権の百分の十以上の議決権に係る株式等を自己又は他人の名義をもつて所有している者をいう。以下この条において同じ。）

(b) if the person set forth in sub-item (a) above is a corporation (including associations and foundations that is not a corporation), the officers (meaning, if the relevant corporation is a stock company, the director, accounting advisor (including, if the accounting advisor is a corporation, the member that is to perform its duties), auditor, and executive officer; if the relevant corporation is a general incorporated association or general incorporated foundation, the director and auditor thereof; and if the relevant corporation is an association or foundation that is not a corporation, the representative person, administrator or the member in charge of executing business thereof; hereinafter the same applies in this Article) and the major shareholders (meaning persons holding shares, etc. related to voting rights 10 percent or more of the voting rights held by all the shareholders, etc. of the corporation (including an association or foundation that is not a corporation; hereinafter the same applies in this Article) in their own names or another person's name; hereinafter the same applies in this Article) of the relevant corporation;

ハ イ又はロに掲げる者が個人である場合におけるそれらの親族

(c) if the person set forth in sub-item (a) or (b) is an individual, the relatives thereof;

ニ ロに掲げる主要株主が法人である場合におけるその役員、当該主要株主の関係親法人（他の法人の総株主等の議決権の百分の五十を超える議決権に係る株式等を一の法人又は当該法人及びその関係子法人（法人が他の法人の総株主等の議決権の百分の五十を超える議決権に係る株式等を自己又は他人の名義をもつて所有している場合における当該他の法人をいう。以下この条において同じ。）が自己又は他人の名義をもつて所有している場合における当該法人をいう。以下この条において同じ。）、準関係親法人（関係親法人の総株主等の議決権の百分の五十を超える議決権に係る株式等を一の法人又は当該法人及びその関係子法人が自己又は他人の名義をもつて所有している場合における当該法人をいう。以下この条において同じ。）及びそれらの役員

(d) if the major shareholder set forth in sub-item (b) is a corporation, the officers thereof, the affiliated parent corporation (meaning, if a single corporation or the relevant corporation and the affiliated subsidiary corporation (meaning, if a corporation holds shares, etc. pertaining to

voting rights exceeding 50 percent of the voting rights held be all the shareholders, etc. of another corporation in its own name or another person's name, that other corporation; hereinafter the same applies in this Article) thereof holds share, etc. pertaining to voting rights exceeding 50 percent of the voting rights held by all the shareholders, etc. of another corporation in their own name or another person's name, the first-mentioned corporation; hereinafter the same applies in this Article), and semi-affiliated parent corporation (meaning, if a single corporation or the relevant corporation and the affiliated subsidiary corporation thereof holds shares, etc. pertaining to voting rights exceeding 50 percent of the voting rights held by all the shareholders, etc. of the affiliated parent corporation in their own name or another person's name, the relevant corporation; hereinafter the same applies in this Article) thereof, as well as the officers of the affiliated corporations;

ホ イからニまでに掲げる者が、法人の総株主等の議決権の百分の五十を超える議決権に係る株式等を自己又は他人の名義をもって所有している場合における当該法人及びその役員

(e) if the persons set forth in sub-items (a) through (d) holds shares, etc. pertaining to voting rights exceeding 50 percent of the voting rights held by all the shareholders, etc. of a corporation in its own name or another person's name, the relevant corporation and the officers thereof;

へ ホに掲げる法人の関係子法人、準関係子法人（関係子法人又は関係子法人及びその関係子法人が他の法人の総株主等の議決権の百分の五十を超える議決権に係る株式等を自己又は他人の名義をもって所有している場合における当該他の法人をいう。以下この条において同じ。）及びそれらの役員

(f) the affiliated subsidiary corporation and semi-affiliated subsidiary corporation (meaning, if an affiliated subsidiary corporation or the affiliated subsidiary corporation and the affiliated subsidiary corporation thereof holds shares, etc. pertaining to voting rights exceeding 50 percent of the voting rights held by all the shareholders, etc. of another corporation in its their own name or another person's name, that other corporation; hereinafter the same applies in this Article) of the corporation set forth in sub-item (e) as well as the officers thereof;

ト ニからへまでに掲げる役員の子親族

(g) the relatives of the officers set forth in sub-items (d) through (f) ;

二 前号イに掲げる者の役員であつた者及び使用人並びに前号イからトまでに掲げる者が、当該貸金業者の役員を過半数を占めていること又はその代表権限を有する役員であること。

(ii) that the person that was formerly an officer or the employee of the persons set forth in sub-item (a) of the preceding item, and persons set forth in sub-items (a) through (g) of the preceding item consists the majority of the

officers of the relevant money lender, or are the officers with the right of representation of the money lender.

2 令第三条の七第五号の内閣府令で定める要件は、次に掲げるいずれかの要件とする。

(2) The reference, in Article 3-7, item (v) of the Order, to requirements specified by Cabinet Office Order means any of the following requirements:

一 次に掲げる者が自己又は他人の名義をもつて所有している前項第一号イに掲げる者の株式等に係る議決権の合計が、その者の総株主等の議決権の百分の五十を超えていること。

(i) that the total voting rights in respect of the shares, etc. of the person set forth in item (i), sub-item (a) of the preceding paragraph held by the following persons in their own names or another person's name exceeds 50 percent of the voting rights held by all the shareholders, etc. of the relevant person set forth in item (i), sub-item (a) of the preceding paragraph:

イ 当該貸金業者

(a) the relevant money lender;

ロ 当該貸金業者が法人である場合におけるその役員及び主要株主

(b) if the relevant money lender is a corporation, the officers and major shareholders thereof;

ハ イ又はロに掲げる者が個人である場合におけるそれらの親族

(c) if the person set forth in sub-item (a) or (b) is an individual, the relatives thereof;

ニ ロに掲げる主要株主が法人である場合におけるその役員、当該主要株主の関係親法人、準関係親法人及びそれらの役員

(d) if the major shareholder set forth in sub-item (b) is a corporation, the officers thereof, the affiliated parent corporation and semi-affiliated parent corporation of the relevant major shareholder as well as the officers of the affiliated parent corporations;

ホ イからニまでに掲げる者が、法人の総株主等の議決権の百分の五十を超える議決権に係る株式等を自己又は他人の名義をもつて所有している場合における当該法人及びその役員

(e) if the persons set forth in sub-items (a) through (d) hold shares, etc. pertaining to voting rights exceeding 50 percent of the voting rights held by all the shareholders, etc. of a corporation in their own name or another person's name, the relevant corporation and the officers thereof;

ヘ ホに掲げる法人の関係子法人、準関係子法人及びそれらの役員

(f) the affiliated subsidiary corporation, semi-affiliated subsidiary corporation of the corporation set forth in sub-item (e) and the officers thereof; and

ト ニからへまでに掲げる役員の親族

(g) the relatives of the Officers set forth in sub-items (d) through (f); or

二 当該貸金業者の役員であつた者及び使用人並びに前号イからトまでに掲げる者が、

前項第一号イに掲げる者の役員の過半数を占めていること又はその代表権限を有する役員であること。

- (ii) that the person that was formerly the officers and the employee of the relevant money lender and the persons set forth in sub-items (a) through (g) of the preceding item consists the majority of the officers of the person set forth in item (i), sub-item (a) of the preceding paragraph, or are the officers with the right of representation of the money lender.

(開始等の届出)

(Notification of Commencement)

第二十六条の二十五 法第二十四条の六の二第四号に規定する内閣府令で定める場合は、次に掲げる場合とする。

Article 26-25 (1) The reference, in Article 24-6-2, item (iv) of the Act, to cases specified by Cabinet Office Order means:

一 法第六条第一項第一号、第四号から第七号まで又は第十三号に該当することとなった場合

- (i) if the money lender has come to fall under Article 6, paragraph (1), item (i), (iv) through (vii) or (xiii) of the Act;

二 貸金業者が営業に関し成年者と同一の行為能力を有しない未成年者である場合におけるその法定代理人（法定代理人が法人である場合においては、その役員を含む。第二十六条の二十七第三号において「法定代理人」という。）、役員又は重要な使用人が法第六条第一項第一号又は第四号から第七号までに該当することとなった事実を知った場合

- (ii) if the money lender is a minor that does not have the legal capacity same as an adult with regard to business, and when the money lender has come to know the fact that the statutory agent of the money lender (if the statutory agent is a corporation, including an officer thereof; simply referred to as the "statutory agent" in Article 26-27, item (iii)), or the officers or important employee thereof has come to fall under Article 6, paragraph (1), item (i) or (iv) through (vii) of the Act;

三 貸付けに係る契約に基づく債権を他人に譲渡した場合（法令の規定により法第二十四条の規定を適用しないこととされる場合を除く。）

- (iii) if the money lender has assigned the claim under the loan contract to other persons (excluding cases were the provisions of Article 24 of the Act are not applied pursuant to the provisions of laws and regulations);

四 役員又は使用人に貸金業の業務に関し法令に違反する行為又は貸金業の業務の適正な運営に支障を来す行為があつたことを知った場合

- (iv) if the money lender comes to know that the officers or employees thereof has conducted acts in violations of laws and regulations in relation to the money lending business or acts impairing the proper management of the money lending business;

五 特定の保証業者との保証契約の締結を貸付けに係る契約の締結の通常条件とする
こととなつた場合

(v) if the money lender has made the conclusion of a guarantee contract with a specific guarantee business operator as the ordinary condition for concluding a loan contract;

六 第三者に貸金業の業務の委託を行つた場合又は当該業務の委託を行わなくなつた
場合

(vi) if the money lender has entrusted the money lending business to a third party or when the money lender has terminated the entrustment of the money lending business; and

七 貸金業協会に加入又は脱退した場合

(vii) if the money lender has joined or withdrew from the money lenders association.

2 貸金業者は、法第二十四条の六の二各号のいずれかに該当することとなつたときは、その日から二週間以内に、その旨を管轄財務局長又は都道府県知事に届け出なければならない。

(2) When a money lender has come to fall under any of the items of Article 24-6-2 of the Act, the money lender must notify the competent director-general of the local finance bureau or prefectural governor to that effect within two weeks from the relevant day.

第二十六条の二十五の二 非営利特例対象法人である貸金業者が第五条の三の二第一項の規定により、法第六条第一項第十四号に規定する内閣府令で定める事由があると認められる場合において、法第二十四条の六の二第四号に規定する内閣府令で定める場合は、前条第一項各号に掲げる場合のほか、次に掲げる場合とする。

Article 26-25-2 (1) If it is found, pursuant to Article 5-3-2, paragraph (1), that any of the grounds to be specified by Cabinet Office Order as set forth in Article 6, paragraph (1), item (xiv) of the Act exists for a money lender who is a non-profit corporation subject to special provisions, the cases to be specified by Cabinet Office Order as set forth in Article 24-6-2, item (iv) of the Act are the following cases, beyond the cases listed in the items of paragraph (1) of the preceding Article:

一 純資産額が令第三条の二に定める金額に満たなくなつた貸金業者が引き続き貸金業を営む場合

(i) if the money lender whose amount of net assets is less than the amount specified in Article 3-2 of the Order continues to engage in the money lending business; and

二 前号に掲げる場合に該当し、届出を行つた貸金業者が非営利特例対象法人でなくなつた場合又は当該貸金業者の貸金業の業務が第五条の三の二第一項各号に掲げる要件のいずれかを欠くこととなつた場合

(ii) if a money lender which submitted the notification after it fell under the

preceding item ceases to be a non-profit corporation subject to special provisions, or when the money lending business of the money lender has come to no longer satisfy any of the requirements listed in the items of Article 5-3-2, paragraph (1).

2 非営利特例対象法人である貸金業者が第五条の四の二第一項の規定により、第五条の四第一項各号に掲げる基準に適合しているものとみなされて登録を受けている場合において、法第二十四条の六の二第四号に規定する内閣府令で定める場合は、前条第一項各号に掲げる場合のほか、次に掲げる場合とする。

(2) If a money lender who is a non-profit corporation subject to special provisions is deemed to meet the criteria listed in the items of Article 5-4, paragraph (1) and receives the registration pursuant to Article 5-4-2, paragraph (1), the cases to be specified by Cabinet Office Order as set forth in Article 24-6-2, item (iv) of the Act are the following cases, beyond the cases listed in the items of paragraph (1) of the preceding Article:

一 当該貸金業者が非営利特例対象法人でなくなつた場合又は当該貸金業者の貸金業の業務が第五条の三の二第一項各号に掲げる要件のいずれかを欠くこととなつた場合

(i) cases when the relevant money lender ceases to be a non-profit corporation subject to special provisions or the money lending business of the relevant money lender has come to no longer satisfy any of the requirements listed in the items of Article 5-3-2, paragraph (1);

二 当該貸金業者が当該登録の有効期間の満了の日以前に第五条の四第一項第二号及び第三号に掲げる基準に適合することとなつた場合

(ii) cases when the relevant money lender comes to meet the criteria listed in Article 5-4, paragraph (1), items (ii) and (iii) prior to the expiration of the valid period of the relevant registration; and

三 当該貸金業者が第五条の四の二第一項各号に掲げる要件のいずれかを欠くこととなつた場合

(iii) cases when the relevant money lender has come to no longer satisfy any of the requirements listed in the items of Article 5-4-2, paragraph (1).

3 非営利特例対象法人である貸金業者の貸金業の業務が第五条の三の二第一項各号に掲げるすべての要件に該当して行われている場合において、法第二十四条の六の二第四号に規定する内閣府令で定める場合は、前条第一項各号に掲げる場合のほか、次に掲げる場合とする。

(3) In cases when the money lending business of a money lender who is a non-profit corporation subject to special provisions is conducted by satisfying all of the requirements listed in the items of Article 5-3-2, paragraph (1), the cases to be specified by Cabinet Office Order as set forth in Article 24-6-2, item (iv) of the Act are the following cases, beyond the cases listed in the items of paragraph (1) of the preceding Article:

一 当該貸金業者が特定貸付契約の締結を業として行う旨の決定をした場合

- (i) cases when the money lender has made a decision to the effect that it will conclude specified loan contracts on a regular basis;
 - 二 特定非営利金融法人が特定貸付契約の締結を業として行うことを中止する旨の決定をした場合
- (ii) cases when a specified non-profit finance corporation has made a decision to the effect that it will cease to conclude specified loan contracts on a regular basis; and
 - 三 特定非営利金融法人が非営利特例対象法人でなくなつた場合又は当該貸金業者の貸金業の業務が第五条の三の二第一項各号に掲げる要件のいずれかを欠くこととなつた場合
- (iii) cases when a specified non-profit finance corporation ceases to be a non-profit corporation subject to special provisions, or when the money lending business of the money lender has come to no longer satisfy any of the requirements listed in the items of Article 5-3-2, paragraph (1).

(届出書に記載すべき事項)

(Matters to be Stated on the Written Notification)

第二十六条の二十六 法第二十四条の六の二の規定により届出を行う貸金業者は、次の各号に掲げる場合の区分に応じ、当該各号に定める事項を記載した届出書を管轄財務局長又は都道府県知事に提出しなければならない。

Article 26-26 A money lender seeking to make the notification under Article 24-6-2 of the Act must submit to the competent director-general of the local finance bureau or prefectural governor the written notification stating the matters that each of the following items prescribes for the category of cases set forth in the item:

一 法第二十四条の六の二第一号に該当する場合 開始の年月日、休止の期間又は再開の年月日及び休止又は再開の理由

(i) cases when the money lender falls under the case set forth in Article 24-6-2, item (i) of the Act: the date of commencement, the period of suspension or the date of resumption and the reasons for the suspension or resumption;

二 法第二十四条の六の二第二号に該当する場合 次に掲げる事項

(ii) cases when the money lender falls under the case set forth in Article 24-6-2, item (ii) of the Act: the following matters:

イ 信用情報提供契約（法第四十一条の二十第一項第一号に規定する信用情報提供契約をいう。以下同じ。）を締結又は終了した年月日

(a) the date of conclusion or termination of the credit information contract (meaning the credit information contract as prescribed in Article 41-20, paragraph (1), item (i) of the Act; the same applies hereinafter); and

ロ 信用情報提供契約の相手方の商号又は名称及び住所

(b) the trade name or name and address of the counterparty to the credit information contract;

三 法第二十四条の六の二第三号に該当する場合 純資産額が令第三条の二に定める金額に満たなくなつた年月日及び理由

(iii) if the money lender falls under the case set forth in Article 24-6-2, item (iii) of the Act: the date on which the amount of net assets of the money lender has come to be less than the amount specified in Article 3-2 of the Order and the reasons therefor;

四 第二十六条の二十五第一項第一号又は第二号に該当する場合 次に掲げる事項

(iv) if the money lender falls under the case set forth in Article 26-25, paragraph (1), item (i) or (ii): the following matters:

イ 該当することとなつた者の氏名

(a) the name of the person that has come to fall under the relevant case;

ロ 当該者が法第六条第一項第一号に該当することとなつた場合にあつては、後見開始の審判又は保佐開始の審判を受けた年月日

(b) if the relevant person has come to fall under Article 6, paragraph (1), item (i) of the Act, the date on which the relevant person has become subject to a ruling for commencement of guardianship or ruling for commencement of curatorship;

ハ 当該者が法第六条第一項第四号に該当することとなつた場合にあつては、刑の確定した年月日及び刑の種類

(c) if the relevant person has come to fall under Article 6, paragraph (1), item (iv) of the Act, the date on which the punishment has become final and binding and the type of the punishment;

ニ 当該者が法第六条第一項第五号に該当することとなつた場合にあつては、次に掲げる事項

(d) if the relevant person has come to fall under Article 6, paragraph (1), item (v) of the Act, the following matters:

(1) 違反した法令の規定

1. the provisions of the laws and regulations that the relevant person has violated; and

(2) 刑の確定した年月日及び罰金の額

2. the date on which the punishment became final and binding and the amount of the fine;

ホ 当該者が法第六条第一項第六号に該当することとなつた場合にあつては、暴力団員による不当な行為の防止等に関する法律（平成三年法律第七十七号）第二条第六号に該当した年月日

(e) if the relevant person has come to fall under Article 6, paragraph (1), item (vi) of the Act, the date on which the relevant person came to fall under Article 2, item (vi) of the Act on Prevention of Unjust Acts by Organized Crime Group Members (Act No. 77 of 1991);

ヘ 当該者が法第六条第一項第七号に該当することとなつた場合にあつては、次に掲げる事項

(f) if the relevant person has come to fall under Article 6, paragraph (1), item (vii) of the Act, the following matters:

(1) 行政手続法第十五条の規定による通知があつた年月日及び通知の内容

1. the date on which the notice under Article 15 of the Administrative Procedure Act has been made as well as the content of the notice;

(2) 行政手続法第十五条の規定による通知を受けた理由

2. the reasons for receiving the notice under Article 15 of the Administrative Procedure Act;

(3) 廃業の届出、解任の命令又は退任の年月日

3. the date of notification of discontinuance of business, order of dismissal, or resignation;

ト 法第六条第一項第十三号に該当することとなつた場合にあつては、次に掲げる事項

(g) if the relevant person has come to fall under Article 6, paragraph (1), item (xiii) of the Act, the following matters:

(1) 貸金業務取扱主任者の設置が法第十二条の三に規定する要件を欠くこととなつた営業所又は事務所の名称

1. the name of the business office or office at which the assignment of the head of money lending operations has come to no longer satisfy the requirements set forth in Article 12-3 of the Act;

(2) 貸金業務取扱主任者の設置が法第十二条の三に規定する要件を欠くこととなつた年月日

2. the date on which the assignment of a head of money lending operations has come to no longer satisfy the requirements set forth in Article 12-3 of the Act; and

(3) 貸金業務取扱主任者の設置が法第十二条の三に規定する要件を欠くこととなつた理由

3. the reasons why the assignment of a head of money lending operations has come to no longer satisfy the requirements set forth in Article 12-3;

五 第二十六条の二十五第一項第三号に該当する場合 次に掲げる事項

(v) cases when the money lender falls under the case set forth in Article 26-25, paragraph (1), item (iii): the following matters:

イ 譲り受けた者の商号、名称又は氏名及び住所

(a) the trade name, name and address of the assignee;

ロ 譲渡年月日

(b) the date of assignment; and

ハ 譲渡した貸付けに係る契約に基づく債権の元本の金額

(c) the amount of principal of the assigned claim under the loan contract;

六 第二十六条の二十五第一項第四号に該当する場合 次に掲げる事項

(vi) cases when the money lender falls under the case set forth in Article 26-25, paragraph (1), item (iv): the following matters:

- イ 当該行為が発生した営業所又は事務所の名称
(a) the name of the business office or office at which the relevant act has occurred;
 - ロ 当該行為を行つた役員又は使用人の氏名又は名称及び役職名
(b) the name and title of the officer or employee that conducted the relevant act; and
 - ハ 当該行為の概要
(c) the outline of the relevant act;
- 七 第二十六条の二十五第一項第五号に該当する場合 次に掲げる事項
(vii) cases when the money lender falls under the case set forth in Article 26-25, paragraph (1), item (v): the following matters:
- イ 保証契約の締結を通常の状態とする事となつた年月日
(a) the date on which the conclusion of the guarantee contract has become the ordinary conditions; and
 - ロ 保証業者の商号、名称又は氏名及び住所
(b) the trade name, name and address of the guarantee business operator;
- 八 第二十六条の二十五第一項第六号に該当する場合 次に掲げる事項
(viii) cases when the money lender falls under the case set forth in Article 26-25, paragraph (1), item (vi): the following matters:
- イ 業務の委託を行つた又は行わなくなつた年月日
(a) the date on which the business was entrusted or the entrustment of business terminated;
 - ロ 業務の委託の相手方の商号、名称又は氏名及び住所
(b) the trade name or name and address of the other party to the entrustment of business; and
 - ハ 委託を行つた又は委託を行わなくなつた業務の内容
(c) the content of the business which was entrusted or which has terminated to be entrusted; and
- 九 第二十六条の二十五第一項第七号に該当する場合 貸金業協会に加入又は脱退した年月日
(ix) cases when the money lender falls under the case set forth in Article 26-25, paragraph (1), item (vii): the date of joining or withdrawing from the money lenders association.

第二十六条の二十六の二 第二十六条の二十五の二第一項各号、第二項各号又は第三項各号に掲げる場合に該当し、法第二十四条の六の二の規定により届出を行う貸金業者は、次の各号に掲げる場合の区分に応じ、当該各号に定める事項を記載した届出書を管轄財務局長又は都道府県知事に提出しなければならない。

Article 26-26-2 The money lender making a notification under Article 24-6-2 of the Act when it falls under any of the cases listed in the items of Article 26-25-2, paragraph (1), (2), or (3) must submit to the competent director-general of

the local finance bureau or prefectural governor a written notification stating the matters set forth in the following items according to the respective categories of cases set forth in those items:

一 第二十六条の二十五の二第一項第一号に該当する場合 非営利特例対象法人となつた年月日及び貸付けに関する今後の事業計画

(i) if the money lender falls under the case set forth in Article 26-25-2, paragraph (1), item (i): the date on which the money lender has become a non-profit corporation subject to special provisions and the future business plan for loans;

二 第二十六条の二十五の二第一項第二号、第二項第一号又は第三項第三号に該当する場合 非営利特例対象法人でなくなつた年月日又は貸金業の業務が第五条の三の二第一項各号に掲げる要件のいずれかを欠くこととなつた年月日及びこれらの理由

(ii) if the money lender falls under the case set forth in Article 26-25-2, paragraph (1), item (ii), paragraph (2), item (i), or paragraph (3), item (iii): the date on which the money lender ceases to be a non-profit corporation subject to special provisions or the date on which the money lending business has come to no longer satisfy any of the requirements listed in the items of Article 5-3-2, paragraph (1) and the grounds therefor;

三 第二十六条の二十五の二第二項第二号に該当する場合 第五条の四第一項第二号又は第三号に掲げる基準に適合することとなつた年月日及び理由

(iii) if the money lender falls under the case set forth in Article 26-25-2, paragraph (2), item (ii): the date on which the money lender comes to meet the criteria listed in Article 5-4, paragraph (1), item (ii) or (iii) and the grounds therefor;

四 第二十六条の二十五の二第二項第三号に該当する場合 第五条の四の二第一項各号に掲げる要件のいずれかを欠くこととなつた年月日及び理由

(iv) if the money lender falls under the case set forth in Article 26-25-2, paragraph (2), item (iii); the date on which the money lender has come to no longer satisfy any of the requirements listed in the items of Article 5-4-2, paragraph (1) and the grounds therefor;

五 第二十六条の二十五の二第三項第一号に該当する場合 同号の決定をした年月日及び貸付けに関する今後の事業計画

(v) if the money lender falls under the case set forth in Article 26-25-2, paragraph (3), item (i); the date on which the decision referred to in the same item has been made and the future business plan for loans; and

六 第二十六条の二十五の二第三項第二号に該当する場合 同号の決定をした年月日

(vi) if the money lender falls under the case set forth in Article 26-25-2, paragraph (3), item (ii); the date on which the decision referred to in the same item has been made.

(届出書に添付すべき書類)

(Accompanying Documents for a Written Notification)

第二十六条の二十七 法第二十四条の六の二の規定により届出を行う貸金業者は、第二十六条の二十六に規定する事項を記載した届出書に、次の各号に掲げる場合の区分に応じ、当該各号に定める書類を添付しなければならない。

Article 26-27 A money lender making a notification pursuant to Article 24-6-2 of the Act must include the documents specified in the following items according to the respective categories of cases set forth in those items, in the written notification stating the matters prescribed in Article 26-26:

一 法第二十四条の六の二第二号に該当する場合 信用情報提供契約を締結した場合は当該契約書の写し

(i) if the money lender falls under the case set forth in Article 24-6-2, item (ii) of the Act: if the money lender has concluded a credit information contract, a copy of the contract;

二 法第二十四条の六の二第三号に該当する場合 次に掲げる書類

(ii) if the money lender falls under the case set forth in Article 24-6-2, item (iii) of the Act: the following documents:

イ 法人である場合においては、第五条の五第一項第一号に規定する最終事業年度に係る貸借対照表又はこれに代わる書面（同条第二項第一号又は第二号に掲げる場合にあつては、純資産額及びその算出根拠を記載した書面）

(a) in cases of a corporation, the balance sheet pertaining to the most recent business year as referred to in Article 5-5, paragraph (1), item (i) or substitute documents therefor (in the cases set forth in paragraph (2), item (i) or (ii) of that Article, a document stating the amount of net assets and the grounds of calculation thereof);

ロ 個人である場合においては、第五条の五第一項第二号に規定する最終事業年度に係る別紙様式第四号により作成した財産に関する調書（第五条第二項第三号に掲げる場合にあつては、純資産額及びその算出根拠を記載した書面）

(b) in cases of an individual, a record of property for the most recent business year prepared using Appended Form No. 4 as referred to in Article 5-5, paragraph (1), item (ii) (in the cases set forth in Article 5, paragraph (2), item (iii), a document stating the amount of net assets and the grounds of calculation thereof);

三 第二十六条の二十五第一項第一号又は第二号に該当する場合 次に掲げる書類

(iii) if the money lender falls under the cases set forth in Article 26-25, paragraph (1), item (i) or (ii): the following documents:

イ 貸金業者、法定代理人、役員又は重要な使用人が法第六条第一項第一号に該当することとなつた場合にあつては、後見開始の決定若しくは保佐開始の決定の審判書の写し又は後見開始の決定若しくは保佐開始の決定の内容を記載した書面

(a) if the money lender, statutory agent, officer or important employee has come to fall under the cases set forth in Article 6, paragraph (1), item (i) of the Act, a copy of the record on the ruling for commencement of

guardianship or ruling for commencement of curatorship or a document stating the contents of the ruling for commencement of guardianship or ruling for commencement of curatorship; and

ロ 貸金業者、法定代理人、役員又は重要な使用人が法第六条第一項第四号又は第五号に該当することとなつた場合に於ては、確定判決の判決書の写し又は確定判決の内容を記載した書面

(b) if the money lender, statutory agent, officer or important employee has come to fall under the cases set forth in Article 6, paragraph (1), item (iv) or (v) of the Act, a copy of the final and binding judgment document or a document stating the contents of the final and binding judgment;

四 第二十六条の二十五第一項第三号に該当する場合 債権譲渡に係る契約書の写し

(iv) if the money lender falls under the case set forth in Article 26-25, paragraph (1), item (iii): a copy of the contract on assignment of claims;

五 第二十六条の二十五第一項第五号に該当する場合 貸金業者と保証業者との間の資本関係、人的関係及び取引関係を記載した書面

(v) if the money lender falls under the case set forth in Article 26-25, paragraph (1), item (v): a document stating the capital relationship, personnel relationship and business relationship between the money lender and the guarantee business operator;

六 第二十六条の二十五第一項第六号に該当する場合 業務委託に係る契約を締結した場合は当該契約書の写し

(vi) if the money lender falls under the case set forth in Article 26-25, paragraph (1), item (vi): if the money lender has concluded a contract on entrustment of business, a copy of the contract; and

七 第二十六条の二十五第一項第七号に該当する場合 貸金業協会に加入又は脱退した事実が確認できる書面の写し

(vii) if the money lender falls under the case set forth in Article 26-25, paragraph (1), item (vii): a copy of the document by which the fact that the money lender has joined or withdrew from the money lenders association.

第二十六条の二十七の二 第二十六条の二十五の二第一項各号、第二項各号又は第三項各号に掲げる場合に該当し、法第二十四条の六の二の規定により届出を行う貸金業者は、第二十六条の二十六の二に規定する事項を記載した届出書に、次の各号に掲げる場合の区分に応じ、当該各号に定める書類を添付しなければならない。

Article 26-27-2 A money lender making a notification pursuant to Article 24-6-2 of the Act when it falls under any of the cases listed in the items of Article 26-25-2, paragraph (1), (2), or (3) must include the documents specified in the following items according to the respective categories of cases set forth in those items, in the written notification stating the matters prescribed in Article 26-26-2:

一 第二十六条の二十五の二第一項第一号に該当する場合 定款又は寄附行為及び第

五条の五第一項第一号に規定する最終事業年度に係る貸借対照表又はこれに代わる書面（同条第二項第一号又は第二号に掲げる場合にあつては、純資産額及びその算出根拠を記載した書面）

- (i) if the money lender falls under the case set forth in Article 26-25-2, paragraph (1), item (i): the articles of incorporation or articles of endowment, the balance sheet pertaining to the most recent business as referred to in Article 5-5, paragraph (1), item (i) or substitute documents therefor (in the cases set forth in paragraph (2), item (i) or (ii) of that Article, a document stating the amount of net assets and the grounds of calculation thereof);
二 第二十六条の二十五の二第一項第二号、第二項第一号又は第三項第三号に該当する場合 次に掲げる書面
- (ii) if the money lender falls under the case set forth in Article 26-25-2, paragraph (1), item (ii), paragraph (2), item (i) or paragraph (3), item (iii): the following documents:
 - イ 前号に定める書面
 - (a) the documents set forth in the preceding item; and
 - ロ 非営利特例対象法人でなくなつた事実が確認できる書面又は貸金業の業務が第五条の三の二第一項各号に掲げる要件のいずれかを欠くこととなつた事実が確認できる書面
 - (b) a document by which the fact that the money lender ceases to be a non-profit corporation subject to special provisions can be confirmed, or a document by which the fact that the money lending business has come to no longer satisfy any of the requirements listed in the items of Article 5-3-2, paragraph (1);三 第二十六条の二十五の二第二項第二号に該当する場合 第五条の四第一項第二号及び第三号に掲げる基準に適合することとなつた事実が確認できる書面
- (iii) if the money lender falls under the case set forth in Article 26-25-2, paragraph (2), item (ii): a document by which the fact that the money lender has come to meet the criteria listed in Article 5-4, paragraph (1), items (ii) and (iii);
四 第二十六条の二十五の二第二項第三号に該当する場合 第五条の四の二第一項各号に掲げる要件のいずれかを欠くこととなつた事実が確認できる書面
- (iv) if the money lender falls under the case set forth in Article 26-25-2, paragraph (2), item (iii): a document by which the fact that the money lender has come to no longer satisfy any of the requirements listed in the items of Article 5-4-2, paragraph (1);
五 第二十六条の二十五の二第三項第一号に該当する場合 同号の決定があつたことを証する書面
- (v) if the money lender falls under the case set forth in Article 26-25-2, paragraph (3), item (i): a document evidencing that the decision under the same item has been made; and

六 第二十六条の二十五の二第三項第二号に該当する場合 同号の決定があつたことを証する書面

(vi) if the money lender falls under the case set forth in Article 26-25-2, paragraph (3), item (ii): a document evidencing that the decision under the same item has been made.

(公告の方法)

(Method of Public Notice)

第二十六条の二十八 法第二十四条の六の六第一項の規定による所在不明者の公告又は法第二十四条の六の八の規定による監督処分公告は、金融庁長官の登録を受けた貸金業者に係る場合にあつては、官報により、都道府県知事の登録を受けた貸金業者に係る場合にあつては、当該都道府県の公報への掲載、インターネットの利用その他の適切な方法によるものとする。

Article 26-28 The public notice of missing money lenders as prescribed in Article 24-6-6, paragraph (1) of the Act and the public notice of the supervisory disposition under Article 24-6-8 of the Act is to be made, in cases of a money lender that has obtained the registration from the Commissioner of the Financial Services Agency, in the official gazette, and in cases of a money lender that has obtained the registration from the prefectural governor, by publication in a prefectural bulletin, via the internet, or by other appropriate means.

(事業報告書の様式等)

(Form of Business Reports)

第二十六条の二十九 法第二十四条の六の九の規定による事業報告書は、別紙様式第八号により作成しなければならない。

Article 26-29 (1) The business reports under Article 24-6-9 of the Act must be prepared using Appended Form No. 8.

2 前項の事業報告書を提出しようとするときは、事業報告書に、金融庁長官の登録を受けた貸金業者にあつては、当該事業報告書の副本一部を添付して管轄財務局長に、都道府県知事の登録を受けた貸金業者にあつては、当該事業報告書の当該都道府県知事が定める部数の副本を添付して当該都道府県知事に提出しなければならない。

(2) If the money lender seeks to submit the business reports under the preceding paragraph, the money lender must submit the business reports to the competent director-general of a local finance bureau accompanied by one duplicate copy of the business reports if the money lender has obtained the registration from the Commissioner of the Financial Services Agency, and to the prefectural governor, accompanied by the number of duplicate copies of the business reports specified by the relevant prefectural governor if the money lender has obtained the registration from the prefectural governor.

3 第一項の事業報告書には、次に掲げる参考書類を、金融庁長官の登録を受けた貸金

業者にあつては各二部、都道府県知事の登録を受けた貸金業者にあつては当該都道府県知事が定める部数添付するものとする。

(3) Two copies of the following reference documents, in the cases of a money lender that has obtained the registration from the Commissioner of the Financial Services Agency, and the number of copies of the following documents specified by the prefectural governor, in the case of a money lender that has obtained the registration from the prefectural governor, must accompany the business reports prescribed in paragraph (1):

一 法人である場合においては、次に掲げる書類

(i) in the case of a corporation, the following documents:

イ 最終事業年度に係る貸借対照表（関連する注記を含む。）又はこれに代わる書面

(a) the balance sheet pertaining to the most recent business year (including the relative notes) or substitute documents therefor;

ロ 最終事業年度に係る損益計算書（関連する注記を含む。）又はこれに代わる書面

(b) the profit and loss statement pertaining to the most recent business year (including the relative notes) or substitute documents therefor;

ハ 最終事業年度に係る株主資本等変動計算書（関連する注記を含む。）若しくは社員資本等変動計算書（関連する注記を含む。）又はこれに代わる書面

(c) the statement of changes in shareholders' equity (including relative notes) or statement of changes in members' equity (including relative notes) pertaining to the most recent business year, or substitute documents therefor;

二 個人である場合においては、最終事業年度に係る別紙様式第四号により作成した財産に関する調書

(ii) in cases of an individual, a record of property for the most recent business year prepared using Appended Form No. 4.

第二十六条の二十九の二 前条第一項の規定にかかわらず、法第二十四条の六の九の規定により貸金業者が提出する事業報告書は、当該貸金業者が特定非営利金融法人である場合にあつては別紙様式第八号の二、第五条の三の二第一項の規定により法第六条第一項第十四号に規定する内閣府令で定める事由があると認められて法第三条第一項の登録を受けており、又は第五条の四の二第一項の規定により第五条の四第一項各号に掲げる基準に適合しているとみなされて登録を受けている場合（当該貸金業者が特定非営利金融法人である場合を除く。）にあつては別紙様式第八号の三により作成しなければならない。

Article 26-29-2 Notwithstanding paragraph (1) of the preceding Article, the business report to be submitted by a money lender under Article 24-6-9 of the Act must be prepared using Appended Form No. 8-2 in if the relevant money lender is a specified non-profit finance corporation, or must be prepared using

Appended Form No. 8-3 if the relevant money lender has received the registration under Article 3, paragraph (1) of the Act when any of the grounds to be specified by Cabinet Office Order as set forth in Article 6, paragraph (1), item (xiv) of the Act has been deemed to exist for the relevant money lender under Article 5-3-2, paragraph (1), or when the relevant money lender has received the registration when the relevant money lender has been deemed under Article 5-4-2, paragraph (1) to meet the criteria listed in the items of Article 5-4, paragraph (1) (excluding cases when the relevant money lender is a specified non-profit finance corporation).

(資格試験の基準)

(Standard for Qualifying Examinations)

第二十六条の三十 法第二十四条の七第一項の規定による貸金業務取扱主任者資格試験（以下「資格試験」という。）は、貸金業に関する実用的な知識を有するかどうかを判定することに基準を置くものとする。

Article 26-30 The qualifying examination for heads of money lending operations under Article 24-7, paragraph (1) of the Act (hereinafter referred to as the "qualifying examination") is to set in place criteria for determining whether a person has practical knowledge of the money lending business.

(資格試験の内容)

(Contents of the Qualifying Examination)

第二十六条の三十一 前条の基準によつて試験すべき事項は、おおむね次のとおりである。

Article 26-31 The topics with regard to which a person is to be examined using the criteria set forth in the preceding Article are, by and large:

一 法及び関係法令に関すること。

(i) those related to the Act and applicable laws and regulations;

二 貸付け及び貸付けに付随する取引に関する法令及び実務に関すること。

(ii) those related to the laws and regulations and business practice concerning the loan or transactions incidental to loans;

三 資金需要者等の保護に関すること。

(iii) those related to the protection of persons seeking funds, etc.; and

四 財務及び会計に関すること。

(iv) those related to finance and accounting.

(受験手続)

(Procedures for Taking Examination)

第二十六条の三十二 資格試験を受けようとする者は、別紙様式第九号による貸金業務取扱主任者資格試験受験申込書を金融庁長官（法第二十四条の八第一項の規定による指定を受けた者（以下「指定試験機関」という。）が資格試験の実施に関する事務

(以下「試験事務」という。)を行う場合にあっては、指定試験機関)に提出しなければならない。

Article 26-32 A person seeking to take the qualifying examination must submit a written application for taking the qualifying examination for heads of money lending operations which is prepared using Appended Form No. 9 to the Commissioner of the Financial Services Agency (if the entity that has been designated under Article 24-8, paragraph (1) of the Act (hereinafter referred to as the "designated examining agency") seeks to administer the affairs for implementing the qualifying examination (hereinafter referred to as the "examination affairs"), the designated examining agency).

(資格試験の方法)

(Means of Holding the Qualifying Examination)

第二十六条の三十三 資格試験は、筆記試験により行う。

Article 26-33 The qualifying examination is held in the form of a written examination.

(資格試験の施行及び資格試験の期日等の公示)

(Public Notice of a Qualifying Examination and Qualifying Examination Dates)

第二十六条の三十四 資格試験は、毎年少なくとも一回行う。

Article 26-34 (1) A qualifying examination is held at least once every year.

2 金融庁長官は、資格試験を施行する期日、場所その他試験の施行に関し必要な事項をあらかじめ官報で公示しなければならない。

(2) The Commissioner of the Financial Services Agency must give advance public notice of the date and place of the qualifying examination as well as the matters necessary for holding the examination in the official gazette.

3 指定試験機関が試験事務を行う場合の前項の規定の適用については、同項中「金融庁長官」とあるのは「指定試験機関」と、「官報で」とあるのは「法第二十四条の十三第一項に規定する試験事務規程に定める方法で」とする。

(3) With regard to the application of the preceding paragraph in cases when a designated examining agency administers the examination affairs, the terms "The Commissioner of the Financial Services Agency" and "in the official gazette" in that paragraph is deemed to be replaced with "The designated examining agency" and "by the method specified in the operational rules for examination affairs as prescribed in Article 24-13, paragraph (1) of the Act," respectively.

(合格の公示及び合格証書の交付)

(Public Notice of Passing and Delivery of Certificate of Passing)

第二十六条の三十五 金融庁長官は、その行った資格試験に合格した者(以下「合格者」という。)の氏名又は受験番号を官報で公示し、当該合格者に合格証書を交付し

なければならない。

Article 26-35 (1) The Commissioner of the Financial Services Agency must give public notice of the name and examinee number of the persons that have passed the qualifying examination held thereby (hereinafter referred to as a "successful examinee"), and issue passing certificates to the successful examinees.

2 前条第三項の規定は、前項の場合について準用する。

(2) The provisions of paragraph (3) of the preceding Article apply mutatis mutandis to the case prescribed in the preceding paragraph.

(合格者の名簿)

(Register of Successful Examinees)

第二十六条の三十六 金融庁長官は、合格者の名簿を作成し、これを保管しなければならない。

Article 26-36 (1) The Commissioner of the Financial Services Agency must prepare a register of the successful examinees and preserve it.

2 金融庁長官は、指定試験機関が試験事務を行う場合にあつては、第二十六条の四十六第二項の合格者一覧表をもつて前項の名簿に代えることができる。

(2) If a designated examining agency administers the examination affairs, the Commissioner of the Financial Services Agency may use the list of the successful examinees as referred to in Article 26-46, paragraph (2) as a substitute for the register under the preceding paragraph.

(指定の申請)

(Application for Designation)

第二十六条の三十七 法第二十四条の八第二項の規定により申請をしようとする者は、次に掲げる事項を記載した申請書を金融庁長官に提出しなければならない。

Article 26-37 (1) A person seeking to make an application pursuant to Article 24-8, paragraph (2) of the Act must submit a written application stating the following matters to the Commissioner of the Financial Services Agency:

一 名称及び住所

(i) the name and address;

二 試験事務を行おうとする事務所の名称及び所在地

(ii) the name and location of the office at which the examination affairs are planned to be carried out;

三 役員の氏名

(iii) the name of the officer;

四 現に行っている業務の概要

(iv) the outline of the business actually carried out; and

五 指定を受けようとする年月日

(v) the date on which the relevant person seeks the designation.

2 前項の申請書には、次に掲げる書類を添付しなければならない。

(2) The following documents must accompany the written application under the preceding paragraph:

一 定款又は寄附行為及び登記事項証明書

(i) the articles of incorporation, articles of endowment, and certificate of registered information;

二 試験事務規程（法第二十四条の十三第一項に規定する試験事務規程をいう。以下同じ。）

(ii) the operational rules for examination affairs (meaning the operational rules for examination affairs as referred to in Article 24-13, paragraph (1) of the Act; the same applies hereinafter);

三 試験事務を行おうとする事務所ごとの試験用設備の概要及び整備計画を記載した書類

(iii) a document stating the outline of and development plan for the facilities for examination of each office at which the examination affairs are planned to be carried out;

四 試験事務の実施の方法に関する計画を記載した書類

(iv) a document stating the plan concerning the method of implementation of the examination affairs;

五 申請の日の属する事業年度の前事業年度における財産目録及び貸借対照表（申請の日の属する事業年度に設立された法人にあつては、その設立時における財産目録）

(v) the inventory of property and balance sheet as of the business year immediately preceding the business year that includes the date of application (in cases of a corporation established on the business year that includes the date of application, the inventory of property as of the time of establishment thereof);

六 申請の日の属する事業年度及び翌事業年度における事業計画書及び収支予算書

(vi) the business plans and income and expenditure budgets for the business year that includes the date of application and the following business year thereof;

七 申請に係る意思の決定を証する書類

(vii) a document evidencing the decision making on the application;

八 役員略歴を記載した書類

(viii) a document stating the major points of career of the officer;

九 法第二十四条の八第五項第四号イ又はロの規定に関する役員誓約書

(ix) a written pledge of the officer prescribed in Article 24-8, paragraph (5), item (iv), sub-item (a) or (b) of the Act;

十 役員及び職員の配置の状況並びに事務の機構及び分掌に関する事項を記載した書類

(x) a document stating the matters related to the assignment of officers and

employees, as well as the organization and division of the affairs; and
十一 その他参考となる事項を記載した書類
(xi) other documents stating the matters that may serve as a reference.

(名称の変更等の届出)

(Notification of Changes of Name)

第二十六条の三十八 指定試験機関は、その名称又は主たる事務所の所在地を変更しようとするときは、次に掲げる事項を記載した届出書を金融庁長官に提出しなければならない。

Article 26-38 (1) Before changing its name or the location of its principal office, a designated examining agency must submit a written notification containing the following information to the Commissioner of the Financial Services Agency:

一 変更後の指定試験機関の名称又は主たる事務所の所在地

(i) the name and location of the principal office of the designated examining agency after the change;

二 変更しようとする年月日

(ii) the date on which the changes are planned; and

三 変更の理由

(iii) the reasons for the change.

2 指定試験機関は、試験事務を行う事務所を新設し、又は廃止しようとするときは、次に掲げる事項を記載した届出書を金融庁長官に提出しなければならない。

(2) Before establishing or closing an office at which it carries out examination affairs, a designated examining agency must submit a written notification containing the following information to the Commissioner of the Financial Services Agency:

一 新設し、又は廃止しようとする事務所の名称及び所在地

(i) the name and location of the office planned to be established or abolished;

二 新設し、又は廃止しようとする事務所において試験事務を開始し、又は廃止しようとする年月日

(ii) the date on which the examination affairs are planned to be commenced or abolished at the office planned to be established or abolished; and

三 新設又は廃止の理由

(iii) the reasons for the establishment or abolition.

(役員を選任又は解任の認可の申請)

(Application for Authorization of the Appointment or Dismissal of Officers)

第二十六条の三十九 指定試験機関は、法第二十四条の十第一項の規定により認可を受けようとするときは、次に掲げる事項を記載した申請書を金融庁長官に提出しなければならない。

Article 26-39 (1) If a designated examining agency seeks authorization pursuant to Article 24-10, paragraph (1) of the Act, it must submit a document

containing the following information to the Commissioner of the Financial Services Agency:

一 役員として選任しようとする者又は解任しようとする役員の氏名

(i) the name of the person planned to be appointed as an officer or the officer planned to be dismissed;

二 選任又は解任の理由

(ii) the reasons for the appointment or dismissal; and

三 選任の場合にあつては、その者の略歴

(iii) in the case of an appointment, the major points of career of the relevant person.

2 前項の場合において、選任の認可を申請しようとするときは、次に掲げる書類を添付しなければならない。

(2) In the case referred to in the preceding paragraph, if the designated examining agency seeks to make an application for the authorization of appointment, it must include the following documents with the written notification:

一 当該選任に係る者の就任承諾書

(i) the written document in which the person appointed agrees to assume office;

二 当該選任に係る者の住民票の抄本又はこれに代わる書面

(ii) an extract of the certificate of residence of the person appointed or substitute documents therefor; and

三 法第二十四条の八第五項第四号イ又はロの規定に関する役員の誓約書

(iii) a written pledge of the officer prescribed in Article 24-8, paragraph (5), item (iv), sub-item (a) or (b) of the Act.

(試験委員の要件)

(Requirements for Examiners)

第二十六条の四十 法第二十四条の十一第一項の内閣府令で定める要件は、次のいずれかに該当する者であることとする。

Article 26-40 The reference, in Article 24-11, paragraph (1) of the Act, to the requirement specified by Cabinet Office Order means that the relevant person is:

一 学校教育法（昭和二十二年法律第二十六号）による大学において民事法学又は行政法学に関する科目を担当する教授若しくは准教授の職にあり、又はあつた者その他これらの者に相当する知識及び経験を有する者

(i) a professor or associate professor that specializes in Civil Law or Administrative Law in a university accredited under the School Education Act (Act No. 26 of 1947) or a person that was formerly in the position, or a person that has knowledge and experience equivalent to or greater than the afore-mentioned persons; or

二 国又は地方公共団体の職員又は職員であつた者で、第二十六条の三十一各号に掲

げる事項について専門的な知識を有するもの

- (ii) a member of the State or local government or a person that was formerly in the position, that has an expert knowledge on the matters set forth in the items of Article 26-31.

(試験委員の選任又は解任の届出)

(Notification of Appointment or Dismissal of Examiners)

第二十六条の四十一 指定試験機関は、法第二十四条の十一第二項の規定による届出をしようとするときは、次に掲げる事項を記載した届出書を金融庁長官に提出しなければならない。

Article 26-41 (1) If a designated examining agency seeks to make the notification under Article 24-11, paragraph (2) of the Act, it must submit a document containing the following information to the Commissioner of the Financial Services Agency:

一 試験委員（法第二十四条の十一第一項に規定する試験委員をいう。次項及び次条第五号において同じ。）の氏名

- (i) the name of the examiner (meaning the examiner defined in Article 24-11, paragraph (1) of the Act; the same applies in the following paragraph and item (v) of the following Article);

二 選任又は解任の理由

- (ii) the reasons for appointment or dismissal; and

三 選任の場合にあつては、その者の略歴

- (iii) in cases of an appointment, the major points of career of the relevant person.

2 前項の場合において、選任の届出をしようとするときは、同項の届出書に、当該選任した試験委員が前条に規定する要件を備えていることを証明する書類の写しを添えなければならない。

(2) In the case referred to in the preceding paragraph, if the designated examining agency seeks to make the notification of appointment, it must include a copy of the document proving that the appointed examiner meets the requirements prescribed in the preceding Article to the written notification under the preceding paragraph.

(試験事務規程の記載事項)

(Matters to be Stated in the Operational Rules for Examination Affairs)

第二十六条の四十二 法第二十四条の十三第一項前段に規定する内閣府令で定める試験事務の実施に関する事項は、次のとおりとする。

Article 26-42 The reference, in Article 24-13, paragraph (1) of the Act, to matters concerning the implementation of examination affairs that are specified by Cabinet Office means:

一 組織及び運営に関する事項

- (i) the matters concerning the organization and operation;
二 試験事務を行う時間及び休日に関する事項
- (ii) the matters concerning the hours during which the examination affairs are to be carried out as well as the holidays therefor;
三 試験事務を行う事務所及び試験地に関する事項
- (iii) the matters concerning the office at which the examination affairs are to be carried out and the place at which examinations are to be held;
四 受験手数料（法第二十四条の二十二第一項に規定する受験手数料をいう。）の収納の方法に関する事項
- (iv) the matters concerning the method of receiving examination fees (meaning the examination fees referred to in Article 24-22, paragraph (1) of the Act);
五 試験委員の選任に関する事項
- (v) the matters concerning the appointment of the examination commissioner;
六 試験事務に関する秘密の保持に関する事項
- (vi) the matters concerning the retention of confidential information related to examination affairs;
七 試験事務の一部の処理の第三者への委託に関する事項
- (vii) the matters concerning the entrustment of the handling of examination affairs in part to a third party;
八 試験事務に関する帳簿及び書類の管理に関する事項
- (viii) the matters concerning the administration of books and documents related to examination affairs;
九 資格試験の実施に係る公示の方法に関する事項
- (ix) the matters concerning the method of public notice on the implementation of the qualifying examination; and
十 その他試験事務の実施に関し必要な事項
- (x) other matters necessary for the implementation of examination affairs.

（試験事務規程の認可の申請）

(Application for Authorization of Operational Rules for Examination Affairs)

第二十六条の四十三 指定試験機関は、法第二十四条の十三第一項前段の規定により認可を受けようとするときは、その旨を記載した申請書に、当該認可に係る試験事務規程を添え、これを金融庁長官に提出しなければならない。

Article 26-43 (1) If a designated examining agency seeks the authorization pursuant to the first sentence of Article 24-13, paragraph (1) of the Act, it must submit a written application stating to that effect and accompanied by the operational rules for examination affairs subject to the authorization to the Commissioner of the Financial Services Agency.

2 指定試験機関は、法第二十四条の十三第一項後段の規定により認可を受けようとするときは、次に掲げる事項を記載した申請書を金融庁長官に提出しなければならない。

(2) If the designated examining agency seeks the authorization pursuant to the

second sentence of Article 24-13, paragraph (1) of the Act, it must submit a written application containing the following information to the Commissioner of the Financial Services Agency:

一 変更しようとする事項

(i) the matters to be changed;

二 変更しようとする年月日

(ii) the date on which the changes are planned; and

三 変更の理由

(iii) the reasons for the change.

(事業計画等の認可の申請)

(Application for Authorization of Business Plans)

第二十六条の四十四 指定試験機関は、法第二十四条の十四第一項前段の規定により認可を受けようとするときは、その旨を記載した申請書に、当該認可に係る事業計画書及び収支予算書を添え、これを金融庁長官に提出しなければならない。

Article 26-44 (1) If a designated examining agency seeks the authorization pursuant to the first sentence of Article 24-14, paragraph (1) of the Act, it must submit a written application stating to that effect accompanied by the business plan and income and expenditure budgets related to the relevant authorization to the Commissioner of the Financial Services Agency.

2 指定試験機関は、法第二十四条の十四第一項後段の規定により認可を受けようとするときは、次に掲げる事項を記載した申請書を金融庁長官に提出しなければならない。

(2) If a designated examining agency seeks authorization pursuant to the second sentence of Article 24-14, paragraph (1) of the Act, it must submit a written application containing the following information to the Commissioner of the Financial Services Agency:

一 変更しようとする事項

(i) the matters to be changed;

二 変更しようとする年月日

(ii) the date on which the changes are planned; and

三 変更の理由

(iii) the reasons for the change.

(帳簿の備付け等)

(Keeping of Books)

第二十六条の四十五 法第二十四条の十五に規定する内閣府令で定める事項は、次のとおりとする。

Article 26-45 (1) The reference, in Article 24-15 of the Act to matters specified by Cabinet Office Order means:

一 試験年月日

(i) the date of the examination;

二 試験地

(ii) the place for the examination;

三 受験者の受験番号、氏名、生年月日、住所及び合否の別

(iii) the examinee's examinee number, name, and date of birth, as well as whether or not the examinee has passed; and

四 資格試験の合格年月日（合格者の氏名又は受験番号を公示した日をいう。次条第一項第六号及び第二十六条の五十一第一項第二号において同じ。）

(iv) the date of passing the qualifying examination (meaning the date on which public notice of the successful examinees' examinee numbers is given; the same applies in paragraph (1), item (vi) of the following Article and Article 26-51, paragraph (1), item (ii)) the qualifying examination.

2 指定試験機関は、法第二十四条の十五に規定する帳簿を、試験事務を廃止するまで保存しなければならない。

(2) A designated examining agency must preserve the books referred to in Article 24-15 of the Act until it abolishes the examination affairs.

3 指定試験機関は、資格試験に用いた資格試験の問題を、資格試験を実施した日から三年間保存しなければならない。

(3) A designated examining agency must preserve the examination questions used for the qualifying examination for three years from the day on which the relevant qualifying examination was implemented.

(試験結果の報告)

(Reports of the Results of Examination)

第二十六条の四十六 指定試験機関は、試験事務を実施したときは、遅滞なく次に掲げる事項を記載した報告書を金融庁長官に提出しなければならない。

Article 26-46 (1) When a designated examining agency has implemented examination affairs, it must submit a report containing the following information to the Commissioner of the Financial Services Agency without delay:

一 試験年月日

(i) the date of examination;

二 試験地

(ii) the place of examination;

三 受験申込者数

(iii) the number of applicant for taking the examination;

四 受験者数

(iv) the number of applicants that took the examination;

五 合格者数

(v) the number of successful examinees; and

六 資格試験の合格年月日

(vi) the date of passing the relevant qualifying examination.

2 前項の報告書には、合格者の受験番号、氏名、生年月日及び住所を記載した合格者一覧表を添えなければならない。

(2) A list of the successful examinees containing the examinee number, name, date of birth and address of the successful examinees must accompany the report prescribed in the preceding paragraph.

(試験事務の休廃止の許可)

(Permission of Suspension or Abolition of Examination Affairs)

第二十六条の四十七 指定試験機関は、法第二十四条の十八第一項の規定により許可を受けようとするときは、次に掲げる事項を記載した申請書を金融庁長官に提出しなければならない。

Article 26-47 If a designated examining agency seeks permission pursuant to Article 24-18, paragraph (1) of the Act, it must submit a written application containing the following information to the Commissioner of the Financial Services Agency:

一 休止し、又は廃止しようとする試験事務の範囲

(i) the scope of the examination affairs planned to be suspended or abolished;

二 休止し、又は廃止しようとする年月日及び休止しようとする場合にあっては、その期間

(ii) the date on which the suspension or abolition is planned, and in cases of a suspension, the period thereof; and

三 休止又は廃止の理由

(iii) the reasons for the suspension or abolition.

(試験事務の引継ぎ)

(Transfer of Examination Affairs)

第二十六条の四十八 指定試験機関は、法第二十四条の二十一第二項に規定するときは、次に掲げる事項を行わなければならない。

Article 26-48 In the case referred to in Article 24-21, paragraph (2) of the Act, the designated examining agency must:

一 試験事務を金融庁長官に引き継ぐこと。

(i) transfer the examination affairs to the Commissioner of the Financial Services Agency;

二 試験事務に関する帳簿及び書類を金融庁長官に引き継ぐこと。

(ii) transfer the books and documents related to the examination affairs to the Commissioner of the Financial Services Agency; and

三 その他金融庁長官が必要と認める事項

(iii) do anything else that the Commissioner of the Financial Services Agency finds necessary.

(合格の取消し等の報告)

(Reports of the Rescission of Passing)

第二十六条の四十九 指定試験機関は、資格試験に関する不正行為に関係のある者に対して、法第二十四条の二十三第三項において読み替えて適用する同条第一項の規定により、その受験を停止させ、その資格試験を無効とし、若しくは合格の決定を取り消し、又は同条第三項において読み替えて適用する同条第二項の規定により、期間を定めて資格試験を受けることができないものとしたときは、遅滞なく、次に掲げる事項を記載した報告書を金融庁長官に提出しなければならない。

Article 26-49 If a designated examining agency has disqualified a person related to the wrongful act concerning the qualifying examination from taking the examination, has invalidated the qualifying examination or has rescinded the decision of passing thereof pursuant to the provisions of Article 24-23, paragraph (1) of the Act as applied by replacing certain terms pursuant to paragraph (3) of that Article, or has prohibited that person from taking the qualifying examination for a fixed period of time pursuant to the provisions of paragraph (2) of that Article as applied by replacing certain terms pursuant to paragraph (3) of that Article, it must submit a report containing the following information to the Commissioner of the Financial Services Agency without delay:

一 処分を行った者の氏名、生年月日及び住所

(i) the name, date of birth and address of the person that has received the disposition;

二 処分の内容及び処分を行った年月日

(ii) the content of the disposition as well as the date on which the disposition was made; and

三 不正の行為の内容

(iii) the details of the wrongful act.

(登録講習)

(Registered Training)

第二十六条の五十 法第二十四条の二十五第二項の講習（以下「登録講習」という。）は、次のいずれにも該当するものでなければならない。

Article 26-50 The training courses as referred to in Article 24-25, paragraph (2) of the Act (hereinafter referred to as the "registered training") must satisfy all of the following requirements:

一 正当な理由なく受講を制限する講習でないこと。

(i) that the relevant training course is one which does not restrict the participation without justifiable grounds;

二 法第二十四条の三十八第一項の表の上欄に掲げる科目について、それぞれ同表の下欄に掲げる講師により行われる講習であること。

(ii) that the relevant training course is one in which the subjects set forth in the left column of the table prescribed in Article 24-38, paragraph (1) of the

Act are lectured by the instructors set forth in the right column of that table respectively;

三 第二十六条の六十三各号に掲げる基準に適合する講習であること。

(iii) that the relevant training course complies to the requirements set forth in the items of Article 26-63; and

四 講習事務規程（法第二十四条の四十二第一項に規定する講習事務規程をいう。以下同じ。）に基づき行われる講習であること。

(iv) that the relevant training course is carried out based on the operational rules for training affairs (meaning the operational rules for training affairs defined in Article 24-42, paragraph (1) of the Act; the same applies hereinafter).

（貸金業務取扱主任者登録簿の記載事項等）

(Matters Required to Be Stated in the Registry of Heads of Money Lending Operations)

第二十六条の五十一 法第二十四条の二十五第四項に規定する内閣府令で定める事項は、次に掲げるものとする。

Article 26-51 (1) The reference, in Article 24-25, paragraph (4) of the Act, to matters specified by Cabinet Office Order means:

一 本籍（日本の国籍を有しない者にあつては、その者の有する国籍）及び性別

(i) the registered domicile (in cases of a person that does not have Japanese nationality, the nationality held by the person) and sex;

二 資格試験の合格年月日及び合格証書番号

(ii) the date of passing the qualifying examination and the number of the passing certificate;

三 貸金業者の業務に従事する者にあつては、当該貸金業者の商号、名称又は氏名及び登録番号

(iii) in cases of a person that engages in the operations of a money lender, the trade name or name and registration number of the relevant money lender; and

四 登録番号及び登録年月日

(iv) the registration number and date of registration.

2 貸金業務取扱主任者登録簿の様式は、別紙様式第十号によるものとする。

(2) The form of the register of head of money lending operations is to be based on Appended Form No. 10.

（主任者登録の申請）

(Application for Registration as Head of Operations)

第二十六条の五十二 法第二十四条の二十五第一項に規定する貸金業務取扱主任者の登録（以下「主任者登録」という。）を受けることができる者がその登録を受けようとするときは、別紙様式第十一号による貸金業務取扱主任者登録申請書を金融庁長官に

提出しなければならない。

Article 26-52 (1) If a person qualified to be registered as a head of money lending operations as referred to in Article 24-25, paragraph (1) of the Act (hereinafter referred to as "registration as head of operations") seeks that registration, the person must submit a written application for registration as a head of money lending operations prepared using Appended Form No. 11.

2 前項の登録申請書には、登録の申請前六月以内に撮影した無帽、正面、上半身、無背景の縦の長さ三センチメートル、横の長さ二・四センチメートルの写真を貼付しなければならない。

(2) A 3 cm long, 2.4 cm wide photograph showing the applicant hatless, in a front-facing pose, from the waist up, and against a solid background, taken within six months prior to the date of application for registration must accompany the written application for registration prescribed in the preceding paragraph.

3 第一項の登録申請書には、次に掲げる書類を添付しなければならない。ただし、第一号の書類のうち成年被後見人に該当しない旨の後見等登記事項証明書については、その旨を証明した市町村の長の証明書をもって代えることができる。

(3) The following documents must accompany the written application for registration prescribed in paragraph (1); provided, however, that, among the documents set forth in item (i), the certificate of registered information on guardianship, etc. stating to the effect that the relevant person does not fall under the category of an adult ward may be substituted by a certificate from the head of the municipality certifying to that effect:

一 法第二十四条の二十七第一項第一号に規定する成年被後見人及び被保佐人に該当しない旨の後見等登記事項証明書

(i) a certificate of registered information on guardianship, etc. stating to the effect that the relevant person does not fall under the category of an adult ward or person under curatorship as provided in Article 24-27, paragraph (1), item (i) of the Act;

二 民法の一部を改正する法律（平成十一年法律第百四十九号）附則第三条第一項及び第二項の規定により法第二十四条の二十七第一項第一号に規定する成年被後見人及び被保佐人とみなされる者に該当しない旨の市町村の長の証明書並びに同項第二号に規定する破産者で復権を得ないものに該当しない旨の市町村の長の証明書

(ii) a certificate from the head of the municipality stating to the effect that the relevant person does not fall under the category of person deemed as an adult ward or person under curatorship as provided in Article 24-27, paragraph (1), item (i) of the Act pursuant to the provisions of Article 3, paragraphs (1) and (2) of the supplementary provisions of the Act Partially Amending the Civil Code (Act No. 149 of 1999), as well as a certificate from the head of the municipality stating to the effect that the relevant person does not fall under the category of an undischarged bankrupt, item (ii) of

that paragraph;

三 法第二十四条の二十七第一項第三号から第八号までに該当しない旨を誓約する書面

(iii) a document in which the relevant person denies falling under the category of person set forth in Article 24-27, paragraph (1), items (iii) through (viii) of the Act;

四 主任者登録の申請の日前六月以内に行われた登録講習に係る第二十六条の六十三第五号に規定する修了証明書の写し（資格試験に合格した日から一年以内に主任者登録を申請する場合を除く。）

(iv) a copy of the certificate of completion provided in Article 26-63, item (v) for the registered training implemented within six months prior to the date of application for registration as head of operations (excluding the case when the relevant person applies for registration as head of operations within one year from the day on which the person passes the qualifying examination).

4 金融庁長官は、主任者登録を受けようとする者に係る本人確認情報（住民基本台帳法第三十条の六第一項に規定する本人確認情報のうち同法第七条第八号の二に規定する個人番号以外のものをいう。）について、同法第三十条の九の規定によるその提供を受けることができないときは、その者に対し、住民票の抄本又はこれに代わる書面を提出させることができる。

(4) With regard to the personal identification information (meaning the personal identification information as prescribed in Article 30-6, paragraph (1) of the Residential Basic Book Act, except for the individual number prescribed in Article 7, item (viii)-2 of that Act) of the person seeking registration as head of operations, if the Commissioner of the Financial Services Agency cannot receive the provision of the information under Article 30-9 of that Act, the commissioner may have the person submit an extract of the certificate of residence, or substitute documents therefor.

5 第三項第三号の書面の様式は、別紙様式第十二号によるものとする。

(5) The form of the documents prescribed in paragraph (3), item (iii) is to be based on Appended Form No. 12.

（主任者登録の通知等）

(Notice of Registration as Head of Operations)

第二十六条の五十三 金融庁長官は、主任者登録をしたときは、遅滞なく、その旨を当該主任者登録に係る者に書面により通知しなければならない。

Article 26-53 (1) Upon registering a head of operations, the Commissioner of the Financial Services Agency must notify the person registered as head of operations to that effect in writing without delay.

2 金融庁長官は、主任者登録を受けようとする者が法第二十四条の二十七第一項各号のいずれかに該当する者であるときは、その主任者登録を拒否するとともに、遅滞なく、その理由を示して、その旨をその者に通知しなければならない。

(2) If a person seeking registration as head of operations falls under a category of persons set forth in the items of Article 24-27, paragraph (1) of the Act, the Commissioner of the Financial Services Agency must refuse the person registration as head of operations and notify the person to that effect, indicating the reasons therefore, without delay.

(主任者登録の変更)

(Change of Registration as Head of Operations)

第二十六条の五十四 法第二十四条の二十八の規定による主任者登録の変更を申請しようとする者は、別紙様式第十三号による登録変更申請書を金融庁長官に提出しなければならない。

Article 26-54 (1) A person seeking to apply for a change to a registration as head of operations under Article 24-28 of the Act must submit a written application for a change of registration prepared using Appended Form No. 13 to the Commissioner of the Financial Services Agency.

2 金融庁長官は、前項に規定する登録変更申請書の提出があつたときは、遅滞なく、主任者登録の変更をするとともに、その旨を主任者登録の変更を申請した者に通知しなければならない。

(2) If the written application for a change of registration prescribed in the preceding paragraph has been submitted, the Commissioner of the Financial Services Agency must change the registration of the head of operations and notify the person filing the application for the change of registration as head of operations to that effect, without delay.

(死亡等の届出の様式)

(Form of Notification of Death)

第二十六条の五十五 法第二十四条の二十九の規定による届出は、別紙様式第十四号による死亡等届出書により行うものとする。

Article 26-55 To file for a registration as under Article 24-29 of the Act, a person must file a written notification of death, etc. prepared using Appended Form No. 14.

(主任者登録の抹消)

(Cancellation of Registration as Head of Operations)

第二十六条の五十六 金融庁長官は、法第二十四条の三十一の規定により主任者登録を抹消したときは、その理由を示して、その主任者登録の抹消に係る者、相続人、後见人又は保佐人に通知しなければならない。

Article 26-56 Upon cancelling a person's registration as head of operations pursuant to the provisions of Article 24-31 of the Act, the Commissioner of the Financial Services Agency must notify the person whose registration as head of operations has been canceled or the heir, guardian, or curator thereof,

indicating the reasons therefor.

(主任者登録の更新)

(Renewal of Registration as Head of Operations)

第二十六条の五十七 第二十六条の五十から第二十六条の五十三までの規定は、法第二十四条の三十二第一項の規定による主任者登録の更新について準用する。

Article 26-57 The provisions of Articles 26-50 through 26-53 apply mutatis mutandis to the renewal of the registration of a head of operations under Article 24-32, paragraph (1) of the Act.

(貸金業協会の登録事務)

(Registration Affairs of the Money Lenders Association)

第二十六条の五十八 金融庁長官は、法第二十四条の三十三第一項の規定に基づき、貸金業協会に、次に掲げる主任者登録に関する事務の全部又は一部を行わせるものとする。

Article 26-58 The Commissioner of the Financial Services Agency is to have the money lenders association administer all or part of the following affairs for the registration of heads of operations pursuant to the provisions of Article 24-33, paragraph (1) of the Act:

一 主任者登録

(i) registration of head of operations;

二 法第二十四条の二十六第一項（法第二十四条の三十二第二項において準用する場合を含む。）の規定による登録申請書の受理

(ii) the acceptance of the written application for registration under Article 24-26, paragraph (1) of the Act (including if it is applied mutatis mutandis pursuant to Article 24-32, paragraph (2) of the Act);

三 法第二十四条の二十六第四項及び第二十四条の二十七第二項（これらの規定を法第二十四条の三十二第二項において準用する場合を含む。）の規定による通知

(iii) the notice under the provisions of Article 24-26, paragraph (4) and Article 24-27, paragraph (2) of the Act (including the cases when these provisions are applied mutatis mutandis pursuant to Article 24-32, paragraph (2) of the Act);

四 法第二十四条の二十七第一項（法第二十四条の三十二第二項において準用する場合を含む。）の規定による主任者登録の拒否

(iv) the refusal of a registration as head of operations under Article 24-27, paragraph (1) of the Act (including the cases when it is applied mutatis mutandis pursuant to Article 24-32, paragraph (2) of the Act);

五 法第二十四条の二十八の規定による主任者登録の変更の申請の受理

(v) the acceptance of application for a change to a registration as head of operations under Article 24-28 of the Act;

六 法第二十四条の二十九の規定による死亡等の届出の受理

(vi) the acceptance of notification of death, etc. under Article 24-29 of the Act;

七 法第二十四条の三十の規定による主任者登録の取消し

(vii) the rescission of a registration as head of operations under Article 24-30 of the Act; and

八 法第二十四条の三十一の規定による主任者登録の抹消

(viii) the cancellation of a registration as head of operations under Article 24-31 of the Act.

(金融庁長官への届出)

(Notification to the Commissioner of the Financial Services Agency)

第二十六条の五十九 貸金業協会は、法第二十四条の三十三第四項の規定による届出をしようとするときは、次に掲げる事項を記載した届出書を提出しなければならない。

Article 26-59 When a money lenders association seeks to make the notification under Article 24-33, paragraph (4) of the Act, it must submit a written notification containing the following information:

一 処理した主任者登録に係る貸金業務取扱主任者の氏名及び生年月日

(i) the name and date of birth of the head of money lending operations whose registration as head of operations has been processed;

二 処理した主任者登録に関する事務の内容及び処理した年月日

(ii) the content of the affairs in connection with the processed registration as head of operations and the date of processing; and

三 前号に掲げる事務の内容が主任者登録の抹消である場合には、その理由

(iii) if the content of affairs set forth in the preceding item is a cancellation of registration as head of operations, the reasons therefor.

(登録講習機関の登録等の申請)

(Application for Registration of Registered Training Agency)

第二十六条の六十 法第二十四条の三十六第一項の登録又は法第二十四条の三十九第一項の登録の更新（以下この条において「登録等」という。）を受けようとする者は、別紙様式第十五号による申請書（第二十六条の六十二において「申請書」という。）に次に掲げる書類を添えて、これを金融庁長官に提出しなければならない。

Article 26-60 A person seeking registration under Article 24-36, paragraph (1) of the Act, or the renewal of registration under Article 24-39, paragraph (1) of the Act (hereinafter collectively referred to as the "registration, etc." in this Article) must submit a written application prepared using Appended Form No. 15 (simply referred to as the "written application" in Article 26-62) to the Commissioner of the Financial Services Agency, accompanied by the following documents:

一 法人である場合においては、次に掲げる書類

(i) if the relevant person is a corporation, the following documents:

イ 定款又は寄附行為及び登記事項証明書

- (a) the articles of incorporation and articles of endowment, as well as the certificate of registered information;
 - ロ 申請に係る意思の決定を証する書類
- (b) a document evidencing the decision making on the application; and
 - ハ 役員の氏名又は商号若しくは名称及び略歴を記載した書類
- (c) a document stating the trade name or name and major points of career of the officer;
 - ニ 個人である場合においては、登録等を受けようとする者の略歴を記載した書類及び住民票の抄本又はこれに代わる書面
- (ii) if the relevant person is an individual, a document stating the major points of the career of the person seeking registration, etc. and the extract of the certificate of residence thereof, or substitute documents therefor;
 - 三 登録講習が法第二十四条の三十八第一項別表の上欄に掲げる科目（以下「登録講習科目」という。）について、同表の下欄に掲げる講師（第二十六条の六十三第四号及び第二十六条の六十九第一項第三号において「登録講習講師」という。）により行われるものであることを証する書類
- (iii) a document evidencing that the registered training, with regard to the subjects set forth in the left column of the Appended Table of Article 24-38, paragraph (1) of the Act (hereinafter referred to as the "registered training subjects"), are lectured by the respective instructors set forth in the right column of that table (referred to as the "registered training instructors" in Article 26-63, item (iv) and Article 26-69, paragraph (1), item (iii));
 - 四 登録講習の実施に関する事務（以下「登録講習事務」という。）以外の業務を行おうとするときは、その業務の種類及び概要を記載した書類
- (iv) if the relevant person seeks to carry out business other than the affairs related to the implementation of registered training (hereinafter referred to as the "registered training affairs"), a document stating the type and outline of the business;
 - 五 登録等を受けようとする者が法第二十四条の三十七各号（法第二十四条の三十九第二項において準用する場合を含む。）のいずれにも該当しない者であることを誓約する書面
- (v) a document in which the person seeking registration, etc. denies falling under any category of persons set forth in the items of Article 24-37 of the Act (including if it is applied mutatis mutandis pursuant to Article 24-39, paragraph (2) of the Act); and
 - 六 その他参考となる事項を記載した書類
- (vi) other documents stating matters that will serve as a reference.

（登録講習機関登録簿の記載事項）

（Matters to be Stated in the Registry of Registered Training Agencies）

第二十六条の六十一 法第二十四条の三十八第二項第四号（法第二十四条の三十九第二

項において準用する場合を含む。)の内閣府令で定める事項は、法第二十四条の二十五第二項本文に規定する登録講習機関(以下単に「登録講習機関」という。)が法人である場合における役員の氏名又は商号若しくは名称とする。

Article 26-61 The reference, in Article 24-38, paragraph (2), item (iv) of the Act (including if it is applied mutatis mutandis pursuant to Article 24-39, paragraph (2) of the Act), to the information specified by Cabinet Office Order means, in cases when the registered training agency defined in the main clause of Article 24-25, paragraph (2) of the Act (hereinafter simply referred to as the "registered training agency") is a corporation, the trade name or name of the officer of the registered training agency.

(登録講習機関の登録の更新の申請期間)

(Application Period for Renewal of Registration of Registered Training Agency)

第二十六条の六十二 法第二十四条の三十九第一項の登録の更新を受けようとする者は、登録の有効期間満了の日の九十日前から三十日前までの間に申請書を提出しなければならない。

Article 26-62 A person seeking to have its registration renewed as referred to in Article 24-39, paragraph (1) of the Act must submit a written application within the period from the day 90 days prior to the expiration date of the validity period of registration until the day 30 days prior to the expiration date.

(登録講習事務の実施基準)

(Requirements for Implementation of Registered Training Affairs)

第二十六条の六十三 法第二十四条の四十の内閣府令で定める基準は、次に掲げるとおりとする。

Article 26-63 The reference, in Article 24-40 of the Act, to the requirements specified by Cabinet Office Order means:

一 登録講習を毎年一回以上行うこと。

(i) that the registered training is implemented for once or more every year;

二 登録講習は講義により行い、講義時間の合計はおおむね六時間とし、登録講習科目ごとの講義時間は金融庁長官が定める時間とすること。

(ii) that the registered training is implemented in the form of lectures, with approximately six total hours of lecture time and with the lecture time for each registered training subject as specified by the Commissioner of the Financial Services Agency;

三 登録講習科目に応じ金融庁長官が定める事項を含む適切な内容の教材(以下「登録講習教材」という。)を用いること。

(iii) that teaching and training materials with appropriate contents including the matters specified by the Commissioner of the Financial Services Agency for each registered training subject (hereinafter simply referred to as "registered training materials") are used;

四 登録講習講師は講義の内容に関する受講者の質問に対し、登録講習中に適切に回答すること。

(iv) that the registered training instructor appropriately answers the questions on the contents of the lecture made by the participant during the registered training;

五 登録講習の課程を修了した者（以下「登録講習修了者」という。）に対して、別紙様式第十六号による修了証明書を交付すること。

(v) that a certificate of completion prepared using Appended Form No. 16 is issued to a person completing the course of registered training (hereinafter referred to as the "person completing registered training");

六 不正な受講を防止するための措置を講じること。

(vi) that measures necessary for preventing unauthorized participation to the lecture are taken;

七 登録講習を実施する日時、場所その他登録講習の実施に関し必要な事項及び当該講習が登録講習である旨を講習事務規程で定める方法で公示すること。

(vii) that public notice of the date and place of the registered training and other matters necessary to implement the registered training as well as the statement to the effect that the relevant training is a registered training is to be issued by the method specified in the operational rules for training affairs; and

八 登録講習事務以外の業務を行う場合にあつては、当該業務が登録講習事務であると誤認されるおそれがある表示その他の行為をしないこと。

(viii) that, if a registered training agency conducts business other than registered training affairs, the registered training agency does not indicate or otherwise act in such a way that is likely to mislead people to misunderstand that the relevant business is a registered training affairs.

(登録講習機関の登録事項の変更の届出)

(Notification of Changes to the Registered Matters of the Registered Training Agency)

第二十六条の六十四 登録講習機関は、法第二十四条の四十一の規定による届出をしようとするときは、次に掲げる事項を記載した届出書を金融庁長官に提出しなければならない。

Article 26-64 If a registered training agency seeks to make the notification under Article 24-41 of the Act, it must submit a written notification containing the following information to the Commissioner of the Financial Services Agency:

一 変更しようとする事項

(i) the matters planned to be changed;

二 変更しようとする年月日

(ii) the date on which the changes are planned; and

三 変更の理由

(iii) the reasons for the changes.

(講習事務規程の記載事項)

(Matters to be Stated in the Operational Rules for Training Affairs)

第二十六条の六十五 法第二十四条の四十二第二項の内閣府令で定める事項は、次に掲げるものとする。

Article 26-65 The reference, in Article 24-42, paragraph (2) of the Act, to the matters specified by Cabinet Office Order means:

一 登録講習事務を行う時間及び休日に関する事項

(i) the matters concerning the hours during which the registered training affairs carries out as well as the holidays therefor;

二 登録講習事務を行う事務所及び登録講習の実施場所に関する事項

(ii) the matters concerning the office at which the registered training affairs are carried out as well as the place for carrying out the registered training;

三 登録講習の実施に係る公示の方法に関する事項

(iii) the matters concerning the method of public notice on the implementation of registered training;

四 登録講習の受講の申込みに関する事項

(iv) the matters concerning the application for taking the registered training;

五 登録講習の実施方法に関する事項

(v) the matters concerning the method of implementation of registered trainings;

六 登録講習に関する料金の額及びその収納方法に関する事項

(vi) the matters related to the amount of the fee for the registered training as well as the method of storage of the amount;

七 登録講習の内容及び時間に関する事項

(vii) the matters concerning the content and hours of the registered training;

八 登録講習に用いる登録講習教材に関する事項

(viii) the matters concerning the registered training materials to be used for the registered training;

九 修了証明書の交付に関する事項

(ix) the matters concerning the delivery of certificate of completion;

十 帳簿（法第二十四条の四十七に規定する帳簿をいう。第二十六条の六十九第二項及び第二十六条の七十三第二号において同じ。）その他の登録講習事務に関する書類の管理に関する事項

(x) the matters concerning the management of books (meaning the books referred to in Article 24-47 of the Act; the same applies in Article 26-69, paragraph (2) and Article 26-73, item (ii)) and other documents related to the registered training affairs;

十一 不正受講者の処分に関する事項

(xi) the matters concerning the disposition of the unauthorized participant of the registered training; and

十二 その他登録講習事務の実施に関し必要な事項

(xii) other matters necessary for the implementation of registered training affairs.

(登録講習事務の休廃止の届出)

(Notification of Suspension or Abolition of Registered Training Affairs)

第二十六条の六十六 登録講習機関は、法第二十四条の四十三の規定により登録講習事務の全部又は一部を休止し、又は廃止しようとするときは、次に掲げる事項を記載した届出書を金融庁長官に提出しなければならない。

Article 26-66 When a registered training agency seeks to suspend or abolish all or part of the registered training affairs pursuant to Article 24-43 of the Act, it must submit a written notification containing the following information to the Commissioner of the Financial Services Agency:

一 休止し、又は廃止しようとする登録講習事務の範囲

(i) the scope of registered training affairs planned to be suspended or abolished;

二 休止し、又は廃止しようとする年月日

(ii) the date on which the suspension or abolition is planned;

三 休止しようとする場合にあつては、その期間

(iii) in cases of a suspension, the period thereof; and

四 休止又は廃止の理由

(iv) the reasons for the suspension or abolition.

(電磁的記録に記録された事項を表示する方法)

(Means of Showing the Information Recorded in an Electronic or Magnetic Record)

第二十六条の六十七 法第二十四条の四十四第二項第三号の内閣府令で定める方法は、登録講習機関の事務所に備え置く電子計算機の映像面に表示する方法とする。

Article 26-67 The reference, in Article 24-44, paragraph (2), item (iii) of the Act, to a means specified by Cabinet Office Order means one that causes the information to appear on the screen of a computer at the office of the registered training agency.

(電磁的記録に記録された事項を提供するための方法)

(Means of Providing a Person with the Information Recorded in an Electronic or Magnetic Record)

第二十六条の六十八 法第二十四条の四十四第二項第四号の内閣府令で定めるものは、次に掲げるもののうち、登録講習機関が定めるものとする。

Article 26-68 (1) The reference, in Article 24-44, paragraph (2), item (iv) of the

Act, to a means specified by Cabinet Office Order means whichever of the following means is specified the registered training agency:

一 電子情報処理組織を使用する方法のうちイ又はロに掲げるもの

(i) using an electronic data processing system as set forth in sub-item (a) or (b):

イ 登録講習機関の使用に係る電子計算機と主任者登録を受けた者その他利害関係人の使用に係る電子計算機とを接続する電気通信回線を通じて送信し、当該主任者登録を受けた者その他利害関係人の使用に係る電子計算機に備えられたファイルに記録する方法

(a) in such a way that data is transmitted over a telecommunications line connecting the computer used by the registered training agency and computers used by the person registered as head of operations and other interested persons, and recorded in files on the computers used by the person registered as head of operations and other interested persons;

ロ 登録講習機関の使用に係る電子計算機に備えられたファイルに記録された情報の内容を電気通信回線を通じて主任者登録を受けた者その他利害関係人の閲覧に供し、当該主任者登録を受けた者その他利害関係人の使用に係る電子計算機に備えられたファイルに当該情報を記録する方法

(b) in such a way that data content recorded in a file on the computer used by the registered training agency is provided over a telecommunications line for the person registered as head of operations and other interested persons to inspect and recorded in files on the computers used by the person registered as head of operations and other interested persons;

二 磁気ディスクその他これに準ずる方法により一定の情報を確実に記録しておくことができる物をもって調製するファイルに情報を記録したものを交付する方法

(ii) delivering a magnetic disc, or anything else onto which a fixed set of data can be securely recorded through an equivalent means, containing a file into which a recording to that effect has been made.

2 前項各号に掲げる方法は、主任者登録を受けた者その他利害関係人がファイルへの記録を出力することにより書面を作成することができるものでなければならない。

(2) The means set forth in the items of the preceding paragraph must allow the person registered as head of operations and other interested persons to create a written document by outputting what has been recorded in the file.

3 第一項第一号の「電子情報処理組織」とは、登録講習機関の使用に係る電子計算機と、主任者登録を受けた者その他利害関係人の使用に係る電子計算機とを電気通信回線で接続した電子情報処理組織をいう。

(3) The term "electronic data processing system" as used in paragraph (1), item (i) means an electronic data processing system that uses a telecommunications line to connect the computer used by the registered training agency and the computers used by the person registered as head of operations and other interested persons.

(帳簿の備付け等)

(Keeping of Books)

第二十六条の六十九 法第二十四条の四十七の内閣府令で定める事項は、次に掲げるものとする。

Article 26-69 (1) The reference, in Article 24-47 of the Act, to the matters specified by Cabinet Office Order means:

一 登録講習の実施年月日

(i) the date of implementation of the registered training;

二 登録講習の実施場所

(ii) the place of implementation of the registered training;

三 講義を行つた登録講習講師の氏名並びに講義において担当した登録講習科目及びその時間

(iii) the name of the registered training instructor that gave the lecture and the registered training subject in which the instructor lectured, as well as the hours thereof;

四 受講者の氏名、生年月日及び住所（申請者が貸金業務取扱主任者である場合にあっては、その登録番号を含む。）

(iv) the name, date of birth and address of the participant (if the applicant is a head of money lending operations, including the registration number); and

五 登録講習修了者にあつては、前号に掲げる事項のほか、修了証明書の交付年月日及び修了番号

(v) in cases of a person completing registered training, beyond the matters set forth in the preceding item, the date of delivery of the certificate of completion and the completion number.

2 登録講習機関は、帳簿を登録講習事務の全部を廃止するまで保存しなければならない。

(2) A registered training agency must preserve the books until it abolishes all of the registered training affairs.

3 登録講習機関は、登録講習に用いた登録講習教材を登録講習を実施した日から三年間保存しなければならない。

(3) A registered training agency must preserve the registered training materials used for the registered training for three years from the day on which the relevant registered training was implemented.

(登録講習事務の実施結果の報告)

(Report on the Results of the Implementation of Registered Training Affairs)

第二十六条の七十 登録講習機関は、登録講習事務を実施したときは、遅滞なく、次に掲げる事項を記載した報告書を金融庁長官に提出しなければならない。

Article 26-70 (1) When a registered training agency has implemented registered training affairs, it must submit a report containing the following information to the Commissioner of the Financial Services Agency without delay:

一 登録講習の実施年月日

(i) the date of implementation of the registered training;

二 登録講習の実施場所

(ii) the place of implementation of the registered training;

三 受講申込者数

(iii) the number of applicants for the registered training;

四 受講者数

(iv) the number of participants; and

五 登録講習修了者数

(v) the number of Persons Completing Registered Training.

2 前項の報告書には、登録講習修了者の氏名、生年月日、住所及び貸金業務取扱主任者の登録番号並びに登録講習の修了年月日、修了証明書の交付年月日及び修了番号を記載した修了者一覧表並びに登録講習に用いた登録講習教材を添えなければならない。

(2) A list of the persons completing registered training stating the names, dates of birth, and addresses thereof, the registration numbers of the head of money lending operations and the dates of completion of the registration training thereof, the date of issuance of the certificate of completion and the completion number, and the registered training materials used for the registered training must accompany the report under the preceding paragraph.

(金融庁長官が行う講習の受講手続)

(Procedures for Participation in the Training Given by the Commissioner of the Financial Services Agency)

第二十六条の七十一 法第二十四条の四十八第一項の規定により金融庁長官が行う講習を受けようとする者は、別紙様式第十七号による貸金業務取扱主任者講習受講申込書を金融庁長官に提出しなければならない。

Article 26-71 A person seeking to participate in the training given by the Commissioner of the Financial Services Agency pursuant to Article 24-48, paragraph (1) of the Act must submit a written application for the participation in the training for heads of money lending operations prepared using Appended Form No. 17 to the Commissioner of the Financial Services Agency.

(金融庁長官が行う講習の修了)

(Completion of the Training Given by the Commissioner of the Financial Services Agency)

第二十六条の七十二 金融庁長官は、前条の講習の課程を修了した者に対して、講習の課程を修了したことを証する書面を交付するものとする。

Article 26-72 The Commissioner of the Financial Services Agency must deliver a document evidencing the completion of the whole course of the training to the person that has completed the whole course of the training prescribed in the

preceding Article.

(登録講習事務の引継ぎ)

(Transfer of Registered Training Affairs)

第二十六条の七十三 登録講習機関は、法第二十四条の四十八第二項に規定する場合には、次に掲げる事項を行わなければならない。

Article 26-73 In the cases set forth in Article 24-48, paragraph (2) of the Act, a registered training agency must carry out the following matters:

一 登録講習事務を金融庁長官に引き継ぐこと。

(i) to transfer the Registered Training Affairs to the Commissioner of the Financial Services Agency;

二 帳簿その他の登録講習事務に関する書類を金融庁長官に引き継ぐこと。

(ii) to transfer books and other documents related to the registered training affairs to the Commissioner of the Financial Services Agency; and

三 その他金融庁長官が必要と認める事項

(iii) other matters found necessary by the Commissioner of the Financial Services Agency.

(協会設立の認可申請書の添付書類)

(Accompanying Documents to the Written Application for Authorization for Establishment of the Association)

第二十六条の七十四 法第二十七条第二項に規定する内閣府令で定める書類は、次に掲げる書類とする。

Article 26-74 The reference, in Article 27, paragraph (2) of the Act, to documents specified by Cabinet Office Order means the following documents:

一 役員の履歴書

(i) resumes of the officers;

二 役員の住民票の抄本又はこれに代わる書類

(ii) extracts of the certificates of residence of the officers or substitute documents therefor;

三 役員の婚姻前の氏名を当該役員の氏名に併せて法第二十七条第一項の認可申請書に記載した場合において、前号に掲げる書類が当該役員の婚姻前の氏名を証するものでないときは、当該婚姻前の氏名を証する書類

(iii) if the name of an officer that was used before marriage is stated together with the officer's current name in a written application for authorization prescribed in Article 27, paragraph (1) of the Act, and the document set forth in the preceding item does not certify the officer's name used before marriage, a document certifying the name before marriage; and

四 役員が法第六条第一項第一号から第六号までのいずれにも該当しないことを誓約する書類

(iv) documents pledging that the officers do not fall under any of the persons

set forth in Article 6, paragraph (1), items (i) through (vi) of the Act.

(割合の算定)

(Calculation of Percentage)

第二十六条の七十五 令第四条に規定する割合の算定は、当該割合の算定を行おうとする日における貸金業協会の協会員である貸金業者の数を直前に金融庁長官により公表されたすべての貸金業者の数で除して行うものとする。

Article 26-75 (1) The calculation of the percentage prescribed in Article 4 of the Order is to be done by dividing the latest total number of all money lenders made public by the Commissioner of the Financial Services Agency by the number of money lenders that are the members of the money lenders association as of the day on which the calculation of the percentage is to be done.

2 金融庁長官は、毎月末日におけるすべての貸金業者の数を調査集計し、その集計結果を可能な限り速やかに公表しなければならない。

(2) The Commissioner of the Financial Services Agency must survey and aggregate the number of all money lender as of the last day of each month and make public the results of the aggregation as promptly as possible.

(貸金業協会の金融庁長官等に対する協力)

(Cooperation by the Money Lenders Association with the Commissioner of the Financial Services Agency)

第二十七条 金融庁長官若しくは財務局長若しくは福岡財務支局長又は都道府県知事は、次に掲げる事項に係る事務の一部について、に協力させることができる。

Article 27 The Commissioner of the Financial Services Agency, director-general of the local finance bureau, Director-General of the Fukuoka Local Finance Branch Bureau or prefectural governor may have the money lenders association cooperate with part of the affairs related to the following matters:

一 法第四条第一項の規定による登録の申請、法第八条第一項、第十条第一項又は第二十四条の六の二の規定による届出及び法第二十四条の六の九の規定による事業報告書の提出

(i) the application for registration under Article 4, paragraph (1) of the Act, the notification under the provisions of Article 8, paragraph (1), Article 10, paragraph (1) or Article 24-6-2 of the Act, and the submission of business reports under Article 24-6-9 of the Act; and

二 法第二十四条の六の十第一項の規定による報告又は資料の提出

(ii) the submission of reports or materials under Article 24-6-10, paragraph (1) of the Act.

(信用情報の規模)

(Amount of Credit Information)

第二十八条 法第四十一条の十三第一項第五号に規定する内閣府令で定めるものは、加入貸金業者（法第四十一条の二十第一項第七号に規定する加入貸金業者をいう。第三十条の二十二、第三十条の二十五第一項、第三十条の二十七第一項及び第三十条の二十九第二項第九号を除き、以下同じ。）の数及び保有する個人信用情報に係る貸付けの残高の合計額とする。

Article 28 (1) The reference, in Article 41-13, paragraph (1), item (v) of the Act, to the amount specified by Cabinet Office Order means the number of member money lenders (meaning the member money lender defined in Article 41-20, paragraph (1), item (vii) of the Act; except in Article 30-22, Article 30-25, paragraph (1), Article 30-27, paragraph (1) and Article 30-29, paragraph (2), item (ix), the same applies hereinafter) and the total amount of outstanding balance of the loans related to the personal credit information held thereby.

2 法第四十一条の十三第一項第五号に規定する内閣府令で定める基準は、次のとおりとする。

(2) The reference, in Article 41-13, paragraph (1), item (v) of the Act, to the standards specified by Cabinet Office Order means:

一 加入貸金業者の数が百以上であること。

(i) that the number of member money lenders are 100 or more; and

二 保有する個人信用情報に係る貸付けの残高（加入貸金業者を債権者とする貸付けに係るものに限る。）の合計額が五兆円以上であること。

(ii) that the total amount of outstanding balance of the loans related to the personal credit information held by the relevant person (limited to the outstanding balance related to the loans of which the creditor is a member money lender) is five trillion yen or more.

（財産的基礎）

(Financial Basis)

第二十九条 法第四十一条の十三第一項第六号に規定する内閣府令で定めるものは、法第四十一条の十四第二項第四号に規定する貸借対照表に計上された資産の合計額から負債の合計額を控除した額が五億円以上であることとする。

Article 29 The reference, in Article 41-13, paragraph (1), item (vi) of the Act, to the financial basis specified by Cabinet Office Order means that the amount obtained by deducting the total amount of liabilities from the total amount of assets recorded in the balance sheet referred to in Article 41-14, paragraph (2), item (iv) of the Act is 500 million yen or more.

（指定申請の添付書類）

(Accompanying Documents for the Application for Designation)

第三十条 法第四十一条の十四第二項第五号に規定する内閣府令で定める書類は、次に掲げるものとする。

Article 30 The reference, in Article 41-14, paragraph (2), item (v) of the Act, to

documents specified by Cabinet Office Order means:

一 加入貸金業者の商号、名称又は氏名及び登録番号を記載した書面

(i) a document stating the trade name or name, and registration number of the member money lender;

二 法第四十一条の十三第一項の規定による指定を受けようとする者（次号及び第九号において「申請者」という。）の総株主等の議決権の百分の五以上の議決権を保有している株主、社員又は出資者の氏名又は商号若しくは名称、住所又は所在地及びその保有する議決権の数を記載した書面

(ii) a document stating the name or trade name and address or location of the shareholders, members or equity investors that hold voting rights five percent or more of the voting rights held by all the shareholders, etc. of the person seeking the designation under Article 41-13, paragraph (1) of the Act (referred to as the "applicant" in the following item and item (ix)), as well as the number of voting rights held thereby;

三 申請者の親会社及び子法人（申請者が総株主等の議決権の過半数を保有している法人その他の団体をいう。）の概要を記載した書面

(iii) a document stating the outline of the parent company and subsidiary corporation (meaning a corporation or other organization of which the majority of voting rights held by all the shareholders, etc. are held by the applicant) of the Applicant;

四 役員（業務を執行する社員（業務を執行する社員が法人であるときは、その職務を行うべき者を含む。）、取締役、執行役、会計参与（会計参与が法人であるときは、その職務を行うべき社員を含む。）、監査役、代表者若しくは管理人又はこれらに準ずる者をいう。以下この条から第三十条の十までにおいて同じ。）の住民票の抄本（業務を執行する社員又は会計参与が法人であるときは、当該業務を執行する社員又は会計参与の登記事項証明書）又はこれに代わる書面

(iv) extracts of the certificates of residence of the officers (meaning members in charge of executing business (if the member in charge of executing business is a corporation, a person that is to perform its duties), directors, executive officers, accounting advisors (including, if the accounting advisor is a corporation, a member that is to perform its duties), auditor, representative person or administrator, or persons equivalent thereto; hereinafter the same applies in this Article through Article 30-10) (if the member in charge of executing business or accounting advisor is a corporation, the certificate of registered information of the relevant member in charge of executing business or accounting advisor, or substitute documents therefor);

五 役員の婚姻前の氏名を当該役員の氏名に併せて法第四十一条の十四第一項の指定申請書に記載した場合において、前号に掲げる書類が当該役員の婚姻前の氏名を証するものでないときは、当該婚姻前の氏名を証する書面

(v) if the name of an officer that was used before marriage is stated together with the officer's current name in a written application for designation

- prescribed in Article 41-14, paragraph (1) of the Act, and the document set forth in the preceding item does not certify the officer's name used before marriage, a document certifying the name before marriage;
- 六 役員が法第四十一条の十三第一項第四号イ及びロに該当しない旨の官公署の証明書（役員が外国人である場合には、別紙様式第十八号により作成した誓約書）
- (vi) a certificate issued by a public agency stating to the effect that the officer does not fall under the category of persons set forth in Article 41-13, paragraph (1), item (iv), sub-items (a) and (c) of the Act (if the relevant officer is a foreign national, a written pledge prepared using Appended Form No. 18);
- 七 別紙様式第十九号により作成した役員の履歴書（役員が法人であるときは、当該役員の登記事項証明書及び別紙様式第二十号により作成した沿革）
- (vii) the resumes of the officers prepared using appended Form No. 19 (if the officer is a corporation, the certificate of registered information of the relevant officer and a history prepared using Appended Form No. 20);
- 八 信用情報提供等業務に関する知識及び経験を有する使用人の確保の状況並びに当該使用人の配置の状況を記載した書面
- (viii) a document stating the status of securing employees that have knowledge and experience concerning credit information service, and the status of assignment of the employees;
- 九 申請者の事務の機構及び分掌を記載した書面
- (ix) a document stating the organization and division of affairs of the applicant;
- 十 次に掲げるいずれかの法人である場合においては、それぞれ次に定める指定の申請の日を含む事業年度の前事業年度の会計監査報告又は監査報告の内容を記載した書面
- (x) if the relevant person is any of the following corporations, a document stating the contents of the accounting audit report or audit report pertaining to the business year immediately preceding the business year that includes the date of application for designation specified respectively in the following sub-items:
- イ 会社法第二条第十一号に規定する会計監査人設置会社 同法第三百九十六条第一項後段に規定する会計監査報告
- (a) a company with accounting auditors as prescribed in Article 2, item (xi) of the Companies Act: the accounting audit reports referred to in the second sentence of Article 396, paragraph (1) of that Act; and
- ロ イに掲げるもののほか、公認会計士又は監査法人の監査を受けている法人 当該公認会計士又は監査法人の監査報告
- (b) beyond what is listed in sub-item (a), a corporation audited by a certified public accountant or auditing firm: the audit reports prepared by the relevant certified public accountant or auditing firm; and
- 十一 その他参考となるべき事項を記載した書類

(xi) other documents stating the matters that will serve as a reference.

(役員の兼職の制限)

(Restriction on Concurrent Holding of Positions by Officers)

第三十条の二 法第四十一条の十五に規定する内閣府令で定める法人は、次に掲げる法人とする。

Article 30-2 (1) The reference, in Article 41-15 of the Act, to a corporation specified by Cabinet Office Order means:

一 貸金業を営む法人

(i) the corporation in the money lending business;

二 それと引換えに、又はそれを提示し若しくは通知して特定の販売業者又は役務提供事業者から商品若しくは権利を購入し又は役務の提供を受けることができる証券その他の物又は番号、記号その他の符号（以下この条において「証券等」という。）をこれにより商品若しくは権利を購入しようとする者又は役務の提供を受けようとする者（以下この条において「利用者」という。）に交付し又は付与し、当該利用者がその証券等と引換えに、又はそれを提示し若しくは通知して特定の販売業者又は役務提供事業者から商品若しくは権利を購入し又は役務の提供を受けたときは、当該利用者から当該商品若しくは当該権利の代金又は当該役務の対価に相当する額を受領し、当該販売業者又は当該役務提供事業者に当該金額を交付する業務を営む法人

(ii) a corporation in the business of delivering or granting a card or other item, or numbers, symbols or other codes (hereinafter collectively referred to as the "card or number" in this Article) which enables the purchase of goods or rights or provision of service from a specific seller or service provider in exchange of the relevant card or number, or by presenting or notifying it, to the person seeking to purchase goods or rights or person seeking to receive the provision of service using the card or number (hereinafter collectively referred to as the "user" in this Article), and if the user has purchased goods or rights or received a service from a specific seller or service provider in exchange of the card or number or by presenting or notifying it, the business of receiving the purchase money for the relevant goods or relevant rights or amount equivalent to the consideration for the relevant service from the relevant user and delivering the amount to the relevant seller or relevant service provider;

三 利用者が証券等を利用することなく特定の販売業者又は役務提供事業者からの商品若しくは権利の購入又は役務の提供を条件として、当該販売業者又は当該役務提供事業者に当該商品若しくは当該権利の代金又は当該役務の対価に相当する額を交付し、当該利用者から当該金額を受領する業務を営む法人

(iii) a corporation in the business of, under the condition that the user purchases goods or rights or receives a service from a specific seller or service provider without using the card or number, delivering the purchase

money for the relevant goods or relevant rights or amount equivalent to the consideration for the relevant service to the relevant seller or relevant service provider, and receiving the amount from the relevant user;

四 債権管理回収業に関する特別措置法（平成十年法律第百二十六号）第二条第三項に規定する債権回収会社

(iv) a claim collecting company as prescribed in Article 2, paragraph (3) of the Act on Special Measures Concerning Business of Management and Collection of Claims (Act No. 126 of 1998);

五 業として債務の保証を営む法人

(v) a corporation that guarantees obligations on a regular basis; or

六 機械類その他の物品又は物件を使用させる業務（次項第六号において「リース業」という。）を営む法人

(vi) a corporation that is in the business of allowing people to use machinery or any other goods or articles (referred to as the "leasing business" in item (vi) of the following paragraph).

2 法第四十一条の十五に規定する内閣府令で定める事業は、次に掲げる事業とする。

(2) The reference, in Article 41-15 of the Act, to business specified by Cabinet Office Order means:

一 貸金業

(i) money lending business;

二 証票等を利用者に交付し又は付与し、当該利用者がその証票等と引換えに、又はそれを提示し若しくは通知して特定の販売業者又は役務提供事業者から商品若しくは権利を購入し又は役務の提供を受けたときは、当該利用者から当該商品若しくは当該権利の代金又は当該役務の対価に相当する額を受領し、当該販売業者又は当該役務提供事業者に当該金額を交付する業務

(ii) a business of delivering or granting a card or number to users, and if the user purchases goods or rights or receives a service from a specific seller or service provider in exchange for the card or number or by presenting it or notifying the seller or service provider of it, receiving the purchase money for the relevant goods or relevant rights or amount equivalent to the consideration for the relevant service from the relevant user and delivering the amount to the relevant seller or relevant service provider;

三 利用者が証票等を利用することなく特定の販売業者又は役務提供事業者からの商品若しくは権利の購入又は役務の提供を条件として、当該販売業者又は当該役務提供事業者から当該商品若しくは当該権利の代金又は当該役務の対価に相当する額を交付し、当該利用者から当該金額を受領する業務

(iii) under the condition that the user purchases goods or rights or receives a service from a specific seller or service provider without using the card or number, a business of delivering the purchase money for the relevant goods or relevant rights or amount equivalent to the consideration for the relevant service to the relevant seller or service provider, and receiving the amount

from the relevant user;

四 債権管理回収業に関する特別措置法第二条第二項に規定する債権管理回収業
(iv) the business of management and collection of claims as prescribed in
Article 2, paragraph (2) of the Act on Special Measures Concerning Business
of Management and Collection of Claims;

五 債務の保証

(v) guarantee of obligations; and

六 リース業

(vi) leasing business.

(指定信用情報機関の役員の新職の認可の申請等)

(Application for Authorization of Concurrent Holding of Positions by the
Officers of the Designated Credit Bureau)

第三十条の三 指定信用情報機関の代表者及び常務に従事する役員は、法第四十一条の
十五の規定により、前条第一項各号に掲げる法人（以下この条において「他の法人」
という。）の代表者となり、若しくは常務に従事し、又は前条第二項各号に掲げる事
業を営むことについて認可を受けようとするときは、認可申請書に次に掲げる書面を
添付して、当該指定信用情報機関を経由して金融庁長官に提出しなければならない。

Article 30-3 (1) Before seeking to become the representative person of a
corporation set forth in the items of paragraph (1) of the preceding Article
(hereinafter referred to as "another corporation" in this Article) or to become
engaged in day-to-day operations thereof pursuant to the provisions of Article
41-15 of the Act, or when seeking authorization to engage in the business set
forth in the items of paragraph (2) of the preceding Article, the representative
person of a designated credit bureau or an officer engaged in the day-to-day
operations thereof must submit a written application for authorization
accompanied by the following documents thereto to the Commissioner of the
Financial Services Agency via the relevant designated credit bureau:

一 理由書

(i) written reason;

二 履歴書

(ii) resume;

三 指定信用情報機関における常務の処理方法又は勤務状況を記載した書面

(iii) a document stating the method of handling the day-to-day operations and
working status at the designated credit bureau;

四 他の法人の常務に従事しようとする場合には、当該他の法人における常務の処理
方法及び指定信用情報機関と当該他の法人との取引その他の関係を記載した書面並
びに当該他の法人の定款、最終の業務報告又は事業報告の内容を記載した書面、貸
借対照表（関連する注記を含む。以下同じ。）、損益計算書（関連する注記を含む。
以下同じ。）、剰余金処分計算書若しくは損失金処理計算書又は株主資本等変動計
算書（関連する注記を含む。以下同じ。）その他最近における業務、財産及び損益

の状況を知ることができる書面

(iv) if the relevant person seeks to engage in the day-to-day operations at another corporation, a document stating the method of handling the day-to-day operations at that other corporation, and the transactions and relationship with the relevant other corporation, as well as the articles of incorporation of that other corporation, a document stating the contents of the latest operation reports or business reports, balance sheet (including relative notes; the same applies hereinafter), profit and loss statement (including relative notes, the same applies hereinafter), statements on appropriation of surplus, statements on appropriation of loss, statement of changes in shareholders' equity (including relative notes; the same applies hereinafter), or any other documents which discloses the most recent status of operations, property and profit and loss;

五 現在営んでいる前条第二項各号に掲げる事業を継続して営もうとする場合には、その事業の種類及び方法、その事業の最近における業務、財産及び損益の状況並びに申請の日から起算して一年間における取引及び収支の予想を記載した書面

(v) if the relevant person seeks to continue to engage in the business set forth in the items of paragraph (2) of the preceding Article in which it is engaged at the time, a document stating the type and method of the business, most recent status of the operations, property and profit and loss of the business and the estimate of the transactions and earnings and expenditures during the one-year period from the day of application;

六 新たに前条第二項各号に掲げる事業を営もうとする場合には、その事業の種類及び方法並びにその事業開始後一年間における取引及び収支の予想を記載した書面

(vi) if the relevant person seeks to newly engage in the business set forth in the items of paragraph (2) of the preceding Article, a document stating the type and method of the business and the estimate of transactions and earnings and expenditures during the one-year period after the commencement of the business; and

七 その他金融庁長官が必要と認める事項を記載した書面

(vii) other documents stating the matters found necessary by the Commissioner of the Financial Services Agency.

2 金融庁長官は、前項の規定による認可の申請があつたときは、当該申請に係る指定信用情報機関の代表者若しくは常務に従事する役員が指定信用情報機関を代表すること又は指定信用情報機関の常務に従事することに対し、当該申請に係る他の法人を代表し若しくは常務に従事し、又は事業を営むことが何らの支障を及ぼすおそれのないものであるかどうかを審査するものとする。

(2) If an application for authorization under the preceding paragraph has been filed, the Commissioner of the Financial Services Agency is to examine whether representation or engagement in day-to-day operations at the other corporation to which the application pertains by the representative person or the officer

engaging in the day-to-day operations of the designated credit bureau to whom the application pertains is likely to hinder the representative person or officer from representing the designated credit bureau or engaging in the day-to-day operations of the designated credit bureau.

(兼業の承認申請)

(Application for Approval of Concurrent Business)

第三十条の四 指定信用情報機関は、法第四十一条の十八第一項ただし書の規定により承認を受けようとするときは、次に掲げる事項を記載した承認申請書を金融庁長官に提出しなければならない。

Article 30-4 (1) If a designated credit bureau seeks approval pursuant to the proviso to Article 41-18, paragraph (1) of the Act, it must submit a written application for approval containing the following information to the Commissioner of the Financial Services Agency:

一 兼業の承認を受けようとする業務（以下この条において「兼業業務」という。）

(i) the business for which the designated credit bureau seeks approval for concurrent business (hereinafter referred to as "concurrent business" in this Article); and

二 兼業業務の開始年月日

(ii) date of commencement of the concurrent business.

2 前項の承認申請書には、次に掲げる書類を添付しなければならない。

(2) The following documents must accompany the written application for approval under the preceding paragraph:

一 兼業業務の内容及び方法を記載した書類

(i) a document stating the content and method of the concurrent business;

二 兼業業務を所掌する組織及び人員配置を記載した書面

(ii) a document stating the organization having jurisdiction over the concurrent business and the assignment of personnel;

三 兼業業務の運営に関する規則

(iii) rules concerning the operations of the concurrent business; and

四 兼業業務の開始後三年間における当該業務の収支の見込みを記載した書類

(iv) a document stating the expectations on earnings and expenditures of the concurrent business for the three-year period after the commencement of the concurrent business.

(兼業業務の廃止の届出)

(Notification of Discontinuation of Concurrent Business)

第三十条の五 指定信用情報機関は、法第四十一条の十八第二項の規定により同条第一項ただし書の承認を受けた業務を廃止した旨の届出をしようとするときは、次に掲げる事項を記載した書面を金融庁長官に届け出るものとする。

Article 30-5 If a designated credit bureau seeks to make a notification of having

discontinued the business for which it obtained the approval under the proviso to Article 41-18, paragraph (1) of the Act pursuant to paragraph (2) of that Article, it must submit a document containing the following information to the Commissioner of the Financial Services Agency:

- 一 廃止したその業務の内容
- (i) the content of the discontinued business;
- 二 廃止した年月日
- (ii) the date of discontinuation; and
- 三 廃止の理由
- (iii) the reasons for the discontinuation.

(業務の一部委託の承認申請)

(Application for Approval of Partial Entrustment of Service)

第三十条の六 指定信用情報機関は、法第四十一条の十九第一項の規定により承認を受けようとするときは、次に掲げる事項を記載した承認申請書を金融庁長官に提出しなければならない。

Article 30-6 (1) If a designated credit bureau seeks approval pursuant to Article 41-19, paragraph (1) of the Act, it must submit a written application for approval containing the following information to the Commissioner of the Financial Services Agency:

- 一 業務を委託する相手方（以下「受託者」という。）の商号又は名称及び住所又は所在地
- (i) the trade name or name and address or location of the other person entrusted with the service (hereinafter referred to as the "entrusted person");
- 二 委託する業務の内容及び範囲
- (ii) the content and scope of service to be entrusted; and
- 三 委託の期間
- (iii) the period of entrustment.

2 前項の承認申請書には、次に掲げる書類を添付しなければならない。

(2) The following documents must accompany the written application for approval under the preceding paragraph:

- 一 理由書
- (i) a written reason;
- 二 業務の委託契約の内容を記載した書面
- (ii) a document containing the content of the entrustment contract of service;
- 三 受託者が法第四十一条の十三第一項第三号に掲げるものと同様の要件に該当する旨を誓約する書面
- (iii) a document in it is sworn that the entrusted person satisfies the requirement equivalent to that set forth in Article 41-13, paragraph (1), item (iii) of the Act;
- 四 受託者の役員が法第四十一条の十三第一項第四号に掲げるものと同様の要件に該

- 当する旨を誓約する書面
- (iv) a document in which it is sworn that the officer of the entrusted person satisfies the requirement equivalent to that set forth in Article 41-13, paragraph (1), item (iv) of the Act;
- 五 受託者の登記事項証明書
- (v) the certificate of registered information of the entrusted person;
- 六 受託者の定款又は寄附行為
- (vi) the articles of incorporation or articles of endowment of the entrusted person;
- 七 委託する業務の実施方法を記載した書面
- (vii) a document stating the method of implementation of the service to be entrusted;
- 八 受託者の最近三年の各年度における事業報告、貸借対照表及び損益計算書又はこれらに代わる書面
- (viii) the business report, balance sheet and profit and loss statement of the entrusted person for each year during the most recent three years, or substitute documents therefor;
- 九 受託者の役員の氏名又は商号若しくは名称を記載した書面
- (ix) a document stating the name or trade name of the officer of the entrusted person;
- 十 受託者の役員の住民票の抄本（役員が法人である場合には、当該役員の登記事項証明書）又はこれに代わる書面
- (x) an extract of the certificate of residence of the officer of the entrusted person (if the officer is a corporation, the certificate of registered information of the relevant officer), or substitute documents therefor;
- 十一 受託者の役員の履歴書（役員が法人である場合には、当該役員の沿革を記載した書面）
- (xi) a resume of the officer of the entrusted person (if the officer is a corporation, a document stating the history of the relevant officer);
- 十二 受託者の取締役（業務を執行する社員、理事その他これに準ずる者を含むものとし、指名委員会等設置会社にあつては執行役とする。）の担当業務を記載した書面
- (xii) a document stating the duties of the director of the entrusted person (including members in charge of executing business, director or any other persons equivalent thereto, and in cases of a company with nominating committees, etc., the executive officer); and
- 十三 その他参考となるべき事項を記載した書類
- (xiii) other documents stating the matters that will serve as a reference.

（業務の一部委託の承認基準）

(Requirement for Approval of Partial Entrustment of Service)

第三十条の七 金融庁長官は、前条第一項の承認申請書を受理した場合において、その申請が次に掲げる基準に適合していると認められるときは、これを承認するものとする。

Article 30-7 If the Commissioner of the Financial Services Agency has accepted the written application for approval under paragraph (1) of the preceding Article, and when the application is found to have conformed to the following requirements, the commissioner is to approve the application:

一 業務の委託が当該業務の効率化に資すること。

(i) that the entrustment of service contributes to the efficiency of the relevant service;

二 受託者が社会的信用のある法人であり、かつ、その受託する業務について、適正な計画を有し、確実にその業務を行うことができるものであること。

(ii) that the entrusted person is a corporation with social credibility and, with regard to the entrusted service, has an appropriate plan and is able to carry out the service in a reliable manner;

三 受託者が法第四十一条の十三第一項第三号に掲げるものと同様の要件に該当すること。

(iii) that the entrusted person satisfies the requirement equivalent to that set forth in Article 41-13, paragraph (1), item (iii) of the Act;

四 受託者の役員が法第四十一条の十三第一項第四号に掲げるものと同様の要件に該当すること。

(iv) that the officer of the entrusted person satisfies the requirement equivalent to that set forth in Article 41-13, paragraph (1), item (iv) of the Act.

(業務規程の記載事項)

(Matters to be Stated on Operational Rules)

第三十条の八 法第四十一条の二十第一項第十号に規定する内閣府令で定める事項は、次に掲げるものとする。

Article 30-8 The reference, in Article 41-20, paragraph (1), item (x) of the Act, to matters specified by Cabinet Office Order means:

一 信用情報提供等業務を行う時間及び休日に関する事項

(i) the matters concerning the hours during which the credit information service is to be carried out as well as the holidays therefor;

二 従業者の監督体制に関する事項

(ii) the matters concerning the supervision system for the workers;

三 信用情報提供等業務に関する記録の作成に関する事項

(iii) the matters concerning the preparation of records in credit information service;

四 信用情報提供契約に関する契約約款に関する事項

(iv) the matters concerning the basic terms and conditions for the contract on

credit information service;

五 信用情報提供等業務において取り扱う信用情報についての資金需要者等の同意に関する事項

(v) the matters concerning the consent of the persons seeking funds, etc. for the credit information to be handled under the credit information service;

六 信用情報提供等業務の用に供する設備が、停電、地震、火災及び水害その他の災害の被害を容易に受けないために必要な措置に関する事項

(vi) the matters concerning measures necessary not to have the facilities to be used for the credit information service easily damaged by power failure, earthquakes, fires, flood damages or any other disasters;

七 個人情報の保護に関する法律（平成十五年法律第五十七号）第二十九条第一項に規定する開示等の求めに係る措置に関する事項

(vii) the matters concerning measures for the requests for disclosure and others defined in Article 29, paragraph (1) of the Act on the Protection of Personal Information (Act No. 57 of 2003); and

八 その他信用情報提供等業務に関し必要な事項

(viii) other matters necessary for the credit information service.

（信用情報提供等業務に関する記録の記録事項等）

(Matters to be Recorded in the Record on Credit Information Service)

第三十条の九 法第四十一条の二十二の規定により、指定信用情報機関は信用情報提供等業務に関し、次に掲げる事項の記録を作成しなければならない。

Article 30-9 (1) Pursuant to the provisions of Article 41-22 of the Act, a designated credit bureau must prepare a record on the following matters with regard to its credit information service:

一 個人信用情報の提供を依頼した加入貸金業者の氏名若しくは商号若しくは名称又は当該加入貸金業者を特定するに足りる符号（他の指定信用情報機関の加入貸金業者の依頼に基づき当該他の指定信用情報機関から個人信用情報の提供の依頼を受けたときは、当該他の指定信用情報機関の商号又は名称及び提供の依頼のあつた当該他の指定信用情報機関の加入貸金業者の氏名若しくは商号若しくは名称又は当該加入貸金業者を特定するに足りる符号）

(i) the trade name or name of the member money lender that requested the provision of personal credit information or codes sufficient to specify the member money lender (if a designated credit bureau has received the request of provision of personal credit information from another designated credit bureau based on the request of the member money lender of that other designated credit bureau, the trade name or name of that other designated credit bureau, the name or trade name of the member money lender of the relevant designated credit bureau from which the request of provision has been made, or codes sufficient to specify the relevant member money lender);

二 個人信用情報の提供を依頼された個人の氏名

(ii) the name of the individual of which the personal credit information has been requested to be provided;

三 個人信用情報の提供の依頼のあつた日時

(iii) the date on which the request of provision of personal credit information was made; and

四 提供した個人信用情報の内容

(iv) the contents of the provided personal credit information.

2 前項に規定する記録は、作成後三年間これを保存するものとする。

(2) The record prescribed in the preceding paragraph is to be preserved for three years after the preparation thereof.

(届出事項)

(Notification Matters)

第三十条の十 指定信用情報機関は、法第四十一条の二十八の規定による届出をしようとするときは、届出書に理由書その他参考となるべき事項（次の各号に掲げる場合にあつては、当該各号に定める事項を含む。）を記載した書類を添付して金融庁長官に提出しなければならない。

Article 30-10 (1) If a designated credit bureau seeks to make the notification under Article 41-28 of the Act, it must submit the written notification, accompanied by a written reason and other documents stating the matters that will serve as a reference (in the case set forth in the following items, including the matters specified in the respective items) to the Commissioner of the Financial Services Agency:

一 法第四十一条の二十八第一号に掲げる場合 信用情報提供契約を締結又は終了した日及び貸金業者の氏名又は商号若しくは名称

(i) the case set forth in Article 41-28, item (i) of the Act: the day on which the credit information contract was concluded or terminated, and the name or trade name of the money lender;

二 次項第六号に掲げる場合 次に掲げる事項

(ii) the case set forth in item (vi) of the following paragraph: the following matters:

イ 事故の概要

(a) a summary of the accident; and

ロ 改善策

(b) remedial measures;

三 次項第七号又は第八号に掲げる場合 次に掲げる事項

(iii) the case set forth in item (vii) or (viii) of the following paragraph: the following matters:

イ 行為が発生した営業所又は事務所の名称

(a) the name of the business office or office at which the acts took place;

ロ 行為をした役員又は従業員（次項第七号及び第八号において「役員等」とい

う。) の氏名又は商号若しくは名称及び役職名

(b) the name or trade name and title of the office or employee (collectively referred to as the "officer, etc." in items (vii) and (viii) of the following paragraph) that conducted the acts;

ハ 行為の概要

(c) a summary of the act; and

ニ 改善策

(d) remedial measures.

2 法第四十一条の二十八第三号に規定する内閣府令で定めるときは、次に掲げるときとする。

(2) The reference, in Article 41-28, item (iii) of the Act, to cases specified by Cabinet Office Order means:

一 定款又はこれに準ずる定めを変更したとき。

(i) cases when the relevant designated credit bureau has changed its articles of incorporation or provisions equivalent thereto;

二 その親会社又は子法人（指定信用情報機関が総株主等の議決権の過半数を保有している法人その他の団体をいう。第四号において同じ。）が名称、主たる営業所若しくは事務所の位置又は事業の内容を変更したとき。

(ii) cases when the parent company or subsidiary corporation of the relevant designated credit bureau (the subsidiary corporation means a corporation or other organization of which the majority of the voting rights held by all the shareholders, etc. are held by the designated credit bureau; the same applies in item (iv)) has changed its name, location of the principal business office or office, or contents of the business;

三 その親会社が親会社でなくなつたとき。

(iii) cases when the parent company of the relevant designated credit bureau has ceased to be the parent company thereof;

四 その子法人が子法人でなくなつたとき、又はその子法人の議決権を取得し、若しくは保有したとき。

(iv) cases when the subsidiary corporation of the relevant designated credit bureau has ceased to be the subsidiary corporation thereof, or when the designated credit bureau has acquired or held the voting rights of its subsidiary corporation ;

五 その総株主等の議決権の百分の五を超える議決権が一の株主、社員又は出資者により取得又は保有されることとなつたとき。

(v) cases when voting rights exceeding five percent of the voting rights held by all the shareholders, etc. of the relevant designated credit bureau has come to be acquired or held by a single shareholder, member or equity investor;

六 電子情報処理組織の故障その他の偶発的な事情により、信用情報提供等業務の全部又は一部を停止する事故が発生したとき。

(vi) cases when an accident has occurred in which all or part of the credit

information service is to be suspended, due to the breakdown of an electronic data processing system or other accidental circumstances;

七 指定信用情報機関又はその業務の一部の委託先の役員等が信用情報提供等業務（業務の一部の委託先にあつては、当該指定信用情報機関が委託する業務にかかるものに限る。）を遂行するに際して法令又は当該指定信用情報機関の業務規程に反する行為が発生したことを知つたとき。

(vii) cases when the designated credit bureau or the officer, etc. of the party to which the business of the relevant designated credit bureau has been partially entrusted, has come to know the occurrence of an act against laws and regulations or operational rules of the relevant designated credit bureau upon executing the credit information service (in cases of the party to which the business is partially entrusted, limited to those related to the business which the relevant designated credit bureau seeks to entrust);

八 加入貸金業者又はその役員等が法第四十一条の三十五、第四十一条の三十六若しくは第四十一条の三十八の規定又は指定信用情報機関の業務規程に反する行為を行つたことを知つたとき。

(viii) cases when the relevant designated credit bureau has come to know that the member money lender or the officer, etc. thereof has conducted an act against the provisions of Article 41-35, Article 41-36, or Article 41-38 of the Act or the operational rules of the designated credit bureau.

3 前項第七号又は第八号に該当するときの届出は、これらの規定に規定する事実を指定信用情報機関が知つた日から三十日以内に行わなければならない。

(3) The notification to be made if the relevant designated credit bureau falls under the case set forth in item (vii) or (viii) of the preceding paragraph, must be made within 30 days from the day on which the designated credit bureau has come to know the facts prescribed in those provisions.

4 第二条第二項の規定は、第二項第二号又は第五号の場合において指定信用情報機関が保有する議決権又は一の株主、社員若しくは出資者が取得し、若しくは保有することとなつた議決権について準用する。

(4) The provisions of Article 2, paragraph (2) apply mutatis mutandis to the voting rights held by the designated credit bureau in the case set forth in paragraph (2), item (ii) or (v), or to the voting rights that have come to be acquired or held by a single shareholder, member or equity investor.

（業務及び財産に関する報告書の提出）

(Submission of Reports on Business and Property)

第三十条の十一 法第四十一条の二十九第一項の規定による指定信用情報機関が作成すべき業務及び財産に関する報告書は、別紙様式第二十一号により作成し、事業年度経過後三月以内に金融庁長官に提出しなければならない。

Article 30-11 (1) The reports on business and property to be prepared by the designated credit bureau under Article 41-29, paragraph (1) of the Act must be

prepared using Appended Form No. 21, and submitted to the Commissioner of the Financial Services Agency within three months after the end of the business year.

2 前項の報告書には、最終事業年度に係る会社法第四百三十五条第二項に規定する計算書類（会社でない場合にあつては、これに代わる書面）を添付しなければならない。

(2) The financial statements prescribed in Article 435, paragraph (2) of the Companies Act pertaining to the most recent business year (if the relevant designated credit bureau is not a company, substitute documents therefor) must accompany the report referred to in the preceding paragraph.

3 指定信用情報機関は、やむを得ない理由により第一項に規定する期間内に同項の報告書の提出をすることができない場合には、あらかじめ金融庁長官の承認を受けて、当該提出を延期することができる。

(3) If the designated credit bureau is not able to submit the report under paragraph (1) within the period provided in that paragraph for any compelling reason, it may postpone the submission by obtaining the approval from the Commissioner of the Financial Services Agency in advance.

4 指定信用情報機関は、前項の規定による承認を受けようとするときは、承認申請書に理由書を添付して金融庁長官に提出しなければならない。

(4) If a designated credit bureau seeks the approval under the preceding paragraph, it must submit a written application for approval accompanied by a written reason to the Commissioner of the Financial Services Agency.

5 金融庁長官は、前項の規定による承認の申請があつたときは、当該申請をした指定信用情報機関が第三項の規定による提出の延期をすることについてやむを得ないと認められる理由があるかどうかを審査するものとする。

(5) When the application for approval under the preceding paragraph has been filed, the Commissioner of the Financial Services Agency is to examine whether a compelling reason for the designated credit bureau that made the relevant application to postpone the submission under paragraph (3) may be found.

（個人信用情報の提供を必要としない契約）

(Contract Not Requiring the Provision of Personal Credit Information)

第三十条の十二 法第四十一条の三十五第一項に規定する極度方式基本契約その他の内閣府令で定めるものは、第一条の二の三各号に掲げるものとする。

Article 30-12 The reference, in Article 41-35, paragraph (1) of the Act, to a basic contract for a revolving credit loan and other contracts specified by Cabinet Office Order means contracts set forth in the items of Article 1-2-3.

第三十条の十二の二 貸金業者が特定非営利金融法人である場合にあつては、法第四十一条の三十五第一項に規定する極度方式基本契約その他の内閣府令で定めるものは、前条に規定するもののほか、特定貸付契約とする

Article 30-12-2 If a money lender is a specified non-profit finance corporation,

the reference, in Article 41-35, paragraph (1) of the Act, to a basic contract for a revolving credit loan and other contracts specified by Cabinet Office Order means a specified loan contract, beyond what is listed in the preceding Article.

(個人信用情報に含まれる事項)

(Matters Included in Personal Credit Information)

第三十条の十三 法第四十一条の三十五第一項第一号に規定する内閣府令で定めるものは、個人顧客に係る次に掲げるものとする。

Article 30-13 (1) The reference, in Article 41-35, paragraph (1), item (i) of the Act, to matters specified by Cabinet Office Order means the following information about an individual customer:

一 氏名 (ふりがなを付す。)

(i) name (with phonetic transcriptions in kana);

二 住所

(ii) address;

三 生年月日

(iii) date of birth;

四 電話番号

(iv) telephone number;

五 勤務先の商号又は名称

(v) the trade name or name of the place of work;

六 運転免許証等の番号 (当該個人顧客が運転免許証等の交付を受けている場合に限る。)

(vi) the number, etc. of the driver's license (limited to cases when the relevant individual customer has received the delivery of driver's license, etc.);

七 加入貸金業者が、本人確認書類 (犯罪による収益の移転防止に関する法律施行規則 (平成二十年内閣府・総務省・法務省・財務省・厚生労働省・農林水産省・経済産業省・国土交通省令第一号) 第六条第一項第二号に規定する旅券等、在留カード、特別永住者証明書又は同令第七条第一号ハに掲げる書類のうち、国民健康保険、健康保険、船員保険、後期高齢者医療若しくは介護保険の被保険者証、健康保険日雇特例被保険者手帳、国家公務員共済組合若しくは地方公務員共済組合の組合員証若しくは私立学校教職員共済制度の加入者証 (当該自然人の氏名、住居及び生年月日の記載があるものに限る。) をいう。以下この項において同じ。) の提示を受ける方法により本人確認 (犯罪による収益の移転防止に関する法律 (平成十九年法律第二十二号) 第四条第一項第一号に規定する本人特定事項の確認をいう。) を行つた場合には、当該本人確認書類に記載されている本人を特定するに足りる記号番号

(vii) if the member money lender has conducted the identity confirmation

(meaning the confirmation of the identification matters defined in Article 4, paragraph (1), item (i) of the Act on Prevention of Transfer of Criminal Proceeds (Act No. 22 of 2007)) by the method of presentation of documents for identity confirmation (meaning passports, etc. prescribed in Article 6,

- paragraph (1), item (ii) of the Order for Enforcement of the Act on Prevention of Transfer of Criminal Proceeds (Order of the Cabinet Office, Ministry of Internal Affairs and Communications, Ministry of Justice, Ministry of Finance Japan, Ministry of Health, Labor and Welfare, Ministry of Agriculture, Forestry and Fisheries, Ministry of Economy, Trade and Industry, and Ministry of Land, Infrastructure, Transport and Tourism No. 1 of 2008), residence card, special permanent resident certificate, or, among the documents set forth in Article 7, item (i), sub-item (c) of that Order, an insurance card of national health insurance, health insurance, mariners' insurance, medical care insurance for seniors over 75 or long-term care insurance, a specifically-insured day laborers' health insurance card, a membership card for a national public servants' mutual aid association or a municipal public servants' mutual aid association, or a membership card for a mutual aid (limited to those on which the relevant natural person's name, residence and data of birth are indicated); hereinafter the same applies in this paragraph), marks and number sufficient to identify the relevant person which are stated in the relevant documents for identity confirmation; and
- 八 当該個人顧客が第十条の二十三第一項第三号に掲げる契約を締結している場合には、当該個人顧客の配偶者に係る第一号から第六号までに掲げるもの（同号に掲げるものについては、当該配偶者が運転免許証等の交付を受けている場合に限る。）及び当該配偶者に係る本人確認書類に記載されている当該配偶者を特定するに足りる記号番号（当該本人確認書類の提供を受けている場合に限る。）
- (viii) if the relevant individual customer has concluded the contracts set forth in Article 10-23, paragraph (1), item (iii), the matters set forth in items (i) through (vi) related to the spouse of the relevant individual customer (with regard to the matter set forth in item (vi), limited to cases when the spouse has received the delivery of driver's license, etc.) and the marks and number sufficient to specify the relevant spouse which are stated on the documents for identity confirmation related to the relevant spouse (limited to cases when the documents for identity confirmation is provided).
- 2 法第四十一条の三十五第一項第四号に規定する内閣府令で定める事項は、次に掲げる事項とする。
- (2) The reference, in Article 41-35, paragraph (1), item (iv) of the Act, to matters specified by Cabinet Office Order means:
- 一 貸付けの残高（極度方式基本契約に基づく極度方式貸付けにあつては、当該極度方式基本契約に基づく極度方式貸付けの残高の合計額）
 - (i) the outstanding balance of the loan (in cases of a revolving credit loan under a basic contract for a revolving credit loan, the total amount of outstanding balance of the revolving credit loan under the relevant basic contract for a revolving credit loan);
 - 二 元本又は利息の支払の遅延の有無

(ii) information as to whether the payment of principal or interest has been delayed or not; and

三 第十条の二十一第一項第一号から第七号まで及び第十条の二十三第一項各号に掲げる貸付けに係る契約に該当する場合にあつては、その旨

(iii) if the relevant contract falls under the category of loan contracts set forth in Article 10-21, paragraph (1), items (i) through (vii) and the items of Article 10-23, paragraph (1), a statement to the effect.

(信用情報の提供等に係る同意を不要とする場合)

(Cases when Consent for Provision of Credit Information is Unnecessary)

第三十条の十四 法第四十一条の三十六第一項に規定する内閣府令で定める場合は、次に掲げる時前に締結した貸付けに係る契約及びその時前に締結した極度方式基本契約に基づく極度方式貸付けに係る契約に係る債権の管理に必要な場合（当該極度方式基本契約について法第十三条の三第一項又は第二項の規定による調査を行う場合を含む。）とする。

Article 30-14 (1) The reference, in Article 41-36, paragraph (1) of the Act, to cases specified by Cabinet Office Order means the case when the consent is necessary for the administration of the claim under the loan contract concluded before the time set forth in the following items and the contract for a revolving credit loan under a basic contract for a revolving credit loan, which has been concluded before that time (including cases when the investigation under Article 13-3, paragraph (1) or (2) of the Act is to be made with regard to the relevant basic contract for a revolving credit loan):

一 貸金業者と信用情報提供契約を締結している信用情報に関する機関が、法第四十一条の十三第一項の指定を受けた時

(i) when the organization handling credit information that has concluded a credit information contract with a money lender has received the designation under Article 41-13, paragraph (1) of the Act;

二 貸金業者が指定信用情報機関と信用情報提供契約を締結した時

(ii) when a money lender has concluded a credit information contract with a designated credit bureau.

2 法第四十一条の三十六第二項に規定する内閣府令で定めるものは、第一条の二の三各号に掲げる契約とする。

(2) The reference, in Article 41-36, paragraph (2) of the Act, to contracts specified by Cabinet Office Order means contracts set forth in the items of Article 1-2-3.

第三十条の十四の二 貸金業者が特定非営利金融法人である場合にあつては、法第四十一条の三十六第二項に規定する内閣府令で定めるものは、前条第二項に規定するもののほか、特定貸付契約とする。

Article 30-14-2 If a money lender is a specified non-profit finance corporation, the reference, in Article 41-36, paragraph (2) of the Act, to a contract specified

by Cabinet Office Order means a specified loan contract, beyond what is listed in paragraph (2) of the preceding Article.

(信用情報の提供等に係る配偶者の同意の取得等)

(Obtaining Consent of the Spouse for Provision of Credit Information)

第三十条の十五 加入貸金業者は、加入指定信用情報機関（法第四十一条の三十五第二項に規定する加入指定信用情報機関をいう。次項において同じ。）に資金需要者等の配偶者に係る信用情報の提供の依頼（当該配偶者に係る他の指定信用情報機関が保有する個人信用情報の提供の依頼を含む。）をする場合には、次に掲げる場合を除き、あらかじめ、当該配偶者から書面又は電磁的方法による同意を得なければならない。

Article 30-15 (1) If a member money lender requests a member designated credit bureau (meaning the member designated credit bureau as defined in Article 41-35, paragraph (2) of the Act; the same applies in the following paragraph) to provide the credit information pertaining to the spouse of the person seeking funds, etc. (including the request of provision of personal credit information pertaining to the relevant spouse held by another designated credit bureau), except in the following cases, the member money lender, in advance, must obtain the consent of the spouse in a written document or by electronic or magnetic means:

一 第三十条の十四第一項に規定する場合

(i) the case set forth in Article 30-14, paragraph (1);

二 当該配偶者が第十条の二十三第一項第三号に掲げる契約を締結している場合（当該資金需要者等と貸付けの契約を締結しようとする場合又は当該資金需要者等と締結している貸付けに係る契約に係る債権の管理に必要な場合（当該資金需要者等と締結している極度方式基本契約について法第十三条の三第一項又は第二項の規定による調査を行う場合を含む。）に限る。）

(ii) cases when the relevant spouse has concluded the contract set forth in Article 10-23, paragraph (1), item (iii) (limited to the case when the member money lender seeks to conclude a contract for a loan with the relevant person seeking funds, etc. or cases when the consent is necessary for the administration of the claim under the loan contract concluded with the person seeking funds, etc. (including cases when the investigation under Article 13-3, paragraph (1) or (2) of the Act is to be implemented with regard to the basic contract for a revolving credit loan concluded with the relevant person seeking funds, etc.)).

2 加入貸金業者は、個人顧客を相手方として第十条の二十三第一項第三号に掲げる契約を締結しようとする場合には、あらかじめ、次に掲げる同意を当該個人顧客の配偶者から書面又は電磁的方法により得なければならない。ただし、当該契約が当該個人顧客を相手方とする加入前極度方式貸付契約（法第四十一条の三十六第二項に規定する加入前極度方式貸付契約をいう。）である場合は、この限りでない。

(2) Before seeking to conclude the contract set forth in Article 10-23, paragraph

(1), item (iii) with an individual customer, a member money lender must obtain consent to the following from the spouse of the individual customer in a written document or by electronic or magnetic means; provided, however, that, this does not apply if the contract is a contract for a revolving credit loan concluded prior to the relevant credit information contract (meaning the contract for a revolving credit loan concluded prior to the relevant credit information contract as prescribed in Article 41-36, paragraph (2) of the Act) concluded with the individual customer:

一 第三十条の十三第一項第八号に掲げるものを加入指定信用情報機関に提供する旨の同意

(i) consent to the information set forth in Article 30-13, paragraph (1), item (viii) being provided to the member designated credit bureau;

二 第三十条の十三第一項第八号に掲げるものを加入指定信用情報機関が当該加入指定信用情報機関の他の加入貸金業者に提供する旨の同意

(ii) consent to the member designated credit bureau providing the information set forth in Article 30-13, paragraph (1), item (viii) to another member money lender of the member designated credit bureau; and

三 第三十条の十三第一項第八号に掲げるものを法第四十一条の二十四第一項の規定による依頼に応じ、他の指定信用情報機関の加入貸金業者に提供する旨の同意

(iii) consent to member money lender providing the information set forth in Article 30-13, paragraph (1), item (viii) to the member money lender of another designated credit bureau upon a request under Article 41-24, paragraph (1) of the Act.

3 加入貸金業者は、前二項の同意を得た場合には、次条に定めるところにより、当該同意に関する記録を作成し、保存しなければならない。

(3) When a member money lender has obtained the consent referred to in the preceding two paragraphs, it must prepare a record of that consent and keep it on file as provided in the following Article.

(信用情報の提供等に係る同意に関する記録の作成等)

(Preparation of Record on the Consent for Provision of Credit Information)

第三十条の十六 加入貸金業者は、法第四十一条の三十六第三項及び前条第三項に規定する同意に関する記録を、当該同意に基づき指定信用情報機関が信用情報を保有している間保存しなければならない。

Article 30-16 A member money lender must preserve the record on the consent provided in Article 41-36, paragraph (3) or paragraph (3) of the preceding Article as long as the designated credit bureau holds the credit information based on the consent.

(異議を述べた貸金業者の数に係る割合の算定)

(Calculation of Ratio in Relation to the Number of Money Lenders that Raised

Objections)

第三十条の十七 法第四十一条の三十九第一項第八号の割合の算定は、同項の申請をしようとする者に対して業務規程（同項第七号に規定する業務規程をいう。以下この条、次条第一項及び第三十条の二十九第二項において同じ。）の内容についての異議の有無並びに異議がある場合にはその内容及び理由を記載した書面（次条において「意見書」という。）を提出して手続実施基本契約の解除に関する事項その他の手続実施基本契約の内容（法第四十一条の四十四第二項各号に掲げる事項を除く。）その他の業務規程の内容（法第四十一条の四十四第三項の規定によりその内容とするものでなければならぬこととされる事項並びに同条第四項各号及び第五項第一号に掲げる基準に適合するために必要な事項を除く。）について異議（合理的な理由が付されたものに限る。）を述べた貸金業者の数を当該申請をしようとする者が次条第一項第二号に規定する業務規程等を交付し、又は送付した日（二以上の日にわたって交付し、又は送付した場合には、最も遅い日。第三十条の十九において同じ。）に金融庁長官により公表されている貸金業者（次条及び第三十条の二十第二項において「すべての貸金業者」という。）の数で除して行うものとする。

Article 30-17 The calculation of the ratio referred to in Article 41-39, paragraph (1), item (viii) of the Act is to be done by dividing the number of the money lenders that raised objections (limited to those with reasonable grounds) to the matters related to the cancellation of the basic contact for implementation of dispute resolution procedures, other contents of the basic contact for implementation of dispute resolution procedures (excluding the matters set forth in the items of Article 41-44, paragraph (2) of the Act) and any other contents of the operational rules (meaning the operational rules as prescribed in Article 41-39, paragraph (1), item (vii) of the Act; hereinafter the same applies in this Article, paragraph (1) of the following Article, and Article 30-29, paragraph (2)) (excluding the matters which are to be included in the operational rules pursuant to Article 41-44, paragraph (3) of the Act and the matters necessary to satisfy the requirements set forth in the items of paragraph (4) of that Article and paragraph (5), item (i) of that Article) by submitting a document stating as to whether the relevant money lender has any objections to the contents of the operational rules and, if the money lender has objections, the contents and the reasons therefore (the document is referred to as a "written opinion" in the following Article) to the person seeking to file the application under Article 41-39, paragraph (1) of the Act, by the number of the money lenders made public by the Commissioner of the Financial Services Agency as of the day when the person seeking to file the application has delivered or sent the operational rules, etc. set forth in paragraph (1), item (ii) of the following Article (if the relevant person has delivered or sent the operational rules, etc. over two or more days, the latest day; the same applies in Article 30-19) (the money lenders are referred to as "all money lenders" in the following Article and Article 30-20, paragraph (2)).

(貸金業者に対する意見聴取等)

(Hearing of Opinions from Money Lenders)

第三十条の十八 法第四十一条の三十九第一項の申請をしようとする者は、同条第二項の規定により、貸金業者に対し、業務規程の内容を説明し、これについて異議がないかどうかの意見（異議がある場合には、その理由を含む。）を聴取する場合には、次に定めるところにより、説明会を開催してしなければならない。

Article 30-18 (1) A person seeking to file the application under Article 41-39, paragraph (1) of the Act must, pursuant to paragraph (2) of that Article, explain the contents of the operational rules to the money lenders, and if hearing opinions as to whether the money lenders have any objections to it (if the money lender has any objections, including the reasons therefor), hold an explanatory meeting as provided as follows:

一 説明会を開催する日時及び場所は、すべての貸金業者の参集の便を考慮して定めること。

(i) the date and place of the explanatory meeting is decided in consideration of gathering all money lenders;

二 当該申請をしようとする者は、すべての貸金業者に対し、説明会の開催日（二以上の説明会を開催する場合には、その最初の説明会の開催日）の二週間前までに、次に掲げる事項を記載した書面及び業務規程（次条及び第三十条の二十第二項において「業務規程等」という。）を交付し、又は送付すること。

(ii) the person seeking to file the application delivers or sends to all money lenders a document stating the following matters and the operational rules, etc. (collectively referred to as the "operational rules, etc." in the following Article and Article 30-20, paragraph (2)) two weeks prior to the date of the explanatory meeting (in cases of holding two or more explanatory meetings, the date of the first explanatory meeting):

イ 当該申請をしようとする者の商号又は名称、主たる営業所又は事務所の所在地及び電話番号その他の連絡先

(a) the trade name or name, location of the principal business office or office, telephone number and other point of contract of the person seeking to file the application;

ロ 説明会の開催年月日時及び場所

(b) the date and time, and place of the explanatory meeting; and

ハ 貸金業者は当該申請をしようとする者に対し説明会の開催日（二以上の説明会を開催する場合には、その最後の説明会の開催日）から一定の期間内に意見書を提出しなければならない旨

(c) a statement to the effect that the money lender must submit a written opinion to the relevant person seeking to file the application within a fixed period counting from the date of the explanatory meeting (in cases of holding two or more explanatory meetings, the date of the first explanatory

- meeting); and
- 三 前号ハの一定の期間が、二週間を下らないものであること。
- (iii) the fixed period referred to in sub-item (c) of the preceding item must not be shorter than two weeks.
- 2 法第四十一条の三十九第二項に規定する結果を記載した書類には、次に掲げる事項のすべてを記載しなければならない。
- (2) All of the following matters must be stated in the document stating the results prescribed in Article 41-39, paragraph (2) of the Act:
- 一 すべての説明会の開催年月日時及び場所
- (i) date and time and place of all of the explanatory meetings;
- 二 すべての貸金業者の説明会への出席の有無
- (ii) information on the attendance of all money lenders to the explanatory meeting;
- 三 すべての貸金業者の意見書の提出の有無
- (iii) information on the submission of written opinion by all money lenders;
- 四 提出を受けた意見書における異議の記載の有無
- (iv) information on as to whether objections are stated in the submitted written opinions; and
- 五 提出を受けた意見書に法第四十一条の三十九第一項第八号に規定する異議に該当しない異議の記載がある場合には、その旨及び同号に規定する異議に該当しないと判断した理由
- (v) if there are statements of objections which do not fall under the objection prescribed in Article 41-39, paragraph (1), item (viii) of the Act in the submitted written opinion, the fact and the reasons under which the relevant objection was judged not to fall under the objection prescribed in that item.
- 3 前項の書類には、貸金業者から提出を受けたすべての意見書を添付するものとする。
- (3) The document prescribed in the preceding paragraph is to accompany all of the written opinions submitted by the money lenders.

(指定申請書の提出)

(Submission of Written Application for Designation)

第三十条の十九 法第四十一条の四十第一項の指定申請書は、業務規程等を交付し、又は送付した日から起算して三月以内に提出しなければならない。

Article 30-19 The written application for designation under Article 41-40, paragraph (1) of the Act must be submitted within three months from the day on which the operational rules, etc. were delivered or sent.

(指定申請書の添付書類)

(Documents to be Attached to the Written Application for Designation)

第三十条の二十 法第四十一条の四十第二項第五号に規定する内閣府令で定めるものは、次に掲げる書類とする。

Article 30-20 (1) The reference, in Article 41-40, paragraph (2), item (v) of the Act, to documents specified by Cabinet Office Order means:

一 法第四十一条の三十九第一項の申請の日の属する事業年度の直前の事業年度の貸借対照表、収支計算書若しくは損益計算書及び当該事業年度末の財産目録又はこれらに準ずるもの（同項の規定による指定を受けようとする者（第三項において「申請者」という。）が当該申請の日の属する事業年度に設立された法人（同条第一項第一号に規定する法人をいう。第三十条の二十六第三項第三号において同じ。）である場合には、その設立時における財産目録又はこれに準ずるもの）

(i) the balance sheet, and income and expenditure statement or profit and loss statement of the business year immediately preceding the business year that includes the day of application prescribed in Article 41-39, paragraph (1) of the Act, and the inventory of property of the relevant business year or documents equivalent thereto (if the person seeking the designation under that paragraph (referred to as the "applicant" in paragraph (3)) is a corporation (meaning a corporation as prescribed in Article 41-39, paragraph (1), item (i) of the Act; the same applies in Article 30-26, paragraph (3), item (iii)) established in the business year that includes the day of application, the inventory of property at the time of establishment thereof or documents equivalent thereto); and

二 法第四十一条の三十九第一項の規定による指定後における収支の見込みを記載した書類

(ii) a document stating the expected income and expenditure after the designation under Article 41-39, paragraph (1) of the Act.

2 法第四十一条の四十第二項第六号に規定する内閣府令で定めるものは、次に掲げる書類とする。

(2) The reference, in Article 41-40, paragraph (2), item (vi) of the Act, to documents specified by Cabinet Office Order means:

一 第三十条の十八第一項第二号の規定によりすべての貸金業者に対して交付し、又は送付した業務規程等

(i) the operational rules, etc. delivered or sent to all money lenders pursuant to Article 30-18, paragraph (1), item (ii);

二 すべての貸金業者に対して業務規程等を交付し、又は送付した年月日及び方法を証する書類

(ii) a document evidencing the date when and method by which the operational rules, etc. were delivered or sent to all money lenders;

三 貸金業者に対して業務規程等を送付した場合には、当該貸金業者に対する業務規程等の到達の有無及び到達に係る事実として、次のイ又はロに掲げる場合の区分に応じ、当該イ又はロに定める事項を証する書類

(iii) if the applicant has sent the operational rules, etc. to money lenders, a document evidencing the matters that each of the following sub-items (a) and (b) prescribes for the category of cases set forth in the sub-item, as the

information on as to whether the operational rules, etc. have arrived at the money lenders and the facts related to the arrival:

イ 到達した場合 到達した年月日

(a) if the operational rules, etc. have arrived: the date of arrival;

ロ 到達しなかつた場合 通常の送付方法によつて到達しなかつた原因

(b) if the operational rules, etc. have not arrived: the cause of the failure of the arrival by the ordinary method of sending.

3 法第四十一条の四十第二項第七号に規定する内閣府令で定める書類は、次に掲げる書類とする。

(3) The reference, in Article 41-40, paragraph (2), item (vii) of the Act, to documents specified by Cabinet Office Order means:

一 申請者の総株主等の議決権（総株主、総社員、総会員、総組合員又は総出資者の議決権をいう。次号及び第三十条の二十九第二項において同じ。）の百分の五以上の議決権を保有している者の氏名又は商号若しくは名称、住所又は主たる営業所若しくは事務所の所在地及びその保有する議決権の数を記載した書面

(i) a document stating the trade name or name and location of the principal office or office of the person holding the voting rights five percent or more of the voting rights held by all the shareholders, etc. (meaning the voting rights held by all the shareholders, workers, members, partnerships or investors; the same applies in the following item and Article 30-29, paragraph (2)) of the applicant, as well as the number of voting rights held thereby;

二 申請者の親法人（申請者の総株主等の議決権の過半数を保有している法人その他の団体をいう。）及び子法人（申請者が総株主等の議決権の過半数を保有している法人その他の団体をいう。）の商号又は名称、主たる営業所又は事務所の所在地及び事業の内容を記載した書面

(ii) a document stating the trade name or name, location of the principal business office or office and the contents of the business of the parent corporation (meaning a corporation or any other organization that holds the majority of the voting rights held by all the shareholders, etc. of the applicant) and subsidiary corporation (meaning the corporation or any other organization of which the majority of the voting rights held by all the shareholders, etc. are held by the applicant) of the applicant;

三 役員（法第四十一条の三十九第一項第四号に規定する役員をいう。以下この項、第三十条の二十三及び第三十条の二十四において同じ。）の住民票の抄本（役員が法人であるときは、当該役員の登記事項証明書）又はこれに代わる書面

(iii) an extract of the certificate of residence of the officer (meaning the officer as prescribed in Article 41-39, paragraph (1), item (iv) of the Act; hereinafter the same applies in this paragraph, Article 30-23 and Article 30-24) (if the relevant officer is a corporation, a certificate of registered information of the relevant officer), or substitute documents therefor;

四 役員の婚姻前の氏名を当該役員の氏名に併せて法第四十一条の四十第一項の指定

申請書に記載した場合において、前号に掲げる書類が当該役員の婚姻前の氏名を証するものでないときは、当該婚姻前の氏名を証する書面

(iv) if the name of an officer that was used before marriage is stated together with the officer's current name in a written application for designation prescribed in Article 41-40, paragraph (1) of the Act, and the document set forth in the preceding item does not certify the officer's name used before marriage, a document certifying the name before marriage;

五 役員が法第四十一条の三十九第一項第四号イ及びロに該当しない旨の官公署の証明書（役員が日本の国籍を有しない場合には、同号イ及びロに該当しない者であることを当該役員が誓約する書面）

(v) a certificate issued by a public agency stating to the effect that the relevant officer does not fall under the category set forth in Article 41-39, paragraph (1), item (iv), sub-items (a) and (b) (if the relevant officer does not have Japanese nationality, a document in which the officer denies falling under the category of person set forth in sub-item (a) or (b) of that item);

六 役員の履歴書（役員が法人である場合には、当該役員の沿革を記載した書面）

(vi) the resume of the officer (if the relevant officer is a corporation, a document stating the history of the relevant officer);

七 紛争解決委員（法第四十一条の四十一第一項に規定する紛争解決委員をいう。第三十条の二十七第二項第三号において同じ。）の候補者並びに紛争解決等業務に関する知識及び経験を有する役員及び職員（以下この号及び次号並びに第三十条の二十九において「役員等」という。）の確保の状況並びに当該役員等の配置の状況を記載した書面

(vii) a document stating the status of securing the candidates for dispute resolution mediator (meaning the dispute resolution mediator as defined in Article 41-41, paragraph (1) of the Act; the same applies in Article 30-27, paragraph (2), item (iii)), officers and employee (hereinafter collectively referred to as the "officer, etc." in this item, the following item and Article 30-29) that have knowledge and experience on business of dispute resolution, etc. and the status of assignment of the relevant officer, etc.;

八 役員等が、暴力団員等（法第六条第一項第六号に規定する暴力団員等をいう。第三十条の二十九第一項第二号において同じ。）でないことを当該役員等が誓約する書面

(viii) a document in which the officer, etc. denies being an organized crime group member, etc. (meaning the organized crime group member, etc. as prescribed in Article 6, paragraph (1), item (vi) of the Act; the same applies in Article 30-29, paragraph (1), item (ii)); and

九 その他参考となるべき事項を記載した書類

(ix) other documents stating matters that will serve as a reference.

（業務規程で定めるべき事項）

(Matters to be Specified in the Operational Rules)

第三十条の二十一 法第四十一条の四十四第一項第八号に規定する内閣府令で定めるものは、次に掲げる事項とする。

Article 30-21 The reference, in Article 41-44, paragraph (1), item (viii) of the Act, to matters specified by Cabinet Office Order means:

一 紛争解決等業務を行う時間及び休日に関する事項

(i) the matters related to the hours during which the business of dispute resolution, etc. is to be carried out as well as the holidays therefor;

二 営業所又は事務所の名称及び所在地並びにその営業所又は事務所が紛争解決等業務を行う区域に関する事項

(ii) the name and location of the business office or office as well as the matters related to the area in which the business office or office is to carry out the business of dispute resolution, etc.;

三 紛争解決等業務を行う職員の監督体制に関する事項

(iii) the matters related to the system for supervision of the employee carrying out the business of dispute resolution, etc.;

四 苦情処理手続又は紛争解決手続の業務を委託する場合には、その委託に関する事項

(iv) in cases of entrusting the business of complaint processing procedures or dispute resolution procedures, the matters related to the entrustment; and

五 その他紛争解決等業務に関し必要な事項

(v) other matters necessary for the business of dispute resolution, etc.

(手続実施基本契約の内容)

(Contents of the Basic Contact for Implementation of Dispute Resolution Procedures)

第三十条の二十二 法第四十一条の四十四第二項第十一号に規定する内閣府令で定める事項は、指定紛争解決機関は、当事者である加入貸金業者（法第四十一条の四十二第二項に規定する加入貸金業者をいう。以下この条、第三十条の二十五第一項、第三十条の二十七第一項及び第三十条の二十九第二項第九号において同じ。）に係る資金需要者等（法第四十一条の四十二第二項に規定する資金需要者等をいう。第三十条の二十五第一項、第三十条の二十六第三項第三号及び第三十条の二十七第一項において同じ。）の申出があるときは、紛争解決手続における和解で定められた義務の履行状況を調査し、当該加入貸金業者に対して、その義務の履行を勧告することができることとする。

Article 30-22 The reference, in Article 41-44, paragraph (2), item (xi) of the Act, to matters specified by Cabinet Office Order means, if the person seeking funds, etc. (meaning the person seeking funds, etc. as prescribed in Article 41-42, paragraph (2) of the Act; the same applies in Article 30-25, paragraph (1), Article 30-26, paragraph (3), item (iii), and Article 30-27, paragraph (1)) related to the member money lender (meaning the member money lender as

prescribed in Article 41-42, paragraph (2) of the Act; hereinafter the same applies in this Article, Article 30-25, paragraph (1), Article 30-27, paragraph (1) and Article 30-29, paragraph (2), item (ix)) that is the party has made a request, the designated dispute resolution organization may investigate the status of performance of the obligations specified in the settlement through the dispute resolution procedure, and recommend the relevant member money lender to perform the obligations.

(実質的支配者等)

(Substantial Controller)

第三十条の二十三 法第四十一条の四十四第四項第三号に規定する指定紛争解決機関の株式の所有、指定紛争解決機関に対する融資その他の事由を通じて指定紛争解決機関の事業を実質的に支配し、又はその事業に重要な影響を与える関係にあるものとして内閣府令で定める者は、次に掲げる者であつて、事業上の関係に照らして指定紛争解決機関の事業の方針の決定を支配すること及びその事業に重要な影響を与えることができないことが明らかでない認められる者とする。

Article 30-23 The person that Article 41-44, paragraph (4), item (3) of the Act prescribes as being specified by Cabinet Office Order as one that is related to a designated dispute resolution organization in such a way as to substantially control its business or exert a material influence on its business due to its holding of shares in the designated dispute resolution organization, its financing of the designated dispute resolution organization, or any other circumstance, is a person as follows that is not clearly found to be incapable of controlling decisions as to the business policies of the designated dispute resolution organization, or of exerting a material influence on its business, in light of their business relationship:

一 特定の者が自己の計算において所有している議決権と当該特定の者と出資、人事、資金、技術、取引等において緊密な関係があることにより当該特定の者の意思と同一の内容の議決権を行使すると認められる者及び当該特定の者の意思と同一の内容の議決権を行使することに同意している者が所有している議決権とを合わせて、指定紛争解決機関の議決権の三分の一以上を占めている場合（当該特定の者が自己の計算において議決権を所有していない場合を含む。）における当該特定の者

(i) if the voting rights held by a specific person on its own account and the voting rights held by any persons found to exercise their voting rights in the same manner as the intent of the specific person due to their close ties with that specific person in terms of contribution, personnel affairs, funds, technology, transactions, etc. and those held by any persons that have given their consent to exercising their voting rights in the same manner as the intent of the specific person, when combined, constitute one-third or more of the voting rights of the designated dispute resolution organization (including cases when that specific person does not personally hold voting rights), the

- specific person;
- 二 指定紛争解決機関の役員又は役員であつた者
(ii) an officer of the designated dispute resolution organization or a person that was formerly an officer thereof;
- 三 指定紛争解決機関の役員の子親等以内の親族
(iii) the relatives within the third degree of kinship to the officer of the designated dispute resolution organization;
- 四 前二号に掲げる者を代表者（法人でない団体で代表者又は管理人の定めのあるものの代表者又は管理人を含む。次条第四号において同じ。）とする者
(iv) an entity that has the persons set forth in the preceding two items as its representative person (including the representative person or administrator of the organization without legal personality having a representative person or administrator; the same applies in item (iv) of the following Article);
- 五 指定紛争解決機関の役員の子の三分の一以上が役員若しくは使用人である者又は役員若しくは使用人であつた者
(v) an entity of which the officers or employees consists or consisted of one-third or more of the officers of the designated dispute resolution organization;
- 六 指定紛争解決機関との間で指定紛争解決機関の事業の方針の決定を支配する契約を締結している者
(vi) an entity that has concluded with a designated dispute resolution organization a contract for controlling the decision of the business policy of the designated dispute resolution organization;
- 七 指定紛争解決機関の資金調達額（貸借対照表の負債の部に計上されているものに限る。以下この号及び次条第七号において同じ。）の総額の三分の一以上について特定の者が融資（債務の保証及び担保の提供を含む。以下この号及び同条第七号において同じ。）を行つている場合（当該特定の者と出資、人事、資金、技術、取引等において緊密な関係のある者が行う融資の額を合わせて資金調達額の総額の三分の一以上となる場合を含む。）における当該特定の者
(vii) if a specific person finances (including guarantee of debts and provision of collateral; hereinafter the same applies in this item and item (vii) of the following Article) not less than one-third of the total amount of the procured funds (limited to those recorded in the liabilities section of the balance sheet; hereinafter the same applies in this item and item (vii) of that Article) of the designated dispute resolution organization (including cases when the amount financed by the specific person and the amount financed by any persons that have close ties with that specific person in terms of contribution, personnel affairs, funds, technology, transactions, etc., when combined, constitute one third or more of the total amount of the procured funds), the specific person;
- 八 前各号に掲げる者のほか、指定紛争解決機関の事業の方針の決定を支配していることが推測される事実が存在する者

(viii) beyond the persons set forth in the preceding items, persons whose circumstance suggest that such person has control on the decision of the business policy of the designated dispute resolution organization;

九 特定の者が前各号に掲げる者に対して、前各号（第二号から第四号までを除く。以下この号において同じ。）に規定する前各号に掲げる者の指定紛争解決機関に対する関係と同様の関係を有する場合における当該特定の者

(ix) if a specific person whose relationship with the persons set forth in the preceding items is the same as the relationship of the person set forth in the preceding items (excluding items (ii) through (iv); hereinafter the same applies in this item) with the designated dispute resolution organization as prescribed in the preceding items, such specific person;

十 第一号から第八号までに掲げる者が特定の者に対して、次条第一号又は第五号から第八号までに規定する指定紛争解決機関の同条第一号又は第五号から第八号までに掲げる者に対する関係と同様の関係を有する場合における当該特定の者

(x) if the relationship of the persons set forth in the preceding items with a specific person is the same as the relationship of the designated dispute resolution organization set forth in item (i) or (v) through (viii) of the following Article with the persons set forth in item (i) or (v) through (viii) of that Article, such specific person.

(子会社等)

(Subsidiary Company)

第三十条の二十四 法第四十一条の四十四第四項第三号に規定する指定紛争解決機関が株式の所有その他の事由を通じてその事業を実質的に支配する関係にあるものとして内閣府令で定める者は、次の各号に掲げる者であつて、事業上の関係に照らして指定紛争解決機関が当該各号に掲げる者の事業の方針の決定を支配することができないことが明らかでない認められる者とする。

Article 30-24 The person that Article 41-44, paragraph (4), item (3) prescribes as being specified by Cabinet Office Order as one to which a designated dispute resolution organization is related in such a way as to substantially control its business due to its shareholdings or any other circumstance, is a person as follows whose business policies it is not clearly found to be impossible for the designated dispute resolution organization to control decisions about, in light of their business relationship:

一 指定紛争解決機関が自己の計算において所有している議決権と指定紛争解決機関と出資、人事、資金、技術、取引等において緊密な関係があることにより指定紛争解決機関の意思と同一の内容の議決権を行使すると認められる者及び指定紛争解決機関の意思と同一の内容の議決権を行使することに同意している者が所有している議決権とを合わせて、他の法人又は法人でない団体で代表者又は管理人の定めのあるもの（以下この号及び第五号において「法人等」という。）の議決権の三分の一以上を占めている場合（指定紛争解決機関が自己の計算において議決権を所有して

- いない場合を含む。)における当該他の法人等
- (i) if the voting rights held by the designated dispute resolution organization on its own account and the voting rights held by any persons that are found to exercise their voting rights in the same manner as the intent of the designated dispute resolution organization due to their close ties with the designated dispute resolution organization in terms of contribution, personnel affairs, funds, technology, transactions, etc. and those held by any persons that have given their consent to exercising their voting rights in the same manner as the intent of that designated dispute resolution organization, when combined, constitute one-third or more of the voting rights of another corporation or organizations without legal personality having a representative person or administrator (hereinafter collectively referred to as the "corporation, etc." in this item and item (v)) (including cases when the designated dispute resolution organization does not hold the voting rights in its own account), that other corporation, etc.;
- 二 指定紛争解決機関の役員若しくは指定紛争解決機関の使用人又はこれらであつた者
- (ii) an officer of the designated dispute resolution organization or an employee of the designated dispute resolution organization, or a person that was formerly in the position;
- 三 指定紛争解決機関の役員の三親等以内の親族
- (iii) the relatives within the third degree of kinship to the officer of the designated dispute resolution organization;
- 四 前二号に掲げる者を代表者とする者
- (iv) an entity that has the persons set forth in the preceding two items as its representative person;
- 五 第二号に掲げる者が他の法人等の役員である者の三分の一以上を占めている場合における当該他の法人等
- (v) if the persons set forth in item (ii) consist of one-third or more of another corporation, etc., that other corporation, etc.;
- 六 指定紛争解決機関が特定の者との間に当該特定の者の事業の方針の決定を支配する契約を締結している場合における当該特定の者
- (vi) if a designated dispute resolution organization has concluded with a specific person a contract for controlling the decision of the business policy of the specific person, that specific person;
- 七 特定の者の資金調達額の総額の三分の一以上について指定紛争解決機関が融資を行っている場合（指定紛争解決機関と出資、人事、資金、技術、取引等において緊密な関係のある者が行う融資の額を合わせて資金調達額の総額の三分の一以上となる場合を含む。）における当該特定の者
- (vii) if a specific person finances not less than one-third of the total amount of the procured funds of the designated dispute resolution organization

(including cases when the amount financed by the specific person and the amount financed by any persons that have close ties with the specific person in terms of contribution, personnel affairs, funds, technology, transactions, etc., when combined, constitute one third or more of the total amount of the procured funds), the specific person;

八 前各号に掲げる者のほか、指定紛争解決機関が特定の者の事業の方針の決定を支配していることが推測される事実が存在する場合における当該特定の者

(viii) beyond the persons set forth in the preceding items, if the designated dispute resolution organization's circumstance suggests that the designated dispute resolution organization has control on the decision of the business policy of a specific person, the specific person; and

九 前各号に掲げる者が特定の者に対して、前各号（第二号から第四号までを除く。以下この号において同じ。）に規定する指定紛争解決機関の前各号に掲げる者に対する関係と同様の関係を有する場合における当該特定の者

(ix) if the relationship of the persons set forth in the preceding items with a specific person is the same as the relationship of the designated dispute resolution organization set forth in the preceding items (excluding items (ii) through (iv) ; hereinafter the same applies in this item) with the person set forth in the preceding items, the specific person.

(苦情処理手続に関する記録の記載事項等)

(Matters to be Stated on the Records on the Complaint Processing Procedures)

第三十条の二十五 法第四十一条の四十八の規定により、指定紛争解決機関は、その実施した苦情処理手続に関し、次に掲げる事項を記載した記録を作成しなければならない。

Article 30-25 (1) Pursuant to the provisions of Article 41-48 of the Act, a designated dispute resolution organization, in relation to the complaint processing procedures implemented thereby, must prepare a record stating the following matters:

一 加入貸金業者に係る資金需要者等が貸金業務関連苦情（法第二条第二十項に規定する貸金業務関連苦情をいう。次条第三項第三号において同じ。）の解決の申立てをした年月日及びその内容

(i) the date on which the person seeking funds, etc. related to the member money lender has filed an application for the settlement of the complaints related to money lending operations (meaning the complaints related to money lending operations as defined in Article 2, paragraph (20) of the Act; the same applies in paragraph (3), item (iii) of the following Article) as well as the contents thereof;

二 前号の申立てをした加入貸金業者に係る資金需要者等及びその代理人の氏名、商号又は名称並びに当該加入貸金業者の商号、名称又は氏名

(ii) the name or trade name of the person seeking funds, etc. related to the

member money lender that filed the application under the preceding item, and of the agent thereof, as well as the trade name or name of the relevant member money lender;

三 苦情処理手続の実施の経緯

(iii) the particulars of the complaint processing procedures;

四 苦情処理手続の結果（苦情処理手続の終了の理由及びその年月日を含む。）

(iv) the results of the complaint processing procedures (including the reasons for the termination of the complaint processing procedures and the date thereof).

2 指定紛争解決機関は、前項に規定する事項を記載した記録を、その実施した苦情処理手続が終了した日から少なくとも五年間保存しなければならない。

(2) The designated dispute resolution organization must preserve the record stating the matters set forth in the preceding paragraph for at least five years from the day on which the complaint processing procedures implemented thereby have been completed.

（紛争解決委員の利害関係等）

(Interests of the Dispute Resolution Mediators)

第三十条の二十六 法第四十一条の五十第三項に規定する同条第一項の申立てに係る法第四十一条の四十四第一項第五号に規定する当事者（以下この項において単に「当事者」という。）と利害関係を有する者とは、次に掲げる者のいずれかに該当する者とする。

Article 30-26 (1) The reference, in Article 41-50, paragraph (3) of the Act, to a person affiliated to the party set forth in Article 41-44, paragraph (1), item (v) of the Act (hereinafter simply referred to as the "party" in this paragraph) to which the application under Article 41-50, paragraph (1) of the Act pertains in such a way as to make the person an interested party, means one of the following:

一 当事者の配偶者又は配偶者であつた者

(i) the spouse of the party or a person that was formerly the spouse of the party;

二 当事者の四親等内の血族、三親等内の姻族若しくは同居の親族又はこれらであつた者

(ii) the relative by blood within the fourth degree of kinship, affinity within the third degree of kinship, or other cohabiting relative of the party, or a person that was formerly in the position;

三 当事者の後見人、後見監督人、保佐人、保佐監督人、補助人又は補助監督人

(iii) the guardian, supervisor of guardian, curator, supervisor of curator, assistant or supervisor of assistant of the party;

四 当該申立てに係る貸金業務関連紛争（法第二条第二十一項に規定する貸金業務関連紛争をいう。次条において同じ。）について当事者の代理人若しくは補佐人又は

これらであつた者

(iv) an agent or assistant of the party with regard to the dispute related to money lending operations (meaning the dispute related to money lending operations as defined in Article 2, paragraph (21) of the Act; the same applies in the following Article), or a person that was formerly in the position; and

五 当事者から役務の提供により収入を得ている者又は得ないこととなつた日から三年を経過しない者

(v) a person that earns an income by the provision of service from the party or a person for whom three years have yet to elapse from the day on which the person has ceased to earn the income.

2 法第四十一条の五十第三項第三号に規定する内閣府令で定める者は、次に掲げるいずれかの資格を有し、かつ、消費生活相談（消費者契約法（平成十二年法律第六十一号）第十三条第三項第五号イに規定する消費生活相談をいう。）に応ずる業務に従事した期間が通算して五年以上である者とする。

(2) The reference, in Article 41-50, paragraph (3), item (iii) of the Act, to a person specified by Cabinet Office Order means a person with any of the following qualifications and that has engaged in the business of responding to consumer affairs consultation (meaning the consumer affairs consultation as defined in Article 13, paragraph (3), item (v), sub-item (a) of the Consumer Contract Act (Act No. 61 of 2000)) for five years or more in total:

一 独立行政法人国民生活センターが付与する消費生活専門相談員の資格

(i) the qualification as the consumer affairs expert counselor granted by the National Consumer Affairs Center of Japan;

二 一般財団法人日本産業協会が付与する消費生活アドバイザーの資格

(ii) the qualification as the consumer affairs advisor granted by the Japan Industrial Association; or

三 一般財団法人日本消費者協会が付与する消費生活コンサルタントの資格

(iii) the qualification as the consumer affairs consultant granted by the Japan Consumers' Association.

3 法第四十一条の五十第三項第五号に規定する内閣府令で定める者は、次に掲げる者とする。

(3) The reference, in Article 41-50, paragraph (3), item (v) of the Act, to persons specified by Cabinet Office Order means:

一 次に掲げる職の一又は二以上にあつてその年数が通算して五年以上である者

(i) a person that has held one or more of the following positions for five years or more in total:

イ 判事

(a) a judge;

ロ 判事補

(b) an assistant judge;

- ハ 検事
- (c) a prosecutor;
- ニ 弁護士
- (d) an attorney at law;
- ホ 学校教育法による大学の学部、専攻科又は大学院の法律学に属する科目の教授又は准教授
- (e) a professor or associate professor that specializes in the subjects included in the laws of faculties or special courses of a university, or graduate schools accredited under the School Education Act;
- 二 次に掲げる職の一又は二以上にあつてその年数が通算して五年以上である者
- (ii) a person that has held one or more of the following positions for five years or more in total:
 - イ 公認会計士
 - (a) a certified public accountant;
 - ロ 税理士
 - (b) a tax accountant;
 - ハ 学校教育法による大学の学部、専攻科又は大学院の経済学又は商学に属する科目の教授又は准教授
 - (c) a professor or associate professor that specializes in the subjects included in the economics or commercial science of faculties or special courses in a university, or graduate schools accredited under the School Education Act;
- 三 貸金業務関連苦情を処理する業務又は貸金業務関連苦情の処理に関する業務を行う法人において、資金需要者等の保護を図るため必要な調査、指導、勧告、規則の制定その他の業務に従事した期間が通算して十年以上である者
- (iii) a person that has engaged in the business of processing complaints related to money lending operations, or investigation, guidance, recommendation, enactment of rules or other business necessary for the protection of person seeking funds, etc. at the corporation conducting the business of processing complaints related to money lending operations for 10 years or more in total; or
- 四 金融庁長官が前三号に掲げる者のいずれかに該当する者と同等以上の知識及び経験を有すると認めた者
- (iv) persons found to have the knowledge and experience equivalent to or greater than the persons that fall under any of the person set forth in the preceding three items.

(貸金業務関連紛争の当事者である加入貸金業者に係る資金需要者等に対する説明)
 (Explanation to the Person Seeking Funds Related to the Member Money Lender that is the Party to the Dispute Related to Money Lending Operations)

第三十条の二十七 指定紛争解決機関は、法第四十一条の五十第八項に規定する説明を

するに当たり貸金業務関連紛争の当事者である加入貸金業者に係る資金需要者等から書面の交付を求められたときは、書面を交付して説明をしなければならない。

Article 30-27 (1) When a designated dispute resolution organization has received a request for the delivery of the documents from the person seeking funds, etc. related to the member money lender that is the party to the dispute related to money lending operations upon making the explanation prescribed in Article 41-50, paragraph (8) of the Act, the designated dispute resolution organization must make the explanation by delivering the documents.

2 法第四十一条の五十第八項第三号に規定する内閣府令で定める事項は、次に掲げる事項とする。

(2) The reference, in Article 41-50, paragraph (8), item (iii) of the Act, to matters specified by Cabinet Office Order means:

一 紛争解決手続において陳述される意見若しくは提出され、若しくは提示される資料に含まれ、又は法第四十一条の五十第九項に規定する手続実施記録（次条第一項において「手続実施記録」という。）に記載されている貸金業務関連紛争の当事者及び第三者の秘密の取扱いの方法

(i) the method of handling the confidential information of the party to the dispute related to money lending operations and a third party which is included in the opinions to be stated or materials to be submitted or presented at the dispute resolution procedure, or which is contained in the dispute resolution procedures record set forth in Article 41-50, paragraph (9) of the Act (referred to as the "dispute resolution procedures record" in paragraph (1) of the following Article);

二 貸金業務関連紛争の当事者が紛争解決手続を終了させるための要件及び方式

(ii) the requirements and method for the party to the dispute related to money lending operations to terminate the dispute resolution procedure;

三 紛争解決委員が紛争解決手続によつては貸金業務関連紛争の当事者間に和解が成立する見込みがないと判断したときは、速やかに当該紛争解決手続を終了し、その旨を当該貸金業務関連紛争の当事者に通知すること。

(iii) that, when the dispute resolution mediator considers there to be no prospect of reaching a settlement between the parties to the dispute related to money lending operations through dispute resolution procedures, the dispute resolution mediator will promptly terminate the dispute resolution procedures and notify the parties to the dispute related to money lending operations to that effect; and

四 貸金業務関連紛争の当事者間に和解が成立した場合に作成される書面の有無及び書面が作成される場合には作成者、通数その他当該書面の作成に係る概要

(iv) information on as to whether there is a document to be prepared in cases when a settlement has been reached between the parties to the dispute related to money lending operations, and in cases when the document is to be prepared, the person that is to prepare the document, the number of copies to

be prepared and any other outlines pertaining to the preparation of the document.

(手続実施記録の保存及び作成)

(Preservation and Preparation of Dispute Resolution Procedures Record)

第三十条の二十八 指定紛争解決機関は、手続実施記録を、その実施した紛争解決手続が終了した日から少なくとも十年間保存しなければならない。

Article 30-28 (1) A designated dispute resolution organization must preserve the dispute resolution procedures record for at least ten years from the day on which the dispute resolution procedure implemented thereby has completed.

2 法第四十一条の五十第九項第六号に規定する内閣府令で定めるものは、次に掲げる事項とする。

(2) The reference, in Article 41-50, paragraph (9), item (vi) of the Act, to matters specified by Cabinet Office Order means:

一 紛争解決手続の申立ての内容

(i) the contents of the application for the dispute resolution procedure;

二 紛争解決手続において特別調停案（法第四十一条の四十四第六項に規定する特別調停案をいう。以下この号において同じ。）が提示された場合には、当該特別調停案の内容及びその提示の年月日

(ii) if a special conciliation proposal (meaning the special conciliation proposal as prescribed in Article 41-44, paragraph (6) of the Act; hereinafter the same applies in this item) has been presented at the dispute resolution procedure, the contents of the relevant special conciliation proposal and the date on which it was presented; and

三 紛争解決手続の結果が和解の成立である場合には、当該和解の内容

(iii) if the dispute resolution procedure has resulted in a settlement, the details of the settlement.

(指定紛争解決機関の届出事項)

(Matters to be Notified by the Designated Dispute Resolution Organization)

第三十条の二十九 指定紛争解決機関は、法第四十一条の五十六の規定による届出をしようとするときは、届出書に理由書その他参考となるべき事項（次の各号に掲げる場合にあつては、当該各号に定める事項を含む。）を記載した書類を添付して金融庁長官に提出しなければならない。

Article 30-29 (1) When a designated dispute resolution organization seeks to make the notification under Article 41-56 of the Act, it must submit the written notification accompanied by a written reason and other documents stating the matters that will serve as a reference (in the cases set forth in the following items, including the matters specified in the respective items) to the Commissioner of the Financial Services Agency:

一 法第四十一条の五十六第一号に掲げる場合 手続実施基本契約を締結し、又は終

了した年月日及び貸金業者の商号、名称又は氏名

(i) the cases set forth in Article 41-56, item (i) of the Act: the date on which the basic contract for implementation of dispute resolution procedures was concluded or terminated, and the trade name or name of the money lender;

二 次項第六号に掲げる場合 指定紛争解決機関の役員等となつた者が暴力団員等でないことの当該役員等となつた者による誓約

(ii) the cases set forth in item (vi) of the following paragraph: a pledge by a person that has become an officer, etc. of the designated dispute resolution organization that the person is not an organized crime group member, etc.;

三 次項第七号に掲げる場合 貸金業者が手続実施基本契約に係る債務その他の紛争解決等業務の実施に関する義務を履行することが確実でないと思込まれる理由及び当該貸金業者の商号、名称又は氏名

(iii) the cases set forth in item (vii) of the following paragraph: reasons for expecting that it is uncertain that the money lender will perform the obligations pertaining to the basic contract for implementation of dispute resolution procedures or any other obligations regarding the implementation of business of dispute resolution, etc., and the trade name or name of the relevant money Lender;

四 次項第八号又は第九号に掲げる場合 次に掲げる事項

(iv) the cases set forth in item (viii) or (ix) of the following paragraph: the following matters:

イ 行為が発生した営業所又は事務所の名称

(a) the name of the business office or office at which the act took place;

ロ 行為をした役員等の氏名又は商号若しくは名称及び役職名

(b) the name or trade name and the title of the officer, etc. that conducted the act;

ハ 行為の概要

(c) a summary of the act; and

ニ 改善策

(d) remedial measures.

2 法第四十一条の五十六第二号に規定する内閣府令で定めるときは、次に掲げるときとする。

(2) The reference, in Article 41-56, item (ii) of the Act, to cases specified by Cabinet Office Order means:

一 定款又はこれに準ずる定めを変更したとき。

(i) cases when the relevant designated dispute resolution organization has changed its articles of incorporation or provisions equivalent thereto;

二 親法人（指定紛争解決機関の総株主等の議決権の過半数を保有している法人その他の団体をいう。次号において同じ。）又は子法人（指定紛争解決機関が総株主等の議決権の過半数を保有している法人その他の団体をいう。第四号において同じ。）が商号若しくは名称、主たる営業所若しくは事務所の所在地又は事業の内容

を変更したとき。

(ii) cases when the parent corporation (meaning the corporation and other organization that holds the majority of the voting rights held by all the shareholders, etc. of the designated dispute resolution organization; the same applies in the following item) or subsidiary corporation (meaning a corporation or other organization of which the majority of the voting rights held by all the shareholders, etc. are held by the designated dispute resolution organization; the same applies in item (iv)) of the relevant designated dispute resolution organization has changed its trade name or name, location of the principal business office or office, or contents of the business;

三 親法人が親法人でなくなつたとき。

(iii) cases when the parent corporation has ceased to be the parent corporation thereof;

四 子法人が子法人でなくなつたとき、又は子法人の議決権を取得し、若しくは保有したとき。

(iv) cases when the subsidiary corporation has ceased to be the subsidiary corporation, or when the designated dispute resolution organization has acquired or held the voting rights of its subsidiary corporation;

五 総株主等の議決権の百分の五を超える議決権が一の者により取得され、又は保有されることとなつたとき。

(v) cases when voting rights exceeding five percent of the voting rights held by all the shareholders, etc. of the relevant designated dispute resolution organization has come to be acquired or held by a single person;

六 法第四十一条の四十第一項の指定申請書を提出後、新たに指定紛争解決機関の役員等となつた者がいるとき。

(vi) cases when there is a person that has newly become an officer, etc. of the designated dispute resolution organization after the submission of the written application for designation under Article 41-40, paragraph (1) of the Act;

七 貸金業者から手続実施基本契約の締結の申込みがあつた場合であつて、当該申込みを拒否したとき。

(vii) in cases when the designated dispute resolution organization has received an application for conclusion of a basic contract for implementation of dispute resolution procedures from the money lender, and has refused the application;

八 指定紛争解決機関又はその業務の委託先の役員等が紛争解決等業務（業務の委託先にあつては、当該指定紛争解決機関が委託する業務に係るものに限る。）を遂行するに際して法令又は当該指定紛争解決機関の業務規程に反する行為が発生した事実を知つたとき。

(viii) when the designated dispute resolution organization or the officer, etc. of

the entity to which the business of the designated dispute resolution organization has been entrusted has come to know facts of the occurrence of acts in violation of laws and regulations or operational rules of the designated dispute resolution organization in executing the business of dispute resolution, etc. (in cases of the entrusted entity of the business, limited to those related to the business to be entrusted by the relevant designated dispute resolution organization); or

九 加入貸金業者又はその役員等が指定紛争解決機関の業務規程に反する行為を行った事実を知ったとき。

(ix) when the designated dispute resolution organization has come to know the fact that a member money lender or the officer, etc. has conducted acts in violation of the designated dispute resolution organization.

3 前項第八号又は第九号に該当するときの届出は、これらの規定に規定する事実を指定紛争解決機関が知った日から一月以内に行わなければならない。

(3) The notification in cases when the relevant case falls under item (viii) or (ix) of the preceding paragraph, must be made within one month from the day on which the designated dispute resolution organization has come to know the facts prescribed in these provisions.

(紛争解決等業務に関する報告書の提出)

(Submission of Reports on Business of Dispute Resolution)

第三十条の三十 法第四十一条の五十七第一項の規定による指定紛争解決機関が作成すべき紛争解決等業務に関する報告書は、別紙様式第二十二号により作成し、事業年度経過後三月以内に金融庁長官に提出しなければならない。

Article 30-30 (1) The reports on business of dispute resolution, etc. to be prepared by a designated dispute resolution organization under Article 41-57, paragraph (1) of the Act must be prepared using Appended Form No. 22 and submitted to the Commissioner of the Financial Services Agency within three months after the end of the business year.

2 前項の報告書には、最終事業年度に係る財産目録、貸借対照表及び収支計算書若しくは損益計算書又はこれらに準ずるものを添付しなければならない。

(2) The inventory of property, balance sheet, and income and expenditure statement or profit and loss statement, pertaining to the most recent business year or documents equivalent thereto must accompany the report under the preceding paragraph.

3 指定紛争解決機関は、やむを得ない理由により第一項に規定する期間内に同項の報告書の提出をすることができない場合には、あらかじめ金融庁長官の承認を受けて、当該提出を延期することができる。

(3) If the designated dispute resolution organization cannot submit the report prescribed in paragraph (1) within the period set forth in that paragraph for any compelling reason, it may postpone the submission by obtaining the

approval from the Commissioner of the Financial Services Agency in advance.

4 指定紛争解決機関は、前項の規定による承認を受けようとするときは、承認申請書に理由書を添付して金融庁長官に提出しなければならない。

(4) If a designated dispute resolution organization seeks the approval under the preceding paragraph, it must submit a written application for approval accompanied by a written reason to the Commissioner of the Financial Services Agency.

5 金融庁長官は、前項の規定による承認の申請があつたときは、当該申請をした指定紛争解決機関が第三項の規定による提出の延期をすることについてやむを得ないと認められる理由があるかどうかを審査するものとする。

(5) When the application for approval under the preceding paragraph has been filed, the Commissioner of the Financial Services Agency is to examine whether a compelling reason for the designated dispute resolution organization that made the relevant application to postpone the submission under paragraph (3) may be found.

(経由官庁)

(Routed Government Agency)

第三十一条 法第四条第一項の登録申請書その他法及びこの府令に規定する書類を財務局長又は福岡財務支局長に提出しようとする者は、その主たる営業所等の所在地を管轄する財務事務所又は小樽出張所若しくは北見出張所があるときは、当該財務事務所長又は出張所長を経由して提出しなければならない。

Article 31 A person seeking to submit a written application for registration under Article 4, paragraph (1) of the Act or other documents provided in the Act or this Order to the director-general of a local finance bureau or Director-General of the Fukuoka Local Finance Branch Bureau, when there is a local finance office that has jurisdiction over the location of the principal business office, etc. of the person, or an Otaru Sub-Office or Kitami Sub-Office, must submit the written application for registration and documents via the head of the local finance office or the head of the Otaru Sub-Office, or the head of the Kitami Sub-Office.

(標準処理期間)

(Standard Processing Period)

第三十二条 内閣総理大臣、金融庁長官、財務局長、福岡財務支局長又は都道府県知事は、法、令又はこの府令の規定による登録、指定、認可又は承認に関する申請がその事務所に到達してから二月以内に、当該申請に対する処分をするよう努めるものとする。ただし、次に掲げる認可に関する申請に対する処分は、一月以内にするよう努めるものとする。

Article 32 (1) The Prime Minister, Commissioner of the Financial Services Agency, director-general of the local finance bureau, Director-General of the

Fukuoka Local Finance Branch Bureau or prefectural governor is to endeavor to render a disposition for the application within two months counting from the day on which the application for registration, designation, authorization or approval under the provisions of the Act, the Order or this Order arrived at the relevant office; provided, however that Prime Minister, Commissioner of the Financial Services Agency, Director-General of the Local Finance Bureau, Director-General of the Fukuoka Local Finance Branch Bureau or prefectural governor is to endeavor to render the disposition for the application related to the following authorization within one month:

一 法第四十一条の四十四第七項の規定による認可

(i) the authorization under Article 41-44, paragraph (7) of the Act; and

二 法第四十一条の六十第一項の規定による認可

(ii) the authorization under Article 41-60, paragraph (1) of the Act.

2 前項に規定する期間には、次に掲げる期間を含まないものとする。

(2) The following periods are not included as part of the period set forth in the preceding paragraph:

一 当該申請を補正するために要する期間

(i) the period necessary for the correction of the relevant application;

二 当該申請をした者が当該申請の内容を変更するために要する期間

(ii) the period necessary for the person that filed the relevant application to change the contents of the application; and

三 当該申請をした者が当該申請に係る審査に必要と認められる資料を追加するために要する期間

(iii) the period necessary for the person that filed the relevant application to

add materials that are found necessary for the examination of the application.

別表（第十一条関係）

Appended Table (In Relation to Article 11)

算式一 $\sum_{i=1}^n (U_i \cdot T_i)$

Formula No. 1 $\sum_{i=1}^n (U_i \cdot T_i)$

算式二 $(U_i + F) \cdot T_i$

Formula No. 2 $(U_i + F) \cdot T_i$

n は、返済回数

"n" is the number of repayment installments.

T_i は、年を単位として表した次の期間

"T_i" is the following period represented by using one year as one unit.

イ i が 1 のときは、金銭を交付した日から第一回の弁済日の前日までの期間

(a) when "i" is one, the period from the day of delivery until the day immediately preceding the first performance date;

ロ i が 2 以上のときは、直前の弁済日から第 i 回の弁済日の前日までの期間

(b) when "i" is two or more, the period from the latest performance date until

the day immediately preceding the "i"th performance date.

U_i は、次の値

" U_i " is the following amount:

イ i が 1 のときは、実際に利用可能な貸付けの金額

(a) when "i" is one, the amount of loan actually available;

ロ i が 2 以上のときは、次式により算出する未返済金の額

(b) when "i" is two or more, the amount yet to be performed which are calculated pursuant to the following formula:

$$U_i = U_{(i-1)} - (P_{(i-1)} - R \cdot U_{(i-1)} \cdot T_{(i-1)})$$

$$U_i = U_{(i-1)} - (P_{(i-1)} - R \cdot U_{(i-1)} \cdot T_{(i-1)})$$

P_i は、第 i 回の弁済の金額とする。

" P_i " is the amount of the "i"th performance;

R は、法第十四条第一号に規定する貸付けの利率

" R " is the loan interest rate as prescribed in Article 14, item (i) of the Act.

F は、法第十四条第一号に規定する利息及びみなし利息

" F " is the interest and the payment regarded as interest as referred to in Article 14, item (i) of the Act.