

割賦販売法

Installment Sales Act

(昭和三十六年七月一日法律第百五十九号)
(Act No. 159 of July 1, 1961)

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(目的及び運用上の配慮)

(Purpose and Operational Considerations)

第一条 この法律は、割賦販売等に係る取引の公正の確保、購入者等が受けることのある損害の防止及びクレジットカード番号等の適切な管理に必要な措置を講ずることにより、割賦販売等に係る取引の健全な発達を図るとともに、購入者等の利益を保護し、あわせて商品等の流通及び役務の提供を円滑にし、もつて国民経済の発展に寄与することを目的とする。

Article 1 (1) The purpose of this Act is to promote the sound development of transactions related to installment sales, etc., by taking the necessary measures to ensure the fairness of transactions related to installment sales, etc., to prevent damages that purchasers suffer, and to ensure the proper management of credit card numbers, as well as protect the interests of purchasers and achieve smooth distribution of goods and the smooth provision of services, so as to contribute to the development of the national economy.

2 この法律の運用にあつては、割賦販売等を行なう中小商業者の事業の安定及び振興に留意しなければならない。

(2) In implementing this Act, due consideration must be given to the stability and development of small and medium-sized commercial enterprises that engage in installment sales.

(定義)

(Definitions)

第二条 この法律において「割賦販売」とは、次に掲げるものをいう。

Article 2 (1) The term "installment sales" as used in this Act means the following acts:

一 購入者から商品若しくは権利の代金を、又は役務の提供を受ける者から役務の対価を二月以上の期間にわたり、かつ、三回以上に分割して受領すること（購入者又は役務の提供を受ける者をして販売業者又は役務の提供の事業を営む者（以下「役務提供事業者」という。）の指定する銀行その他預金の受入れを業とする者に対し、二月以上の期間にわたり三回以上預金させた後、その預金のうちから商品若しくは権利の代金又は役務の対価を受領することを含む。）を条件として指定商品若しくは指定権利を販売し、又は指定役務を提供すること。

(i) the sale of a designated good or designated right, or the provision of a designated service, on the condition that the cost of the good or right will be received from the purchaser, or consideration for the service will be received from the service recipient, in three or more installments over a period of two or more months (including the case where after the purchaser or service recipient makes deposits of money in three or more installments over a period of two or more months with the bank or other person in the business of accepting deposits that is designated by the seller or person in the business of providing services (hereinafter referred to as a "service provider"), the seller or service provider receives payment for the good or right, or consideration for the service out of that deposit); and

二 それを提示し若しくは通知して、又はそれと引換えに、商品若しくは権利を購入し、又は有償で役務の提供を受けることができるカードその他の物又は番号、記号その他の符号（以下この項及び次項、次条並びに第二十九条の二において「カード等」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（以下この項及び次項、次条、第四条の二（第二十九条の四

第一項において準用する場合を含む。)、第二十九条の二並びに第三十八条において「利用者」という。)に交付し又は付与し、あらかじめ定められた時期ごとに、そのカード等の提示若しくは通知を受けて、又はそれと引換えに当該利用者に販売した商品若しくは権利の代金又は当該利用者に提供する役務の対価の合計額を基礎としてあらかじめ定められた方法により算定して得た金額を当該利用者から受領することを条件として、指定商品若しくは指定権利を販売し又は指定役務を提供すること。

(ii) the sale of a designated good or designated right, or the provision of a designated service, after issuing or granting a card or other objects, or a number, symbol, or other code that a person can present, notify, or exchange for, in order to purchase goods or rights, or receive paid services (hereinafter referred to as a "card, etc." in this paragraph, the following paragraph, the following Article and Article 29-2), to a person seeking to purchase goods or rights or receive services using such a card, etc. (hereinafter referred to as a "user" in this paragraph, the following paragraph, the following Article, Article 4-2 (including as applied mutatis mutandis pursuant to Article 29-4, paragraph (1)), Article 29-2, and Article 38), on the condition that an amount of money arrived at by a predetermined method of calculation based on the total cost of the goods or rights the user is sold or consideration for services provided to the user when presenting or notifying the card, etc., or in exchange for the card, etc., will be received from the user at regular, predetermined intervals.

2 この法律において「ローン提携販売」とは、次に掲げるものをいう。

(2) The term "loan-backed sale" as used in this Act means the following acts:

一 カード等を利用者に交付し又は付与し、当該利用者がそのカード等を提示し若しくは通知して、又はそれと引換えに購入した商品若しくは権利の代金又は提供を受ける役務の対価に充てるためにする金銭の借入で、二月以上の期間にわたり、かつ、三回以上に分割して返還することを条件とするものに係る購入者又は役務の提供を受ける者の債務の保証(業として保証を行う者に当該債務の保証を委託することを含む。)をして、指定商品若しくは指定権利を販売し、又は指定役務を提供すること。

(i) the sale of a designated good or designated right, or the provision of a designated service, after issuing or granting a card, etc. to a user and guaranteeing the obligations of the purchaser or service recipient (including entrusting a person that provides guarantees in the course of trade to guarantee such obligations) in respect of a monetary loan that is made in order to cover the cost of goods or rights the user purchases or the consideration for services the user receives when presenting or notifying the card, etc., or in exchange for the card, etc., on the condition that the loan be repaid in three or more installments over a period of two or more months; and

二 カード等を利用者に交付し又は付与し、当該利用者がそのカード等を提示し若しくは通知して、又はそれと引換えに購入した商品若しくは権利の代金又は提供を受ける役務の対価に充てるためにする金銭の借入れで、あらかじめ定められた時期ごとに、その借入金の合計額を基礎としてあらかじめ定められた方法により算定して得た金額を返済することを条件とするものに係る当該利用者の債務の保証（業として保証を行う者に当該債務の保証を委託することを含む。）をして、そのカード等の提示若しくは通知を受けて、又はそれと引換えに指定商品若しくは指定権利を販売し又は指定役務を提供すること。

(ii) the sale of a designated good or designated right or the provision of a designated service upon having the card, etc. presented or notified, or in exchange for the card, etc., after having issued or granted that card, etc. to the user and guaranteed the obligations of the user (including entrusting a person that provides guarantees in the course of trade to guarantee such obligations) in respect of a monetary loan that is made in order to cover the cost of goods or rights the user purchases or the consideration for the services the user receives when presenting or notifying the card, etc., or in exchange for the card, etc., on the condition that the user pay back an amount of money arrived at by a predetermined method of calculation based on the total amount of the borrowings, at regular, predetermined intervals.

3 この法律において「包括信用購入あつせん」とは、次に掲げるものをいう。

(3) The term "intermediation of comprehensive credit purchases" as used in this Act means the following acts:

一 それを提示し若しくは通知して、又はそれと引換えに、特定の販売業者から商品若しくは権利を購入し、又は特定の役務提供事業者から有償で役務の提供を受けることができるカードその他の物又は番号、記号その他の符号（以下この項及び次項、第三十条から第三十条の二の三まで、第三十四条並びに第三十五条の十六において「カード等」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（以下この項、第三十条から第三十条の二の三まで、第三十条の五の二、三十五条の五の三、第三十条の六において準用する第四条の二、第三十三条の二（第三十三条の三第二項において準用する場合を含む。）、第三十四条の二、第三十五条の三の四十三、第三十五条の三の四十六、第三十五条の三の五十七、第三十五条の三の五十九、第三十五条の十六、第四十一条及び第四十一条の二において「利用者」という。）に交付し又は付与し、当該利用者がそのカード等を提示し若しくは通知して、又はそれと引換えに特定の販売業者から商品若しくは権利を購入し、又は特定の役務提供事業者から役務の提供を受けるときは、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の交付（当該販売業者又は当該役務提供事業者以外の者を通じた当該販売業者又は当該役務提供事業者への交付を含む。）をするとともに、当該利用者から当該代金又は当該対価に相当する額をあらかじめ定められた時期までに受領すること（当該利用者が当該販売業者から商品若しくは権利を購入する契約を締結し、又は当該役務提供事業者から役務の提供を受ける契約を締結した時から二

月を超えない範囲内においてあらかじめ定められた時期までに受領することを除く。)

- (i) issuing or granting a card or other object or a number, symbol, or other code that a person can present, notify, or by exchanging it, in order to purchase goods or rights from a specific seller or receive paid services from a specific service provider (hereinafter referred to as "card, etc." in this paragraph, the following paragraph, Articles 30 through 30-2-3, Article 34, and Article 35-16), to a person seeking to purchase goods or rights, or receive services using such a card, etc. (hereinafter referred to as a "user" in this paragraph, Articles 30 through 30-2-3, Article 30-5-2, Article 35-5-3, Article 4-2 as applied mutatis mutandis pursuant to Article 30-6, Article 33-2 (including as applied mutatis mutandis pursuant to Article 33-3, paragraph (2)), Article 34-2, Article 35-3-43, Article 35-3-46, Article 35-3-57, Article 35-3-59, Article 35-16, Article 41, and Article 41-2), and then delivering an amount that corresponds to the cost of goods or rights, or the consideration for services to the seller or service provider (including delivering such an amount to the seller or service provider through a person other than that seller or service provider) and receiving an amount that corresponds to that cost or consideration from the user by a predetermined date (excluding the receipt of such an amount by a predetermined date that is shorter than two months from when the user signs a contract to purchase the goods or rights from the seller or to receive the services from the service provider) when the user presents, notifies, or exchanges that card, etc. to purchase goods or rights from a specific seller or to receive services from a specific service provider; and

二 カード等を利用者に交付し又は付与し、当該利用者がそのカード等を提示し若しくは通知して、又はそれと引換えに特定の販売業者から商品若しくは権利を購入し、又は特定の役務提供事業者から役務の提供を受けるときは、当該販売業者又は当該役務提供事業者が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の交付（当該販売業者又は当該役務提供事業者以外の者を通じた当該販売業者又は当該役務提供事業者への交付を含む。）をするとともに、当該利用者からあらかじめ定められた時期ごと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の合計額を基礎としてあらかじめ定められた方法により算定して得た金額を受領すること。

- (ii) issuing or granting a card, etc. to a user, and then delivering an amount that corresponds to the cost of goods or rights or the consideration for services to the seller or service provider (including delivering such an amount to the seller or service provider through a person other than that seller or service provider) and receiving an amount of money arrived at by a predetermined method of calculation based on the total cost of the goods or rights, or consideration for the services from the user, at regular,

predetermined intervals, when the user presents, notifies, or exchanges that card, etc. to purchase goods or rights from a specific seller or to receive services from a specific service provider.

4 この法律において「個別信用購入あつせん」とは、カード等を利用することなく、特定の販売業者が行う購入者への商品若しくは指定権利の販売又は特定の役務提供事業者が行う役務の提供を受ける者への役務の提供を条件として、当該商品若しくは当該指定権利の代金又は当該役務の対価の全部又は一部に相当する金額の当該販売業者又は当該役務提供事業者への交付（当該販売業者又は当該役務提供事業者以外の者を通じた当該販売業者又は当該役務提供事業者への交付を含む。）をするとともに、当該購入者又は当該役務の提供を受ける者からあらかじめ定められた時期までに当該金額を受領すること（当該購入者又は当該役務の提供を受ける者が当該販売業者から商品若しくは指定権利を購入する契約を締結し、又は当該役務提供事業者から役務の提供を受ける契約を締結した時から二月を超えない範囲内においてあらかじめ定められた時期までに受領することを除く。）をいう。

(4) The term "intermediation of individual credit purchases" as used in this Act means delivering all or part of the amount of money corresponding to the cost of goods or designated rights, or consideration for services to a specific seller or specific service provider (including delivering such an amount to the seller or service provider through a person other than that seller or service provider) on the condition that the specific seller sells goods or designated rights to the purchaser or that the specific service provider provides services to the service recipient without a card, etc. being used, and receiving that amount of money from the purchaser or service recipient by a predetermined date (excluding the receipt of such an amount by a predetermined date that is shorter than two months from when the purchaser or service recipient makes a contract to purchase the goods or rights from the seller or receive the services from the service provider).

5 この法律において「指定商品」とは、定型的な条件で販売するのに適する商品であつて政令で定めるものをいい、「指定権利」とは、施設を利用し又は役務の提供を受ける権利のうち国民の日常生活に係る取引において販売されるものであつて政令で定めるものをいい、「指定役務」とは、次項、第三十五条の三の六十一、第三十五条の三の六十二、第四十一条及び第四十一条の二を除き、国民の日常生活に係る取引において有償で提供される役務であつて政令で定めるものをいう。

(5) The term "designated goods" as used in this Act means goods specified by Cabinet Order that it is suitable for selling under standardized terms and conditions; the term "designated rights" means rights specified by Cabinet Order, constituting the rights to use a facility or receive services, which is sold in a transaction that arises in the everyday lives of the people; and, except for the following paragraph, Article 35-3-61, Article 35-3-62, Article 41, and Article 41-2, the term "designated services" means services specified by Cabinet Order, which is provided for consideration in a transaction that arises

in the everyday lives of the people.

6 この法律において「前払式特定取引」とは、次の各号に掲げる取引で、当該各号に定める者に対する商品の引渡し又は政令で定める役務（以下この項、第三十五条の三の六十一、第三十五条の三の六十二、第四十一条及び第四十一条の二において「指定役務」という。）の提供に先立つてその者から当該商品の代金又は当該指定役務の対価の全部又は一部を二月以上の期間にわたり、かつ、三回以上に分割して受領するものをいう。

(6) The term "specified prepaid transaction" as used in this Act means one of the transactions set forth in the following items, for which, prior to the delivery of the goods or the provision of the services that are prescribed by Cabinet Order (hereinafter referred to as "designated services" in this paragraph, Article 35-3-61, Article 35-3-62, Article 41, and Article 41-2) to the person prescribed in the relevant item, all or part of the cost of the goods or consideration for the designated services is received from the person in three or more installments over a period of two or more months:

一 商品の売買の取次ぎ 購入者

(i) brokerage for a purchase and sale of goods: the purchaser; or

二 指定役務の提供又は指定役務の提供をすること若しくは指定役務の提供を受けることの取次ぎ 当該指定役務の提供を受ける者

(ii) the provision of designated services, brokerage for a person to provide designated services, or brokerage for a person to receive designated services: the recipient of the designated services.

第二章 割賦販売

Chapter II Installment Sales

第一節 総則

Section 1 General Provisions

(割賦販売条件の表示)

(Indication of the Terms and Conditions of Installment Sales)

第三条 割賦販売を業とする者（以下「割賦販売業者」という。）は、前条第一項第一号に規定する割賦販売（カード等を利用者に交付し又は付与し、そのカード等の提示若しくは通知を受けて、又はそれと引換えに当該利用者に商品若しくは権利を販売し、又は役務を提供するものを除く。）の方法により、指定商品若しくは指定権利を販売しようとするとき又は指定役務を提供しようとするときは、その相手方に対して、経済産業省令・内閣府令で定めるところにより、当該指定商品、当該指定権利又は当該指定役務に関する次の事項を示さなければならない。

Article 3 (1) If a person in the business of installment sales (hereinafter referred to as an "installment seller") seeks to sell designated goods or designated rights or to provide designated services in a way that involves an installment sale as prescribed in paragraph (1), item (i) of the preceding Article (excluding

the sale of goods or rights or the provision of services to a user in which the user is issued or granted a card, etc. and that card, etc. is presented, notified, or exchanged), the installment seller must indicate the following particulars about the designated goods, designated rights, or designated services to the other party, pursuant to the provisions of Order of the Ministry of Economy, Trade and Industry, and Cabinet Office Order:

一 商品若しくは権利の現金販売価格（商品の引渡し又は権利の移転と同時にその代金の全額を受領する場合の価格をいう。以下同じ。）又は役務の現金提供価格（役務を提供する契約の締結と同時にその対価の全額を受領する場合の価格をいう。以下同じ。）

(i) the cash sale price of the goods or rights (meaning the price that the seller would receive for the full cost of goods or rights upon delivery of the goods or transfer of the rights; the same applies hereinafter) or the cash provision price of the services (meaning the price that the service provider would receive for the full amount of consideration for the services upon the conclusion of the service contract; the same applies hereinafter);

二 商品若しくは権利の割賦販売価格（割賦販売の方法により商品又は権利を販売する場合の価格をいう。以下同じ。）又は役務の割賦提供価格（割賦販売の方法により役務を提供する場合の価格をいう。以下同じ。）

(ii) the installment price of the goods or rights (meaning the price of the goods or rights when the seller sells them by the method of installment sales; the same applies hereinafter) or the installment price of the services (meaning the price of the services when the service provider provides them by the method of installment sales; the same applies hereinafter);

三 割賦販売に係る商品若しくは権利の代金又は役務の対価の支払（その支払に充てるための預金の預入れを含む。次項を除き、以下同じ。）の期間及び回数

(iii) the period and number of payments for the cost of the goods or rights, or consideration for the services under installment sales (including deposit of money to be allocated to such a payment; hereinafter the same applies, except in the following paragraph);

四 第十一条に規定する前払式割賦販売以外の割賦販売の場合には、経済産業省令・内閣府令で定める方法により算定した割賦販売の手数料の料率

(iv) if it is an installment sale other than a prepaid installment sale as prescribed in Article 11, the rate of the fee connected with the installment sale, as arrived at by the method of calculation specified by Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order; and

五 第十一条に規定する前払式割賦販売の場合には、商品の引渡時期

(v) if it is a prepaid installment sale as prescribed in Article 11, the timing of the delivery of goods.

2 割賦販売業者は、前条第一項第一号に規定する割賦販売（カード等を利用者に交付し又は付与し、そのカード等の提示若しくは通知を受けて、又はそれと引換えに当該

利用者に商品若しくは権利を販売し、又は役務を提供するものに限る。)の方法により、指定商品若しくは指定権利を販売するため又は指定役務を提供するため、カード等を利用者に交付し又は付与するときは、経済産業省令・内閣府令で定めるところにより、当該割賦販売をする場合における商品若しくは権利の販売条件又は役務の提供条件に関する次の事項を記載した書面を当該利用者に交付しなければならない。

(2) If an installment seller issues or grants a card, etc. to a user in order to sell designated goods or designated rights, or provide designated services by the method of installment sales as prescribed in paragraph (1), item (i) of the preceding Article (but only if the installment seller issues or grants the card, etc. to the user and sells goods or rights, or provides services to the user when the card, etc. is presented, notified, or exchanged), the installment seller must deliver a document to the user stating the following particulars in respect of the terms and conditions of the sale of goods or rights, or the terms and conditions for the provision of services when an installment sale is made, pursuant to the provisions of Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order:

一 割賦販売に係る商品若しくは権利の代金又は役務の対価の支払の期間及び回数

(i) the period and number of payments for the cost of the goods or rights, or the consideration for the services in connection with installment sales;

二 経済産業省令・内閣府令で定める方法により算定した割賦販売の手数料の料率
(ii) the rate of the fee connected with an installment sale, as arrived at by the method of calculation specified by Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order; and

三 前二号に掲げるもののほか、経済産業省令・内閣府令で定める事項

(iii) beyond what is set forth in the preceding two items, the particulars specified by Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order.

3 割賦販売業者は、前条第一項第二号に規定する割賦販売の方法により、指定商品若しくは指定権利を販売するため又は指定役務を提供するため、カード等を利用者に交付し又は付与するときは、経済産業省令・内閣府令で定めるところにより、当該割賦販売をする場合における商品若しくは権利の販売条件又は役務の提供条件に関する次の事項を記載した書面を当該利用者に交付しなければならない。

(3) If an installment seller issues or grants a card, etc. to a user in order to sell designated goods or designated rights, or provide designated services by the method of installment sales prescribed in paragraph (1), item (ii) of the preceding Article, the installment seller must deliver a document to the user stating the following particulars, in respect of the terms and conditions of the sale of goods or rights, or the terms and conditions for the provision of services when an installment sale is made, pursuant to the provisions of Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order:

一 利用者が弁済をすべき時期及び当該時期ごとの弁済金の額の算定方法

(i) the time at which the user is required to make repayment and how the amount of the repayment is calculated each time;

二 経済産業省令・内閣府令で定める方法により算定した割賦販売の手数料の料率

(ii) the rate of the fee connected with an installment sale, as arrived at by the method of calculation specified by Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order; and

三 前二号に掲げるもののほか、経済産業省令・内閣府令で定める事項

(iii) beyond what is set forth in the preceding two items, the particulars specified by Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order.

4 割賦販売業者は、第一項、第二項又は前項の割賦販売の方法により指定商品若しくは指定権利を販売する場合の販売条件又は指定役務を提供する場合の提供条件について広告をするときは、経済産業省令・内閣府令で定めるところにより、当該広告に、それぞれ第一項各号、第二項各号又は前項各号の事項を表示しなければならない。

(4) When an installment seller sells designated goods or designated rights, or provides designated services by the method of installment sales as referred to in paragraph (1), paragraph (2), or the preceding paragraph, and advertises the terms and conditions of the sale or the terms and conditions for the provision, the installment seller must indicate the particulars set forth in the items of paragraph (1), the items of paragraph (2), or the items of the preceding paragraph, respectively, in the advertisement, pursuant to the provisions of Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order.

(書面の交付)

(Delivery of Documents)

第四条 割賦販売業者は、第二条第一項第一号に規定する割賦販売の方法により指定商品若しくは指定権利を販売する契約又は指定役務を提供する契約を締結したときは、遅滞なく、経済産業省令・内閣府令で定めるところにより、次の事項について当該契約の内容を明らかにする書面を購入者又は役務の提供を受ける者に交付しなければならない。

Article 4 (1) If an installment seller concludes a contract for selling the designated goods or designated rights, or a contract for providing designated services by the method of installment sales as prescribed in Article 2, paragraph (1), item (i), the installment seller must deliver a document to the purchaser or service recipient clarifying the details of the contract with respect to the following particulars without delay, pursuant to the provisions of Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order:

一 商品若しくは権利の割賦販売価格又は役務の割賦提供価格

(i) the installment price of the goods or rights, or the installment price of the services;

- 二 賦払金（割賦販売に係る各回ごとの代金の支払分をいう。以下同じ。）の額
(ii) the amount of an installment (meaning the amount to be paid each time for the installment sales; the same applies hereinafter);
- 三 賦払金の支払の時期及び方法
(iii) the timing and method of payment for the installments;
- 四 商品の引渡時期若しくは権利の移転時期又は役務の提供時期
(iv) the timing for the delivery of the goods, the timing for the transfer of the rights, or the timing for the provision of the services;
- 五 契約の解除に関する事項
(v) information about cancellation of the contract;
- 六 所有権の移転に関する定めがあるときは、その内容
(vi) if there are provisions concerning the transfer of ownership, their details; and
- 七 前各号に掲げるもののほか、経済産業省令・内閣府令で定める事項
(vii) beyond what is set forth in the preceding items, the particulars specified by Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order.
- 2 割賦販売業者は、第二条第一項第二号に規定する割賦販売の方法により指定商品若しくは指定権利を販売する契約又は指定役務を提供する契約を締結したときは、遅滞なく、経済産業省令・内閣府令で定めるところにより、次の事項について当該契約の内容を明らかにする書面を購入者又は役務の提供を受ける者に交付しなければならない。
- (2) If an installment seller concludes a contract for selling designated goods or designated rights, or a contract for providing designated services by the method of installment sales prescribed in Article 2, paragraph (1), item (ii), the installment seller must deliver a document to the purchaser or service recipient which clarifies the details of the contract with respect to the following particulars without delay, pursuant to the provisions of Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order:
- 一 商品若しくは権利の現金販売価格又は役務の現金提供価格
(i) the cash sale price of the goods or rights, or the cash provision price of the services;
- 二 弁済金の支払の方法
(ii) the method of payment for the repayment;
- 三 商品の引渡時期若しくは権利の移転時期又は役務の提供時期
(iii) the timing for the delivery of the goods, the timing for the transfer of the rights, or the timing for the provision of the services;
- 四 契約の解除に関する事項
(iv) information about cancellation of the contract;
- 五 所有権の移転に関する定めがあるときは、その内容
(v) if there are provisions concerning the transfer of ownership, their details;

and

六 前各号に掲げるもののほか、経済産業省令・内閣府令で定める事項

(vi) beyond what is set forth in the preceding items, the particulars specified by Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order.

3 割賦販売業者は、指定商品、指定権利又は指定役務に係る第二条第一項第二号に規定する割賦販売に係る弁済金の支払を請求するときは、あらかじめ、経済産業省令・内閣府令で定めるところにより、次の事項を記載した書面を購入者又は役務の提供を受ける者に交付しなければならない。

(3) Before requesting that repayment be made in connection with an installment sale as prescribed in Article 2, paragraph (1), item (ii) for designated goods, designated rights, or designated services, the installment seller must deliver a document to the purchaser or service recipient stating the following particulars, pursuant to the provisions of Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order:

一 弁済金を支払うべき時期

(i) the time at which the repayment should be made; and

二 前号の時期に支払われるべき弁済金の額及びその算定根拠

(ii) the amount of the repayment that should be made at the time referred to in the preceding item, and the basis for calculation.

(情報通信の技術を利用する方法)

(Means That Employ Information and Communications Technology)

第四条の二 割賦販売業者は、第三条第二項若しくは第三項又は前条各項の規定による書面の交付に代えて、政令で定めるところにより、当該利用者又は購入者若しくは役務の提供を受ける者の承諾を得て、当該書面に記載すべき事項を電子情報処理組織を使用する方法その他の情報通信の技術を利用する方法であつて経済産業省令・内閣府令で定めるもの（以下「電磁的方法」という。）により提供することができる。この場合において、当該割賦販売業者は、当該書面を交付したものとみなす。

Article 4-2 With the consent of the user, purchaser, or service recipient and pursuant to the provisions of Cabinet Order, in lieu of delivering a document under the provisions of Article 3, paragraph (2) or paragraph (3) or the paragraphs of the preceding Article, an installment seller may provide the user, purchaser, or service recipient with the particulars that are required to be stated in the document by a means that makes use of an electronic data processing system, or by any other means specified by Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order which employs information and communications technology (hereinafter referred to as an "electronic or magnetic means"). In this case, the installment seller is deemed to have delivered the relevant document.

(契約の解除等の制限)

(Restrictions on the Cancellation of Contracts)

第五条 割賦販売業者は、割賦販売の方法により指定商品若しくは指定権利を販売する契約又は指定役務を提供する契約について賦払金（第二条第一項第二号に規定する割賦販売の方法により指定商品若しくは指定権利を販売する契約又は指定役務を提供する契約にあつては、弁済金。以下この項において同じ。）の支払の義務が履行されない場合において、二十日以上相当な期間を定めてその支払を書面で催告し、その期間内にその義務が履行されないときでなければ、賦払金の支払の遅滞を理由として、契約を解除し、又は支払時期の到来していない賦払金の支払を請求することができない。

Article 5 (1) In the event of an unperformed obligation to pay an installment pursuant to a contract for selling designated goods or designated rights or a contract for providing designated services by the method of installment sales (or to make a repayment, in respect of a contract for selling designated goods or designated rights or for providing designated services by the method of installment sales prescribed in Article 2, paragraph (1), item (ii); hereinafter the same applies in this paragraph), it is prohibited for the installment seller to cancel the contract or to demand the payment of installments that are not yet due on the grounds of a delay in the payment of an installment, unless the installment seller makes a demand in writing for this to be paid within a reasonable period of not less than twenty days, and the obligation is not performed within that period.

2 前項の規定に反する特約は、無効とする。

(2) Any special provisions of a contract that run counter to the preceding paragraph are void.

(契約の解除等に伴う損害賠償等の額の制限)

(Restriction on the Amount of Compensation for Damages Accompanying the Cancellation of a Contract)

第六条 割賦販売業者は、第二条第一項第一号に規定する割賦販売の方法により指定商品若しくは指定権利を販売する契約又は指定役務を提供する契約が解除された場合（第三項及び第四項に規定する場合を除く。）には、損害賠償額の予定又は違約金の定めがあるときにおいても、次の各号に掲げる場合に依り当該各号に定める額にこれに対する法定利率による遅延損害金の額を加算した金額を超える額の金銭の支払を購入者又は役務の提供を受ける者に対して請求することができない。

Article 6 (1) In the event that a contract for selling designated goods or designated rights or providing designated services by the method of installment sales prescribed in Article 2, paragraph (1), item (i) is cancelled (excluding the case as prescribed in paragraph (3) or (4)), even if the contract has provisions stipulating liquidated damages or the penalty for breach of contract, it is prohibited for the installment seller to demand that the

purchaser or service recipient pay an amount of money that exceeds the total of the amount specified in each of the following items for the case set forth in that item with the amount of damages for delay based on the applicable statutory interest rate added:

一 当該商品又は当該権利が返還された場合 当該商品の通常の使用料の額又は当該権利の行使により通常得られる利益に相当する額（当該商品又は当該権利の割賦販売価格に相当する額から当該商品又は当該権利の返還された時における価額を控除した額が通常の使用料の額又は当該権利の行使により通常得られる利益に相当する額を超えるときは、その額）

(i) the goods or rights are returned: the ordinary royalty for those goods or an amount that corresponds to the profit that can normally be earned through the exercise of those rights (if the amount that corresponds to the installment price of the goods or rights that has deducted the market value of the goods or rights at the time of their return exceeds the ordinary royalty or the amount that corresponds to the profit that can normally be earned through the exercise of those rights, that amount);

二 当該商品又は当該権利が返還されない場合 当該商品又は当該権利の割賦販売価格に相当する額

(ii) the goods or rights are not returned: the amount that corresponds to the installment price of the goods or rights;

三 当該商品又は当該権利を販売する契約又は当該役務を提供する契約の解除が当該商品の引渡し若しくは当該権利の移転又は当該役務の提供の開始前である場合（次に掲げる場合を除く。） 契約の締結及び履行のために通常要する費用の額

(iii) the contract for selling the goods or rights or the contract for selling the services is cancelled before the goods start to be delivered, before the rights start to be transferred, or before the services start to be provided (other than in the case set forth in the following item): the amount of costs normally required for concluding and performing the contract;

四 当該役務が特定商取引に関する法律（昭和五十一年法律第五十七号）第四十一条第二項に規定する特定継続的役務に該当する場合であつて、当該役務を提供する契約の同法第四十九条第一項の規定に基づく解除が当該役務の提供の開始前である場合 契約の締結及び履行のために通常要する費用の額として当該役務ごとに同条第二項第二号の政令で定める額

(iv) the services fall under the category of specified continuous services as prescribed in Article 41, paragraph (2) of the Act on Specified Commercial Transactions (Act No. 57 of 1976), and the contract for providing the services is cancelled pursuant to the provisions of Article 49, paragraph (1) of that Act before they start to be provided: the amounts specified by Cabinet Order which are referred to in paragraph (2), item (ii) of that Article, in accordance with each of the services specified therein, as the costs normally required for concluding and performing the contract;

五 当該役務を提供する契約の解除が当該役務の提供の開始後である場合（次号に掲げる場合を除く。） 提供された当該役務の対価に相当する額に、当該役務の割賦提供価格に相当する額から当該役務の現金提供価格に相当する額を控除した額を加算した額

(v) the contract for providing the services is cancelled after the services start to be provided (other than in the case set forth in the following item): the amount obtained by adding to the amount that corresponds to the consideration for services provided the amount that has deducted the amount that corresponds to the cash provision price of the services from the amount that corresponds to the installment price of the services; or

六 当該役務が特定商取引に関する法律第四十一条第二項に規定する特定継続的役務に該当する場合であつて、当該役務を提供する契約の同法第四十九条第一項の規定に基づく解除が当該役務の提供の開始後である場合 次の額を合算した額

(vi) the services fall under the category of specified continuous services as prescribed in Article 41, paragraph (2) of the Act on Specified Commercial Transactions, and the contract for providing the services is cancelled pursuant to the provisions of Article 49, paragraph (1) of that Act after the services have started to be provided: the total of the following amounts:

イ 提供された当該役務の対価に相当する額に、当該役務の割賦提供価格に相当する額から当該役務の現金提供価格に相当する額を控除した額を加算した額

(a) the amount obtained by adding to the amount that corresponds to the consideration for services provided the amount that has deducted the amount that corresponds to the cash provision price of the services from the amount that corresponds to the installment price of the services; or

ロ 当該役務を提供する契約の解除によつて通常生ずる損害の額として当該役務ごとに同条第二項第一号ロの政令で定める額

(b) the amounts specified by Cabinet Order which are referred to in paragraph (2), item (i), (b) of that Article, in accordance with each of the services specified therein, as the amount of damages that are normally incurred by the cancellation of a contract for providing the services.

2 割賦販売業者は、前項の契約について賦払金の支払の義務が履行されない場合（契約が解除された場合を除く。）には、損害賠償額の予定又は違約金の定めがあるときにおいても、当該商品若しくは当該権利の割賦販売価格又は当該役務の割賦提供価格に相当する額から既に支払われた賦払金の額を控除した額にこれに対する法定利率による遅延損害金の額を加算した金額を超える額の金銭の支払を購入者又は役務の提供を受ける者に対して請求することができない。

(2) In the event of an unperformed obligation to pay an installment pursuant to the contract referred to in the preceding paragraph (other than if that contract is cancelled), even if the contract has provisions stipulating liquidated damages or the penalty for breach of contract, it is prohibited for the installment seller to demand that the purchaser or service recipient pay an amount of money that

exceeds the amount that corresponds to the installment price of the goods or rights or the installment price of the services that has deducted the amount of installments already paid to which the amount of damages for delay based on the applicable statutory interest rate is added.

- 3 割賦販売業者は、第二条第一項第一号に規定する割賦販売の方法により指定商品若しくは指定権利を販売する契約又は指定役務を提供する契約が特定商取引に関する法律第三十七条第二項に規定する連鎖販売契約に該当する場合であつて、当該契約が同法第四十条の二第一項の規定により解除された場合には、損害賠償額の予定又は違約金の定めがあるときにおいても、契約の締結及び履行のために通常要する費用の額（次の各号のいずれかに該当する場合にあつては、当該額に当該各号に掲げる場合に応じ当該各号に定める額を加算した額）にこれに対する法定利率による遅延損害金の額を加算した金額を超える額の金銭の支払を購入者又は役務の提供を受ける者に対して請求することができない。

- (3) In the event that a contract for selling designated goods or designated rights or a contract for providing designated services by the method of installment sales as prescribed in Article 2, paragraph (1) item (i) falls under a multilevel marketing contract as prescribed in Article 37, paragraph (2) of the Act on Specified Commercial Transactions, and that contract is cancelled pursuant to the provisions of Article 40-2, paragraph (1) of that Act, even if the contract has provisions stipulating liquidated damages or the penalty for breach of contract, it is prohibited for the installment seller to demand that the purchaser or service recipient pay an amount of money that exceeds the total amount of costs normally required for concluding and performing such a contract (or, in a case that falls under one of the following items, the amount obtained by adding the amount specified in each of those items in accordance with each case to that amount) that has added the amount of damages for delay based on the applicable statutory interest rate:

一 当該連鎖販売契約の解除が当該連鎖販売取引に伴う特定商取引に関する法律第三十三条第一項に規定する特定負担（次号、第三十五条の三の十一及び第三十五条の三の十四において「特定負担」という。）に係る商品の引渡し又は権利の移転後である場合 次の額を合算した額

- (i) the multilevel marketing contract is cancelled after the delivery of goods or transfer of rights involving a specified burden as prescribed in Article 33, paragraph (1) of the Act on Specified Commercial Transactions in connection with the multilevel marketing transactions (referred to as a "specified obligation" in the following item, Article 35-3-11, and Article 35-3-14): the total of the following amounts:

イ 引渡しがされた当該商品又は移転がされた当該権利（当該連鎖販売契約に基づき販売が行われた商品又は権利に限り、特定商取引に関する法律第四十条の二第二項の規定により当該商品又は当該権利に係る同項に規定する商品販売契約が解除されたものを除く。）の割賦販売価格に相当する額

- (a) the amount that corresponds to the installment price of the delivered goods or transferred rights (limited to goods or rights that have been sold based on that multilevel marketing contract, and excluding goods or rights under a sales contract for goods as prescribed in Article 40-2, paragraph (2) of the Act on Specified Commercial Transactions which is cancelled pursuant to that paragraph); or
- ロ 提供された特定商取引に関する法律第三十三条第一項に規定する特定利益（第三十五条の三の十四において「特定利益」という。）その他の金品（同法第四十条の二第二項の規定により解除された同項に規定する商品販売契約に係る商品又は権利に係るものに限る。）に相当する額
- (b) the amount that corresponds to the specified profit as prescribed in Article 33, paragraph (1) of the Act on Specified Commercial Transactions (referred to as "specified profit" in Article 35-3-14) or other money or goods that have been provided (limited to those that are connected with the goods or rights under a sales contract for goods as prescribed in Article 40-2, paragraph (2) of that Act which is cancelled pursuant to the provisions of that paragraph); or
- 二 当該連鎖販売契約の解除が当該連鎖販売取引に伴う特定負担に係る役務の提供開始後である場合 提供された当該役務（当該連鎖販売契約に基づき提供されたものに限る。）の対価に相当する額に、当該役務の割賦提供価格に相当する額から当該役務の現金提供価格に相当する額を控除した額を加算した額
- (ii) the multilevel marketing contract is cancelled after services connected with a multilevel marketing transaction that involves a specified obligation start to be provided: the amount obtained by adding to the amount that corresponds to consideration for services provided (limited to those provided based on the multilevel marketing contract), the installment price of the services that has deducted the amount that corresponds to the cash provision price of the services.
- 4 割賦販売業者は、第二条第一項第一号に規定する割賦販売の方法により指定商品又は指定権利を販売する契約が特定商取引に関する法律第四十条の二第二項に規定する商品販売契約に該当する場合であつて、当該契約が同項の規定により解除された場合には、損害賠償額の予定又は違約金の定めがあるときにおいても、次の各号に掲げる場合に依り当該各号に定める額にこれに対する法定利率による遅延損害金の額を加算した金額を超える額の金銭の支払を購入者に対して請求することができない。
- (4) In the event that a contract for selling designated goods or designated rights by the method of installment sales as prescribed in Article 2, paragraph (1), item (i) corresponds to a sales contract for goods as prescribed in Article 40-2, paragraph (2) of the Act on Specified Commercial Transactions, and that contract is cancelled pursuant to that paragraph, even if the contract has provisions stipulating liquidated damages or the penalty for breach of contract, it is prohibited for the installment seller to demand that the purchaser pay an

amount of money that exceeds the amount specified in each of the following items in accordance with the case set forth in that item to which the amount of damages for delay based on the applicable statutory interest rate is added:

一 当該商品若しくは当該権利が返還された場合又は当該商品販売契約の解除が当該商品の引渡し若しくは当該権利の移転前である場合 当該商品又は当該権利の現金販売価格の十分の一に相当する額に、当該商品又は当該権利の割賦販売価格に相当する額から当該商品又は当該権利の現金販売価格に相当する額を控除した額を加算した額

(i) the goods or rights are returned or the sales contract for the goods is cancelled before the goods are delivered or before the rights are transferred: the amount obtained by adding to amount that corresponds to 10 percent of the cash price of the goods or rights the amount that has deducted the amount that corresponds to the cash sale price of the goods or rights from the amount that corresponds to the installment price of the goods or rights; or

二 当該商品又は当該権利が返還されない場合 当該商品又は当該権利の割賦販売価格に相当する額

(ii) the goods or rights are not returned: the amount that corresponds to the installment price of the goods or rights.

(所有権に関する推定)

(Presumption of Ownership)

第七条 第二条第一項第一号に規定する割賦販売の方法により販売された指定商品（耐久性を有するものとして政令で定めるものに限る。）の所有権は、賦払金の全部の支払の義務が履行される時まで、割賦販売業者に留保されたものと推定する。

Article 7 The ownership of designated goods sold by the method of installment sales prescribed in Article 2, paragraph (1) item (i) (limited to those specified by Cabinet Order as durable goods) is presumed to be retained by the installment seller until the obligation to pay the installments in full is performed.

(適用除外)

(Exclusion from Application)

第八条 この章の規定は、次の割賦販売については、適用しない。

Article 8 The provisions of this Chapter do not apply to the following installment sales:

一 指定商品若しくは指定権利を販売する契約又は指定役務を提供する契約（次に掲げるものを除く。）であつて、当該契約の申込みをした者が営業のために若しくは営業として締結するもの又は購入者若しくは役務の提供を受ける者が営業のために若しくは営業として締結するものに係る割賦販売

(i) an installment sale based on a contract for selling designated goods or designated rights, or a contract for providing designated services (excluding

the following contracts), which the person offering the contract concludes for business purposes or as a part of its business or which the purchaser or service recipient concludes for business purposes or as a part of its business:

イ 連鎖販売業（特定商取引に関する法律第三十三条第一項に規定する連鎖販売業をいう。以下同じ。）に係る連鎖販売取引（同項に規定する連鎖販売取引をいう。以下同じ。）についての契約（当該契約以外の契約であつてその連鎖販売業に係る商品若しくは権利の販売又は役務の提供に係るもの（以下「特定商品販売等契約」という。）を含む。）のうち、その連鎖販売業に係る商品若しくは権利の販売又は役務の提供を店舗その他これに類似する設備によらないで行う個人との契約（以下「連鎖販売個人契約」という。）

(a) a contract for a multilevel marketing transaction (meaning a multilevel marketing transaction as prescribed in Article 33, paragraph (1) of the Act on Specified Commercial Transactions; the same applies hereinafter) concerning multilevel marketing (meaning multilevel marketing as prescribed in that paragraph; the same applies hereinafter) (including a contract other than one for such a transaction, which involves the sale of goods or rights or the provision of services related to multilevel marketing (hereinafter referred to as a "sales contract for specified goods, etc.")), that constitutes a contract with an individual who sells goods or rights or provides services concerning multilevel marketing other than through a store or other similar facilities (hereinafter referred to as a "personal multilevel marketing contract"); or

ロ 業務提供誘引販売業（特定商取引に関する法律第五十一条第一項に規定する業務提供誘引販売業をいう。以下同じ。）に係る業務提供誘引販売取引（同項に規定する業務提供誘引販売取引をいう。以下同じ。）についての契約のうち、その業務提供誘引販売業に関して提供され、又はあつせんされる業務を事業所その他これに類似する施設によらないで行う個人との契約（以下「業務提供誘引販売個人契約」という。）

(b) a contract for a business opportunity related sales transaction (meaning a business opportunity related sales transaction as prescribed in Article 51, paragraph (1) of the Act on Specified Commercial Transactions; the same applies hereinafter) concerning business opportunity related sales (meaning business opportunity related sales as prescribed in that paragraph; the same applies hereinafter), with an individual who performs services that are provided or arranged in connection with business opportunity related sales, at a place other than a place of business or other similar facilities (hereinafter referred to as a "personal business opportunity related sales contract").

二 本邦外に在る者に対して行う割賦販売

(ii) an installment sale for a person residing outside Japan;

三 国又は地方公共団体が行う割賦販売

(iii) an installment sale by the national or local government;

四 次の団体がその直接又は間接の構成員に対して行う割賦販売（当該団体が構成員以外の者にその事業又は施設を利用させることができる場合には、これらの者に対して行う割賦販売を含む。）

(iv) an installment sale by one of the following organizations to its direct or indirect member (if the organization is able to make its business or facilities available to persons other than its members, this includes installment sales for a non-member):

イ 特別の法律に基づいて設立された組合並びにその連合会及び中央会

(a) a partnership incorporated based on a special law, and a federation or central association of such a partnerships;

ロ 国家公務員法（昭和二十二年法律第二十号）第百八条の二又は地方公務員法（昭和二十五年法律第二百六十一号）第五十二条の団体

(b) an organization as referred to in Article 108-2 of the National Public Service Act (Act No. 120 of 1947) or Article 52 of the Local Public Service Act (Act No. 261 of 1950); or

ハ 労働組合

(c) a labor union.

五 事業者がその従業者に対して行う割賦販売

(v) an installment sale by a business operator for its employee; or

六 無尽業法（昭和六年法律第四十二号）第一条に規定する無尽に該当する割賦販売

(vi) an installment sale that falls under the category of a mutual loan prescribed in Article 1 of the Act on the Mutual Loan Business (Act No. 42 of 1931).

第二節 割賦販売の標準条件

Section 2 Standard Terms and Conditions for Installment Sales

（標準条件の公示）

(Public Notice of Standard Terms and Conditions)

第九条 主務大臣は、第二条第一項第一号に規定する割賦販売（第十一条に規定する前払式割賦販売を除く。以下次条において同じ。）について、その健全な発達を図るため必要があるときは、指定商品ごとに、割賦販売価格に対する第一回の賦払金の額の標準となるべき割合及び第二条第一項第一号に規定する割賦販売に係る代金の支払の標準となるべき期間を定め、これを告示するものとする。

Article 9 When it is necessary in order to promote the sound development of installment sales as prescribed in Article 2, paragraph (1), item (i) (other than prepaid installment sales as prescribed in Article 11; hereinafter the same applies in the following Article), the competent minister is to specify the percentage of the installment price to be used as the standard for the amount of the initial installment for each designated goods and the period to be used as

the standard for the payment of the cost in an installment sale as prescribed in Article 2, paragraph (1), item (i), and to give public notice of the percentage and the period.

(勧告)

(Recommendations)

第十条 主務大臣は、割賦販売業者が前条の規定により告示した割合より著しく低い第一次の賦払金の額の割賦販売価格に対する割合又は同条の規定により告示した期間より著しく長い代金の支払の期間によつて指定商品の第二条第一項第一号に規定する割賦販売を行つているため、当該商品の同号に規定する割賦販売の健全な発達に著しい支障が生じ、又は生ずるおそれがあると認めるときは、当該割賦販売業者に対し、その割合を引き上げ、又はその期間を短縮すべきことを勧告することができる。

Article 10 (1) If the competent minister finds that a significant obstacle has arisen or could arise to the sound development of installment sales as prescribed in Article 2, paragraph (1), item (i) for designated goods because an installment seller is conducting installment sales of those designated goods as prescribed in that item with the initial installment at a percentage of the installment price which is significantly lower than the percentage for which public notice is issued pursuant to the provisions of the preceding Article, or with a period for the payment of the cost which is significantly longer than the period for which public notice is issued pursuant to that Article, the minister may recommend that the installment seller increase the percentage or shorten the term.

2 前項の規定による勧告は、告示により行なうことができる。

(2) A recommendation under the provisions of the preceding paragraph may be given through a public notice.

第三節 前払式割賦販売

Section 3 Prepaid Installment Sales

(前払式割賦販売業の許可)

(Prepaid Installment Sales Licenses)

第十一条 指定商品を引き渡すに先立つて購入者から二回以上にわたりその代金の全部又は一部を受領する第二条第一項第一号に規定する割賦販売（以下「前払式割賦販売」という。）は、経済産業大臣の許可を受けた者でなければ、業として営んではならない。ただし、次の場合は、この限りでない。

Article 11 A person must not engage in installment sales in the course of trade, through which the person receives all or part of the cost of the designated goods from the purchaser in two or more installments as prescribed in Article 2, paragraph (1), item (i), prior to the delivery of the designated goods (hereinafter referred to as "prepaid installment sales"), without being licensed

by the Minister of Economy, Trade and Industry; provided, however, that this does not apply in the following cases:

一 指定商品の前払式割賦販売の方法による年間の販売額が政令で定める金額に満たない場合

(i) the annual sales amount for prepaid installment sales of designated goods is less than the amount specified by Cabinet Order;

二 指定商品が新たに定められた場合において、現に当該指定商品を前払式割賦販売の方法により販売することを業として営んでいる者が、その定められた日から六月間（その期間内に次条第一項の申請書を提出した場合には、その申請につき許可又は不許可の処分があるまでの間を含む。）当該商品を販売するとき。

(ii) the designated goods are newly specified, and a person currently engaged in the sale of those designated goods in the course of trade through prepaid installment sales, sells those goods for six months from the date of their specification (if the written application referred to in paragraph (1) of the following Article is submitted during that period, including the time up until a disposition to grant or refuse the license is rendered); or

三 前号の期間が経過した後において、その期間の末日までに締結した同号の指定商品の前払式割賦販売の契約に基づく取引を結了する目的の範囲内で営む場合

(iii) after the period set forth in the preceding item passes, when the person engages in the transactions within the scope of the purpose of completing the transactions based on the contracts for prepaid installment sales of the designated goods referred to in that item, which have been concluded by the last day of that period.

(許可の申請)

(Application for a License)

第十二条 前条の許可を受けようとする者は、次の事項を記載した申請書を経済産業大臣に提出しなければならない。

Article 12 (1) A person seeking the license referred to in the preceding Article must submit a written application to the Minister of Economy, Trade and Industry stating the following particulars:

一 名称

(i) the person's name;

二 本店その他の営業所及び代理店の名称及び所在地

(ii) the names and locations of its head office and other business offices, and agency offices;

三 資本金又は出資の額及び役員の名

(iii) the amount of stated capital or capital contributions, and the names of the officers; and

四 前払式割賦販売の方法により販売しようとする指定商品の種類

(iv) the types of designated goods the person seeks to sell through prepaid

installment sales.

2 前項の申請書には、定款、登記事項証明書、前払式割賦販売契約約款その他経済産業省令で定める書類を添付しなければならない。ただし、経済産業省令で定める場合は、登記事項証明書の添付を省略することができる。

(2) The articles of incorporation, a certificate of registered information, the general conditions of the contract for prepaid installment sales, and the documents specified by Order of the Ministry of Economy, Trade and Industry must accompany the written application referred to in the preceding paragraph; provided, however, that a certificate of registered information may be omitted if so specified by Order of the Ministry of Economy, Trade and Industry.

3 前項の場合において、定款が電磁的記録（電子的方式、磁気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をいう。以下同じ。）で作られているときは、書面に代えて電磁的記録（経済産業省令で定めるものに限る。）を添付することができる。

(3) In the case referred to in the preceding paragraph, if the articles of incorporation have been created in the form of an electronic or magnetic record (meaning a record used for information processing by a computer, which is created in electronic form, magnetic form, or any other form that cannot be perceived by the human senses; the same applies hereinafter), the electronic or magnetic record (limited to one specified by Order of the Ministry of Economy, Trade and Industry) may accompany the written application in lieu of a document.

第十三条 削除

Article 13 Deleted

第十四条 削除

Article 14 Deleted

（許可の基準）

(Licensing Criteria)

第十五条 経済産業大臣は、第十一条の許可の申請をした者が次の各号のいずれかに該当すると認めるときは、同条の許可をしてはならない。

Article 15 (1) If the Minister of the Economy, Trade and Industry finds an applicant for the license referred to in Article 11 to fall under one of the following items, the Minister must not grant the license referred to in that Article:

一 法人でない者

(i) a person that is not a corporation;

二 資本金又は出資の額が購入者の利益を保護するため必要かつ適当であると認めら

- れる金額で政令で定めるものに満たない法人
- (ii) a corporation with a stated capital or capital contributions of less than the amount that is found to be necessary and appropriate for protecting the interests of purchasers, as specified by Cabinet Order;
- 三 資産の合計額から負債の合計額を控除した額が資本金又は出資の額の百分の九十に相当する額に満たない法人
- (iii) a corporation whose amount of total assets after deducting the total liabilities is less than 90 percent of its stated capital or capital contributions;
- 四 前二号に掲げるもののほか、その行おうとする前払式割賦販売に係る業務を健全に遂行するに足りる財産的基礎を有しない法人
- (iv) beyond what is set forth in the preceding two items, a corporation that does not have a sufficient financial basis to soundly perform the business involved in prepaid installment sales it seeks to conduct;
- 五 前払式割賦販売契約約款の内容が経済産業省令・内閣府令で定める基準に適合しない法人
- (v) a corporation with general conditions of the contract for prepaid installment sales that do not meet the criteria specified by Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order;
- 六 第二十三条第一項又は第二項の規定により許可を取り消され、その取消しの日から二年を経過しない法人
- (vi) a corporation whose license has been rescinded pursuant to the provisions of Article 23, paragraph (1) or paragraph (2), and two years have not passed since the date of the rescission;
- 七 この法律の規定により罰金の刑に処せられ、その刑の執行を終わり、又は執行を受けることがなくなつた日から二年を経過しない法人
- (vii) a corporation that has been sentenced to a fine pursuant to the provisions of this Act, and two years have not passed since the day on which it finished serving the sentence or ceased to be subject to the sentence; or
- 八 役員のうち次のいずれかに該当する者のある法人
- (viii) a corporation with an officer that falls under any of the following cases:
- イ 破産者で復権を得ないもの
- (a) a bankrupt person that has not been released from bankruptcy restrictions;
- ロ 禁錮以上の刑に処せられ、又はこの法律の規定により罰金の刑に処せられ、その刑の執行を終わり、又は執行を受けることがなくなつた日から二年を経過しない者
- (b) a person that has been sentenced to imprisonment without work or a heavier punishment, or a person that has been sentenced to a fine pursuant to the provisions of this Act and two years have not passed since the day on which the person finished serving the sentence or ceased to be subject to the sentence; or

ハ 第十一条の許可を受けた者（以下「許可割賦販売業者」という。）が第二十三条第一項又は第二項の規定により許可を取り消された場合において、その処分があつた日前三十日以内にその許可割賦販売業者の役員であつた者で、その処分があつた日から二年を経過しないもの

(c) a person that was the officer of the person licensed as referred to in Article 11 (hereinafter referred to as a "licensed installment seller") whose license has been rescinded pursuant to Article 23, paragraph (1) or paragraph (2) during the thirty days prior to the relevant disposition, and two years have not passed since the date of that disposition.

2 前項第三号の資産の合計額及び負債の合計額は、政令で定めるところにより計算しなければならない。

(2) The total assets and the total liabilities referred to in item (iii) of the preceding paragraph must be calculated pursuant to Cabinet Order.

3 経済産業大臣は、第十一条の許可の申請があつた場合において、不許可の処分をしたときは、遅滞なく、その理由を示して、その旨を申請者に通知しなければならない。

(3) If an application is filed for the license referred to in Article 11 and the Minister of Economy, Trade and Industry renders the disposition not to grant the license, the Minister must notify the applicant to that effect without delay, indicating the reasons for the refusal.

（営業保証金の供託等）

（Making Business Security Deposits）

第十六条 許可割賦販売業者は、営業保証金を主たる営業所のもよりの供託所に供託しなければならない。

Article 16 (1) A licensed installment seller must make a business security deposit with the official depository located nearest to its principal business office.

2 許可割賦販売業者は、営業保証金を供託したときは、供託物受入れの記載のある供託書の写しを添附して、その旨を経済産業大臣に届け出なければならない。

(2) When a licensed installment seller makes a business security deposit, the licensed installment seller must file a notification with the Minister of Economy, Trade and Industry to that effect, accompanied by a copy of the deposit statement stating the receipt of the deposit.

3 許可割賦販売業者は、前項の規定による届出をした後でなければ、前払式割賦販売の営業を開始してはならない。

(3) A licensed installment seller must not commence prepaid installment sale business until after filing the notification under the provisions of the preceding paragraph.

第十七条 前条第一項の営業保証金の額は、主たる営業所につき十万円、その他の営業所又は代理店につき営業所又は代理店ごとに五万円の割合による金額の合計額とする。

Article 17 (1) The amount of the business security deposit referred to in paragraph (1) of the preceding Article is to be the sum total of 100,000 yen for the principal business office and 50,000 yen for each business office or agency office.

2 前項の営業保証金は、経済産業省令で定めるところにより、国債証券、地方債証券その他の経済産業省令で定める有価証券（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）第二百七十八条第一項に規定する振替債を含む。）をもつて、これに充てることができる。

(2) National and local government bonds and other securities specified by Order of the Ministry of Economy, Trade and Industry (including book-entry transfer bonds prescribed in Article 278, paragraph (1) of the Act on Book-Entry Transfer of Corporate Bonds and Shares (Act No. 75 of 2001)) may serve as the business security deposit referred to in the preceding paragraph, pursuant to the provisions of Order of the Ministry of Economy, Trade and Industry.

第十八条 許可割賦販売業者は、営業の開始後新たに営業所又は代理店を設置したときは、当該営業所又は代理店につき前条第一項に規定する割合による金額の営業保証金を供託しなければならない。

Article 18 (1) If a licensed installment seller newly establishes a business office or agency office after commencing business, it must deposit the business security deposit for each of the business office or agency office in the amount calculated based on the rates prescribed in paragraph (1) of the preceding Article.

2 第十六条及び前条第二項の規定は、前項の規定により供託する場合に準用する。

(2) The provisions of Article 16 and paragraph (2) of the preceding Article apply mutatis mutandis when a deposit is made pursuant to the provisions of the preceding paragraph.

第十八条の二 許可割賦販売業者が一部の営業所又は代理店を廃止した場合において、営業保証金の額が第十七条第一項に規定する額をこえることとなつたときは、当該許可割賦販売業者は、そのこえる額を取り戻すことができる。

Article 18-2 (1) If a licensed installment seller closes some of its business offices or agency offices and the amount of the business security deposit comes to exceed the amount prescribed in Article 17, paragraph (1), the licensed installment seller may recover the excess amount.

2 前項の営業保証金の取戻しは、当該営業保証金につき第二十一条第一項の権利を有する者に対し、六月を下らない一定期間内に申し出るべき旨を公告し、その期間内にその申出がなかつた場合でなければ、することができない。ただし、営業保証金を取り戻すことができる理由が発生した時から十年を経過したときは、この限りでない。

(2) The recovery of the excess business security deposit as referred to in the preceding paragraph is not permitted unless the licensed installment seller

issues public notice to persons with a right to that business security deposit as referred to in Article 21, paragraph (1), indicating that those persons must make a filing within a fixed period of not less than six months, and no filing is made within that period; provided, however, that this does not apply when ten years have passed following the occurrence of grounds for the recovery of the business security deposit.

3 前項の公告その他第一項の規定による営業保証金の取戻しに関し必要な事項は、法務省令・経済産業省令で定める。

(3) The necessary particulars concerning the public notice referred to in the preceding paragraph and other particulars relevant to the recovery of the business security deposit pursuant to the provisions of paragraph (1) are specified by Order of the Ministry of Justice and Order of the Ministry of Economy, Trade and Industry.

(前受金保全措置)

(Preservative Measures for Advances Received)

第十八条の三 許可割賦販売業者は、毎年三月三十一日及び九月三十日（以下これらの日を「基準日」という。）において前払式割賦販売の契約を締結している者から基準日までにその契約に係る商品の代金の全部又は一部として受領した前受金の合計額の二分の一に相当する額が当該基準日における第十七条第一項に規定する営業保証金の額をこえるときは、次項の前受金保全措置を講じ、次条第一項の規定によりその旨を経済産業大臣に届け出た後でなければ、基準日の翌日から起算して五十日を経過した日以後においては、新たに前払式割賦販売の契約を締結してはならない。

Article 18-3 (1) If, as of March 31 and September 30 of each year (hereinafter each of these days is referred to as a "base date"), the amount that corresponds to one-half of the total amount of advances that a licensed installment seller has received from persons with which it has concluded contracts for prepaid installment sales by that base date, as all or part of the cost of the goods under the contracts, exceeds the amount of the business security deposit provided for in Article 17, paragraph (1) as of that base date, the licensed installment seller must not conclude a new contract for prepaid installment sales after fifty days have passed counting from the day after that base date, until it takes the preservative measures for advances received which are referred to in the following paragraph and notifies the Minister of Economy, Trade and Industry to that effect pursuant to the provisions of paragraph (1) of the following Article.

2 前受金保全措置は、前受業務保証金の供託又は前受業務保証金供託委託契約の締結であつて、その措置により、許可割賦販売業者が、基準日において前払式割賦販売の契約を締結している者から当該基準日までにその契約に係る商品の代金の全部又は一部として受領した前受金の合計額の二分の一に相当する額から当該基準日における第十七条第一項に規定する営業保証金の額を差し引いた額に相当する額（以下「基準

額」という。)をその契約によつて生じた債務の弁済に充てることができるものとする。

- (2) Preservative measures for advances received are the making of business deposits for prepaid services or the conclusion of a contract on the entrustment of business deposits for prepaid services, which enables the licensed installment seller to allocate an amount that corresponds to one-half of the total amount of the advances that it receives by the base date from persons with which it has concluded contracts for prepaid installment sales as of the base date, as all or part of the cost of the goods under the contracts, after the business security deposit prescribed in Article 17, paragraph (1) as of the base date is deducted (hereinafter referred to as the "base amount"), to the repayment of obligations arising from those contracts.
- 3 前受金保全措置として締結する前受業務保証金供託委託契約は、次条第一項の規定による届出の翌日以降次の基準日の翌日から起算して五十日を経過する日（その日前に当該次の基準日に係る基準額について同項の規定による届出があつたときは、その届出の日）までの間に、委託者たる許可割賦販売業者が第二十七条第一項各号の一に該当することとなつた場合又は受託者が第二十条の三第三項の規定による指示を受けた場合において、受託者が委託者のために委託額に相当する額の前受業務保証金を供託することを約する契約とする。
- (3) A contract on the entrustment of business deposits for prepaid services that is concluded as a preservative measure for advances received is a contract under which the entrusted party agrees to make a business deposit for prepaid services on behalf of the entrusting party for an amount that corresponds to that with which it is entrusted, if the licensed installment seller that is the entrusting party comes to fall under one of the items of Article 27, paragraph (1) or if the entrusted party receives instructions under the provisions of Article 20-3, paragraph (3), during the period from the day after the notification under the provisions of paragraph (1) of the following Article until fifty days have elapsed counting from the day after the following base date (or, if a notification under that paragraph which concerns the base amount for the following base date is filed prior to that day, until the day of that notification).
- 4 銀行その他政令で定める金融機関又は経済産業大臣の指定する者でなければ、前項の前受業務保証金供託委託契約（以下単に「供託委託契約」という。）の受託者となることができない。
- (4) A person other than a bank, financial institution specified by Cabinet Order, or a person designated by the Minister of Economy, Trade and Industry may not become the entrusted party under a contract on the entrustment of business deposits for prepaid services as referred to in the preceding paragraph (hereinafter simply referred to as a "contract on the entrustment of business deposits").
- 5 第十六条第一項及び第十七条第二項の規定は、前受金保全措置として前受業務保証

金を供託する場合に準用する。

- (5) The provisions of Article 16, paragraph (1) and Article 17, paragraph (2) apply mutatis mutandis when a business deposit for prepaid services is made as a preservative measure for advances received.

第十八条の四 前受金保全措置を講じた許可割賦販売業者は、基準日ごとに、当該基準日に係る基準額についての前受金保全措置につき、書面で、経済産業大臣に届け出なければならない。

Article 18-4 (1) A licensed installment seller that takes preservative measures for advances received must make a notification to the Minister of Economy, Trade and Industry on each base date in writing of the preservative measures for advances received in respect of that base amount for the base date.

- 2 許可割賦販売業者が新たな前受金保全措置を講じて前項の規定による届出をする場合においては、当該前受金保全措置が、前受業務保証金の供託であるときは供託物受入れの記載のある供託書の写しを、供託委託契約の締結であるときは当該契約書の写しをそれぞれ同項の書面に添附しなければならない。

- (2) When a licensed installment seller takes a new preservative measure for advances received and files a notification under the provisions of the preceding paragraph, the document referred to in that paragraph must be accompanied by a copy of the deposit statement stating the receipt of the deposit if the preservative measure for advances received is making a business deposit for prepaid services, and by a copy of the contract if the preservative measure for advances received is the conclusion of a contract on the Entrustment of Business Deposits.

第十八条の五 前受金保全措置を講じている許可割賦販売業者は、基準日において前払式割賦販売の契約を締結している者から当該基準日までにその契約に係る商品の代金の全部又は一部として受領した前受金の合計額の二分の一に相当する額が当該基準日における第十七条第一項に規定する営業保証金の額以下となつたときは、次の基準日までに、前受業務保証金の全部を取り戻し、又は供託委託契約の全部を解除することができる。

Article 18-5 (1) If an amount that corresponds to one-half of the total amount of the advances that a licensed installment seller taking preservative measures for advances received receives by the base date from persons with which it has concluded contracts for prepaid installment sales as of that base date, as all or part of the cost of the goods under the contracts falls below the amount of the business security deposit provided for in Article 17, paragraph (1) as of that base date, the licensed installment seller may recover all of the business deposits for the prepaid services or cancel all of the contracts on the entrustment of business deposits by the following base date.

- 2 前項に定める場合を除き、前受金保全措置を講じている許可割賦販売業者は、基準

日において当該前受金保全措置により前払式割賦販売の契約によつて生じた債務の弁済に充てることができる額が当該基準日に係る基準額をこえることとなつたときは、次の基準日までに、そのこえる額につき、前受業務保証金を取り戻し、又は供託委託契約の全部若しくは一部を解除することができる。

- (2) In a case other than what is prescribed in the preceding paragraph, if, as of the base date, the amount that can be allocated to the repayment of obligations under a contract for prepaid installment sales due to the preservative measures for advances received, exceeds the base amount for that base date, the licensed installment seller that is taking such preservative measures may recover the excess amount of the business deposits for prepaid services or cancel all or part of the contract on the entrustment of business deposits.
- 3 前二項の規定による前受業務保証金の取戻しは、経済産業省令で定めるところにより、経済産業大臣の承認を受けなければ、することができない。
- (3) The recovery of business deposits for prepaid services under the provisions of the preceding two paragraphs may not be made without obtaining the approval from the Minister of the Economy, Trade and Industry pursuant to the provisions of Order of the Ministry of Economy, Trade and Industry.
- 4 前項に定めるもののほか、第一項又は第二項の規定による前受業務保証金の取戻しに関し必要な事項は、法務省令・経済産業省令で定める。
- (4) Beyond what is prescribed in the preceding paragraph, the necessary particulars relevant to the recovery of business deposits for prepaid services under the provisions of paragraph (1) or paragraph (2) are specified by Order of the Ministry of Justice and Order of the Ministry of Economy, Trade and Industry.
- 5 第一項又は第二項の規定による供託委託契約の解除は、経済産業省令で定めるところにより、経済産業大臣の承認を受けなければ、その効力を生じない。
- (5) The cancellation of a contract on the entrustment of business deposits under the provisions of paragraph (1) or paragraph (2) does not become effective without obtaining the approval of the Minister of Economy, Trade and Industry pursuant to the provisions of Order of the Ministry of Economy, Trade and Industry.
- 6 前受金保全措置としての供託委託契約は、第一項又は第二項の規定による場合のほか、その全部又は一部を解除することができない。ただし、当該供託委託契約の一部を解除した場合において、なお当該供託委託契約が第十八条の三第三項に規定する要件を満たすものであるときは、この限りでない。
- (6) A contract on the entrustment of business deposits as a preservative measure for advances received may not be cancelled in whole or in part, except in the cases prescribed in paragraph (1) or paragraph (2); provided, however, that this does not apply if a part of the contract on the entrustment of business deposits is canceled and the contract on the entrustment of business deposits still satisfies the requirements prescribed in Article 18-3, paragraph (3).

7 前項の規定に反する特約は、無効とする。

(7) Any special provisions of a contract that run counter to the preceding paragraph are void.

(承継)

(Succession)

第十八条の六 許可割賦販売業者が事業の全部を譲渡し、又は許可割賦販売業者について合併若しくは分割（当該事業の全部を承継させるものに限る。）があつたときは、当該事業の全部を譲り受けた法人又は合併後存続する法人若しくは合併により設立した法人若しくは分割により当該事業の全部を承継した法人は、その許可割賦販売業者の地位を承継する。ただし、当該事業の全部を譲り受けた法人又は合併後存続する法人若しくは合併により設立した法人若しくは分割により当該事業の全部を承継した法人が第十五条第一項第二号又は同項第六号から第八号までのいずれかに該当するときは、この限りでない。

Article 18-6 (1) If a licensed installment seller transfers all of its business or if a licensed installment seller merges or undergoes a company split (limited to the case where all of its business is succeeded), the corporation that succeeds to all of its business, the corporation surviving the merger, the corporation incorporated in the merger, or the corporation that succeeds to all of the business in the company split, succeeds to the status of a licensed installment seller; provided, however, that this does not apply if the corporation that succeeds to all of the business, the corporation surviving the merger, the corporation incorporated in the merger, or the corporation that succeeds to all of the business in the company split falls under any of the provisions of Article 15, paragraph (1), item (ii), or items (vi) through (viii).

2 前項の規定により許可割賦販売業者の地位を承継した者は、遅滞なく、その事実を証する書面を添附して、その旨を経済産業大臣に届け出なければならない。

(2) A person that succeeds to the status of a licensed installment seller pursuant to the provisions of the preceding paragraph must file a notification with the Minister of Economy, Trade and Industry to that effect by attaching a document evidencing that fact, without delay.

(変更の届出等)

(Notification of a Change)

第十九条 許可割賦販売業者は、第十二条第一項各号に掲げる事項について変更があつたときは、遅滞なく、その旨を経済産業大臣に届け出なければならない。

Article 19 (1) If a particular set forth in the items of Article 12, paragraph (1) changes, a licensed installment seller must notify the Minister of Economy, Trade and Industry to that effect without delay.

2 許可割賦販売業者は、前払式割賦販売契約約款を変更しようとするときは、その旨を経済産業大臣に届け出なければならない。

(2) If a licensed installment seller seeks to change the general conditions of a contract for prepaid installment sales, the licensed installment seller must notify the Minister of Economy, Trade and Industry to that effect.

3 経済産業大臣は、前項の規定による変更の届出があつた場合において、その変更後の前払式割賦販売契約約款の内容が第十五条第一項第五号の経済産業省令・内閣府令で定める基準に適合しなくなると認めるときは、当該許可割賦販売業者に対し、その内容の変更を命ずることができる。

(3) If the Minister of Economy, Trade and Industry is notified of a change under the provisions of the preceding paragraph and the Minister finds that the content of the general conditions of the contract for prepaid installment sales after the change no longer conforms to the criteria specified by Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order which are referred to in Article 15, paragraph (1), item (v), the Minister may order the licensed installment seller to change that content of the general conditions.

4 第十二条第二項の規定は、第一項又は第二項の規定による変更の届出をする場合に準用する。

(4) The provisions of Article 12, paragraph (2) apply mutatis mutandis when filing a notification of a change under paragraph (1) or paragraph (2).

(帳簿の備付け)

(Keeping of Books)

第十九条の二 許可割賦販売業者は、経済産業省令で定めるところにより、帳簿を備え、前払式割賦販売の契約について経済産業省令で定める事項を記載し、これを保存しなければならない。

Article 19-2 A licensed installment seller must keep books, enter the particulars specified by Order of the Ministry of Economy, Trade and Industry concerning contracts for prepaid installment sales in them, and preserve them, pursuant to the provisions of Order of the Ministry of Economy, Trade and Industry.

(契約の締結の禁止)

(Prohibition on the Conclusion of Contracts)

第二十条 経済産業大臣は、許可割賦販売業者が第十五条第一項第三号の規定に該当することとなつたときは、当該許可割賦販売業者に対し、前払式割賦販売の契約を締結してはならない旨を命じなければならない。ただし、その命令をすることによつて購入者の保護に欠けることとなる場合は、この限りでない。

Article 20 (1) If a licensed installment seller comes to fall under the provisions of Article 15, paragraph (1), item (iii), the Minister of Economy, Trade and Industry must order the licensed installment seller not to conclude a contract for prepaid installment sales; provided, however, that this does not apply if the protection of purchasers would be compromised by such an order.

2 経済産業大臣は、前項の規定による命令をした場合において、その許可割賦販売業

者が六月以内にその命令の要件に該当しなくなつたときは、その命令を取り消さなければならない。

- (2) If the Minister of Economy, Trade and Industry has issued an order pursuant to the provisions of the preceding paragraph and the licensed installment seller comes to no longer fall under the requirements referred to in that order within six months, the Minister must rescind that order.

(改善命令)

(Order for Improvement)

第二十条の二 経済産業大臣は、許可割賦販売業者の財産の状況又は前払式割賦販売に係る業務の運営が次の各号のいずれかに該当する場合において、購入者の利益を保護するため必要かつ適当であると認めるときは、その必要の限度において、当該許可割賦販売業者に対し、財産の状況又は前払式割賦販売に係る業務の運営を改善するため必要な措置をとるべきことを命ずることができる。

Article 20-2 (1) If a licensed installment seller's state of assets or the business operations related to prepaid installment sales fall under one of the following items and the Minister of Economy, Trade and Industry finds it to be necessary and appropriate in order to protect the interests of purchasers, the Minister may, to the extent necessary, order the licensed installment seller to take the necessary measures to improve its state of assets or to improve business operations related to prepaid installment sales:

一 一事業年度の収益の額の費用の額に対する比率が経済産業省令で定める率を下つた場合

(i) when the ratio of revenue to expenses during a business year falls below the ratio specified by Order of the Ministry of Economy, Trade and Industry;

二 流動資産の合計額の流動負債の合計額に対する比率が経済産業省令で定める率を下つた場合

(ii) when the ratio of total current assets to total current liabilities falls below the ratio specified by Order of the Ministry of Economy, Trade and Industry;
or

三 前二号に掲げる場合のほか、購入者の利益を保護するため財産の状況又は前払式割賦販売に係る業務の運営につき是正を加えることが必要な場合として経済産業省令で定める場合

(iii) beyond the cases set forth in the preceding two items, the case specified by Order of the Ministry of Economy, Trade and Industry as a case that is necessary to rectify the state of assets or to rectify the business operations related to prepaid installment sales in order to protect the interests of purchasers.

2 前項第一号の収益の額及び費用の額並びに同項第二号の流動資産の合計額及び流動負債の合計額は、経済産業省令で定めるところにより計算しなければならない。

(2) The amount of revenues to expenses referred to in item (i) of the preceding

paragraph and the total current assets and total current liabilities referred to in item (ii) of that paragraph, must be calculated pursuant to the provisions of Order of the Ministry of Economy, Trade and Industry.

3 経済産業大臣は、許可割賦販売業者の前払式割賦販売に係る業務の運営が第一項第三号に該当する場合において、同項の規定による命令をしようとするときは、あらかじめ、内閣総理大臣に協議しなければならない。

(3) If the business operations related to prepaid installment sales of a licensed installment seller fall under paragraph (1), item (iii), when the Minister of Economy, Trade and Industry seeks to issue an order under the provisions of that paragraph, the Minister must consult with the Prime Minister in advance.

4 内閣総理大臣は、許可割賦販売業者の前払式割賦販売に係る業務の運営が第一項第三号に該当する場合において、購入者の利益を保護するため必要があると認めるときは、経済産業大臣に対し、同項の規定による命令に関し、必要な意見を述べることができる。

(4) If the business operations related to prepaid installment sales of a licensed installment seller fall under paragraph (1), item (iii), and the Prime Minister finds it to be necessary for protecting the interests of purchasers, the Prime Minister may state opinions concerning the order under the provisions of that paragraph, as necessary, to the Minister of Economy, Trade and Industry.

(供託委託契約の受託者の供託等)

(Deposit by an Entrusted Party under a Contract on the Entrustment of Business Deposits)

第二十条の三 経済産業大臣は、前受金保全措置として供託委託契約を締結している許可割賦販売業者が第二十七条第一項第一号から第四号までの一に該当するとき、又は第二十一条第一項の権利を有する者若しくは当該許可割賦販売業者から当該許可割賦販売業者が第二十七条第一項第五号若しくは第六号に該当する旨の申出があつたときは、遅滞なく、第二十一条第一項の権利を有する者に対し、六十日以上のある一定の期間内に経済産業大臣に債権の申出をすべきこと及びその期間内に債権の申出をしないときは当該公示に係る前受金保全措置についての権利の実行の手續から除斥されるべきことを公示しなければならない。

Article 20-3 (1) If a licensed installment seller that concludes a contract on the entrustment of business deposits as a preservative measure for advances received, falls under one of Article 27, paragraph (1), items (i) through (iv), or if a person with the right referred to in Article 21, paragraph (1) or such a licensed installment seller files a notification indicating that the licensed installment seller falls under Article 27, paragraph (1), item (v) or item (vi), the Minister of Economy, Trade and Industry must issue public notice to a person with the right referred to in Article 21, paragraph (1), without delay, indicating that the person must file a claim with the Minister of Economy, Trade and Industry within a fixed period of not less than sixty days, and that

failure to file the claim within that period will exclude a person from the procedures for exercising the rights in connection with the preservative measures for advances received to which the public notice pertains.

2 経済産業大臣は、前項の規定による公示をしたときは、遅滞なく、当該許可割賦販売業者に係る供託委託契約の受託者に対し、当該公示に係る債権の申出をすべき期間の末日までに当該供託委託契約に基づく前受業務保証金を供託すべきことを指示しなければならない。ただし、当該受託者が次項の規定による指示を受けて前受業務保証金を供託している場合は、この限りでない。

(2) If the Minister of Economy, Trade and Industry issues public notice pursuant to the provisions of the preceding paragraph, the Minister, without delay, must instruct the entrusted party under the contract on the entrustment of business deposits with the relevant licensed installment seller to make a business deposit for prepaid services based on that contract on the entrustment of business deposits by the last day of the period during which the filing of claims to which the public notice pertains must be made; provided, however, that this does not apply if the entrusted party has already made the business deposit for prepaid services upon receiving instructions under the provisions of the following paragraph.

3 経済産業大臣は、前項本文に定める場合のほか、許可割賦販売業者と前払式割賦販売の契約を締結した者のその契約によつて生ずる債権を保全するため必要があると認めるときは、当該許可割賦販売業者に係る供託委託契約の受託者に対し、期限を指定して供託委託契約に基づく前受業務保証金を供託すべきことを指示することができる。

(3) Beyond what is prescribed in the main clause of the preceding paragraph, if the Minister of Economy, Trade and Industry finds it to be necessary for the preservation of a person's claims arising under a contract for prepaid installment sales that the person has concluded with a licensed installment seller, the Minister may instruct the entrusted party under a contract on the entrustment of business deposits with that licensed installment seller to make a business deposit for prepaid services based on the contract on the entrustment of business deposits within a designated deadline.

4 供託委託契約の受託者は、第二項本文の規定による指示を受けたときは第一項の規定による公示に係る債権の申出をすべき期間の末日までに、前項の規定による指示を受けたときは同項の規定により指定された期限までに、当該供託委託契約に基づく前受業務保証金を供託しなければならない。

(4) If the entrusted party under a contract on the entrustment of business deposits is given an instruction under the provisions of the main clause of paragraph (2), the entrusted party must make the business deposit for prepaid services based on the contract on the entrustment of business deposits by the last day of the period during which the filing of claims to which the public notice under the provisions of paragraph (1) pertains must be made, and if the entrusted party is given an instruction under the preceding paragraph, the

entrusted party must make that deposit within the deadline designated pursuant to that paragraph.

5 供託委託契約の受託者は、前項の規定により前受業務保証金を供託したときは、経済産業大臣に供託物受入れの記載のある供託書の写しを提出しなければならない。

(5) When the entrusted party under a contract on the entrustment of business deposits makes a business deposit for prepaid services pursuant to the provisions of the preceding paragraph, the entrusted party must submit a copy of the deposit statement stating the receipt of the deposit to the Minister of Economy, Trade and Industry.

6 第十六条第一項の規定は、第四項の規定により供託する場合に準用する。この場合において、同条第一項中「主たる営業所」とあるのは、「許可割賦販売業者の主たる営業所」と読み替えるものとする。

(6) The provisions of Article 16, paragraph (1) apply mutatis mutandis when a deposit is made pursuant to the provisions of paragraph (4). In this case, the term "the principal business office" in paragraph (1) of that Article is deemed to be replaced with "the principal business office of the licensed installment seller".

第二十条の四 前条第二項本文の規定による指示を受けて前受業務保証金を供託した供託委託契約の受託者は、同条第一項の規定による公示に係る債権の申出をすべき期間内にその申出がなかつた場合には、その供託した前受業務保証金を取り戻すことができる。

Article 20-4 (1) The entrusted party under a contract on the entrustment of business deposits which has made a business deposit for prepaid services upon receiving instructions under the provisions of the main clause of paragraph (2) of the preceding Article, may recover the business deposit for prepaid services the entrusted party has made, if a filing of the claims to which the public notice under the provisions of paragraph (1) of that Article pertains is not made within the period during which the claims should be filed.

2 前条第三項の規定による指示を受けて前受業務保証金を供託した供託委託契約の受託者は、同条第一項の規定による公示がされている場合にあつては当該公示に係る債権の申出をすべき期間内にその申出がなかつたとき、当該公示がされていない場合にあつては経済産業省令で定めるところにより経済産業大臣の承認を受けたときは、その供託した前受業務保証金を取り戻すことができる。

(2) The entrusted party under a contract on the entrustment of business deposits which has made a business deposit for prepaid services on receiving instructions under paragraph (3) of the preceding Article may recover the business deposit for prepaid services the entrusted party has made, if the public notice under the provisions of paragraph (1) of that Article is issued and when the claim to which that public notice pertains is not filed within the period that the claim should be filed; or if the public notice is not issued and

when the entrusted party obtains the approval from the Minister of Economy, Trade and Industry pursuant to the provisions of Order of the Ministry of Economy, Trade and Industry.

3 前二項の規定による前受業務保証金の取戻しに関し必要な事項は、法務省令・経済産業省令で定める。

(3) The necessary particulars relevant to the recovery of a business deposit for prepaid services under the provisions of the preceding two paragraphs are specified by Order of the Ministry of Justice and Order of the Ministry of Economy, Trade and Industry.

(営業保証金及び前受業務保証金の還付)

(Refunding of Business Security Deposits and Business Deposits for Prepaid Services)

第二十一条 許可割賦販売業者と前払式割賦販売の契約を締結した者は、その契約によつて生じた債権に関し、当該許可割賦販売業者又は当該許可割賦販売業者と供託委託契約を締結した受託者が供託した営業保証金又は前受業務保証金について、その債権の弁済を受ける権利を有する。

Article 21 (1) A person that concludes a contract for prepaid installment sales with a licensed installment seller has the right to be repaid for the claims arising from such a contract out of the business security deposit or business deposit for prepaid services made by the licensed installment seller or an entrusted party that has concluded a contract on the entrustment of business deposits with that licensed installment seller.

2 前項の権利の実行に関し必要な事項は、政令で定める。

(2) The necessary particulars relevant to the execution of the right referred to in the preceding paragraph are specified by Cabinet Order.

(権利の実行があつた場合の措置)

(Measures for When Rights Are Executed)

第二十二条 許可割賦販売業者は、前条第一項の権利を有する者がその権利を実行したため、営業保証金が第十七条第一項に規定する額に不足することとなつたときは、その事実を知つた日以後遅滞なく、その不足額を供託しなければならない。

Article 22 (1) If a business security deposit comes to fall short of the amount specified in Article 17, paragraph (1) because a person that holds the right referred to in paragraph (1) of the preceding Article executes that right, the licensed installment seller must deposit the shortfall without delay on or after the date on which the licensed installment seller has become aware of that fact.

2 前受金保全措置を講じている許可割賦販売業者は、前条第一項の権利を有する者がその権利を実行したため、当該前受金保全措置により前払式割賦販売の契約によつて生じた債務の弁済に充てることのできる額がその権利を実行した日の直前の基準日における基準額に不足することとなつたときは、その事実を知つた日以後遅滞なく、そ

の不足額について新たに前受金保全措置を講じ、書面で、その旨を経済産業大臣に届け出なければならない。

(2) If the amount that may be allocated for the repayment of an obligation arising from a contract for prepaid installment sales based on preservative measures for advances received comes to fall short of the base amount as of the base date immediately before the day on which the right referred to in paragraph (1) of the preceding Article is exercised, because a person that holds that right has executed the right, the licensed installment seller that is taking those preservative measures for advances received must take a new preservative measure for advances received for the shortfall without delay on or after the day on which the licensed installment seller has become aware of that fact, and must notify the Minister of Economy, Trade and Industry to that effect in writing.

3 第十六条第二項及び第十七条第二項の規定は第一項の規定により供託する場合に、第十八条の四第二項の規定は前項の規定による届出に準用する。

(3) The provisions of Article 16, paragraph (2) and Article 17, paragraph (2) apply mutatis mutandis when a deposit is made pursuant to paragraph (1), and the provisions of Article 18-4, paragraph (2) apply mutatis mutandis to a notification under the provisions of the preceding paragraph.

(営業保証金及び前受業務保証金の保管替え等)

(Change of Depository for Business Security Deposit or Business Deposit for Prepaid Services)

第二十二條の二 許可割賦販売業者又は供託委託契約の受託者は、金銭のみをもつて営業保証金又は前受業務保証金を供託している場合において、許可割賦販売業者の主たる営業所の所在地について変更があつたためそのもよりの供託所が変更したときは、遅滞なく、営業保証金又は前受業務保証金を供託している供託所に対し、費用を予納して、所在地変更後の許可割賦販売業者の主たる営業所のもよりの供託所への営業保証金又は前受業務保証金の保管替えを請求しなければならない。

Article 22-2 (1) If the business security deposit or business deposit for prepaid services is made solely in cash and the nearest depository changes because the location of the principal business office of the licensed installment seller has changed, the licensed installment seller or the entrusted party under a contract on the entrustment of business deposits must pay the expenses in advance and request the depository with which the business security deposit or business deposit for prepaid services has been made to transfer the business security deposit or business deposit for prepaid services to the depository which is nearest to the principal business office of the licensed installment seller after the change, without delay.

2 許可割賦販売業者は、第十七条第二項に規定する有価証券又はその有価証券及び金銭をもつて営業保証金又は前受業務保証金を供託している場合において、主たる営業

所の所在地について変更があつたためその最寄りの供託所が変更したときは、遅滞なく、当該営業保証金又は前受業務保証金の額と同額の営業保証金又は前受業務保証金を所在地変更後の主たる営業所の最寄りの供託所に供託しなければならない。その供託をしたときは、法務省令・経済産業省令で定めるところにより、所在地変更前の主たる営業所の最寄りの供託所に供託した営業保証金又は前受業務保証金を取り戻すことができる。

(2) If a business security deposit or business deposit for prepaid services is made in the form of securities provided for in Article 17, paragraph (2) or by those securities and cash, and the nearest depository changes because the location of the principal business office of a licensed installment seller has changed, the licensed installment seller must make a business security deposit or business deposit for prepaid services in the same amount as that business security deposit or business deposit for prepaid services with the depository which is nearest to its principal business office after the change, without delay. Once that deposit has been made, the business security deposit or business deposit for prepaid services that was made with the depository that was nearest to the principal business office before it changed location may be recovered pursuant to the provisions of Order of the Ministry of Justice and Order of the Ministry of Economy, Trade and Industry.

3 第十七条第二項の規定は、前項の規定により供託する場合に準用する。

(3) The provisions of Article 17, paragraph (2) apply mutatis mutandis when making a deposit pursuant to the provisions of the preceding paragraph.

(許可の取消し等)

(Rescission of a License)

第二十三条 経済産業大臣は、許可割賦販売業者が次の各号の一に該当するときは、その許可を取り消さなければならない。

Article 23 (1) If a licensed installment seller falls under one of the following items, the Minister of Economy, Trade and Industry must rescind their license:

一 第十五条第一項第二号、第七号又は第八号の規定に該当することとなつたとき。

(i) the licensed installment seller has come to fall under the provisions of Article 15, paragraph (1), item (ii), item (vii), or item (viii);

二 第二十条第一項の規定による命令があつた場合において、その命令の日から六月以内に同条第二項の規定による取消しがされないとき。

(ii) an order under Article 20, paragraph (1) is issued and a rescission under the provisions of paragraph (2) of that Article is not made within six months from the date of that order;

三 第二十条第一項の規定による命令に違反したとき。

(iii) the licensed installment seller has violated an order under the provisions of Article 20, paragraph (1); or

四 不正の手段により第十一条の許可を受けたとき。

(iv) the licensed installment seller has obtained the license referred to in Article 11 by wrongful means.

2 経済産業大臣は、許可割賦販売業者が次の各号の一に該当するときは、当該許可割賦販売業者に対し、三月以内の期間を定めて前払式割賦販売の契約を締結してはならない旨を命じ、又はその許可を取り消すことができる。

(2) If a licensed installment seller falls under one of the following items, the Minister of Economy, Trade and Industry may order that licensed installment seller not to conclude a contract for prepaid installment sales for a fixed period of no longer than three months, or may rescind their license:

一 第十六条第三項（第十八条第二項において準用する場合を含む。）の規定に違反して営業を開始したとき。

(i) the licensed installment seller has violated the provisions of Article 16, paragraph (3) (including as applied mutatis mutandis pursuant to Article 18, paragraph (2)) in commencing business;

二 第十八条の三第一項の規定に違反して新たに前払式割賦販売の契約を締結したとき。

(ii) the licensed installment seller has violated the provisions of Article 18-3, paragraph (1) in concluding a new contract for prepaid installment sales;

三 第十九条第三項の規定による命令に違反したとき。

(iii) the licensed installment seller has violated an order under the provisions of Article 19, paragraph (3);

四 第二十条の二第一項の規定による命令に違反したとき。

(iv) the licensed installment seller has violated an order under the provisions of Article 20-2, paragraph (1);

五 第二十二條第一項の規定による供託をしないとき。

(v) the licensed installment seller fails to make a deposit under the provisions of Article 22, paragraph (1); or

六 第二十二條第二項の規定による前受金保全措置を講じないとき。

(vi) the licensed installment seller fails to take preservative measures for advances received under the provisions of Article 22, paragraph (2).

3 経済産業大臣は、許可割賦販売業者が前項第四号の命令（当該許可割賦販売業者の前払式割賦販売に係る業務の運営が第二十条の二第一項第三号に該当する場合におけるものに限る。次項及び第四十条第二項において同じ。）に違反した場合において、前項の規定による処分をしようとするときは、あらかじめ、内閣総理大臣に協議しなければならない。

(3) If a licensed installment seller has violated the order referred to in item (iv) of the preceding paragraph (limited to an order issued when business operations that are connected with the prepaid installment sales of the licensed installment seller fall under Article 20-2, paragraph (1), item (iii); the same applies in the following paragraph and Article 40, paragraph (2)), before the Minister of Economy, Trade and Industry seeks to render a disposition

under the preceding paragraph, the Minister must consult with the Prime Minister in advance.

4 内閣総理大臣は、許可割賦販売業者が第二項第四号の命令に違反した場合において、購入者の利益を保護するため必要があると認めるときは、経済産業大臣に対し、同項の規定による処分に関し、必要な意見を述べることができる。

(4) If a licensed installment seller has violated the order referred to in paragraph (2), item (iv) and the Prime Minister finds it to be necessary for protecting the interests of purchasers, the Prime Minister may state an opinion concerning a disposition under the provisions of that paragraph, as necessary, to the Minister of Economy, Trade and Industry.

5 経済産業大臣は、第一項又は第二項の規定により許可を取り消したときは、遅滞なく、その理由を示して、その旨を当該許可割賦販売業者であつた者に通知しなければならない。

(5) If the Minister of Economy, Trade and Industry rescinds a license pursuant to the provisions of paragraph (1) or paragraph (2), the Minister must notify the person that was formerly the relevant licensed installment seller to that effect, indicating the reasons for the rescission, without delay.

(処分の公示)

(Public Notice of a Disposition)

第二十四条 経済産業大臣は、第二十条第一項の規定による命令をし、若しくは同条第二項の規定によりこれを取り消したとき、又は前条第一項若しくは第二項の規定により許可を取り消したときは、経済産業省令で定めるところにより、その旨を公示しなければならない。

Article 24 If the Minister of Economy, Trade and Industry issues an order under the provisions of Article 20, paragraph (1) or rescinds the order pursuant to the provisions of paragraph (2) of the same Article, or if the Minister rescinds a license pursuant to the provisions of paragraph (1) or paragraph (2) of the preceding Article, the Minister must issue a public notice to that effect pursuant to the provisions of Order of the Ministry of Economy, Trade and Industry.

(許可の失効)

(Expiration of a License)

第二十五条 許可割賦販売業者が前払式割賦販売の営業を廃止したときは、許可は、その効力を失う。

Article 25 If a licensed installment seller discontinues the operations of prepaid installment sales business, the seller's license expires.

(廃止の届出)

(Notification of Discontinuation)

第二十六条 許可割賦販売業者は、前払式割賦販売の営業を廃止したときは、遅滞なく、その旨を経済産業大臣に届け出なければならない。

Article 26 (1) If a licensed installment seller discontinues operations of prepaid installment sales business, the licensed installment seller must notify the Minister of Economy, Trade and Industry of the discontinuation without delay.

2 第二十四条の規定は、前項の規定による届出があつた場合に準用する。

(2) The provisions of Article 24 apply mutatis mutandis when a notification under the preceding paragraph is filed.

(契約の解除)

(Cancellation of a Contract)

第二十七条 許可割賦販売業者が次の各号のいずれかに該当するときは、当該許可割賦販売業者と前払式割賦販売の契約を締結している者でその契約に係る商品の引渡しを受けていないものは、その契約を解除することができる。

Article 27 (1) If a licensed installment seller falls under any of the following items, a person that has concluded a contract for prepaid installment sales with that licensed installment seller but has not been delivered the goods under that contract may cancel the contract:

一 基準日の翌日から起算して五十日を経過する日までの間に当該基準日に係る基準額について前受金保全措置を講じなかつたとき。

(i) the licensed installment seller has failed to take preservative measures for advances received for the base amount as of the base date, on or before the day on which fifty days have passed since the day following the relevant base date;

二 第二十条第一項の規定による命令を受けたとき。

(ii) the licensed installment seller has received an order under Article 20, paragraph (1);

三 第二十三条第一項又は第二項の規定により許可を取り消されたとき。

(iii) their license is rescinded pursuant to the provisions of Article 23, paragraph (1) or paragraph (2);

四 第二十五条の規定により許可が効力を失つたとき。

(iv) their license loses validity pursuant to the provisions of Article 25;

五 破産手続開始、再生手続開始又は更生手続開始の申立てがあつたとき。

(v) a petition to commence bankruptcy proceedings, rehabilitation proceedings, or reorganization proceedings is filed; or

六 支払を停止したとき。

(vi) the licensed installment seller has suspended payments.

2 前項の規定に反する特約は、無効とする。

(2) Any special provisions of a contract that run counter to the preceding paragraph are void.

(許可の取消し等に伴う取引の終了等)

(Completion of Transactions upon Rescission of a License)

第二十八条 許可割賦販売業者が第二十三条第一項若しくは第二項の規定により許可を取り消されたとき、又は第二十五条の規定により許可が効力を失ったときは、当該許可割賦販売業者であつた者又はその一般承継人は、当該許可割賦販売業者が締結した前払式割賦販売の契約に基づく取引を結了する目的の範囲内においては、なお許可割賦販売業者とみなす。

Article 28 If the license of a licensed installment seller is rescinded pursuant to the provisions of Article 23, paragraph (1) or paragraph (2), or loses validity pursuant to the provisions of Article 25, the person that was formerly that licensed installment seller or their general successor is deemed to continue to be a licensed installment seller, to the scope of the purpose of enabling the completion of transactions based on the contracts for prepaid installment sales that the licensed installment seller has concluded.

第二十九条 許可割賦販売業者が第二十三条第一項若しくは第二項の規定により許可を取り消されたとき、又は第二十五条の規定により許可が効力を失ったときは、許可割賦販売業者であつた者又はその承継人（前条の規定により許可割賦販売業者とみなされる者を除く。）は、当該許可割賦販売業者であつた者が供託した営業保証金又は前受業務保証金を取り戻すことができる。

Article 29 (1) If the license of a licensed installment seller is rescinded pursuant to the provisions of Article 23, paragraph (1) or paragraph (2), or loses validity pursuant to the provisions of Article 25, the person that was formerly that licensed installment seller or its successor (other than a person that is deemed to be a licensed installment seller pursuant to the provisions of the preceding Article) may recover the business security deposit or business deposit for prepaid services that the person that was formerly that licensed installment seller has made.

2 前項の営業保証金又は前受業務保証金の取戻しは、当該営業保証金又は前受業務保証金につき第二十一条第一項の権利を有する者に対し、六月を下らない一定期間内に申し出るべき旨を公告し、その期間内にその申出がなかつた場合でなければ、することができない。ただし、営業保証金又は前受業務保証金を取り戻すことができる理由が発生した時から十年を経過したときは、この限りでない。

(2) The recovery of a business security deposit or business deposit for prepaid services referred to in the preceding paragraph is not permitted unless public notice is issued to the person with the right to the business security deposit or business deposit for prepaid services as referred to in Article 21, paragraph (1), indicating that the persons should make a filing within a fixed period of not less than six months, and no filing is made within that period; provided, however, that this does not apply when ten years have passed following the occurrence of grounds for the recovery of a business security deposit or

business deposit for prepaid services.

3 前項の公告その他第一項の規定による営業保証金又は前受業務保証金の取戻しに関し必要な事項は、法務省令・経済産業省令で定める。

(3) The necessary particulars of the public notice referred to in the preceding paragraph and those relevant to the recovery of the business security deposit or business deposit for prepaid services under the provisions of paragraph (1) are specified by Order of the Ministry of Justice and Order of the Ministry of Economy, Trade and Industry.

第二章の二 ローン提携販売 Chapter II-2 Loan-Backed Sales

(ローン提携販売条件の表示)

(Indication of the Terms and Conditions of Loan-Backed Sales)

第二十九条の二 ローン提携販売を業とする者（以下「ローン提携販売業者」という。）は、第二条第二項第一号に規定するローン提携販売の方法により指定商品若しくは指定権利を販売するため又は指定役務を提供するためカード等を利用者に交付し又は付与するときは、経済産業省令・内閣府令で定めるところにより、当該ローン提携販売をする場合における商品若しくは権利の販売条件又は役務の提供条件に関する次の事項を記載した書面を当該利用者に交付しなければならない。

Article 29-2 (1) If a person in the business of loan-backed sales (hereinafter referred to as a "loan-based installment seller") issues or grants a card, etc., to a user in order to sell designated goods or designated rights or provide designated services by the method of loan-backed sales as prescribed in Article 2, paragraph (2), item (i), the loan-based installment seller must deliver a document to the user stating the following particulars with respect to the terms and conditions of the sale of goods or rights or the terms and conditions for the provision of services when a loan-backed sale is made, pursuant to the provisions of Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order:

一 ローン提携販売に係る借入金の返還（利息の支払を含む。）の期間及び回数

(i) the period and number of repayments of borrowings (including payment of interest) in connection with a loan-backed Sale;

二 経済産業省令・内閣府令で定める方法により算定したローン提携販売に係る借入金の利息その他の手数料の料率

(ii) the interest rate and other fees connected with the borrowings involved in a loan-backed sale, as arrived at by the method of calculation specified by Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order; and

三 前二号に掲げるもののほか、経済産業省令・内閣府令で定める事項

(iii) beyond what is set forth in the preceding two items, the particulars

specified by Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order.

- 2 ローン提携販売業者は、第二条第二項第二号に規定するローン提携販売の方法により、指定商品若しくは指定権利を販売するため又は指定役務を提供するため、カード等を利用者に交付し又は付与するときは、経済産業省令・内閣府令で定めるところにより、当該ローン提携販売をする場合における商品若しくは権利の販売条件又は役務の提供条件に関する次の事項を記載した書面を当該利用者に交付しなければならない。

(2) If a loan-based installment seller issues or grants a card, etc. to a user in order to sell designated goods or designated rights or provide designated services by the method of loan-backed sales prescribed in Article 2, paragraph (2), item (ii), the loan-based installment seller must deliver a document to the user stating the following particulars in respect of the terms and conditions of the sale of goods or rights or the terms and conditions for the provision of services when a loan-backed sale is made, pursuant to the provisions of Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order:

一 利用者が弁済をすべき時期及び当該時期ごとの弁済金の額の算定方法

(i) the timing at which a user is required to make a repayment and how the amount of the repayment is calculated for each time;

二 経済産業省令・内閣府令で定める方法により算定したローン提携販売に係る借入金の利息その他の手数料の料率

(ii) the interest rate and the rate of other fees connected with the borrowings under a loan-backed sale, as arrived at by the method of calculation specified by Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order; and

三 前二号に掲げるもののほか、経済産業省令・内閣府令で定める事項

(iii) beyond what is set forth in the preceding two items, the particulars specified by Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order.

- 3 ローン提携販売業者は、第一項又は前項のローン提携販売の方法により指定商品若しくは指定権利を販売する場合の販売条件又は指定役務を提供する場合の提供条件について広告をするときは、経済産業省令・内閣府令で定めるところにより、当該広告に、それぞれ第一項各号又は前項各号の事項を表示しなければならない。

(3) When a loan-based installment seller sells designated goods or designated rights or provides designated services by the method of loan-backed sales referred to in paragraph (1) or the preceding paragraph, and advertises the terms and conditions of the sale or the terms and conditions for the provision, the loan-based installment seller must indicate the particulars set forth in the items of paragraph (1) or in the preceding paragraph, respectively, in their advertising, pursuant to the provisions of Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order.

(書面の交付)

(Delivery of Documents)

第二十九条の三 ローン提携販売業者は、第二条第二項第一号に規定するローン提携販売の方法により指定商品若しくは指定権利を販売する契約又は指定役務を提供する契約を締結したときは、遅滞なく、経済産業省令・内閣府令で定めるところにより、次の事項について契約の内容を明らかにする書面を購入者又は役務の提供を受ける者に交付しなければならない。

Article 29-3 (1) If a loan-based installment seller concludes a contract under for selling designated goods or designated rights or providing designated services by the method of loan-backed sales prescribed in Article 2, paragraph (2), item (i), the loan-based installment seller must deliver a document to the purchaser or service recipient clarifying the details of the contract with respect to the following particulars, without delay, pursuant to the provisions of Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order:

一 購入者又は役務の提供を受ける者の支払総額（ローン提携販売の方法により商品若しくは権利を販売し又は役務を提供する場合の価格（保証料その他の手数料を含む。）及びローン提携販売に係る借入金の利息の合計額をいう。）

(i) the total amount payable by the purchaser or service recipient (meaning the total price of goods or rights sold or services provided by the method of loan-backed sales (including guarantee fees and other fees), and the interest on the borrowings connected with that loan-backed sale);

二 分割返済金（ローン提携販売に係る各回ごとの借入金の返還分（利息の支払分を含む。）をいう。以下同じ。）の額

(ii) the amount of the installment repayments (meaning the amount of the borrowings to be repaid each time in respect of the loan-backed sales (including the amount of interest to be paid); the same applies hereinafter);

三 分割返済金の返済の時期及び方法

(iii) the timing and method of repayment in respect of the installment repayments;

四 商品の引渡時期若しくは権利の移転時期又は役務の提供時期

(iv) the timing for the delivery of the goods, the timing for the transfer of the rights, or the timing for the provision of the services;

五 契約の解除に関する事項

(v) information about cancellation of the contract;

六 所有権の移転に関する定めがあるときは、その内容

(vi) if there are provisions concerning the transfer of ownership, their details; and

七 前各号に掲げるもののほか、経済産業省令・内閣府令で定める事項

(vii) beyond what is set forth in the preceding items, the particulars specified by Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order.

2 ローン提携販売業者は、第二条第二項第二号に規定するローン提携販売の方法により指定商品若しくは指定権利を販売する契約又は指定役務を提供する契約を締結したときは、遅滞なく、経済産業省令・内閣府令で定めるところにより、次の事項について契約の内容を明らかにする書面を購入者又は役務の提供を受ける者に交付しなければならない。

(2) If a loan-based installment seller concludes a contract for selling designated goods or designated rights or providing designated services by the method of loan-backed sales as prescribed in Article 2, paragraph (2), item (ii), the loan-based installment seller must deliver a document to the purchaser or service recipient clarifying the details of the contract with respect to the following particulars, without delay, pursuant to the provisions of Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order:

一 購入者又は役務の提供を受ける者の当該ローン提携販売の契約に係る借入金の額

(i) the amount of the borrowings of the purchaser or service recipient under the contract for the loan-backed sale;

二 弁済金の返済の方法

(ii) the method of repayment in respect of repayment;

三 商品の引渡時期若しくは権利の移転時期又は役務の提供時期

(iii) the timing of the delivery of the goods, the timing of the transfer of the rights, or the timing of the provision of the services;

四 契約の解除に関する事項

(iv) information about cancellation of the contract;

五 所有権の移転に関する定めがあるときは、その内容

(v) if there are provisions concerning the transfer of ownership, their details; and

六 前各号に掲げるもののほか、経済産業省令・内閣府令で定める事項

(vi) beyond what is set forth in the preceding items, particulars specified by Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order.

(準用規定)

(Provisions Applied Mutatis Mutandis)

第二十九条の四 第四条の二の規定はローン提携販売業者に、第八条（第六号を除く。）の規定はローン提携販売に準用する。この場合において、第四条の二中「第三条第二項若しくは第三項又は前条各項」とあるのは、「第二十九条の二第一項若しくは第二項又は第二十九条の三各項」と読み替えるものとする。

Article 29-4 (1) The provisions of Article 4-2 apply mutatis mutandis to a loan-based installment seller and the provisions of Article 8 (excluding item (vi)) apply mutatis mutandis to loan-backed sales. In this case, the phrase "Article 3, paragraph (2) or paragraph (3) or the paragraphs of the preceding Article" in Article 4-2 is deemed to be replaced with "Article 29-2, paragraph (1) or

paragraph (2), or the paragraphs of Article 29-3".

- 2 第三十条の四の規定は、第二条第二項第一号に規定するローン提携販売に係る分割返済金の返済についてローン提携販売業者に対して生じている事由をもつてローン提供者（同号に規定する債務の保証を受けてローン提携販売に係る購入者又は役務の提供を受ける者に対して同号に規定する金銭の貸付けを業として行う者をいう。）に対抗する場合に準用する。この場合において、第三十条の四第一項中「商品」とあるのは「指定商品」と、「役務に」とあるのは「指定役務に」と、「第三十条の二の三第一項第二号の支払分」とあるのは「第二十九条の三第一項第二号の分割返済金」と、「当該役務」とあるのは「当該指定役務」と、同条第四項中「支払分」とあるのは「分割返済金」と読み替えるものとする。

(2) The provisions of Article 30-4 apply mutatis mutandis when grounds related to the payment of installment repayments in connection with a loan-backed sale provided for in Article 2, paragraph (2), item (i), which arise against a loan-based installment seller, are duly asserted against the loan provider (meaning the person that has lent money as prescribed in that item to the purchaser or service recipient connected with a loan-backed sale in the course of trade, based on the guarantee of obligations prescribed in that item). In this case, the term "goods" in Article 30-4, paragraph (1) is deemed to be replaced with "designated goods"; the term "services" in that paragraph is deemed to be replaced with "designated services"; the phrase "amount to be paid as referred to in Article 30-2-3, paragraph (1), item (ii)" in that paragraph is deemed to be replaced with "installment repayment set forth in Article 29-3, paragraph (1), item (ii)"; the term "services" in that paragraph is deemed to be replaced with "the designated services"; and the term "amount to be paid" in paragraph (4) of that Article is deemed to be replaced with "installment repayment".

- 3 第三十条の五の規定は、第二条第二項第二号に規定するローン提携販売に係る弁済金の返済について準用する。この場合において、第三十条の五第一項中「前条」とあるのは、「第二十九条の四第二項において準用する前条」とするほか、必要な技術的読替えは、政令で定める。

(3) The provisions of Article 30-5 apply mutatis mutandis to repayment for loan-backed sales prescribed in Article 2, paragraph (2), item (ii). In this case, the term "the preceding Article" in Article 30-5, paragraph (1) is deemed to be replaced with "the preceding Article as applied mutatis mutandis pursuant to Article 29-4, paragraph (2)", and other necessary technical replacements of terms are specified by Cabinet Order.

第三章 信用購入あつせん

Chapter III Intermediation of Credit Purchases

第一節 包括信用購入あつせん

Section 1 Intermediation of Comprehensive Credit Purchases

第一款 業務

Subsection 1 Services

(包括信用購入あつせんの取引条件の表示)

(Indication of the Terms and Conditions of Transactions for the Intermediation of Comprehensive Credit Purchases)

第三十条 包括信用購入あつせんを業とする者（以下「包括信用購入あつせん業者」という。）は、第二条第三項第一号に規定する包括信用購入あつせんをするためカード等を利用者に交付し又は付与するときは、経済産業省令・内閣府令で定めるところにより、当該包括信用購入あつせんをする場合における取引条件に関する次の事項を記載した書面を当該利用者に交付しなければならない。

Article 30 (1) If a person in the business of the intermediation of comprehensive credit purchases (hereinafter referred to as a "comprehensive credit purchase intermediary") issues or grants a card, etc. to a user for providing intermediation of comprehensive credit purchases as prescribed in Article 2, paragraph (3), item (i), the person must deliver a document to the user stating the following particulars in respect of the terms and conditions of the intermediation of comprehensive credit purchases, pursuant to the provisions of Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order:

一 包括信用購入あつせんに係る商品若しくは権利の代金又は役務の対価（包括信用購入あつせんの手数料を含む。）の支払の期間及び回数

(i) the period and number of payments for the cost of the goods or rights, or the consideration for the services that the intermediation of comprehensive credit purchases is for (including fees for the intermediation of comprehensive credit purchases);

二 経済産業省令・内閣府令で定める方法により算定した包括信用購入あつせんの手数料の料率

(ii) the rate of the fees for the intermediation of comprehensive credit purchases, as arrived at by the method of calculation specified by Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order; and

三 前二号に掲げるもののほか、経済産業省令・内閣府令で定める事項

(iii) beyond what is set forth in the preceding two items, particulars specified by Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order.

2 包括信用購入あつせん業者は、第二条第三項第二号に規定する包括信用購入あつせんをするためカード等を利用者に交付し又は付与するときは、経済産業省令・内閣府令で定めるところにより、当該包括信用購入あつせんをする場合における取引条件に関する次の事項を記載した書面を当該利用者に交付しなければならない。

(2) If a comprehensive credit purchase intermediary issues or grants a card, etc. to a user for providing intermediation of comprehensive credit purchases as prescribed in Article 2, paragraph (3), item (ii), the comprehensive credit

purchase intermediary must deliver a document to the user stating the following particulars in respect of the terms and conditions for the intermediation of comprehensive credit purchases, pursuant to the provisions of Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order:

一 利用者が弁済をすべき時期及び当該時期ごとの弁済金の額の算定方法

(i) the timing at which a user is required to make a repayment and how the amount of the repayment is calculated for each time;

二 経済産業省令・内閣府令で定める方法により算定した包括信用購入あつせんの手数料の料率

(ii) the rate of the fees for the intermediation of comprehensive credit purchases, as arrived at by the method of calculation specified by Order of the Ministry of Economy; and Trade and Industry and Cabinet Office Order; and

三 前二号に掲げるもののほか、経済産業省令・内閣府令で定める事項

(iii) beyond what is set forth in the preceding two items, particulars specified by Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order.

3 包括信用購入あつせん業者は、包括信用購入あつせんをする場合の取引条件について広告をするときは、経済産業省令・内閣府令で定めるところにより、当該広告に、それぞれ第一項各号又は前項各号の事項を表示しなければならない。

(3) When a comprehensive credit purchase intermediary advertises the terms and conditions for the intermediation of comprehensive credit purchases, the comprehensive credit purchase intermediary must indicate the particulars set forth in the items of paragraph (1) or in the items of the preceding paragraph, respectively, in its advertising, pursuant to the provisions of Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order.

(包括支払可能見込額の調査)

(Investigation into the Comprehensive Amount Estimated to Be Payable)

第三十条の二 包括信用購入あつせん業者は、包括信用購入あつせんをするためカード等を利用者（個人である利用者に限る。以下この条、次条及び第三節において同じ。）に交付し若しくは付与しようとする場合又は利用者に交付し若しくは付与したカード等についてそれに係る極度額（包括信用購入あつせんに係る購入又は受領の方法により商品若しくは権利を購入し、又は役務を受領することができる額の上限であつて、あらかじめ定められたものをいう。以下同じ。）を増額しようとする場合には、その交付若しくは付与又はその増額に先立つて、経済産業省令・内閣府令で定めるところにより、年収、預貯金、信用購入あつせん（包括信用購入あつせん及び個別信用購入あつせんをいう。以下同じ。）に係る債務の支払の状況、借入れの状況その他の当該利用者の包括支払可能見込額を算定するために必要な事項として経済産業省令・内閣府令で定めるものを調査しなければならない。ただし、当該利用者の保護に支障

を生ずることがない場合として経済産業省令・内閣府令で定める場合は、この限りでない。

Article 30-2 (1) When a comprehensive credit purchase intermediary seeks to issue or grant a card, etc. to a user (limited to a user that is an individual; hereinafter the same applies in this Article, the following Article, and Section 3) for providing intermediation of comprehensive credit purchases, or seeks to increase the maximum amount on a card, etc. that has been issued or granted to a user (a maximum amount means the maximum amount for purchasing goods or rights or receiving services by the method of purchasing goods or rights, or receiving services involving the intermediation of comprehensive credit purchases, which is specified in advance; the same applies hereinafter), the comprehensive credit purchase intermediary must investigate before the issuance or grant, or the increase and pursuant to the provisions of Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order, the annual income, balance of deposits and savings, payment status of obligations related to the intermediation of credit purchases (meaning the intermediation of comprehensive credit purchases and the intermediation of individual credit purchases; the same applies hereinafter), the status of borrowings, and other necessary particulars relevant to the calculation of the comprehensive amount estimated to be payable for the user as specified by Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order; provided, however, that this does not apply in a case specified by Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order as one that does not prejudice the protection of that User.

2 この節において「包括支払可能見込額」とは、主として自己の居住の用に供する住宅その他の経済産業省令・内閣府令で定める資産を譲渡し、又は担保に供することなく、かつ、生活維持費（最低限度の生活を維持するために必要な一年分の費用として経済産業省令・内閣府令で定める額をいう。第三十五条の三の三において同じ。）に充てるべき金銭を使用することなく、利用者が包括信用購入あつせんに係る購入又は受領の方法により購入しようとする商品若しくは指定権利の代金又は受領しようとする役務の対価に相当する額の支払に充てることができると見込まれる一年間当たりの額をいう。

(2) The "comprehensive amount estimated to be payable" as used in this Section means the estimated amount that a user can allocate in a year for payment of the amount that corresponds to the cost of goods or designated rights that the user seeks to purchase or compensation for services that the user seeks to receive by the method of the intermediation of comprehensive credit purchases, without transferring or pledging as collateral the home that the user mainly uses as a residence or other assets specified by Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order, and without using money that should be allocated to the living expenses of the user (meaning the

amount specified by Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order as the annual cost that is necessary for maintaining the minimum standard of living; the same applies in Article 35-3-3).

- 3 包括信用購入あつせん業者は、第一項本文の規定による調査を行うときは、第三十五条の三の三十六第一項の規定による指定を受けた者（以下「指定信用情報機関」という。）が保有する特定信用情報（利用者又は購入者（個人である購入者に限る。以下この項、第三十五条の三の三、第三十五条の三の四及び第三節において同じ。）若しくは役務の提供を受ける者（個人である役務の提供を受ける者に限る。以下この項、第三十五条の三の三、第三十五条の三の四及び第三節において同じ。）の包括支払可能見込額又は第三十五条の三の三第二項に規定する個別支払可能見込額に関する情報（当該利用者又は購入者若しくは役務の提供を受ける者を識別することができる情報を含む。）のうち、信用購入あつせんに係る債務の支払の状況その他経済産業省令・内閣府令で定めるものをいう。同条、第三節及び第五十条において同じ。）を使用しなければならない。

- (3) When a comprehensive credit purchase intermediary performs an investigation pursuant to the provisions of the main clause of paragraph (1), the comprehensive credit purchase intermediary must use specified credit information (meaning information about the comprehensive amount estimated to be payable or the individual amount estimated to be payable as prescribed in Article 35-3-3, paragraph (2) for a user, or for a purchaser (limited to an individual purchaser; hereinafter the same applies in this paragraph, Article 35-3-3, Article 35-3-4, and Section 3) or service recipient (limited an individual service recipient; hereinafter the same applies in this paragraph, Article 35-3-3, Article 35-3-4, and Section 3) (including information that can be used to distinguish the user, purchaser, or service recipient) which concerns the payment status of obligations from the intermediation of credit purchases and other information specified by Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order; the same applies in Article 35-3-3, Section 3, and Article 50) that is held by a person that is designated under the provisions of Article 35-3-36, paragraph (1) (hereinafter referred to as the "designated credit bureau").

- 4 包括信用購入あつせん業者は、包括信用購入あつせんをするためカード等を利用者に交付し若しくは付与した場合又は利用者に交付し若しくは付与したカード等についてそれに係る極度額を増額した場合には、経済産業省令・内閣府令で定めるところにより、第一項本文の規定による調査に関する記録を作成し、これを保存しなければならない。

- (4) When a comprehensive credit purchase intermediary issues or grants a card, etc. to a user for providing intermediation of comprehensive credit purchases, or increases the maximum amount on a card, etc. that has been issued or granted to a user, the comprehensive credit purchase intermediary must prepare and preserve the record of the investigation under the provisions of the

main clause of paragraph (1), pursuant to the provisions of Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order.

(包括支払可能見込額を超える場合のカード等の交付等の禁止)

(Prohibition on the Issuance of a Card, etc. in Excess of the Comprehensive Amount Estimated to be Payable)

第三十条の二の二 包括信用購入あつせん業者は、包括信用購入あつせんをするためカード等を利用者に交付し若しくは付与しようとする場合又は利用者に交付し若しくは付与したカード等についてそれに係る極度額を増額しようとする場合において、当該利用者に交付し若しくは付与しようとするカード等に係る極度額又は当該増額された後の極度額が、前条第一項本文の規定による調査により得られた事項を基礎として算定した包括支払可能見込額に包括信用購入あつせんに係る購入又は受領の方法により購入される商品若しくは指定権利の代金又は受領される役務の対価に相当する額の受領に係る平均的な期間を勘案して経済産業大臣及び内閣総理大臣が定める割合を乗じて得た額を超えるときは、当該カード等を交付し若しくは付与し、又は極度額を増額してはならない。ただし、当該利用者の保護に支障を生ずることがない場合として経済産業省令・内閣府令で定める場合は、この限りでない。

Article 30-2-2 If a comprehensive credit purchase intermediary seeks to issue or grant a card, etc. to a user for providing intermediation of comprehensive credit purchases or to increase the maximum amount on a card, etc. that has been issued or granted to a user, but the maximum amount on the card, etc. that it seeks to issue or grant the user or the maximum amount after the increase would exceed the amount arrived at by multiplying the comprehensive amount estimated to be payable as calculated based on the information obtained in the investigation under the main clause of paragraph (1) of the preceding Article, by the rate specified by the Minister of Economy, Trade and Industry and the Prime Minister in consideration of the average period for receiving an amount that corresponds to the cost of goods or designated rights purchased or consideration for services received by the method of intermediation of comprehensive credit purchases, the comprehensive credit purchase intermediary must not issue or grant the card, etc. or increase the maximum amount ; provided, however, that this does not apply to a case specified by Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order as one that does not hinder the protection of that user.

(書面の交付)

(Delivery of Documents)

第三十条の二の三 包括信用購入あつせん業者は、包括信用購入あつせんに係る購入又は受領の方法により購入される商品若しくは指定権利の代金又は受領される役務の対価に相当する額の受領に係る契約（以下「包括信用購入あつせん関係受領契約」という。）であつて第二条第三項第一号に規定する包括信用購入あつせんに係るものを締

結したときは、遅滞なく、経済産業省令・内閣府令で定めるところにより、当該契約に関する次の事項を記載した書面を購入者又は役務の提供を受ける者に交付しなければならない。

Article 30-2-3 (1) When a comprehensive credit purchase intermediary concludes a contract under which an amount of money will be received that corresponds to the cost of goods or designated rights purchased or consideration for services received by the method that involves the intermediation of comprehensive credit purchases (hereinafter referred to as a "contract stipulating the receipt of monies subject to the intermediation of comprehensive credit purchases") in connection with the intermediation of comprehensive credit purchases as prescribed in Article 2, paragraph (3), item (i), the comprehensive credit purchase intermediary must deliver a document to the purchaser or service recipient stating the following information with regard to that contract without delay, pursuant to the provisions of Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order:

一 購入者又は役務の提供を受ける者の支払総額（当該商品若しくは当該権利の現金販売価格又は当該役務の現金提供価格及び包括信用購入あつせんの手数料の合計額をいう。第三十条の三及び第三十条の四において同じ。）

(i) the total amount payable by the purchaser or service recipient (meaning the total of the cash sale price of the goods or rights or the cash provision price of the services, and the amount of fees for the intermediation of comprehensive credit purchases; the same applies in Article 30-3 and Article 30-4);

二 包括信用購入あつせんに係る各回ごとの商品若しくは権利の代金又は役務の対価（包括信用購入あつせんの手数料を含む。）の支払分の額並びにその支払の時期及び方法

(ii) the amount to be paid each time for the cost of goods or rights or consideration for services that the intermediation of comprehensive credit purchases is for (including fees for the intermediation of comprehensive credit purchases), and the timing and method of its payment; and

三 前二号に掲げるもののほか、経済産業省令・内閣府令で定める事項

(iii) beyond what is set forth in the preceding two items, the particulars specified by Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order.

2 包括信用購入あつせん業者は、包括信用購入あつせん関係受領契約であつて第二条第三項第二号に規定する包括信用購入あつせんに係るものを締結したときは、遅滞なく、経済産業省令・内閣府令で定めるところにより、当該契約に関する次の事項を記載した書面を購入者又は役務の提供を受ける者に交付しなければならない。

(2) When a comprehensive credit purchase intermediary concludes a contract stipulating the receipt of monies subject to the intermediation of comprehensive credit purchases in connection with the intermediation of comprehensive credit purchases as prescribed in Article 2, paragraph (3), item

(ii), the comprehensive credit purchase intermediary must deliver a document to the purchaser or service recipient stating the following information with regard to that contract without delay, pursuant to the provisions of Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order:

一 当該商品若しくは当該権利の現金販売価格又は当該役務の現金提供価格

(i) the cash sale price of the goods or rights or the cash provision price of the services;

二 弁済金の支払の方法

(ii) the method of payment for the repayment; and

三 前二号に掲げるもののほか、経済産業省令・内閣府令で定める事項

(iii) beyond what is set forth in the preceding items, the particulars specified by Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order.

3 包括信用購入あつせん業者は、商品、指定権利又は役務に係る第二条第三項第二号に規定する包括信用購入あつせんに係る弁済金の支払を請求するときは、あらかじめ、経済産業省令・内閣府令で定めるところにより、次の事項を記載した書面を購入者又は役務の提供を受ける者に交付しなければならない。

(3) When a comprehensive credit purchase intermediary demands that a repayment be made in connection with the intermediation of comprehensive credit purchases as prescribed in Article 2, paragraph (3), item (ii), for goods, designated rights, or services, the comprehensive credit purchase intermediary must deliver in advance, a document to the purchaser or service recipient stating the following particulars, pursuant to the provisions of Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order:

一 弁済金を支払うべき時期

(i) the time at which the repayment is to be made; and

二 前号の時期に支払われるべき弁済金の額及びその算定根拠

(ii) the amount of the repayment that is to be made at the time referred to in the preceding item, and the basis for calculation.

4 包括信用購入あつせん業者と包括信用購入あつせんに係る契約を締結した販売業者（特定の包括信用購入あつせん業者のために、利用者がカード等を提示し若しくは通知して、又はそれと引換えに販売業者から商品若しくは権利を購入し、又は役務提供事業者から役務の提供を受けるときは、自己の名をもって当該販売業者又は当該役務提供事業者に包括信用購入あつせんに係る購入又は受領の方法により購入された商品若しくは権利の代金又は受領される役務の対価に相当する額の交付（当該販売業者又は当該役務提供事業者以外の者を通じた当該販売業者又は当該役務提供事業者への交付を含む。）をすること（以下「包括信用購入あつせん関係立替払取次ぎ」という。）を業とする者（以下「包括信用購入あつせん関係立替払取次業者」という。）と包括信用購入あつせん関係立替払取次ぎに係る契約を締結した販売業者を含む。以下「包括信用購入あつせん関係販売業者」という。）又は役務提供事業者（包括信用購入あつせん関係立替払取次業者と包括信用購入あつせん関係立替払取次ぎに係る契

約を締結した役務提供事業者を含む。以下「包括信用購入あつせん関係役務提供事業者」という。)は、包括信用購入あつせんに係る販売の方法により商品若しくは指定権利を販売する契約又は包括信用購入あつせんに係る提供の方法により役務を提供する契約を締結したときは、遅滞なく、経済産業省令・内閣府令で定めるところにより、当該契約に関する次の事項を記載した書面を購入者又は役務の提供を受ける者に交付しなければならない。

(4) When a seller that has concluded a contract for the intermediation of comprehensive credit purchases with a comprehensive credit purchase intermediary (including a seller that has concluded a contract with a person that is in the business of delivering, in their own name and on behalf of a specific comprehensive credit purchase intermediary, an amount that corresponds to the cost of goods or rights purchased or the consideration for services received by the method that involves the intermediation of comprehensive credit purchases, to the seller or the service provider (this includes delivering the amount to the seller or service provider through a person other than that seller or service provider) when a user presents, notifies, or exchanges a card, etc. in order to purchase goods or rights from a seller or receive services from a service provider (hereinafter the delivery of the amount is referred to as "brokerage of third-party payments in the intermediation of comprehensive credit purchases") (hereinafter a person that delivers the amount is referred to as a "broker for third-party payments in the intermediation of comprehensive credit purchases"), the contract being for the brokerage of third-party payments in the intermediation of comprehensive credit purchases; hereinafter a seller that concludes such a contract is referred to as the "seller affiliated with the intermediation of comprehensive credit purchases") or a service provider that has concluded such a contract (this includes a service provider that has concluded a contract for the brokerage of third-party payments in the intermediation of comprehensive credit purchases with a broker for third-party payments in the intermediation of comprehensive credit purchases; a service provider that concludes such a contract is hereinafter referred to as the "service provider affiliated with the intermediation of comprehensive credit purchases") concludes a contract for selling goods or designated rights by the method that involves the intermediation of comprehensive credit purchases or a contract for providing services by the method that involves the intermediation of comprehensive credit purchases, the seller must deliver a document to the purchaser or the service recipient stating the following information with regard to that contract without delay, pursuant to the provisions of Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order:

一 商品若しくは権利の現金販売価格又は役務の現金提供価格

(i) the cash sale price of the goods or rights or the cash provision price of the

services;

- 二 商品の引渡時期若しくは権利の移転時期又は役務の提供時期
(ii) the timing for the delivery of the goods, the timing for the transfer of the rights, or the timing for the provision of the services;
- 三 契約の解除に関する事項
(iii) information about cancellation of the contract; and
- 四 前三号に掲げるもののほか、経済産業省令・内閣府令で定める事項
(iv) beyond what is set forth in the preceding three items, the particulars specified by Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order.

(契約の解除等の制限)

(Restriction on the Cancellation of a Contract)

第三十条の二の四 包括信用購入あつせん業者は、包括信用購入あつせん関係受領契約であつて次の各号に掲げる包括信用購入あつせんに係るものについて当該各号に定める支払分又は弁済金の支払の義務が履行されない場合において、二十日以上相当な期間を定めてその支払を書面で催告し、その期間内にその義務が履行されないときでなければ、支払分又は弁済金の支払の遅滞を理由として、契約を解除し、又は支払時期の到来していない支払分若しくは弁済金の支払を請求することができない。

Article 30-2-4 (1) In the event of an unperformed obligation to pay an amount to be paid or for repayment prescribed in each of following items pursuant to a contract stipulating the receipt of monies subject to the intermediation of comprehensive credit purchases in connection with the intermediation of comprehensive credit purchases as set forth in that item, it is prohibited for the comprehensive credit purchase intermediary to cancel the contract or to demand the payment of amounts to be paid or demand repayment that are not yet due on the grounds of a delay in the payment of an amount to be paid or in the repayment, unless it makes a demand in writing for the payment within a reasonable period of not less than twenty days, and the obligation is not performed within that period:

一 第二条第三項第一号に規定する包括信用購入あつせん 前条第一項第二号の支払分

(i) the intermediation of comprehensive credit purchases as prescribed in Article 2, paragraph (3), item (i): the amount to be paid that is referred to in paragraph (1), item (ii) of the preceding Article; and

二 第二条第三項第二号に規定する包括信用購入あつせん 前条第三項第二号の弁済金

(ii) the intermediation of comprehensive credit purchases as prescribed in Article 2, paragraph (3), item (ii): the repayment referred to in paragraph (3), item (ii) of the preceding Article.

2 前項の規定に反する特約は、無効とする。

(2) Any special provisions of a contract that run counter to the preceding paragraph are void.

(契約の解除等に伴う損害賠償等の額の制限)

(Restriction on the Amount of Compensation for Damages Accompanying the Cancellation of a Contract)

第三十条の三 包括信用購入あつせん業者は、包括信用購入あつせん関係受領契約であつて第二条第三項第一号に規定する包括信用購入あつせんに係るものが解除された場合には、損害賠償額の予定又は違約金の定めがあるときにおいても、当該契約に係る支払総額に相当する額にこれに対する法定利率による遅延損害金の額を加算した金額を超える額の金銭の支払を購入者又は役務の提供を受ける者に対して請求することができない。

Article 30-3 (1) In the event that a contract stipulating the receipt of monies subject to the intermediation of comprehensive credit purchases in connection with the intermediation of comprehensive credit purchases as prescribed in Article 2, paragraph (3), item (i) is cancelled, even if the contract has provisions stipulating liquidated damages or the penalty for breach of contract, the comprehensive credit purchase intermediary may not demand that the purchaser or service recipient pay an amount of money that exceeds the amount that corresponds to the total amount payable under the contract that has added the amount of damages for delay based on the applicable statutory interest rate.

2 包括信用購入あつせん業者は、前項の契約について第三十条の二の三第一項第二号の支払分の支払の義務が履行されない場合（契約が解除された場合を除く。）には、損害賠償額の予定又は違約金の定めがあるときにおいても、当該契約に係る支払総額に相当する額から既に支払われた同号の支払分の額を控除した額にこれに対する法定利率による遅延損害金の額を加算した金額を超える額の金銭の支払を購入者又は役務の提供を受ける者に対して請求することができない。

(2) In the event of an unperformed obligation to pay the amount to be paid that is referred to in Article 30-2-3, paragraph (1), item (ii) in respect of the contract referred to in the preceding paragraph (other than if that contract is cancelled), even if the contract has provisions stipulating liquidated damages or the penalty for breach of contract, the comprehensive credit purchase intermediary may not demand that the purchaser or service recipient pay an amount of money that exceeds the amount obtained by deducting from the amount that corresponds to the total amount payable under the contract the amount to be paid as referred to in that item that has already been paid that has added the amount of damages for delay based on the applicable statutory interest rate.

(包括信用購入あつせん業者に対する抗弁)

(Defense against a Comprehensive Credit Purchase Intermediary)

第三十条の四 購入者又は役務の提供を受ける者は、第二条第三項第一号に規定する包括信用購入あつせんに係る購入又は受領の方法により購入した商品若しくは指定権利又は受領する役務に係る第三十条の二の三第一項第二号の支払分の支払の請求を受けたときは、当該商品若しくは当該指定権利の販売につきそれを販売した包括信用購入あつせん関係販売業者又は当該役務の提供につきそれを提供する包括信用購入あつせん関係役務提供事業者に対して生じている事由をもつて、当該支払の請求をする包括信用購入あつせん業者に対抗することができる。

Article 30-4 (1) If a purchaser or service recipient receives a demand to pay an amount to be paid as referred to in Article 30-2-3, paragraph (1), item (ii) for goods or designated rights purchased or services received by the method that involves the intermediation of comprehensive credit purchases as prescribed in Article 2, paragraph (3), item (i), the purchaser or service recipient may duly assert against the comprehensive credit purchase intermediary demanding the payment, based on grounds that have arisen against the seller affiliated with the intermediation of comprehensive credit purchases which sold the goods or designated rights or against the service provider affiliated with the intermediation of comprehensive credit purchases which provided the services.

2 前項の規定に反する特約であつて購入者又は役務の提供を受ける者に不利なものは、無効とする。

(2) Any special provisions of a contract that run counter to the provisions of the preceding paragraph and that are disadvantageous to the purchaser or service recipient are void.

3 第一項の規定による対抗をする購入者又は役務の提供を受ける者は、その対抗を受けた包括信用購入あつせん業者からその対抗に係る同項の事由の内容を記載した書面の提出を求められたときは、その書面を提出するよう努めなければならない。

(3) If a purchaser or service recipient that duly asserts against a comprehensive credit purchase intermediary under the provisions of paragraph (1), is requested by the comprehensive credit purchase intermediary to submit a document stating the details of the grounds referred to in that paragraph in connection with that assertion, the purchaser or service recipient must endeavor to submit the document.

4 前三項の規定は、第一項の支払分の支払であつて政令で定める金額に満たない支払総額に係るものについては、適用しない。

(4) The provisions of the preceding three paragraphs do not apply to the payment of an amount to be paid as referred to in paragraph (1) when the total amount to be paid is less than the amount specified by Cabinet Order.

第三十条の五 第二条第三項第二号に規定する包括信用購入あつせんに係る弁済金の支払については、当該弁済金の支払が、その支払の時期ごとに、次の各号に規定するところにより当該各号に掲げる当該包括信用購入あつせんに係る債務に充当されたものとみなして、前条の規定を準用する。この場合において、同条第一項中「第三十条の

二の三第一項第二号の支払分」とあるのは「第三十条の二の三第三項第二号の弁済金」と、同条第四項中「支払分」とあるのは「弁済金」と、「支払総額」とあるのは「第三十条の二の三第二項第一号の現金販売価格又は現金提供価格」と読み替えるものとする。

Article 30-5 (1) A repayment for the intermediation of comprehensive credit purchases as prescribed in Article 2, paragraph (3), item (ii) is deemed to have been made for the appropriation for obligation linked to the intermediation of comprehensive credit purchases which is set forth in each of the following items, pursuant to that item at the time of each payment, and the provisions of the preceding Article apply mutatis mutandis. In this case, the phrase "an amount to be paid as referred to in Article 30-2-3, paragraph (1), item (ii)" in paragraph (1) of the preceding Article is deemed to be replaced with "a repayment as referred to in Article 30-2-3, paragraph (3), item (ii)"; the term "amount to be paid" in paragraph (4) of that Article is deemed to be replaced with "repayment"; and the term "total amount payable" in that paragraph is deemed to be replaced with "cash sale price or cash provision price set forth in Article 30-2-3, paragraph (2), item (i)":

一 遅延損害金があるときは、それを優先し、次に、当該包括信用購入あつせんの手数料、これら以外の債務の順で、それぞれに充当する。

(i) damages for delay, if any, take precedence over other obligations in terms of appropriation, followed by fees for the intermediation of comprehensive credit purchases, and finally other obligations;

二 前号の遅延損害金については、その発生が早いものから順次に充当する。

(ii) a repayment is appropriated to cover the damages for delay referred to in the preceding item sequentially in chronological order;

三 第一号の手数料については、その支払うべき時期が早いものから順次に充当する。

(iii) a repayment is appropriated to cover the fees referred to in item (i) sequentially from the first payment that comes due; and

四 遅延損害金及び包括信用購入あつせんの手数料以外の債務については、その包括信用購入あつせんの手数料の料率が高いものから順次に充当し、その充当の順位が等しいものについては、その債務が発生した時期が早いものから順次に充当する。

(iv) a repayment is appropriated to cover obligations other than damages for delay and fees for the intermediation of comprehensive credit purchases sequentially, starting with the one associated with the highest rate of fees for the intermediation of comprehensive credit purchases, and in chronological order, for obligations at the same place in the appropriation order.

2 前項に定めるもののほか、第二条第三項第二号に規定する包括信用購入あつせんに係る弁済金の支払に関し前条の規定を準用するために弁済金の充当について必要な事項は、政令で定める。

(2) Beyond what is prescribed in the preceding paragraph, the necessary

particulars relevant to the appropriation of repayment in applying the preceding Article mutatis mutandis to the payment of repayment linked to the intermediation of comprehensive credit purchases as prescribed in Article 2, paragraph (3), item (ii), are specified by Cabinet Order.

(業務の運営に関する措置)

(Measures Concerning Business Operations)

第三十条の五の二 包括信用購入あつせん業者は、利用者又は購入者若しくは役務の提供を受ける者の利益の保護を図るため、経済産業省令・内閣府令で定めるところにより、その包括信用購入あつせんの業務に関して取得した利用者又は購入者若しくは役務の提供を受ける者に関する情報の適正な取扱い、その包括信用購入あつせんの業務を第三者に委託する場合における当該業務の適確な遂行及びその利用者又は購入者若しくは役務の提供を受ける者からの苦情の適切かつ迅速な処理のために必要な措置を講じなければならない。

Article 30-5-2 A comprehensive credit purchase intermediary, pursuant to the provisions of Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order, must take the necessary measures to properly handle information about users, purchasers, and service recipients that it acquires in their business operations in the intermediation of comprehensive credit purchases, to ensure the proper performance of their services in the intermediation of comprehensive credit purchases if they entrusts those services to a third party, and to appropriately and promptly process complaints from users, purchasers, and service recipients, in order to protect the interests of users, purchasers, and service recipients.

(改善命令)

(Order for Improvement)

第三十条の五の三 経済産業大臣は、包括信用購入あつせん業者が第三十条の二第一項本文、第三項若しくは第四項、第三十条の二の二本文、前条、第三十五条の三の五十六から第三十五条の三の五十八まで又は第三十五条の三の五十九第一項の規定に違反していると認めるときは、その必要の限度において、当該包括信用購入あつせん業者に対し、包括信用購入あつせんに係る業務の運営を改善するため必要な措置をとるべきことを命ずることができる。

Article 30-5-3 (1) If the Minister of Economy, Trade and Industry finds a comprehensive credit purchase intermediary to be in violation of the provisions of the main clause of Article 30-2, paragraph (1), paragraph (3), or paragraph (4) of that Article; the main clause of Article 30-2-2; the preceding Article; Articles 35-3-56 through 35-3-58; or Article 35-3-59, paragraph (1), the Minister, within the scope that it is necessary, may order the comprehensive credit purchase intermediary to take the necessary measures to improve the business operations that are connected with the intermediation of

comprehensive credit purchases.

2 経済産業大臣は、包括信用購入あつせん業者が第三十条の二第一項本文、第三項若しくは第四項、第三十条の二の二本文又は前条の規定に違反している場合において、前項の規定による命令をしようとするときは、あらかじめ、内閣総理大臣に協議しなければならない。

(2) If a comprehensive credit purchase intermediary violates the provisions of the main clause Article 30-2, of paragraph (1), paragraph (3) or paragraph (4) of that Article; the main clause of Article 30-2-2; or the preceding Article, and the Minister of Economy, Trade and Industry seeks to issue an order under the provisions of the preceding paragraph, the Minister must consult with the Prime Minister in advance.

3 内閣総理大臣は、包括信用購入あつせん業者が第三十条の二第一項本文、第三項若しくは第四項、第三十条の二の二本文又は前条の規定に違反している場合において、利用者又は購入者若しくは役務の提供を受ける者の利益を保護するため必要があると認めるときは、経済産業大臣に対し、第一項の規定による命令に関し、必要な意見を述べることができる。

(3) If a comprehensive credit purchase intermediary violates the provisions of the main clause of Article 30-2, paragraph (1), paragraph (3) or paragraph (4) of that Article; the main clause of Article 30-2-2; or the preceding Article, and the Prime Minister finds it to be necessary for protecting the interests of users, purchasers, or service recipients, the Prime Minister may state an opinion concerning the order under paragraph (1), as necessary, to the Minister of Economy, Trade and Industry.

(準用規定)

(Provisions Applied Mutatis Mutandis)

第三十条の六 第四条の二の規定は、包括信用購入あつせん業者、包括信用購入あつせん関係販売業者又は包括信用購入あつせん関係役務提供事業者に準用する。この場合において、同条中「第三条第二項若しくは第三項又は前条各項」とあるのは、「第三十条第一項若しくは第二項又は第三十条の二の三各項」と読み替えるものとする。

Article 30-6 The provisions of Article 4-2 apply mutatis mutandis to a comprehensive credit purchase intermediary, seller affiliated with the intermediation of comprehensive credit purchases, or service provider affiliated with the intermediation of comprehensive credit purchases. In this case, the phrase "Article 3, paragraph (2) or paragraph (3), or the paragraphs of the preceding Article" in that Article is deemed to be replaced with "Article 30, paragraph (1) or paragraph (2), or the paragraphs of Article 30-2-3".

第二款 包括信用購入あつせん業者の登録等

Subsection 2 Registration of Comprehensive Credit Purchase Intermediaries

(包括信用購入あつせん業者の登録)

(Registration of Comprehensive Credit Purchase Intermediaries)

第三十一条 包括信用購入あつせんは、経済産業省に備える包括信用購入あつせん業者登録簿に登録を受けた法人（以下「登録包括信用購入あつせん業者」という。）でなければ、業として営んではならない。ただし、第三十五条の三の六十第一項第四号の団体については、この限りでない。

Article 31 A person other than a corporation that is registered in the comprehensive credit purchase intermediary register kept at the Ministry of Economy, Trade and Industry (hereinafter referred to as a "registered comprehensive credit purchase intermediary") must not engage in the intermediation of comprehensive credit purchases in the course of trade; provided, however, that this does not apply to an organization referred to in Article 35-3-60, paragraph (1), item (iv).

(登録の申請)

(Application for Registration)

第三十二条 前条の登録を受けようとする者は、次の事項を記載した申請書を経済産業大臣に提出しなければならない。

Article 32 (1) A person seeking registration as set forth in the preceding Article must submit a written application to the Minister of Economy, Trade and Industry stating the following particulars:

一 名称

(i) the person's name;

二 本店その他の営業所の名称及び所在地

(ii) the names and locations of the head office and other business offices;

三 資本金又は出資の額

(iii) the amount of stated capital or capital contributions; and

四 役員（業務を執行する社員、取締役若しくは執行役又はこれらに準ずる者をいい、いかなる名称を有する者であるかを問わず、法人に対し、これらの者と同等以上の支配力を有するものと認められる者として経済産業省令で定めるものを含む。以下この節及び次節において同じ。）の氏名

(iv) the names of the officers (meaning the members, directors, and executive officers that execute business, or any other person equivalent thereto, and includes any person, irrespective of title, that is specified by Order of the Ministry of Economy, Trade and Industry as a person found to have at least the same amount of control over the corporation as those persons; hereinafter the same applies in this Section and the following Section).

2 前項の申請書には、定款、登記事項証明書その他経済産業省令で定める書類を添付しなければならない。ただし、経済産業省令で定める場合は、登記事項証明書の添付を省略することができる。

(2) The articles of incorporation, a certificate of registered information, and other documents specified by Order of the Ministry of Economy, Trade and Industry must accompany the written application referred to in the preceding paragraph; provided, however, that a certificate of registered information may be omitted if so specified by Order of the Ministry of Economy, Trade and Industry.

3 前項の場合において、定款が電磁的記録で作られているときは、書面に代えて電磁的記録（経済産業省令で定めるものに限る。）を添付することができる。

(3) In the case referred to in the preceding paragraph, if the articles of incorporation have been created in the form of an electronic or magnetic record, the electronic or magnetic record (limited to one specified by Order of the Ministry of Economy, Trade and Industry) may accompany the written application in lieu of a document.

（登録及びその通知）

(Registration and Notice)

第三十三条 経済産業大臣は、前条第一項の規定による登録の申請があつたときは、次条第一項の規定により登録を拒否する場合を除くほか、前条第一項各号に掲げる事項及び登録年月日を包括信用購入あつせん業者登録簿に登録しなければならない。

Article 33 (1) When an application for registration under the provisions of paragraph (1) of the preceding Article is filed, the Minister of Economy, Trade and Industry must register the particulars set forth in the items of paragraph (1) of the preceding Article and the date of registration in the comprehensive credit purchase intermediary register, except when the Minister refuses the registration pursuant to the provisions of paragraph (1) of the following Article.

2 経済産業大臣は、第三十一条の登録をしたときは、遅滞なく、その旨を申請者に通知しなければならない。

(2) When the Minister of Economy, Trade and Industry makes a registration set forth in Article 31, the Minister must notify the applicant to that effect without delay.

（登録の拒否）

(Refusal of Registration)

第三十三条の二 経済産業大臣は、第三十二条第一項の申請書を提出した者が次の各号のいずれかに該当するとき、又は当該申請書若しくはその添付書類のうちに重要な事項について虚偽の記載があり、若しくは重要な事実の記載が欠けているときは、その登録を拒否しなければならない。

Article 33-2 (1) If the person submitting a written application set forth in Article 32, paragraph (1) falls under any of the following items, or if the written application or a document accompanying it contains a false statement with regard to material information or omits a statement of material fact, the

Minister of Economy, Trade and Industry must refuse the registration:

一 法人でない者

(i) a person that is not a corporation;

二 資本金又は出資の額が包括信用購入あつせん関係販売業者又は包括信用購入あつせん関係役務提供事業者を保護するため必要かつ適当であると認められる金額で政令で定めるものに満たない法人

(ii) a corporation with a stated capital or capital contributions of less than the amount that is found to be necessary and appropriate for protecting sellers affiliated with the intermediation of comprehensive credit purchases or service providers affiliated with the intermediation of comprehensive credit purchases, as specified by Cabinet Order;

三 資産の合計額から負債の合計額を控除した額が資本金又は出資の額の百分の九十に相当する額に満たない法人

(iii) a corporation whose amount of total assets after deducting the total liabilities is less than 90 percent of its stated capital or capital contributions;

四 第三十四条の二第一項又は第二項の規定により登録を取り消され、その取消の日から五年を経過しない法人

(iv) a corporation whose registration has been rescinded pursuant to the provisions of Article 34-2, paragraph (1) or paragraph (2), and five years have not passed since the date of the rescission;

五 この法律又は貸金業法（昭和五十八年法律第三十二号）の規定により罰金の刑に処せられ、その刑の執行を終わり、又は執行を受けることがなくなった日から五年を経過しない法人

(v) a corporation that has been sentenced to a fine pursuant to the provisions of this Act or the Money Lending Business Act (Act No. 32 of 1983), and five years have not passed since the day on which it finished serving the sentence or ceased to be subject to the sentence;

六 役員のうち次のいずれかに該当する者のある法人

(vi) a corporation with an officer that falls under any of the following sub-items:

イ 破産者で復権を得ないもの

(a) a bankrupt person that has not been released from bankruptcy restrictions ;

ロ 禁錮以上の刑に処せられ、その刑の執行を終わり、又は執行を受けることがなくなった日から五年を経過しない者

(b) a person that has been sentenced to imprisonment without work or a heavier punishment, and five years have not passed since the day on which the person finished serving the sentence or ceased to be subject to the sentence;

ハ この法律、貸金業法若しく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）の規定（同法第三十二条の二第七項の規定を除

く。)に違反し、又は刑法(明治四十年法律第四十五号)若しくは暴力行為等処罰に関する法律(大正十五年法律第六十号)の罪を犯し、罰金の刑に処せられ、その刑の執行を終わり、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

(c) a person that has been sentenced to a fine for violating the provisions of this Act, the Money Lending Business Act, or the Act on Prevention of Unjust Acts by Organized Crime Group Members (Act No. 77 of 1991) (excluding the provisions of Article 32-2, paragraph (7) of that Act) or for committing a crime set forth in the Penal Code (Act No. 45 of 1907) or in the Act on the Punishment of Violent Acts (Act No. 60 of 1926), and five years have not passed since the day on which the person finished serving the sentence or ceased to be subject to the sentence;

ニ 登録包括信用購入あつせん業者が第三十四条の二第一項又は第二項の規定により登録を取り消された場合において、その処分があつた日前三十日以内にその登録包括信用購入あつせん業者の役員であつた者で、その処分の日から五年を経過しないもの

(d) a person that was the officer of a registered comprehensive credit purchase intermediary whose registration has been rescinded pursuant to the provisions of paragraph (1) or paragraph (2) of Article 34-2, during the period of thirty days prior to the disposition, and five years have not passed since the date of that disposition; or

ホ 暴力団員による不当な行為の防止等に関する法律第二条第六号に規定する暴力団員(以下この号において「暴力団員」という。)又は暴力団員でなくなつた日から五年を経過しない者(以下「暴力団員等」という。)

(e) the member of an organized crime group as prescribed in Article 2, item (iv) of the Act on Prevention of Unjust Acts by Organized Crime Group Members (hereinafter referred to as the "member of an organized crime group" in this item) or a person for whom five years have not passed since the date on which the person ceased to be a member of an organized crime group (hereinafter referred to as the "member of an organized crime group, etc.");

七 暴力団員等がその事業活動を支配する法人

(vii) a corporation whose business activities are controlled by the member of an organized crime group, etc.;

八 暴力団員等とその業務に従事させ、又はその業務の補助者として使用するおそれのある法人

(viii) a corporation that is likely to have the member of an organized crime group, etc. engage in its business activities or to employ such a person as an assistant in its business operations;

九 包括信用購入あつせんに係る業務に関し不正又は不誠実な行為をするおそれがあると認めるに足りる相当の理由がある法人として経済産業省令で定めるもの

(ix) a corporation specified by Order of the Ministry of Economy, Trade and Industry as one for whom there are reasonable grounds to find that the corporation is likely to engage in illegal or dishonest acts in respect of business connected with the intermediation of comprehensive credit purchases; or

十 第三十条の二第一項本文に規定する調査、第三十五条の十六第一項及び第四項に規定する措置その他この法律に定める措置の円滑な実施を確保するために必要な体制、利用者又は購入者若しくは役務の提供を受ける者の苦情を適切かつ迅速に処理するために必要な体制その他の包括信用購入あつせんの公正かつ適確な実施を確保するために必要なものとして経済産業省令で定める体制が整備されていると認められない法人

(x) a corporation that is found not to have in place the necessary system for ensuring the smooth implementation of investigations provided for in the main clause of Article 30-2, paragraph (1), the smooth implementation of measures specified in the provisions of Article 35-16, paragraph (1) and paragraph (4), or the smooth implementation of other measures specified in this Act; the necessary system for appropriately and promptly processing complaints by users, purchasers, or service recipients; or any other system specified by Order of the Ministry of Economy, Trade and Industry as necessary for ensuring fair and proper implementation of the intermediation of comprehensive credit purchases.

2 第十五条第二項及び第三項の規定は、第三十二条第一項の規定による登録の申請があつた場合に準用する。

(2) The provisions of Article 15, paragraph (2) and paragraph (3) apply mutatis mutandis when an application for registration under Article 32, paragraph (1) is filed.

(変更登録の申請)

(Application for the Registration of a Change)

第三十三条の三 登録包括信用購入あつせん業者は、第三十二条第一項各号に掲げる事項について変更があつたときは、遅滞なく、その変更に係る事項を記載した変更登録の申請書を経済産業大臣に提出しなければならない。

Article 33-3 (1) If a particular set forth in one of the items of Article 32, paragraph (1) changes, the registered comprehensive credit purchase intermediary must submit an application for registration of change to the Minister of Economy, Trade and Industry without delay, stating the particulars of the change.

2 第十五条第二項及び第三項、第三十二条第二項、第三十三条並びに前条第一項の規定は、前項の規定による変更登録の申請に準用する。

(2) The provisions of Article 15, paragraph (2) and paragraph (3); Article 32, paragraph (2); Article 33; and paragraph (1) of the preceding Article apply

mutatis mutandis to an application for the registration of change under the preceding paragraph.

(登録簿の閲覧)

(Inspection of the Register)

第三十三条の四 経済産業大臣は、包括信用購入あつせん業者登録簿を一般の閲覧に供しなければならない。

Article 33-4 The Minister of Economy, Trade and Industry must make the comprehensive credit purchase intermediary register available for public inspection.

(改善命令)

(Order for Improvement)

第三十三条の五 経済産業大臣は、登録包括信用購入あつせん業者が第三十三条の二第一項第十号の規定に該当することとなつたと認めるときは、その必要の限度において、当該登録包括信用購入あつせん業者に対し、包括信用購入あつせんに係る業務の運営を改善するため必要な措置をとるべきことを命ずることができる。

Article 33-5 If the Minister of Economy, Trade and Industry finds that a registered comprehensive credit purchase intermediary has come to fall under the provisions of Article 33-2, paragraph (1), item (x), the Minister may, within the scope that is necessary, order the registered comprehensive credit purchase intermediary to take the necessary measures to improve the business operations that are connected with the intermediation of comprehensive credit purchases.

(カード等の交付等の禁止)

(Prohibition on the Issuance of Cards, etc.)

第三十四条 経済産業大臣は、登録包括信用購入あつせん業者が第三十三条の二第一項第三号の規定に該当することとなつた場合において、当該登録包括信用購入あつせん業者と包括信用購入あつせんに係る契約を締結した販売業者（当該登録包括信用購入あつせん業者のために包括信用購入あつせん関係立替払取次ぎを行う包括信用購入あつせん関係立替払取次業者と包括信用購入あつせん関係立替払取次ぎに係る契約を締結した販売業者を含む。第三十五条及び第三十五条の三において準用する第二十一条第一項において同じ。）又は役務提供事業者（当該登録包括信用購入あつせん業者のために包括信用購入あつせん関係立替払取次ぎを行う包括信用購入あつせん関係立替払取次業者と包括信用購入あつせん関係立替払取次ぎに係る契約を締結した役務提供事業者を含む。第三十五条及び第三十五条の三において準用する第二十一条第一項において同じ。）の保護のため必要があると認めるときは、当該登録包括信用購入あつせん業者に対し、カード等を交付し又は付与してはならない旨を命ずることができる。

Article 34 (1) If a registered comprehensive credit purchase intermediary comes to fall under the provisions of Article 33-2, paragraph (1), item (iii) and the

Minister of Economy, Trade and Industry finds it to be necessary for protecting sellers (including a seller that has concluded a contract for the brokerage of third-party payments in the intermediation of comprehensive credit purchases with a broker for third-party payments in the intermediation of comprehensive credit purchases which engages in the brokerage of third-party payments in the intermediation of comprehensive credit purchases for the registered comprehensive credit purchase intermediary; the same applies in Article 21, paragraph (1) as applied mutatis mutandis pursuant to Article 35 and Article 35-3) or service providers (including a service provider that has concluded a contract for the brokerage of third-party payments in the intermediation of comprehensive credit purchases with a broker for third-party payments in the intermediation of comprehensive credit purchases which engages in the brokerage of third-party payments in the intermediation of comprehensive credit purchases for the registered comprehensive credit purchase intermediary; the same applies in Article 21, paragraph (1) as applied mutatis mutandis pursuant to Article 35 and Article 35-3) that has concluded a contract for the intermediation of comprehensive credit purchases with that registered comprehensive credit purchase intermediary, the Minister may order the registered comprehensive credit purchase intermediary not to issue or grant cards, etc.

2 第二十条第二項の規定は、前項の規定による命令に準用する。

(2) The provisions of Article 20, paragraph (2) apply mutatis mutandis to an order under the provisions of the preceding paragraph.

(登録の取消し)

(Rescission of Registration)

第三十四条の二 経済産業大臣は、登録包括信用購入あっせん業者が次の各号のいずれかに該当するときは、その登録を取り消さなければならない。

Article 34-2 (1) If a registered comprehensive credit purchase intermediary falls under any of the following items, the Minister of Economy, Trade and Industry must rescind the intermediary's registration:

一 第三十三条の二第一項第二号又は第五号から第九号までのいずれかに該当することとなつたとき。

(i) the registered comprehensive credit purchase intermediary has come to fall under one of the cases referred to in Article 33-2, paragraph (1), item (ii) or items (v) through (ix);

二 前条第一項の規定による命令があつた場合において、その命令の日から六月以内に同条第二項において準用する第二十条第二項の規定による取消しがされないとき。

(ii) an order under paragraph (1) of the preceding Article is issued, and the rescission under the provisions of Article 20, paragraph (2) as applied mutatis mutandis pursuant to paragraph (2) of the preceding Article is not

- made within six months from the date of that order;
- 三 前条第一項の規定による命令に違反したとき。
- (iii) the registered comprehensive credit purchase intermediary has violated an order under the provisions of paragraph (1) of the preceding Article; or
- 四 不正の手段により第三十一条の登録を受けたとき。
- (iv) the registered comprehensive credit purchase intermediary has obtained the registration referred to in Article 31 by wrongful means.
- 2 経済産業大臣は、登録包括信用購入あつせん業者が次の各号のいずれかに該当するときは、その登録を取り消すことができる。
- (2) If a registered comprehensive credit purchase intermediary falls under any of the following items, the Minister of Economy, Trade and Industry may rescind the intermediary's registration:
- 一 第三十条の五の三第一項又は第三十三条の五の規定による命令に違反したとき。
- (i) the registered comprehensive credit purchase intermediary has violated an order under the provisions of Article 30-5-3, paragraph (1) or Article 33-5;
- 二 第三十三条の三第一項の規定による申請をせず、又は虚偽の申請をしたとき。
- (ii) the registered comprehensive credit purchase intermediary has failed to submit an application under the provisions of Article 33-3, paragraph (1), or has submitted a false application;
- 三 第三十五条の三において準用する第十六条第三項（第十八条第二項において準用する場合を含む。）の規定に違反して営業を開始したとき。
- (iii) the registered comprehensive credit purchase intermediary has violated the provisions of Article 16, paragraph (3) as applied mutatis mutandis pursuant to Article 35-3 (including as applied mutatis mutandis pursuant to Article 18, paragraph (2)) in commencing business operations; or
- 四 第三十五条の三において準用する第二十二条第一項の規定による供託をしないとき。
- (iv) the registered comprehensive credit purchase intermediary fails to make a deposit under the provisions of Article 22, paragraph (1) as applied mutatis mutandis pursuant to Article 35-3.
- 3 経済産業大臣は、登録包括信用購入あつせん業者が第三十条の二第一項本文、第三項若しくは第四項、第三十条の二の二本文又は前項第一号の命令（当該登録包括信用購入あつせん業者が第三十条の五の二の規定に違反している場合におけるものに限る。次項及び第四十条第四項において同じ。）に違反した場合において、前項の規定による処分をしようとするときは、あらかじめ、内閣総理大臣に協議しなければならない。
- (3) If a registered comprehensive credit purchase intermediary has violated an order under the provisions of the main clause of paragraph (1) of Article 30-2, paragraph (3) or paragraph (4) of that Article; the main clause of Article 30-2-2; or item (i) of the preceding paragraph (limited to the order in a case in which the registered comprehensive credit purchase intermediary has violated the provisions Article 30-5-2; the same applies in the following paragraph and

Article 40, paragraph (4)), and the Minister of Economy, Trade and Industry seeks to render a disposition under the provisions of the preceding paragraph, the Minister must consult with the Prime Minister in advance.

4 内閣総理大臣は、登録包括信用購入あつせん業者が第二項第一号の命令に違反した場合において、利用者又は購入者若しくは役務の提供を受ける者の利益を保護するため必要があると認めるときは、経済産業大臣に対し、同項の規定による処分に関し、必要な意見を述べることができる。

(4) If a registered comprehensive credit purchase intermediary has violated an order under the provisions of paragraph (2), item (i) and the Prime Minister finds it to be necessary for protecting the interests of users, purchasers, or service recipients, the Prime Minister may state an opinion concerning the disposition under that paragraph, as necessary, to the Minister of Economy, Trade and Industry.

5 経済産業大臣は、第一項又は第二項の規定により登録を取り消したときは、遅滞なく、その理由を示して、その旨を当該登録包括信用購入あつせん業者であつた者に通知しなければならない。

(5) If the Minister of Economy, Trade and Industry rescinds a registration pursuant to the provisions of paragraph (1) or paragraph (2), the Minister must notify the person that was formerly the relevant registered comprehensive credit purchase intermediary to that effect, indicating the reasons therefor, without delay.

(登録の消除)

(Deletion of Registration)

第三十四条の三 経済産業大臣は、次の各号のいずれかに該当するときは、包括信用購入あつせん業者登録簿につき、その登録包括信用購入あつせん業者に関する登録を消除しなければならない。

Article 34-3 (1) If a registered comprehensive credit purchase intermediary falls under any of the following items, the Minister of Economy, Trade and Industry must delete the registration of that registered comprehensive credit purchase intermediary from the comprehensive credit purchase intermediary register:

一 前条第一項又は第二項の規定により登録を取り消したとき。

(i) the Minister has rescinded the registration pursuant to the provisions of paragraph (1) or paragraph (2) of the preceding Article; or

二 第三十五条の三において準用する第二十六条第一項の規定による届出があつたときその他包括信用購入あつせんの営業を廃止したことが判明したとき。

(ii) a notification under the provisions of Article 26, paragraph (1) as applied mutatis mutandis pursuant to Article 35-3 is filed, or it is discovered that the registered comprehensive credit purchase intermediary has discontinued business operations for the intermediation of comprehensive credit purchases.

2 前条第三項の規定は、前項第二号の規定により登録を消除した場合に準用する。

(2) The provisions of paragraph (3) of the preceding Article apply mutatis mutandis if a registration is deleted pursuant to the provisions of item (ii) of the preceding paragraph.

(販売業者等の契約の解除)

(Cancellation of a Contract by the Seller)

第三十五条 登録包括信用購入あつせん業者が第三十四条第一項の規定による命令を受け、第三十四条の二第一項若しくは第二項の規定により登録を取り消され、又は前条第一項第二号の規定により登録を消除されたときは、当該登録包括信用購入あつせん業者と包括信用購入あつせんに係る契約を締結した販売業者又は役務提供事業者は、将来に向かつてその契約を解除することができる。

Article 35 (1) If a registered comprehensive credit purchase intermediary is given an order under the provisions of Article 34, paragraph (1), and has the registration rescinded pursuant to the provisions of paragraph (1) or paragraph (2) of Article 34-2, or has the registration deleted pursuant to the provisions of paragraph (1), item (ii) of the preceding Article, a seller or service provider that has concluded a contract for the intermediation of comprehensive credit purchases with that registered comprehensive credit purchase intermediary may effect a cancellation of that contract from that time on.

2 前項の規定に反する特約は、無効とする。

(2) Any special provisions of a contract that run counter to the preceding paragraph are void.

(営業保証金の取戻し)

(Recovery of a Business Security Deposit)

第三十五条の二 第三十四条の三第一項の規定による登録の消除があつたときは、登録包括信用購入あつせん業者であつた者又はその承継人（次条において準用する第二十八条の規定により登録包括信用購入あつせん業者とみなされる者を除く。）は、当該登録包括信用購入あつせん業者であつた者が供託した営業保証金を取り戻すことができる。登録包括信用購入あつせん業者が一部の営業所を廃止した場合において、営業保証金の額が次条において準用する第十七条第一項に規定する額を超えることとなつたときにおけるその超える額についても、同様とする。

Article 35-2 (1) If a registration under the provisions of Article 34-3, paragraph (1) is deleted, the person that was formerly the registered comprehensive credit purchase intermediary or the person's successor (excluding a person that is deemed to be a registered comprehensive credit purchase intermediary pursuant to the provisions of Article 28 as applied mutatis mutandis pursuant to the following Article) may recover the business security deposit made by the person that was formerly that registered comprehensive credit purchase intermediary. The same applies to any excess amount if a registered comprehensive credit purchase intermediary closes some of their business

offices and the amount of the business security deposit exceeds the amount prescribed in Article 17, paragraph (1) as applied mutatis mutandis pursuant to the following Article.

2 第二十九条第二項及び第三項の規定は前項前段の、第十八条の二第二項及び第三項の規定は前項後段の規定による営業保証金の取戻しに準用する。

(2) The provisions of Article 29, paragraph (2) and paragraph (3) apply mutatis mutandis to the recovery of a business security deposit pursuant to the provisions of the first sentence of the preceding paragraph, and the provisions of Article 18-2, paragraph (2) and paragraph (3) apply mutatis mutandis to the recovery of a business security deposit pursuant to the provisions of the second sentence of the preceding paragraph.

(準用規定)

(Provisions Applied Mutatis Mutandis)

第三十五条の三 第十六条から第十八条まで、第二十一条、第二十二条第一項及び第三項、第二十二条の二、第二十四条、第二十六条第一項並びに第二十八条の規定は、包括信用購入あつせんを業として営む場合に準用する。この場合において、第十七条第一項及び第十八条第一項中「営業所又は代理店」とあるのは「営業所」と、第二十一条第一項中「前払式割賦販売の契約を締結した者」とあるのは「包括信用購入あつせんに係る契約を締結した販売業者又は役務提供事業者」と、第二十四条中「第二十条第一項」とあるのは「第三十四条第一項」と、「同条第二項」とあるのは「同条第二項において準用する第二十条第二項」と、「又は前条第一項若しくは第二項の規定により許可を取り消したとき」とあるのは「第三十四条の二第一項若しくは第二項の規定により登録を取り消したとき、又は第三十四条の三第一項第二号の規定により登録を消除したとき」と、第二十八条中「第二十三条第一項若しくは第二項」とあるのは「第三十四条の二第一項若しくは第二項」と、「第二十五条の規定により許可が効力を失ったとき」とあるのは「第三十四条の三第一項第二号の規定により登録が消除されたとき」と、「締結した前払式割賦販売の契約に基づく取引」とあるのは「交付し又は付与した第二条第三項第一号に規定するカード等に係る取引」と読み替えるものとする。

Article 35-3 The provisions of Articles 16 through 18; Article 21; Article 22, paragraph (1) and paragraph (3); Article 22-2; Article 24; Article 26, paragraph (1); and Article 28 apply mutatis mutandis when a person engages in the intermediation of comprehensive credit purchases in the course of trade. In this case, the phrase "business office or agency office" in Article 17, paragraph (1) and Article 18, paragraph (1) is deemed to be replaced with "business office"; the phrase "A person that concludes a contract for prepaid installment sales" in Article 21, paragraph (1) is deemed to be replaced with "A seller or service provider that concludes a contract for the intermediation of comprehensive credit purchases"; the phrase "Article 20, paragraph (1)" in Article 24 is deemed to be replaced with "Article 34, paragraph (1)"; the phrase

"paragraph (2) of the same Article" in that Article is deemed to be replaced with "Article 20, paragraph (2) as applied mutatis mutandis pursuant to paragraph (2) of that Article"; the phrase "rescinds a license pursuant to the provisions of paragraph (1) or paragraph (2) of the preceding Article" in that Article is deemed to be replaced with "rescinds a registration pursuant to the provisions of Article 34-2, paragraph (1) or paragraph (2) or deletes a registration pursuant to the provisions of Article 34-3, paragraph (1), item (ii)"; the phrase "Article 23, paragraph (1) or paragraph (2)" in Article 28 is deemed to be replaced with "Article 34-2, paragraph (1) or paragraph (2)"; the phrase "loses validity pursuant to the provisions of Article 25" in that Article is deemed to be replaced with "the registration is deleted pursuant to the provisions of Article 34-3, paragraph (1), item (ii)"; and the phrase "transactions based on the contracts for prepaid installment sales that the licensed installment seller has concluded" in that Article is deemed to be replaced with "transactions for a card, etc. provided for in Article 2, paragraph (3), item (i) that the licensed installment seller has issued or granted".

第二節 個別信用購入あつせん

Section 2 Intermediation of Individual Credit Purchases

第一款 業務

Subsection 1 Services

(個別信用購入あつせんの取引条件の表示)

(Indication of Terms and Conditions for the Intermediation of Individual Credit Purchases)

第三十五条の三の二 個別信用購入あつせんを業とする者（以下「個別信用購入あつせん業者」という。）と個別信用購入あつせんに係る契約を締結した販売業者（以下「個別信用購入あつせん関係販売業者」という。）又は役務提供事業者（以下「個別信用購入あつせん関係役務提供事業者」という。）は、個別信用購入あつせんに係る販売又は提供の方法により商品若しくは指定権利を販売しようとするとき又は役務を提供しようとするときは、その相手方に対して、経済産業省令・内閣府令で定めるところにより、当該商品、当該指定権利又は当該役務に関する次の事項を示さなければならない。

Article 35-3-2 (1) If a seller or a service provider that concludes a contract for the intermediation of individual credit purchases with a person that is in the business of the intermediation of individual credit purchases (hereinafter the person is referred to as an "individual credit purchase intermediary") (hereinafter the seller is referred to as the "seller affiliated with the intermediation of individual credit purchases" and the service provider is referred to as the "service provider affiliated with the intermediation of individual credit purchases"), seeks to sell goods or designated rights, or

provide designated services by the method of the intermediation of individual credit purchases, the seller or the service provider must indicate the following particulars about the goods, designated rights, or designated services to the other party, pursuant to the provisions of Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order:

一 商品若しくは権利の現金販売価格又は役務の現金提供価格

(i) the cash sale price of the goods or rights, or the cash provision price of the services;

二 購入者又は役務の提供を受ける者の支払総額（個別信用購入あつせんに係る販売又は提供の方法により商品若しくは権利を販売する場合の価格又は役務を提供する場合の価格及び個別信用購入あつせんの手数料の合計額をいう。以下この節において同じ。）

(ii) the total amount payable by the purchaser or service recipient (meaning the total amount of the price of goods or rights that are sold or consideration for services that are provided by the method that involves intermediation of individual credit purchases, and the fees for the intermediation of individual credit purchases; hereinafter the same applies in this Section);

三 個別信用購入あつせんに係る商品若しくは権利の代金又は役務の対価の全部又は一部（当該代金又は当該対価の全部又は一部に係る個別信用購入あつせんの手数料を含む。）の支払の期間及び回数

(iii) the period and number of payments for the full or partial cost of goods or rights or consideration for services that the intermediation of individual credit purchases is for (including fees for the intermediation of individual credit purchases in respect of that full or partial cost or consideration);

四 経済産業省令・内閣府令で定める方法により算定した個別信用購入あつせんの手数料の料率

(iv) the rate of the fees for the intermediation of individual credit purchases, as arrived at by the method of calculation specified by Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order; and

五 前各号に掲げるもののほか、経済産業省令・内閣府令で定める事項

(v) beyond what is set forth in the preceding items, the particulars specified by Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order.

2 個別信用購入あつせん関係販売業者又は個別信用購入あつせん関係役務提供事業者は、個別信用購入あつせんに係る販売又は提供の方法により商品若しくは指定権利を販売する場合の販売条件又は役務を提供する場合の提供条件について広告をするときは、経済産業省令・内閣府令で定めるところにより、当該広告に前項各号の事項を表示しなければならない。

(2) When the seller affiliated with the intermediation of individual credit purchases or the service provider affiliated with the intermediation of individual credit purchases sells goods or designated rights or provides services

by the method that involves the intermediation of individual credit purchases and advertises the terms and conditions of the sale or the terms and conditions for their provision, the seller or the service provider must indicate the particulars set forth in the items of the preceding paragraph in its advertising, pursuant to the provisions of Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order.

(個別支払可能見込額の調査)

(Investigation of the Individual Amount Estimated to Be Payable)

第三十五条の三の三 個別信用購入あつせん業者は、個別信用購入あつせんに係る購入又は受領の方法により購入される商品若しくは指定権利の代金又は受領される役務の対価に相当する額の受領に係る契約（以下「個別信用購入あつせん関係受領契約」という。）を締結しようとする場合には、その契約の締結に先立って、経済産業省令・内閣府令で定めるところにより、年収、預貯金、信用購入あつせんに係る債務の支払の状況、借入れの状況その他の当該購入者又は当該役務の提供を受ける者の個別支払可能見込額を算定するために必要な事項として経済産業省令・内閣府令で定めるものを調査しなければならない。ただし、当該購入者又は当該役務の提供を受ける者の保護に支障を生ずることがない場合として経済産業省令・内閣府令で定める場合は、この限りでない。

Article 35-3-3 (1) When an individual credit purchase intermediary seeks to conclude a contract under which an amount of money will be received that corresponds to the cost of goods or designated rights purchased or consideration for services received by the method that involves the intermediation of individual credit purchases (hereinafter such a contract is referred to as a "contract stipulating the receipt of monies subject to the intermediation of individual credit purchases"), before concluding the contract, they must investigate, pursuant to the provisions of Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order, the annual income, balance of deposits and savings, payment status of obligations connected with the intermediation of credit purchases, loan status, and other necessary particulars relevant to the calculation of the individual amount estimated to be payable for that purchaser or service recipient, as specified by Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order; provided, however, that this does not apply to a case specified by Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order as one that does not hinder the protection of that purchaser or service recipient.

2 この節において「個別支払可能見込額」とは、主として自己の居住の用に供する住宅その他の経済産業省令・内閣府令で定める資産を譲渡し、又は担保に供することなく、かつ、生活維持費に充てるべき金銭を使用することなく、購入者又は役務の提供を受ける者が個別信用購入あつせんに係る購入又は受領の方法により購入しようとする商品若しくは指定権利の代金又は受領しようとする役務の対価に相当する額の支払

に充てることができるの見込まれる一年間当たりの額をいう。

(2) The "individual amount estimated to be payable" as used in this Section means the estimated amount that a purchaser or service recipient can allocate in a year for payment of the amount that corresponds to the cost of goods or designated rights that a purchaser seeks to purchase, or consideration for services that a service recipient seeks to receive by the method that involves the intermediation of individual credit purchases, without transferring or pledging as collateral the home that the purchaser or service recipient mainly uses as a residence or other assets specified by Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order, and without using money that should be allocated to the living expenses of the purchaser or service recipient.

3 個別信用購入あつせん業者は、第一項本文の規定による調査を行うときは、指定信用情報機関が保有する特定信用情報を使用しなければならない。

(3) When an individual credit purchase intermediary performs an investigation pursuant to the provisions of the main clause of paragraph (1), the individual credit purchase intermediary must use the specified credit information held by a designated credit bureau.

4 個別信用購入あつせん業者は、個別信用購入あつせん関係受領契約を締結した場合には、経済産業省令・内閣府令で定めるところにより、第一項本文の規定による調査に関する記録を作成し、これを保存しなければならない。

(4) When an individual credit purchase intermediary concludes a contract stipulating the receipt of monies subject to the intermediation of individual credit purchases, the individual credit purchase intermediary must prepare and preserve a record of the investigation under the main clause of paragraph (1), pursuant to the provisions of Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order.

(個別支払可能見込額を超える場合の個別信用購入あつせん関係受領契約の締結の禁止)

(Prohibition on the Conclusion of a Contract Stipulating the Receipt of Monies Subject to Intermediation of Individual Credit Purchases in Excess of the Individual Amount Estimated to Be Payable)

第三十五条の三の四 個別信用購入あつせん業者は、個別信用購入あつせん関係受領契約を締結しようとする場合において、購入者又は役務の提供を受ける者の支払総額のうち一年間に支払うこととなる額が、前条第一項本文の規定による調査により得られた事項を基礎として算定した個別支払可能見込額を超えるときは、当該個別信用購入あつせん関係受領契約を締結してはならない。ただし、当該購入者又は当該役務の提供を受ける者の保護に支障を生ずることがない場合として経済産業省令・内閣府令で定める場合は、この限りでない。

Article 35-3-4 If an individual credit purchase intermediary seeks to conclude a

contract stipulating the receipt of monies subject to intermediation of individual credit purchases, but the part of the total amount payable that the purchaser or service recipient would pay during a year's time exceeds the individual amount estimated to be payable as calculated based on information obtained by the investigation under the provisions of the main clause of paragraph (1) of the preceding Article, the individual credit purchase intermediary must not conclude the contract stipulating the receipt of monies subject to intermediation of individual credit purchases; provided, however, that this does not apply to a case specified by Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order as one that does not hinder the protection of that purchaser or service recipient.

(個別信用購入あつせん関係販売契約等の勧誘に係る調査)

(Investigation into the Solicitation of a Contract for a Sale Involving Intermediation of Individual Credit Purchases)

第三十五条の三の五 個別信用購入あつせん業者は、次の各号のいずれかに該当する契約（第三十五条の三の七において「特定契約」という。）であつて、個別信用購入あつせんに係る販売の方法により商品若しくは指定権利を販売する契約（以下「個別信用購入あつせん関係販売契約」という。）又は個別信用購入あつせんに係る提供の方法により役務を提供する契約（以下「個別信用購入あつせん関係役務提供契約」という。）に該当するものに係る個別信用購入あつせん関係受領契約を締結しようとする場合には、その契約の締結に先立つて、経済産業省令・内閣府令で定めるところにより、個別信用購入あつせん関係販売業者又は個別信用購入あつせん関係役務提供事業者による同条各号のいずれかに該当する行為の有無に関する事項であつて経済産業省令・内閣府令で定める事項を調査しなければならない。

Article 35-3-5 (1) If an individual credit purchase intermediary seeks to conclude a contract falling under any of the following items (the contract is referred to as a "specified contract" in Article 35-3-7) which corresponds to a contract stipulating the receipt of monies subject to intermediation of individual credit purchases which is connected with a contract for selling goods or designated rights by the method that involves intermediation of individual credit purchases (hereinafter referred to as "contract for a sale involving the intermediation of individual credit purchases") or a contract for providing services by the method that involves the intermediation of individual credit purchases (hereinafter referred to as a "contract for services involving the intermediation of individual credit purchases"), prior to concluding the contract and pursuant to the provisions of Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order, the intermediary must investigate the particulars specified by Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order with regard to whether the seller affiliated with the intermediation of individual credit purchases or the service provider affiliated

with the intermediation of individual credit purchases has committed an act falling under any of the items of Article 35-3-7:

一 特定商取引に関する法律第二条第一項に規定する訪問販売（以下「訪問販売」という。）に係る契約

(i) a contract related to door-to-door sales prescribed in Article 2, paragraph (1) of the Act on Specified Commercial Transactions (hereinafter referred to as "door-to-door sales");

二 特定商取引に関する法律第二条第三項に規定する電話勧誘販売（以下「電話勧誘販売」という。）に係る契約

(ii) a contract related to telemarketing sales prescribed in Article 2, paragraph (3) of the Act on Specified Commercial Transactions (hereinafter referred to as "telemarketing sales");

三 連鎖販売個人契約のうち特定商品販売等契約を除いたもの（以下「特定連鎖販売個人契約」という。）

(iii) a personal multilevel marketing contract other than a sales contract for specified goods, etc. (hereinafter referred to as a "specified personal multilevel marketing contract");

四 特定商取引に関する法律第四十一条第一項第一号に規定する特定継続的役務提供契約又は同項第二号に規定する特定権利販売契約（以下「特定継続的役務提供等契約」という。）

(iv) a specified continuous service contract prescribed in Article 41, paragraph (1), item (i) of the Act on Specified Commercial Transactions or a sales contract for specified rights as prescribed in item (ii) of that paragraph (hereinafter referred to as a "specified continuous service contract"); or

五 業務提供誘引販売個人契約

(v) a personal business opportunity related sales contract.

2 個別信用購入あつせん業者は、経済産業省令・内閣府令で定めるところにより、前項の規定による調査に関する記録を作成し、これを保存しなければならない。

(2) An individual credit purchase intermediary must prepare and preserve a record of the investigation under the preceding paragraph, pursuant to the provisions of Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order.

（調査の協力）

(Cooperation with Investigations)

第三十五条の三の六 個別信用購入あつせん関係販売業者及び個別信用購入あつせん関係役務提供事業者は、前条第一項の規定による調査に協力するよう努めなければならない。

Article 35-3-6 The seller affiliated with the intermediation of individual credit purchases or the service provider affiliated with the intermediation of individual credit purchases must endeavor to cooperate with the investigation

under paragraph (1) of the preceding Article.

(個別信用購入あつせん関係受領契約の申込みの承諾等の禁止)

(Prohibition on the Acceptance of an Offer for a Contract Stipulating the Receipt of Monies Subject to Intermediation of Individual Credit Purchases)

第三十五条の三の七 個別信用購入あつせん業者は、第三十五条の三の五第一項の規定による調査その他の方法により知つた事項からみて、個別信用購入あつせん関係販売業者又は個別信用購入あつせん関係役務提供事業者が特定契約に係る個別信用購入あつせん関係販売契約又は個別信用購入あつせん関係役務提供契約の申込み又は締結の勧誘をするに際し、次の各号のいずれかに該当する行為をしたと認めるときは、当該勧誘の相手方に対し当該個別信用購入あつせん関係販売契約若しくは当該個別信用購入あつせん関係役務提供契約に係る個別信用購入あつせん関係受領契約の申込みをし、又は当該勧誘の相手方から受けた当該個別信用購入あつせん関係販売契約若しくは当該個別信用購入あつせん関係役務提供契約に係る個別信用購入あつせん関係受領契約の申込みを承諾してはならない。ただし、当該勧誘の相手方が当該個別信用購入あつせん関係販売契約又は当該個別信用購入あつせん関係役務提供契約の締結を必要とする特別の事情があることを確認した場合その他当該勧誘の相手方の利益の保護に欠け、又は欠けることとなるおそれがないと認めるときは、この限りでない。

Article 35-3-7 If an individual credit purchase intermediary finds, based on information learned from the investigation under the provisions of Article 35-3-5, paragraph (1) or by any other means, that the seller affiliated with the intermediation of individual credit purchases or the service provider affiliated with the intermediation of individual credit purchases has performed an act falling under any of the following items in soliciting an offer for a contract for a sale involving the intermediation of individual credit purchases or contract for services involving the intermediation of individual credit purchases that corresponds to a specified contract, or in soliciting a person to conclude such a contract, the individual credit purchase intermediary must not offer the solicited party a contract stipulating the receipt of monies subject to the intermediation of individual credit purchases in connection with the contract for the sale involving the intermediation of individual credit purchase or contract for services involving the intermediation of individual credit purchases, and must not accept the solicited party's offer of a contract stipulating the receipt of monies subject to the intermediation of individual credit purchases in connection with the contract for the sale involving the intermediation of individual credit purchases or contract for services that involves the intermediation of individual credit purchase; provided, however, that this does not apply if it is confirmed that there are special circumstances that necessitate the solicited party to conclude the contract for the sale involving the intermediation of individual credit purchases or contract for services involving the intermediation of individual credit purchases, or if it is

found that the interests of the solicited party are not compromised and are unlikely to become compromised:

一 特定商取引に関する法律第六条第一項から第三項まで、第二十一条各項、第三十四条第一項から第三項まで、第四十四条各項又は第五十二条第一項若しくは第二項の規定に違反する行為

(i) an act that violates the provisions of Article 6, paragraphs (1) through (3); the paragraphs of Article 21; Article 34, paragraphs (1) through (3); the paragraphs of Article 44; or Article 52, paragraph (1) or paragraph (2), of the Act on Specified Commercial Transactions; or

二 消費者契約法（平成十二年法律第六十一号）第四条第一項から第三項までに規定する行為（同条第二項に規定する行為にあつては、同項ただし書の場合に該当するものを除く。）

(ii) an act prescribed in Article 4, paragraphs (1) through (3) of the Consumer Contract Act (Act No. 61 of 2000) (for an act prescribed in paragraph (2) of that Article, excluding an act that falls under the proviso to that paragraph).

（個別信用購入あつせん関係販売業者等による書面の交付）

(Delivery of Documents by the Seller Affiliated with the Intermediation of Individual Credit Purchases)

第三十五条の三の八 個別信用購入あつせん関係販売業者又は個別信用購入あつせん関係役務提供事業者は、個別信用購入あつせん関係販売契約又は個別信用購入あつせん関係役務提供契約を締結したときは、遅滞なく、経済産業省令・内閣府令で定めるところにより、当該契約に関する次の事項を記載した書面を購入者又は役務の提供を受ける者に交付しなければならない。

Article 35-3-8 When the seller affiliated with the intermediation of individual credit purchases or the service provider affiliated with the intermediation of individual credit purchases concludes the contract for a sale involving the intermediation of individual credit purchases or the contract for services involving the intermediation of individual credit purchases, the seller or the service provider must deliver a document to the purchaser or service recipient stating the following information with regard to that contract without delay, pursuant to the provisions of Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order:

一 商品若しくは権利又は役務の種類

(i) the type of goods or rights, or services;

二 購入者又は役務の提供を受ける者の支払総額

(ii) the total amount payable by the purchaser or service recipient;

三 個別信用購入あつせんに係る各回ごとの商品若しくは権利の代金又は役務の対価の全部又は一部（当該代金又は当該対価の全部又は一部に係る個別信用購入あつせんの手数料を含む。以下同じ。）の支払分の額並びにその支払の時期及び方法

(iii) the amount to be paid each time against the full or partial cost of goods or

- rights, or consideration for services that the intermediation of individual credit purchases is for (including fees for the intermediation of individual credit purchase in respect of that full or partial cost or consideration; the same applies hereinafter), and the timing and method of its payment;
- 四 商品の引渡時期若しくは権利の移転時期又は役務の提供時期（当該契約が特定継続的役務提供等契約であるときは、役務の提供期間又は権利の行使により受けることができる役務の提供期間）
- (iv) the timing for the delivery of the goods, the timing for the transfer of the rights, or the timing for the provision of the services (if the contract is a specified continuous service contract, the service period or the period during which services are provided that the person can receive by exercising those rights);
- 五 当該契約が連鎖販売個人契約であるときは、商品若しくは権利の再販売、受託販売又は同種役務の提供についての条件に関する基本的な事項
- (v) if the contract is a personal multilevel marketing contract, basic particulars of the conditions under which the goods or rights are resold or sold on consignment, or the basic particulars of the conditions under which the same kind of services are provided;
- 六 当該契約が特定継続的役務提供等契約であつて、当該役務の提供に際し当該役務の提供を受ける者が購入する必要がある商品があるときは、その商品名
- (vi) if the contract is a specified continuous service contract and there are goods that the service recipient is required to purchase on being provided the service, the name of those goods;
- 七 当該契約が業務提供誘引販売個人契約であるときは、商品若しくは権利若しくは提供される役務を利用する業務の提供又はあつせんについての条件に関する基本的な事項
- (vii) if the contract is a personal business opportunity related sales contract, basic particulars of the conditions under which business services that use the goods, rights, or services that are to be provided, are provided or arranged;
- 八 当該契約の解除に関する事項（購入者又は役務の提供を受ける者が第三十五条の三の十第一項第四号から第六号までに定める契約の相手方である場合には同条第五項本文の規定により当該契約が解除されたものとみなされることに関する事項を含み、購入者又は役務の提供を受ける者が第三十五条の三の十一第一項に規定する契約の相手方である場合には同条第七項本文の規定により当該契約が解除されたものとみなされることに関する事項を含む。）
- (viii) information about cancellation of the contract (if the purchaser or service recipient is the other party to a contract specified in Article 35-3-10, paragraph (1), items (iv) through (vi), this includes information about the contract being deemed to have been cancelled pursuant to the provisions of the main clause of paragraph (5) of that Article; and if the purchaser or service recipient is the other party to a contract prescribed in Article 35-3-11,

paragraph (1), this includes information about the contract being deemed to have been cancelled pursuant to the provisions of the main clause of paragraph (7) of that Article); and

九 前各号に掲げるもののほか、経済産業省令・内閣府令で定める事項

(ix) beyond what is set forth in the preceding items, the particulars specified by Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order.

(個別信用購入あつせん業者による書面の交付)

(Delivery of Documents by an Individual Credit Purchase Intermediary)

第三十五条の三の九 個別信用購入あつせん業者は、次に掲げる個別信用購入あつせん関係販売契約又は個別信用購入あつせん関係役務提供契約に係る個別信用購入あつせん関係受領契約の申込みを受けたときは、遅滞なく、経済産業省令・内閣府令で定めるところにより、当該契約に関する次項各号の事項を記載した書面を当該申込みをした者に交付しなければならない。

Article 35-3-9 (1) If an individual credit purchase intermediary is offered a contract stipulating the receipt of monies subject to the intermediation of individual credit purchases in connection with a contract for a sale involving the intermediation of individual credit purchases or contract for services involving the intermediation of individual credit purchases set forth in one of the following items, the individual credit purchase intermediary must deliver a document to the offeror stating the information about that contract which is set forth in the items of the following paragraph without delay, pursuant to the provisions of Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order:

一 個別信用購入あつせん関係販売業者又は個別信用購入あつせん関係役務提供事業者が特定商取引に関する法律第二条第一項第一号に規定する営業所等（以下「営業所等」という。）以外の場所においてその申込みを受けた個別信用購入あつせん関係販売契約又は個別信用購入あつせん関係役務提供契約

(i) a contract for a sale involving the intermediation of individual credit purchases or a contract for services involving the intermediation of individual credit purchases under an offer that the seller affiliated with the intermediation of individual credit purchases or the service provider affiliated with the intermediation of individual credit purchases has accepted at a place other than a business office, etc. prescribed in Article 2, paragraph (1), item (i) of the Act on Specified Commercial Transactions (hereinafter the place is referred to as a "business office, etc.");

二 個別信用購入あつせん関係販売業者又は個別信用購入あつせん関係役務提供事業者が営業所等において、営業所等以外の場所において呼び止めて営業所等に行きさせた者その他特定商取引に関する法律第二条第一項第二号に規定する政令で定める方法により誘引した者（以下「個別信用購入あつせん関係特定顧客」という。）か

らその申込みを受けた個別信用購入あつせん関係販売契約又は個別信用購入あつせん関係役務提供契約

(ii) a contract for a sale involving the intermediation of individual credit purchases or a contract for services involving the intermediation of individual credit purchases under an offer that the seller affiliated with the intermediation of individual credit purchases or the service provider affiliated with the intermediation of individual credit purchases has accepted at a business office, etc., from a person that the seller or service provider has stopped at a place other than a business office, etc. and caused to follow the seller or service provider to the business office, etc. or from a person that the seller or service provider has caused to go to the business office, etc. by a means specified by Cabinet Order which is referred to in Article 2, paragraph (1), item (ii) of the Act on Specified Commercial Transactions (hereinafter referred to as a "specified customer affiliated with the intermediation of individual credit purchases");

三 個別信用購入あつせん関係販売業者又は個別信用購入あつせん関係役務提供事業者が、電話をかけ又は特定商取引に関する法律第二条第三項に規定する政令で定める方法により電話をかけさせ、その電話において行う個別信用購入あつせん関係販売契約又は個別信用購入あつせん関係役務提供契約の締結についての勧誘により、その相手方（以下「個別信用購入あつせん関係電話勧誘顧客」という。）からその申込みを同条第二項に規定する郵便等（以下「郵便等」という。）により受けた当該個別信用購入あつせん関係販売契約又は当該個別信用購入あつせん関係役務提供契約

(iii) a contract for a sale involving the intermediation of individual credit purchases or a contract for services involving the intermediation of individual credit purchases for which the seller affiliated with the intermediation of individual credit purchases or the service provider affiliated with the intermediation of individual credit purchases has telephoned the other party or caused the other party to telephone the seller or service provider by a means specified by Cabinet Order which is referred to in Article 2, paragraph (3) of the Act on Specified Commercial Transactions, during which the telephone call the seller or service provider has solicited the other party to conclude the contract for the sale involving the intermediation of individual credit purchase or the contract for services involving the intermediation of individual credit purchases, due to which the seller or service provider has received an offer from the other party (hereinafter referred to as a "customer subject to telemarketing in connection with the intermediation of individual credit purchases") through the mail, etc., prescribed in paragraph (2) of that Article (hereinafter referred to as "mail, etc."); or

四 特定連鎖販売個人契約、特定継続的役務提供等契約又は業務提供誘引販売個人契

約（以下「特定連鎖販売個人契約等」という。）であつて個別信用購入あつせん関係販売契約又は個別信用購入あつせん関係役務提供契約に該当するもの

(iv) a specified personal multilevel marketing contract, a specified continuous service contract, or a personal business opportunity related sales contract (hereinafter referred to as a "specified personal multilevel marketing contract, etc.") that correspond to a contract for a sale involving the intermediation of individual credit purchases or contract for services involving the intermediation of individual credit purchases.

2 前項の書面には、次の事項を記載するものとする。

(2) The following information is to be stated in the document referred to in the preceding paragraph:

一 前条第一号から第七号までの事項

(i) the information referred to in items (i) through (vii) of the preceding Article;

二 当該契約の申込みの撤回又は当該契約の解除に関する事項（購入者又は役務の提供を受ける者が次条第一項第一号から第三号までに定める契約の申込みをした者である場合には同項から同条第三項まで、同条第五項から第七項まで及び同条第九項から第十四項までの規定に関する事項を含み、購入者又は役務の提供を受ける者が第三十五条の三の十一第一項に規定する契約の申込みをした者である場合には同項から同条第五項まで、同条第七項から第九項まで及び同条第十一項から第十四項までの規定に関する事項を含む。）

(ii) the information about withdrawal of the contract offer and about cancellation of the contract (if the purchaser or service recipient is a person offering a contract as provided in items (i) through (iii) of the following Article, this includes information concerning the provisions of paragraphs (1) through (3), paragraphs (5) through (7), and paragraphs (9) through (14) of that Article; and if the purchaser or service recipient is a person offering a contract provided in Article 35-3-11, paragraph (1), this includes information concerning the provisions of paragraphs (1) through (5), paragraphs (7) through (9), and paragraphs (11) through (14) of that Article);

三 第三十五条の三の五第一項の規定による調査の対象となるべき事項

(iii) the particulars that should be subject to the investigation pursuant to the provisions of Article 35-3-5, paragraph (1); and

四 前三号に掲げるもののほか、経済産業省令・内閣府令で定める事項

(iv) beyond what is set forth in the preceding three items, the particulars specified by Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order.

3 個別信用購入あつせん業者は、次に掲げる個別信用購入あつせん関係販売契約又は個別信用購入あつせん関係役務提供契約に係る個別信用購入あつせん関係受領契約を締結したときは、遅滞なく、経済産業省令・内閣府令で定めるところにより、当該契約に関する次項各号の事項を記載した書面を購入者又は役務の提供を受ける者に交付しなければならない。

(3) If an individual credit purchase intermediary concludes a contract stipulating the receipt of monies subject to the intermediation of individual credit purchases which is connected with a contract for a sale involving the intermediation of individual credit purchases or a contract for services involving the intermediation of individual credit purchases set forth in one of the following items, the individual credit purchase intermediary must deliver a document to the purchaser or service recipient stating the information about that contract which is set forth in the items of the following paragraph without delay, pursuant to the provisions of Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order:

一 個別信用購入あつせん関係販売業者若しくは個別信用購入あつせん関係役務提供事業者が営業所等以外の場所において締結した個別信用購入あつせん関係販売契約若しくは個別信用購入あつせん関係役務提供契約（営業所等において個別信用購入あつせん関係特定顧客以外の顧客から申込みを受けた個別信用購入あつせん関係販売契約又は個別信用購入あつせん関係役務提供契約を除く。）又は個別信用購入あつせん関係販売業者若しくは個別信用購入あつせん関係役務提供事業者が営業所等以外の場所においてその申込みを受け、営業所等において締結した個別信用購入あつせん関係販売契約若しくは個別信用購入あつせん関係役務提供契約

(i) a contract for a sale involving the intermediation of individual credit purchases or a contract for services involving the intermediation of individual credit purchases that the seller affiliated with the intermediation of individual credit purchases or the service provider affiliated with the intermediation of individual credit purchases has concluded at a place other than a business office, etc. (excluding a contract for a sale involving the intermediation of individual credit purchases or a contract for services involving the intermediation of individual credit purchases that is offered by a customer other than the specified customer affiliated with the intermediation of individual credit purchases at a business office, etc.); or a contract for a sale involving the intermediation of individual credit purchases or contract for services involving the intermediation of individual credit purchases which is offered to the seller affiliated with the intermediation of individual credit purchases or the service provider affiliated with the intermediation of individual credit purchases at a place other than a business office, etc. and which is concluded at a business office, etc.;

二 個別信用購入あつせん関係販売業者又は個別信用購入あつせん関係役務提供事業者が営業所等において個別信用購入あつせん関係特定顧客と締結した個別信用購入あつせん関係販売契約又は個別信用購入あつせん関係役務提供契約

(ii) a contract for a sale involving the intermediation of individual credit purchases or a contract for services involving the intermediation of individual credit purchases which the seller affiliated with the

intermediation of individual credit purchases or the service provider affiliated with the intermediation of individual credit purchases concludes with the specified customer affiliated with the intermediation of individual credit purchases at a business office, etc.;

三 個別信用購入あつせん関係販売業者若しくは個別信用購入あつせん関係役務提供事業者が個別信用購入あつせん関係電話勧誘顧客と郵便等により締結した当該個別信用購入あつせん関係販売契約若しくは当該個別信用購入あつせん関係役務提供契約又は個別信用購入あつせん関係販売業者若しくは個別信用購入あつせん関係役務提供事業者が個別信用購入あつせん関係電話勧誘顧客から申込みを郵便等により受け、締結した当該個別信用購入あつせん関係販売契約若しくは当該個別信用購入あつせん関係役務提供契約

(iii) a contract for a sale involving the intermediation of individual credit purchases or a contract for services involving the intermediation of individual credit purchases which the seller affiliated with the intermediation of individual credit purchases or the service provider affiliated with the intermediation of individual credit purchases concludes with a customer subject to telemarketing in connection with the intermediation of individual credit purchases through mail, etc.; or a contract for a sale involving the intermediation of individual credit purchases or a contract for services involving the intermediation of individual credit purchases which is offered to the seller affiliated with the intermediation of individual credit purchases or service provider affiliated with the intermediation of individual credit purchases through mail, etc. by a customer subject to telemarketing in connection with the intermediation of individual credit purchases, and which it concludes; or

四 特定連鎖販売個人契約等であつて個別信用購入あつせん関係販売契約又は個別信用購入あつせん関係役務提供契約に該当するもの

(iv) a specified personal multilevel marketing contract, etc. that corresponds to a contract for a sale involving the intermediation of individual credit purchases or contract for services involving the intermediation of individual credit purchases.

4 前項の書面には、次の事項を記載するものとする。

(4) The following information is to be entered in the document referred to in the preceding paragraph:

一 前条第一号から第七号までの事項

(i) the particulars referred to in items (i) through (vii) of the preceding Article;

二 当該契約の解除に関する事項（購入者又は役務の提供を受ける者が次条第一項第四号から第六号までに定める契約の相手方である場合には同項から同条第三項まで、同条第五項から第七項まで及び同条第九項から第十四項までの規定に関する事項のうち契約の解除に関する事項を含み、購入者又は役務の提供を受ける者が第三十五条の三の十一第一項に規定する契約の相手方である場合には同項から同条第五項ま

で、同条第七項から第九項まで及び同条第十一項から第十四項までの規定に関する事項のうち契約の解除に関する事項を含む。)

(ii) the information about cancellation of the contract (if the purchaser or service recipient is the other party to a contract specified in paragraph (1), items (iv) through (vi) of the following Article, this includes information concerning the provisions of paragraphs (1) through (3), paragraphs (5) through (7), and paragraphs (9) through (14) of that Article, which constitutes information about cancellation of the contract; and if the purchaser or service recipient is the other party to a contract specified in Article 35-3-11, paragraph (1), this includes information concerning the provisions of paragraphs (1) through (5), paragraphs (7) through (9), and paragraphs (11) through (14) of that Article, which constitutes information about cancellation of the contract);

三 第三十五条の三の五第一項の規定による調査の結果に関する事項

(iii) the particulars on the results of the investigation under the provisions of Article 35-3-5, paragraph (1); and

四 前三号に掲げるもののほか、経済産業省令・内閣府令で定める事項

(iv) beyond what is set forth in the preceding three items, the particulars specified by Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order.

(個別信用購入あつせん関係受領契約の申込みの撤回等)

(Withdrawal of the Offer for a Contract Stipulating the Receipt of Monies Subject to the Intermediation of Individual Credit Purchases)

第三十五条の三の十 次の各号に掲げる場合において、当該各号に定める者（以下この条において「申込者等」という。）は、書面により、申込みの撤回等（次の各号の個別信用購入あつせん関係販売契約若しくは個別信用購入あつせん関係役務提供契約に係る個別信用購入あつせん関係受領契約の申込みの撤回又は次の各号の個別信用購入あつせん関係販売契約若しくは個別信用購入あつせん関係役務提供契約に係る個別信用購入あつせん関係受領契約の解除をいう。以下この条において同じ。）を行うことができる。ただし、前条第三項の書面を受領した日（その日前に同条第一項の書面を受領した場合にあつては、当該書面を受領した日）から起算して八日を経過したとき（申込者等が、個別信用購入あつせん関係販売業者若しくは個別信用購入あつせん関係役務提供事業者若しくは個別信用購入あつせん業者が個別信用購入あつせん関係販売契約若しくは個別信用購入あつせん関係役務提供契約に係る個別信用購入あつせん関係受領契約の締結について勧誘をするに際し、若しくは申込みの撤回等を妨げるため、申込みの撤回等に関する事項につき不実のことを告げる行為をしたことにより当該告げられた内容が事実であるとの誤認をし、又は個別信用購入あつせん関係販売業者若しくは個別信用購入あつせん関係役務提供事業者若しくは個別信用購入あつせん業者が個別信用購入あつせん関係販売契約若しくは個別信用購入あつせん関係役務提供契約に係る個別信用購入あつせん関係受領契約を締結させ、若しくは申込みの撤回

等を妨げるため、威迫したことにより困惑し、これらによつて当該期間を経過するまでに申込みの撤回等を行わなかつた場合には、当該申込者等が、当該個別信用購入あつせん関係販売業者若しくは当該個別信用購入あつせん関係役務提供事業者又は当該個別信用購入あつせん業者が経済産業省令・内閣府令で定めるところにより申込みの撤回等を行うことができる旨を記載して交付した書面を受領した日から起算して八日を経過したとき)は、この限りでない。

Article 35-3-10 (1) In a case set forth in one of the following items, the person specified in the relevant item (hereinafter referred to as the "offeror, etc." in this Article) may withdraw the offer, etc. (meaning withdrawing the offer for a contract stipulating the receipt of monies subject to the intermediation of individual credit purchases which is connected with a contract for a sale involving the intermediation of individual credit purchases or contract for services involving the intermediation of individual credit purchase set forth in each of those items; or cancelling a contract stipulating the receipt of monies subject to the intermediation of individual credit purchases which is connected with a contract for a sale involving the intermediation of individual credit purchases or contract for services involving the intermediation of individual credit purchases as set forth in each of those items; hereinafter the same applies in this Article) using a document; provided, however, that this does not apply when eight days have passed counting from the day on which the offeror, etc. receives the document referred to in paragraph (3) of the preceding Article (if the offeror, etc. receives the document referred to in paragraph (1) of that Article before receiving the document referred to in paragraph (3), counting from the day on which the offeror, etc. receives the document referred to in paragraph (1)) (if the seller affiliated with the intermediation of individual credit purchases, service provider affiliated with the intermediation of individual credit purchases, or individual credit purchase intermediary conveys false information while the offeror, etc. is being solicited to conclude the contract stipulating the receipt of monies subject to the intermediation of individual credit purchases which is connected with the contract for the sale involving the intermediation of individual credit purchases or the contract for services involving the intermediation of individual credit purchases, or conveys false information about the withdrawing of offers, etc. in order to prevent the offeror, etc. from withdrawing the offer, etc., thereby leading the offeror, etc. to mistakenly believe that the false information conveyed about withdrawing the offer, etc. is true, and the offeror, etc. does not withdraw the offer, etc. before that period; or if the seller affiliated with the intermediation of individual credit purchases, service provider affiliated with the intermediation of individual credit purchases, or individual credit purchase intermediary uses intimidation in order to cause the offeror, etc. to conclude the contract stipulating the receipt of monies subject to the intermediation of individual

credit purchases which is connected with the contract for the sale involving the intermediation of individual credit purchases or the contract for services involving the intermediation of individual credit purchases, or uses intimidation to prevent the offeror, etc. from withdrawing the offer, etc., thereby overwhelming the offeror, etc., and the offeror, etc. does not withdraw the offer, etc. before that period; this means when eight days have passed counting from the day on which the offeror, etc. receives a document issued to the offeror, etc. by the seller affiliated with the intermediation of individual credit purchases, service provider affiliated with the intermediation of individual credit purchases, or individual credit purchase intermediary, stating that the offeror, etc. may withdraw the offer, etc. pursuant to the provisions of Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order):

一 個別信用購入あつせん関係販売業者又は個別信用購入あつせん関係役務提供事業者が営業所等以外の場所において個別信用購入あつせん関係販売契約又は個別信用購入あつせん関係役務提供契約の申込みを受けた場合 当該申込みをした者

(i) the seller affiliated with the intermediation of individual credit purchases or the service provider affiliated with the intermediation of individual credit purchases is offered the contract for the sale involving the intermediation of individual credit purchases or the contract for services involving the intermediation of individual credit purchases at a place other than a business office, etc.: the person making the offer;

二 個別信用購入あつせん関係販売業者又は個別信用購入あつせん関係役務提供事業者が営業所等において個別信用購入あつせん関係特定顧客から個別信用購入あつせん関係販売契約又は個別信用購入あつせん関係役務提供契約の申込みを受けた場合 当該申込みをした者

(ii) the seller affiliated with the intermediation of individual credit purchases or the service provider affiliated with the intermediation of individual credit purchases is offered the contract for the sale involving the intermediation of individual credit purchases or the contract for services involving the intermediation of individual credit purchases by the specified customer affiliated with the intermediation of individual credit purchases, at a business office, etc.: the person making the offer;

三 個別信用購入あつせん関係販売業者又は個別信用購入あつせん関係役務提供事業者が個別信用購入あつせん関係電話勧誘顧客から当該個別信用購入あつせん関係販売契約又は当該個別信用購入あつせん関係役務提供契約の申込みを郵便等により受けた場合 当該申込みをした者

(iii) the seller affiliated with the intermediation of individual credit purchases or the service provider affiliated with the intermediation of individual credit purchase is offered the contract for the sale involving the intermediation of individual credit purchases or the contract for services involving the

intermediation of individual credit purchases by a customer subject to telemarketing in connection with the intermediation of individual credit purchases, through mail, etc.): the person making the offer;

四 個別信用購入あつせん関係販売業者又は個別信用購入あつせん関係役務提供事業者が営業所等以外の場所において個別信用購入あつせん関係販売契約又は個別信用購入あつせん関係役務提供契約を締結した場合（個別信用購入あつせん関係販売業者又は個別信用購入あつせん関係役務提供事業者の営業所等において当該契約の申込みを受けた場合を除く。） 当該契約の相手方

(iv) the seller affiliated with the intermediation of individual credit purchases or the service provider affiliated with the intermediation of individual credit purchases concludes the contract for the sale involving the intermediation of individual credit purchases or the contract for services involving the intermediation of individual credit purchases at a place other than a business office, etc. (other than the case in which the seller affiliated with the intermediation of individual credit purchases or service provider affiliated with the intermediation of individual credit purchases is offered the contract at its business office, etc.): the other party to the contract;

五 個別信用購入あつせん関係販売業者又は個別信用購入あつせん関係役務提供事業者が営業所等において個別信用購入あつせん関係特定顧客と個別信用購入あつせん関係販売契約又は個別信用購入あつせん関係役務提供契約を締結した場合 当該契約の相手方

(v) the seller affiliated with the intermediation of individual credit purchases or the service provider affiliated with the intermediation of individual credit purchases concludes the contract for the sale involving the intermediation of individual credit purchases or the contract for services involving the intermediation of individual credit purchases with the specified customer affiliated with the intermediation of individual credit purchases, at a business office, etc.: the other party to the contract; or

六 個別信用購入あつせん関係販売業者又は個別信用購入あつせん関係役務提供事業者が個別信用購入あつせん関係電話勧誘顧客と当該個別信用購入あつせん関係販売契約又は当該個別信用購入あつせん関係役務提供契約を郵便等により締結した場合 当該契約の相手方

(vi) the seller affiliated with the intermediation of individual credit purchases or the service provider affiliated with the intermediation of individual credit purchases concludes the contract for the sale involving the intermediation of individual credit purchases or the contract for services involving the intermediation of individual credit purchases with a customer subject to telemarketing in connection with the intermediation of individual credit purchase, through mail, etc.): the other party to the contract.

2 申込みの撤回等は、前項本文の書面を発した時に、その効力を生ずる。

(2) The withdrawal of an offer, etc. becomes effective upon dispatch of the

document referred to in the main clause of the preceding paragraph.

3 申込みの撤回等があつた場合においては、個別信用購入あつせん業者は、当該申込みの撤回等に伴う損害賠償又は違約金の支払を請求することができない。

(3) If an offer, etc. is withdrawn, the individual credit purchase intermediary may not claim compensation for damages or demand the payment of a penalty for breach of contract in connection with that offer, etc. being withdrawn.

4 個別信用購入あつせん業者は、第一項本文の書面を受領した時には、直ちに、個別信用購入あつせん関係販売業者又は個別信用購入あつせん関係役務提供事業者にその旨を通知しなければならない。

(4) Upon receipt of a document as referred to in the main clause of paragraph (1), the individual credit purchase intermediary must immediately notify the seller affiliated with the intermediation of individual credit purchases or the service provider affiliated with the intermediation of individual credit purchases to that effect.

5 申込者等が申込みの撤回等を行つた場合には、当該申込みの撤回等に係る第一項本文の書面を発する時において現に効力を有する個別信用購入あつせん関係販売契約若しくは個別信用購入あつせん関係役務提供契約の申込み又は個別信用購入あつせん関係販売契約若しくは個別信用購入あつせん関係役務提供契約は、当該申込者等が当該書面を発した時に、撤回されたものとみなし、又は解除されたものとみなす。ただし、当該申込者等が当該書面において反対の意思を表示しているときは、この限りでない。

(5) If an offeror, etc. withdraws an offer, etc., the offer for the contract for the sale involving the intermediation of individual credit purchases or contract for services involving the intermediation of individual credit purchases, or the contract for the sale involving the intermediation of individual credit purchases or contract for services involving intermediation of individual credit purchases, which is valid at the time of dispatching the document referred to in the main clause of paragraph (1) for withdrawing the offer, etc., is deemed to be withdrawn or cancelled at the time the offeror, etc. dispatches that document; provided, however, that this does not apply if the offeror, etc. manifests a contrary intention in that document.

6 前項本文の規定により個別信用購入あつせん関係販売契約若しくは個別信用購入あつせん関係役務提供契約の申込みが撤回され、又は個別信用購入あつせん関係販売契約若しくは個別信用購入あつせん関係役務提供契約が解除されたものとみなされた場合においては、個別信用購入あつせん関係販売業者又は個別信用購入あつせん関係役務提供事業者は、当該契約の申込みの撤回又は当該契約の解除に伴う損害賠償又は違約金の支払を請求することができない。

(6) If the offer for a contract for a sale involving the intermediation of individual credit purchases or for a contract for services involving the intermediation of individual credit purchases is deemed to be withdrawn pursuant to the provisions of the main clause of the preceding paragraph, or if the contract for a sale involving the intermediation of individual credit purchases or a contract

for services involving the intermediation of individual credit purchases is deemed to be cancelled pursuant to those provisions, the seller affiliated with the intermediation of individual credit purchases or the service provider affiliated with the intermediation of individual credit purchases may not claim damages for compensation or demand the payment of a penalty for breach of contract in connection with the withdrawal of the offer for that contract or the cancellation of that contract.

- 7 個別信用購入あつせん業者は、申込みの撤回等があり、かつ、第五項本文の規定により個別信用購入あつせん関係販売契約若しくは個別信用購入あつせん関係役務提供契約の申込みが撤回され、又は個別信用購入あつせん関係販売契約若しくは個別信用購入あつせん関係役務提供契約が解除されたものとみなされた場合には、既に商品若しくは権利の代金又は役務の対価の全部又は一部に相当する金額の個別信用購入あつせん関係販売業者又は個別信用購入あつせん関係役務提供事業者への交付をしたときにおいても、申込者等に対し、当該個別信用購入あつせん関係販売業者又は当該個別信用購入あつせん関係役務提供業者に対して交付をした当該商品若しくは権利の代金又は役務の対価の全部又は一部に相当する金額その他当該個別信用購入あつせんにより得られた利益に相当する金銭の支払を請求することができない。

- (7) If an offer, etc. is withdrawn and the offer for the contract for the sale involving the intermediation of individual credit purchases or the contract for services involving the intermediation of individual credit purchases is deemed to have been withdrawn pursuant to the provisions of the main clause of paragraph (5) or the contract for the sale involving the intermediation of individual credit purchases or the contract for services involving the intermediation of individual credit purchases is deemed to have been cancelled pursuant to those provisions, even if the individual credit purchase intermediary has already delivered an amount of money that corresponds to the full or partial cost of goods or rights, or consideration for services to the seller affiliated with the intermediation of individual credit purchases or the service provider affiliated with the intermediation of individual credit purchases, the individual credit purchase intermediary may not demand that the offeror, etc. pay the amount of money that corresponds to the full or partial cost of goods or rights or consideration for services which has been delivered to the seller affiliated with the intermediation of individual credit purchases or the service provider affiliated with the intermediation of individual credit purchases, or other money that corresponds to the profit that would have been earned through the intermediation of individual credit purchases.

- 8 個別信用購入あつせん関係販売業者又は個別信用購入あつせん関係役務提供事業者は、第五項本文の規定により個別信用購入あつせん関係販売契約若しくは個別信用購入あつせん関係役務提供契約の申込みが撤回され、又は個別信用購入あつせん関係販売契約若しくは個別信用購入あつせん関係役務提供契約が解除されたものとみなされた場合において、個別信用購入あつせん業者から既に商品若しくは権利の代金又は役

務の対価の全部又は一部に相当する金額の交付を受けたときは、当該個別信用購入あつせん業者に対し、当該交付を受けた商品若しくは権利の代金又は役務の対価の全部又は一部に相当する金額を返還しなければならない。

(8) If the offer for a contract for a sale involving the intermediation of individual credit purchases or for a contract for services involving the intermediation of individual credit purchases is deemed to have been withdrawn pursuant to the provisions of the main clause of paragraph (5), or if the contract for a sale involving the intermediation of individual credit purchases or a contract for services involving the intermediation of individual credit purchases is deemed to have been cancelled pursuant to those provisions, and the seller affiliated with the intermediation of individual credit purchases or the service provider affiliated with the intermediation of individual credit purchases has already been delivered an amount of money that corresponds to the full or partial cost of goods or rights, or consideration for services by the individual credit purchase intermediary, the seller or the service provider must return the amount of money that corresponds to the full or partial cost of the goods or rights, or consideration for the services that has been delivered, to the individual credit purchase intermediary.

9 個別信用購入あつせん業者は、申込みの撤回等があり、かつ、第五項本文の規定により個別信用購入あつせん関係販売契約若しくは個別信用購入あつせん関係役務提供契約の申込みが撤回され、又は個別信用購入あつせん関係販売契約若しくは個別信用購入あつせん関係役務提供契約が解除されたものとみなされた場合において、申込者等から当該個別信用購入あつせん関係受領契約に関連して金銭を受領しているときは、当該申込者等に対し、速やかに、これを返還しなければならない。

(9) In the event that an offer, etc. is withdrawn and the offer for the contract for the sale involving the intermediation of individual credit purchases or for the contract for services involving the intermediation of individual credit purchases is deemed to have been withdrawn pursuant to the provisions of the main clause of paragraph (5), or the contract for the sale involving the intermediation of individual credit purchases or the contract for services involving the intermediation of individual credit purchases is deemed to have been cancelled pursuant to those provisions, if the individual credit purchase intermediary has already received money in connection with the contract stipulating the receipt of monies subject to the intermediation of individual credit purchases from the offeror, etc., the individual credit purchase intermediary must immediately return that money to the offeror, etc.

10 第五項本文の規定により個別信用購入あつせん関係販売契約の申込みが撤回され、又は個別信用購入あつせん関係販売契約が解除されたものとみなされた場合において、その個別信用購入あつせん関係販売契約に係る商品の引渡し又は権利の移転が既にされているときは、その引取り又は返還に要する費用は、個別信用購入あつせん関係販売業者の負担とする。

(10) If the offer for a contract for a sale involving the intermediation of individual credit purchases is deemed to have been withdrawn pursuant to the provisions of the main clause of paragraph (5) or if a contract for a sale involving the intermediation of individual credit purchases is deemed to have been cancelled pursuant to those provisions, and the goods or rights under the contract for the sale involving the intermediation of individual credit purchases have already been delivered or transferred, the seller affiliated with the intermediation of individual credit purchases bears the cost required for the retrieval or return of those goods or rights.

1 1 個別信用購入あつせん関係販売業者又は個別信用購入あつせん関係役務提供事業者は、第五項本文の規定により第一項第一号若しくは第二号の個別信用購入あつせん関係販売契約若しくは個別信用購入あつせん関係役務提供契約の申込みが撤回され、又は同項第四号若しくは第五号の個別信用購入あつせん関係販売契約若しくは個別信用購入あつせん関係役務提供契約が解除されたものとみなされた場合には、既に当該個別信用購入あつせん関係販売契約に基づき引き渡された商品が使用され若しくは指定権利の行使により施設が利用され若しくは役務が提供され又は当該個別信用購入あつせん関係役務提供契約に基づき役務が提供されたときにおいても、同項第一号、第二号、第四号又は第五号に定める者に対し、その商品の使用により得られた利益若しくは当該権利の行使により得られた利益に相当する金銭又は当該個別信用購入あつせん関係役務提供契約に係る役務の対価その他の金銭の支払を請求することができない。

(11) In the event that the offer for a contract for a sale involving the intermediation of individual credit purchases or for a contract for services involving the intermediation of individual credit purchases set forth in paragraph (1), item (i) or item (ii) is deemed to have been withdrawn pursuant to the provisions of the main clause of paragraph (5), or in the event that the contract for a sale involving the intermediation of individual credit purchases or a contract for services involving the intermediation of individual credit purchases set forth in item (iv) or item (v) of that paragraph is deemed to have been cancelled pursuant to those provisions, even if goods delivered based on the contract for the sale involving the intermediation of individual credit purchases have been used, even if facilities have been used or services have been provided based on the exercise of designated rights, and even if services have been provided based on the contract for services involving the intermediation of individual credit purchases, the seller affiliated with the intermediation of individual credit purchases or the service provider affiliated with the intermediation of individual credit purchases may not demand that the person specified in item (i), item (ii), item (iv), or item (v) of that paragraph pay money that corresponds to the profit would have been earned due to the use of the goods or exercise of the rights, or to pay the consideration for the services or other money under the contract for services involving the intermediation of individual credit purchases.

1 2 個別信用購入あつせん関係役務提供事業者又は個別信用購入あつせん関係販売業者は、第五項本文の規定により第一項第三号の個別信用購入あつせん関係役務提供契約若しくは個別信用購入あつせん関係販売契約であつて指定権利を販売するもの申込みが撤回され、又は同項第六号の個別信用購入あつせん関係役務提供契約若しくは個別信用購入あつせん関係販売契約であつて指定権利を販売するものが解除されたものとみなされた場合には、既に当該個別信用購入あつせん関係役務提供契約に基づき役務が提供され又は当該権利の行使により施設が利用され若しくは役務が提供されたときにおいても、同項第三号又は第六号に定める者に対し、当該個別信用購入あつせん関係役務提供契約に係る役務の対価その他の金銭又は当該権利の行使により得られた利益に相当する金銭の支払を請求することができない。

(12) In the event that the offer for a contract for a sale involving the intermediation of individual credit purchases or for a contract for services involving the intermediation of individual credit purchases set forth in paragraph (1), item (iii), which corresponds to a contract for selling designated rights is deemed to have been withdrawn pursuant to the provisions of the main clause of paragraph (5), or in the event that a contract for a sale involving the intermediation of individual credit purchases or a contract for services involving the intermediation of individual credit purchases set forth in item (vi) of that paragraph, which corresponds to a contract for selling designated rights is deemed to have been cancelled pursuant to those provisions, even if services have been provided based on the contract for services involving the intermediation of individual credit purchases or even if facilities have been used or services have been provided based on the exercise of those rights, the seller affiliated with the intermediation of individual credit purchases or the service provider affiliated with the intermediation of individual credit purchases may not demand that the person specified in item (iii) or item (vi) of that paragraph pay consideration or other money for services under the contract for services involving the intermediation of individual credit purchase, or that the person pay money that corresponds to the profit the seller or service provider would have earned due to the exercise of those rights.

1 3 個別信用購入あつせん関係役務提供事業者は、第五項本文の規定により個別信用購入あつせん関係役務提供契約の申込みが撤回され、又は個別信用購入あつせん関係役務提供契約が解除されたものとみなされた場合において、当該個別信用購入あつせん関係役務提供契約に関連して金銭（個別信用購入あつせん業者から交付されたものを除く。）を受領しているときは、申込者等に対し、速やかに、これを返還しなければならない。

(13) If the offer for a contract for services involving the intermediation of individual credit purchases is deemed to have been withdrawn pursuant to the provisions of the main clause of paragraph (5), or if a contract for services involving the intermediation of individual credit purchases is deemed to have been cancelled pursuant to those provisions, and the service provider affiliated

with the intermediation of individual credit purchases has received money under the contract for services involving the intermediation of individual credit purchases (other than money delivered by the individual credit purchase intermediary), the service provider must immediately return that money to the offeror, etc.

- 1 4 個別信用購入あつせん関係役務提供契約又は個別信用購入あつせんに係る販売の方法により指定権利を販売する契約における申込者等は、その個別信用購入あつせん関係役務提供契約又は個別信用購入あつせんに係る販売の方法により指定権利を販売する契約につき第五項本文の規定により契約の申込みが撤回され、又は契約が解除されたものとみなされた場合において、当該個別信用購入あつせん関係役務提供契約又は当該個別信用購入あつせんに係る販売の方法により指定権利を販売する契約に係る役務の提供に伴い申込者等の土地又は建物その他の工作物の現状が変更されたときは、当該個別信用購入あつせん関係役務提供事業者又は当該個別信用購入あつせん関係販売業者に対し、その原状回復に必要な措置を無償で講ずることを請求することができる。

(14) If the offer for a contract for services involving the intermediation of individual credit purchases or for a contract for selling designated rights by the method that involves the intermediation of individual credit purchases is deemed to have been withdrawn pursuant to the provisions of the main clause of paragraph (5), or if such a contract is deemed to have been cancelled pursuant to those provisions, and the existing state of the land, building, or other structures of the offeror, etc. was changed in connection with services that were to be provided under the contract for services involving the intermediation of individual credit purchases or in connection with the contract for selling designated rights by the method that involves the intermediation of individual credit purchases, the offeror, etc. may demand that the service provider affiliated with the intermediation of individual credit purchases or the seller affiliated with the intermediation of individual credit purchases take the necessary measures for restoring the land, building, or other structures to their original state at no charge.

- 1 5 第一項から第三項まで、第五項から第七項まで及び第九項から前項までの規定に反する特約であつて申込者等に不利なものは、無効とする。

(15) Any special provisions of a contract that run counter to the provisions of paragraphs (1) through (3), paragraphs (5) through (7), or paragraph (9) through the preceding paragraph, and that are disadvantageous to the offeror, etc., are void.

第三十五条の三の十一 個別信用購入あつせん関係販売業者又は個別信用購入あつせん関係役務提供事業者が特定連鎖販売個人契約等であつて個別信用購入あつせん関係販売契約若しくは個別信用購入あつせん関係役務提供契約に該当するものの申込みを受けた場合における当該申込みをした者又は特定連鎖販売個人契約等であつて個別信用

購入あつせん関係販売契約若しくは個別信用購入あつせん関係役務提供契約に該当するものを締結した場合における当該契約の相手方（以下この条において「申込者等」という。）は、次に掲げる場合を除き、書面により、その特定連鎖販売個人契約等であつて個別信用購入あつせん関係販売契約若しくは個別信用購入あつせん関係役務提供契約に該当するものに係る個別信用購入あつせん関係受領契約の申込みの撤回又はその特定連鎖販売個人契約等であつて個別信用購入あつせん関係販売契約若しくは個別信用購入あつせん関係役務提供契約に該当するものに係る個別信用購入あつせん関係受領契約の解除を行うことができる。

Article 35-3-11 (1) A person that offers a seller affiliated with the intermediation of individual credit purchases or a service provider affiliated with the intermediation of individual credit purchases, a specified personal multilevel marketing contract, etc. that corresponds to a contract for a sale involving the intermediation of individual credit purchases or a contract for services involving the intermediation of individual credit purchases, or the other party to a contract that a seller affiliated with the intermediation of individual credit purchases or a service provider affiliated with the intermediation of individual credit purchases concludes as a specified personal multilevel marketing contract, etc. that corresponds to a contract for a sale involving the intermediation of individual credit purchases or a contract for services involving the intermediation of individual credit purchases (hereinafter the other party is referred to as the "offeror, etc." in this Article) may withdraw the offer for a contract stipulating the receipt of monies subject to the intermediation of individual credit purchases which is connected with the specified personal multilevel marketing contract, etc. that corresponds to a contract for a sale involving the intermediation of individual credit purchases or a contract for services involving the intermediation of individual credit purchase, or may cancel the contract stipulating the receipt of monies subject to the intermediation of individual credit purchases which is connected with the specified personal multilevel marketing contract, etc. that corresponds to a contract for a sale involving the intermediation of individual credit purchases or a contract for services involving the intermediation of individual credit purchase, using a document, except in the following cases:

- 一 特定連鎖販売個人契約であつて個別信用購入あつせん関係販売契約又は個別信用購入あつせん関係役務提供契約に該当するものの申込者等が第三十五条の三の九第三項の書面を受領した日（その日前に同条第一項の書面を受領した場合にあつては、当該書面を受領した日）から起算して二十日を経過したとき（その特定連鎖販売個人契約に係る特定負担が再販売をする商品の購入についてのものである場合において、同条第三項の書面を受領した日とその特定連鎖販売個人契約に基づき購入したその商品につき最初の引渡しを受けた日前的日となる場合には、その引渡しを受けた日から起算して二十日を経過したとき）。ただし、申込者等が、個別信用購入あつせん関係販売業者若しくは個別信用購入あつせん関係役務提供事業者若しくは個

別信用購入あつせん業者若しくは特定商取引に関する法律第三十三条第二項に規定する統括者（以下「統括者」という。））、同法第三十三条の二に規定する勧誘者（以下「勧誘者」という。）若しくは同条に規定する一般連鎖販売業者（以下「一般連鎖販売業者」という。））がその統括者の統括する一連の連鎖販売業に係る特定連鎖販売個人契約であつて個別信用購入あつせん関係販売契約若しくは個別信用購入あつせん関係役務提供契約に該当するものに係る個別信用購入あつせん関係受領契約の締結について勧誘をするに際し、若しくは申込みの撤回等（その連鎖販売業に係る特定連鎖販売個人契約であつて個別信用購入あつせん関係販売契約若しくは個別信用購入あつせん関係役務提供契約に該当するものに係る個別信用購入あつせん関係受領契約の申込みの撤回又はその連鎖販売業に係る特定連鎖販売個人契約であつて個別信用購入あつせん関係販売契約若しくは個別信用購入あつせん関係役務提供契約に該当するものに係る個別信用購入あつせん関係受領契約の解除をいう。以下この号において同じ。）を妨げるため、申込みの撤回等に関する事項につき不実のことを告げる行為をしたことにより当該告げられた内容が事実であるとの誤認をし、又は個別信用購入あつせん関係販売業者若しくは個別信用購入あつせん関係役務提供事業者若しくは個別信用購入あつせん業者若しくは統括者、勧誘者若しくは一般連鎖販売業者がその統括者の統括する一連の連鎖販売業に係る特定連鎖販売個人契約であつて個別信用購入あつせん関係販売契約若しくは個別信用購入あつせん関係役務提供契約に該当するものに係る個別信用購入あつせん関係受領契約を締結させ、若しくは申込みの撤回等を妨げるため、威迫したことにより困惑し、これらによつて当該期間を経過するまでに申込みの撤回等を行わなかつた場合には、当該申込者等が、当該個別信用購入あつせん関係販売業者若しくは当該個別信用購入あつせん関係役務提供事業者若しくは当該個別信用購入あつせん業者又は当該統括者、当該勧誘者若しくは当該一般連鎖販売業者が経済産業省令・内閣府令で定めるところにより申込みの撤回等を行うことができる旨を記載して交付した書面を受領した日から起算して二十日を経過したとき。

- (i) twenty days have passed counting from the day on which the offeror, etc. of a specified personal multilevel marketing contract that corresponds to a contract for a sale involving the intermediation of individual credit purchases or a contract for services involving the intermediation of individual credit purchases receives the document referred to in Article 35-3-9, paragraph (3) (or, if the offeror, etc. receives the document referred to in paragraph (1) of that Article before receiving the document referred to in paragraph (3), counting from the day on which the offeror, etc. receives the document referred to in paragraph (1)) (or twenty days have passed counting from the date of delivery, if the specified obligation under the specified personal multilevel marketing contract is the purchase of goods to be resold, and the offeror, etc. receives the document referred to in paragraph (3) of that Article on the day prior to the first delivery of goods purchased under the specified personal multilevel marketing contract); provided, however, that if the seller affiliated with the intermediation of individual credit

purchases, service provider affiliated with the intermediation of individual credit purchases, or individual credit purchase intermediary, the coordinator provided for in Article 33, paragraph (2) of the Act on Specified Commercial Transactions (hereinafter referred to as the "coordinator"), the solicitor provided for in Article 33-2 of that Act (hereinafter referred to as the "solicitor"), or the general multilevel marketing distributor provided for in that Article (hereinafter referred to as the "general multilevel marketing distributor") conveys false information while the offeror, etc. is being solicited to conclude the contract stipulating the receipt of monies subject to the intermediation of individual credit purchases which is connected with the specified personal multilevel marketing contract that is linked to the multilevel marketing program coordinated by the coordinator and that corresponds to a contract for a sale involving the intermediation of individual credit purchases or a contract for services involving the intermediation of individual credit purchases, or if such a person conveys false information about the withdrawing of offers, etc. in order to prevent the offeror, etc. from withdrawing the offer, etc. (meaning withdrawing the offer for the contract stipulating the receipt of monies subject to the intermediation of individual credit purchases which is connected with the specified personal multilevel marketing contract that is linked to that multilevel marketing and that corresponds to a contract for a sale involving the intermediation of individual credit purchases or a contract for services involving the intermediation of individual credit purchases; or from canceling the contract stipulating the receipt of monies subject to the intermediation of individual credit purchases which is connected with the specified personal multilevel marketing contract that is linked to that multilevel marketing and that corresponds to a contract for a sale involving the intermediation of individual credit purchases or a contract for services involving the intermediation of individual credit purchase; hereinafter the same applies in this item), thereby leading the offeror, etc. to mistakenly believe that the false information conveyed about withdrawing the offer, etc. is true, and the offeror, etc. does not withdraw the offer, etc. before that period; or if the seller affiliated with the intermediation of individual credit purchases, service provider affiliated with the intermediation of individual credit purchases, individual credit purchase intermediary, coordinator, solicitor, or general multilevel marketing distributor uses intimidation in order to cause the offeror, etc. to conclude the contract stipulating the receipt of monies subject to the intermediation of individual credit purchases which is connected with the specified personal multilevel marketing contract that is linked to the multilevel marketing program coordinated by the coordinator and that corresponds to a contract for a sale involving the intermediation of individual credit purchases or a

contract for services involving the intermediation of individual credit purchases, or if such a person uses intimidation in order to prevent the offeror, etc. from withdrawing the offer, etc., thereby overwhelming the offeror, etc., and the offeror, etc. does not withdraw the offer, etc. before that period; this means once twenty days have passed counting from the day on which the offeror, etc. receives a document issued to the offeror, etc. by the seller affiliated with the intermediation of individual credit purchases, service provider affiliated with the intermediation of individual credit purchases, individual credit purchase intermediary, coordinator, solicitor, or general multilevel marketing distributor, stating that the offeror, etc. may withdraw the offer, etc. pursuant to the provisions of Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order;

二 特定継続的役務提供等契約であつて個別信用購入あつせん関係役務提供契約又は個別信用購入あつせん関係販売契約に該当するものの申込者等が第三十五条の三の九第三項の書面を受領した日（その日前に同条第一項の書面を受領した場合にあつては、当該書面を受領した日）から起算して八日を経過したとき。ただし、申込者等が、個別信用購入あつせん関係役務提供事業者若しくは個別信用購入あつせん関係販売業者若しくは個別信用購入あつせん業者が特定継続的役務提供等契約であつて個別信用購入あつせん関係役務提供契約若しくは個別信用購入あつせん関係販売契約に該当するものに係る個別信用購入あつせん関係受領契約の締結について勧誘をするに際し、若しくは申込みの撤回等（特定継続的役務提供等契約であつて個別信用購入あつせん関係役務提供契約若しくは個別信用購入あつせん関係販売契約に該当するものに係る個別信用購入あつせん関係受領契約の申込みの撤回又は特定継続的役務提供等契約であつて個別信用購入あつせん関係役務提供契約若しくは個別信用購入あつせん関係販売契約に該当するものに係る個別信用購入あつせん関係受領契約の解除をいう。以下この号において同じ。）を妨げるため、申込みの撤回等に関する事項につき不実のことを告げる行為をしたことにより当該告げられた内容が事実であるとの誤認をし、又は個別信用購入あつせん関係役務提供事業者若しくは個別信用購入あつせん関係販売業者若しくは個別信用購入あつせん業者が特定継続的役務提供等契約であつて個別信用購入あつせん関係役務提供契約若しくは個別信用購入あつせん関係販売契約に該当するものに係る個別信用購入あつせん関係受領契約を締結させ、若しくは申込みの撤回等を妨げるため、威迫したことにより困惑し、これらによつて当該期間を経過するまでに申込みの撤回等を行わなかつた場合には、当該申込者等が、当該個別信用購入あつせん関係役務提供事業者若しくは当該個別信用購入あつせん関係販売業者又は当該個別信用購入あつせん業者が経済産業省令・内閣府令で定めるところにより申込みの撤回等を行うことができる旨を記載して交付した書面を受領した日から起算して八日を経過したとき。

(ii) eight days have passed counting from the day on which the offeror, etc. of a specified continuous service contract that corresponds to a contract for a sale involving the intermediation of individual credit purchases or a contract for services involving the intermediation of individual credit purchases receives

the document referred to in Article 35-3-9, paragraph (3) (or, if the offeror, etc. receives the document referred to in paragraph (1) of that Article before receiving the document referred to in paragraph (3), counting from the day on which the offeror, etc. receives the document referred to in paragraph (1)); provided, however, that if the service provider affiliated with the intermediation of individual credit purchases, seller affiliated with the intermediation of individual credit purchase, or individual credit purchase intermediary conveys false information while the offeror, etc. is being solicited to conclude the contract stipulating the receipt of monies subject to the intermediation of individual credit purchase which is connected with the specified continuous service contract that constitutes a contract for a sale involving the intermediation of individual credit purchases or a contract for services involving the intermediation of individual credit purchases, or conveys false information about the withdrawing of offers, etc. in order to prevent the offeror, etc. from withdrawing the offer, etc. (meaning withdrawing the offer for the contract stipulating the receipt of monies subject to the intermediation of individual credit purchases which is connected with the specified continuous service contract that corresponds to a contract for a sale involving the intermediation of individual credit purchases or a contract for services involving the intermediation of individual credit purchases; or canceling the contract stipulating the receipt of monies subject to the intermediation of individual credit purchases which is connected with the specified continuous service contract that corresponds to a contract for a sale involving the intermediation of individual credit purchases or a contract for services involving the intermediation of individual credit purchases; hereinafter the same applies in this item), thereby leading the offeror, etc. to mistakenly believe that the false information conveyed about withdrawing the offer, etc. is true, and the offeror, etc. does not withdraw the offer, etc. before that period; or if the service provider affiliated with the intermediation of individual credit purchases, seller affiliated with the intermediation of individual credit purchases, or individual credit purchase intermediary uses intimidation in order to cause the offeror, etc. to conclude the contract stipulating the receipt of monies subject to the intermediation of individual credit purchases which is connected with the specified continuous service contract that corresponds to a contract for a sale involving the intermediation of individual credit purchases or a contract for services involving the intermediation of individual credit purchases, or uses intimidation to prevent the offeror, etc. from withdrawing the offer, etc., thereby overwhelming the offeror, etc., and the offeror, etc. does not withdraw the offer, etc. before that period; this means once eight days have passed counting from the day on which the

offeror, etc. receives a document issued to the offeror, etc. by the service provider affiliated with the intermediation of individual credit purchases, seller affiliated with the intermediation of individual credit purchases, or individual credit purchase intermediary, stating that the offeror, etc. may withdraw the offer, etc. pursuant to the provisions of Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order; or

三 業務提供誘引販売個人契約であつて個別信用購入あつせん関係販売契約又は個別信用購入あつせん関係役務提供契約に該当するものの申込者等が第三十五条の三の九第三項の書面を受領した日（その日前に同条第一項の書面を受領した場合にあつては、当該書面を受領した日）から起算して二十日を経過したとき。ただし、申込者等が、個別信用購入あつせん関係販売業者若しくは個別信用購入あつせん関係役務提供事業者若しくは個別信用購入あつせん業者が業務提供誘引販売個人契約であつて個別信用購入あつせん関係販売契約若しくは個別信用購入あつせん関係役務提供契約に該当するものに係る個別信用購入あつせん関係受領契約の締結について勧誘をするに際し、若しくは申込みの撤回等（その業務提供誘引販売個人契約であつて個別信用購入あつせん関係販売契約若しくは個別信用購入あつせん関係役務提供契約に該当するものに係る個別信用購入あつせん関係受領契約の申込みの撤回又はその業務提供誘引販売個人契約であつて個別信用購入あつせん関係販売契約若しくは個別信用購入あつせん関係役務提供契約に該当するものに係る個別信用購入あつせん関係受領契約の解除をいう。以下この号において同じ。）を妨げるため、申込みの撤回等に関する事項につき不実のことを告げる行為をしたことにより当該告げられた内容が事実であるとの誤認をし、又は個別信用購入あつせん関係販売業者若しくは個別信用購入あつせん関係役務提供事業者若しくは個別信用購入あつせん業者が業務提供誘引販売個人契約であつて個別信用購入あつせん関係販売契約若しくは個別信用購入あつせん関係役務提供契約に該当するものに係る個別信用購入あつせん関係受領契約を締結させ、若しくは申込みの撤回等を妨げるため、威迫したことにより困惑し、これらによつて当該期間を経過するまでに申込みの撤回等を行わなかつた場合には、当該申込者等が、当該個別信用購入あつせん関係販売業者若しくは当該個別信用購入あつせん関係役務提供事業者又は当該個別信用購入あつせん業者が経済産業省令・内閣府令で定めるところにより申込みの撤回等を行うことができる旨を記載して交付した書面を受領した日から起算して二十日を経過したとき。

(iii) twenty days have passed counting from the day on which the offeror, etc. of a personal business opportunity related sales contract that corresponds to a contract for a sale involving the intermediation of individual credit purchases or a contract for services involving the intermediation of individual credit purchases receives the document referred to in Article 35-3-9, paragraph (3) (or, if the offeror, etc. receives the document referred to in paragraph (1) of that Article before receiving the document referred to in paragraph (3), counting from the day on which the offeror, etc. receives the document referred to in paragraph (1)); provided, however, that if the seller affiliated with the intermediation of individual credit purchases, service

provider affiliated with the intermediation of individual credit purchases, or individual credit purchase intermediary conveys false information while the offeror, etc. is being solicited to conclude the contract stipulating the receipt of monies subject to the intermediation of individual credit purchases which is connected with the personal business opportunity related sales contract that corresponds to a contract for a sale involving the intermediation of individual credit purchases or a contract for services involving the intermediation of individual credit purchase, or conveys false information about the withdrawing of offers, etc. in order to prevent the offeror, etc. from withdrawing the offer, etc. (meaning withdrawing the offer for the contract stipulating the receipt of monies subject to the intermediation of individual credit purchases which is connected with the personal business opportunity related sales contract that corresponds to a contract for a sale involving the intermediation of individual credit purchases or the contract for services involving the intermediation of individual credit purchases; or canceling the contract stipulating the receipt of monies subject to the intermediation of individual credit purchases which is connected with the personal business opportunity related sales contract that corresponds to a contract for a sale involving the intermediation of individual credit purchases or a contract for services involving the intermediation of individual credit purchases; hereinafter the same applies in this item); or if the seller affiliated with the intermediation of individual credit purchases, service provider affiliated with the intermediation of individual credit purchases, or individual credit purchase intermediary uses intimidation in order to cause the offeror, etc. to conclude the contract stipulating the receipt of monies subject to the intermediation of individual credit purchases which is connected with the personal business opportunity related sales contract that corresponds to a contract for a sale involving the intermediation of individual credit purchases or a contract for services involving the intermediation of individual credit purchases, or uses intimidation to prevent the offeror, etc. from withdrawing the offer, etc.; this means once twenty days have passed counting from the day on which the offeror, etc. receives a document issued to the offeror, etc. by the seller affiliated with the intermediation of individual credit purchases, service provider affiliated with the intermediation of individual credit purchases, or individual credit purchase intermediary, stating that the offeror, etc. may withdraw the offer, etc. pursuant to the provisions of Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order.

- 2 前項第一号ただし書に規定する申込みの撤回等があり、かつ、特定連鎖販売個人契約であつて個別信用購入あつせん関係販売契約又は個別信用購入あつせん関係役務提供契約に該当するものが特定商取引に関する法律第四十条第一項の規定により解除さ

れた場合又は第七項本文の規定により解除されたものとみなされた場合において、個別信用購入あつせん関係販売業者又は個別信用購入あつせん関係役務提供事業者が申込者等に対し、当該連鎖販売業に係る商品若しくは権利の販売又は役務の提供を行っており、かつ、特定連鎖販売個人契約であつて個別信用購入あつせん関係販売契約又は個別信用購入あつせん関係役務提供契約に該当するものに係る個別信用購入あつせん関係受領契約を締結した個別信用購入あつせん業者が併せて当該商品若しくは当該権利又は当該役務に係る特定商品販売等契約であつて個別信用購入あつせん関係販売契約又は個別信用購入あつせん関係役務提供契約に該当するものに係る個別信用購入あつせん関係受領契約を締結している場合には、申込者等は、前項第一号に掲げる場合を除き、当該特定商品販売等契約であつて個別信用購入あつせん関係販売契約又は個別信用購入あつせん関係役務提供契約に該当するものに係る個別信用購入あつせん関係受領契約についても、書面により、当該契約の申込みの撤回又は当該契約の解除を行うことができる。

- (2) In the event that an offer, etc. is withdrawn as prescribed in the proviso to item (i) of the preceding paragraph and the specified personal multilevel marketing contract that corresponds to a contract for a sale involving the intermediation of individual credit purchases or a contract for services involving the intermediation of individual credit purchase is cancelled pursuant to the provisions of Article 40, paragraph (1) of the Act on Specified Commercial Transactions, or is deemed to be cancelled pursuant to the provisions of the main clause of paragraph (7), if the seller affiliated with the intermediation of individual credit purchases or the service provider affiliated with the intermediation of individual credit purchases has sold goods or rights, or provided services to the offeror, etc. which are linked to that multilevel marketing, and the individual credit purchase intermediary that concluded the contract stipulating the receipt of monies subject to the intermediation of individual credit purchases which was connected with the specified personal multilevel marketing contract that corresponds to the contract for the sale involving the intermediation of individual credit purchases or the contract for services involving the intermediation of individual credit purchases has also concluded, in respect of those goods, rights, or services, a contract stipulating the receipt of monies subject to the intermediation of individual credit purchases in connection with a sales contract for specified goods, etc. which corresponds to a contract for a sale involving the intermediation of individual credit purchases or a contract for services involving the intermediation of individual credit purchases, the offeror, etc. may also withdraw the offer for or cancel the contract stipulating the receipt of monies subject to the intermediation of individual credit purchases which is connected with the sales contract for specified goods, etc. that corresponds to that contract for the sale involving the intermediation of individual credit purchases or that contract for services involving the intermediation of individual credit purchases, using a

document, except in the case set forth in item (i) of the preceding paragraph.

- 3 第一項第二号ただし書に規定する申込みの撤回等があり、かつ、特定継続的役務提供等契約であつて個別信用購入あつせん関係役務提供契約又は個別信用購入あつせん関係販売契約に該当するものが特定商取引に関する法律第四十八条第一項の規定により解除された場合又は第七項本文の規定により解除されたものとみなされた場合において、個別信用購入あつせん関係役務提供事業者又は個別信用購入あつせん関係販売業者が関連商品（同条第二項に規定する関連商品をいう。以下同じ。）の販売又はその代理若しくは媒介を行つており、かつ、特定継続的役務提供等契約であつて個別信用購入あつせん関係役務提供契約又は個別信用購入あつせん関係販売契約に該当するものに係る個別信用購入あつせん関係受領契約を締結した個別信用購入あつせん業者が併せて当該関連商品の販売に係る契約（以下「関連商品販売契約」という。）であつて個別信用購入あつせん関係販売契約に該当するものに係る個別信用購入あつせん関係受領契約を締結している場合には、申込者等は、第一項第二号に掲げる場合を除き、当該関連商品販売契約であつて個別信用購入あつせん関係販売契約に該当するものに係る個別信用購入あつせん関係受領契約についても、書面により、当該契約の申込みの撤回又は当該契約の解除を行うことができる。ただし、申込者等が第三十五条の三の九第一項の書面又は同条第三項の書面を受領した場合において、関連商品であつてその使用若しくは一部の消費により価額が著しく減少するおそれがある商品として同法第四十八条第二項に規定する政令で定めるものを使用し又はその全部若しくは一部を消費したとき（当該個別信用購入あつせん関係役務提供事業者若しくは当該個別信用購入あつせん関係販売業者又は当該個別信用購入あつせん業者が当該申込者等に当該商品を使用させ、又はその全部若しくは一部を消費させた場合を除く。）は、この限りでない。

- (3) In the event that an offer, etc. is withdrawn as prescribed in the proviso to paragraph (1), item (ii) and the specified continuous service contract that corresponds to a contract for services involving the intermediation of individual credit purchases or a contract for a sale involving the intermediation of individual credit purchases is cancelled pursuant to the provisions of Article 48, paragraph (1) of the Act on Specified Commercial Transactions, or is deemed to be cancelled pursuant to the provisions of the main clause of paragraph (7), if the service provider affiliated with the intermediation of individual credit purchases or the seller affiliated with the intermediation of individual credit purchases has sold related goods (meaning related goods as prescribed in paragraph (2) of that Article; the same applies hereinafter) or acted as agent or intermediary for their sale, and the individual credit purchase intermediary that concluded the contract stipulating the receipt of monies subject to the intermediation of individual credit purchases in connection with the specified continuous service contract that corresponds to the contract for the sale involving the intermediation of individual credit purchases or the contract for services involving the intermediation of individual credit purchases, has also concluded a contract stipulating the receipt of monies subject to the

intermediation of individual credit purchases in connection with a contract under which those related goods are sold (hereinafter referred to as a "sales contract for related goods") which corresponds to a contract for a sale involving the intermediation of individual credit purchases, the offeror, etc. may also withdraw the offer for or cancel the contract stipulating the receipt of monies subject to the intermediation of individual credit purchases which is connected with the sales contract for related goods that corresponds to that contract for the sale involving the intermediation of individual credit purchases, using a document, except in the case set forth in paragraph (1), item (ii); provided, however, that this does not apply if the offeror, etc. has received the document referred to in Article 35-3-9, paragraph (1) or the document referred to in paragraph (3) of that Article, and has used or has fully or partially consumed the related goods which are specified by Cabinet Order as referred to in Article 48, paragraph (2) of that Act as goods whose value is likely to decline significantly if used or partially consumed (unless the service provider affiliated with the intermediation of individual credit purchases, seller affiliated with the intermediation of individual credit purchases, or individual credit purchase intermediary has caused the offeror, etc. to use those goods or to fully or partially consume them).

4 第一項、第二項又は前項本文の規定による契約の申込みの撤回又は契約の解除は、当該契約の申込みの撤回又は当該契約の解除を行う旨の書面を發した時に、その効力を生ずる。

(4) The withdrawal of an offer for a contract or the cancellation of a contract pursuant to the provisions of paragraph (1), paragraph (2), or the main clause of the preceding paragraph becomes effective upon dispatch of a document indicating that the offer for the contract is withdrawn or that the contract is cancelled.

5 第一項、第二項又は第三項本文の規定による契約の申込みの撤回又は契約の解除があつた場合においては、個別信用購入あつせん業者は、当該契約の申込みの撤回又は当該契約の解除に伴う損害賠償又は違約金の支払を請求することができない。

(5) If an offer for a contract is withdrawn or a contract is cancelled pursuant to the provisions of paragraph (1), paragraph (2), or the main clause of paragraph (3), the individual credit purchase intermediary may not claim damages for compensation or demand the payment of a penalty for breach of contract in connection with the withdrawal of the offer for that contract or the cancellation of that contract.

6 個別信用購入あつせん業者は、第一項の書面又は第三項本文の書面を受領した時には、直ちに、個別信用購入あつせん関係販売業者又は個別信用購入あつせん関係役務提供事業者はその旨を通知しなければならない。

(6) If an individual credit purchase intermediary receives the document referred to in paragraph (1) or the document referred to in the main clause of paragraph

(3), the individual credit purchase intermediary must immediately notify the seller affiliated with the intermediation of individual credit purchases or the service provider affiliated with the intermediation of individual credit purchases to that effect.

7 申込者等が第一項第一号ただし書に規定する申込みの撤回等、同項第二号ただし書に規定する申込みの撤回等又は同項第三号ただし書に規定する申込みの撤回等（以下この項において「申込みの撤回等」という。）を行つた場合には、当該申込みの撤回等に係る第一項の書面を発する時において現に効力を有する特定連鎖販売個人契約等であつて個別信用購入あつせん関係販売契約又は個別信用購入あつせん関係役務提供契約に該当するものは、当該申込者等が当該書面を発した時に、解除されたものとみなし、申込者等が第三項本文の規定により契約の申込みの撤回又は契約の解除を行つた場合には、当該契約の申込みの撤回又は当該契約の解除に係る同項本文の書面を発する時において現に効力を有する関連商品販売契約であつて個別信用購入あつせん関係販売契約に該当するものは、当該申込者等が当該書面を発した時に、解除されたものとみなす。ただし、当該申込者等が当該書面において反対の意思を表示しているときは、この限りでない。

(7) If an offeror, etc. withdraws an offer, etc. as prescribed in the proviso to paragraph (1), item (i), as prescribed in the proviso to item (ii) of that paragraph, or as prescribed in the proviso to item (iii) of that paragraph (hereinafter such an offer, etc. is referred to as the "withdrawal of the offer, etc." in this paragraph), the specified personal multilevel marketing contract, etc. which is effective at the time of dispatch of a document as referred to in paragraph (1) that pertains to the withdrawal of the offer, etc., and which corresponds to a contract for a sale involving the intermediation of individual credit purchases or a contract for services involving the intermediation of individual credit purchases, is deemed to be cancelled at the time the offeror, etc. dispatches the document, and if the offeror, etc. withdraws the offer for a contract or cancels a contract pursuant to the provisions of the main clause of paragraph (3), the sales contract for related goods that is effective at the time of dispatch of a document as referred to in the main clause of that paragraph that pertains to the withdrawal of the contract offer or the cancellation of the contract, and which corresponds to a contract for a sale involving the intermediation of individual credit purchases, is deemed to be cancelled at the time the offeror, etc. dispatches the document; provided, however, that this does not apply if the offeror, etc. manifests a contrary intention in that document.

8 前項本文の規定により特定連鎖販売個人契約等であつて個別信用購入あつせん関係販売契約若しくは個別信用購入あつせん関係役務提供契約に該当するもの又は関連商品販売契約であつて個別信用購入あつせん関係販売契約に該当するものが解除されたものとみなされた場合において、個別信用購入あつせん関係販売業者又は個別信用購入あつせん関係役務提供事業者は、当該契約の解除に伴う損害賠償又は違約金の支払

を請求することができない。

(8) If a specified personal multilevel marketing contract, etc. that corresponds to a contract for a sale involving the intermediation of individual credit purchases or a contract for services involving the intermediation of individual credit purchases is deemed to be cancelled pursuant to the provisions of the main clause of the preceding paragraph, or if a sales contract for related goods which corresponds to a contract for a sale involving the intermediation of individual credit purchases is deemed to be cancelled pursuant to those provisions, the seller affiliated with the intermediation of individual credit purchases or the service provider affiliated with the intermediation of individual credit purchases may not claim damages for compensation or demand the payment of a penalty for breach of contract in connection with the cancellation of that contract.

9 個別信用購入あつせん業者は、第一項又は第三項本文の規定による契約の申込みの撤回又は契約の解除があり、かつ、第七項本文の規定により特定連鎖販売個人契約等であつて個別信用購入あつせん関係販売契約若しくは個別信用購入あつせん関係役務提供契約に該当するもの又は関連商品販売契約であつて個別信用購入あつせん関係販売契約に該当するものが解除されたものとみなされた場合には、既に商品若しくは権利の代金又は役務の対価の全部又は一部に相当する金額の個別信用購入あつせん関係販売業者又は個別信用購入あつせん関係役務提供事業者への交付をしたときにおいても、申込者等に対し、当該個別信用購入あつせん関係販売業者又は当該個別信用購入あつせん関係役務提供事業者に対して交付をした当該商品若しくは権利の代金又は役務の対価の全部又は一部に相当する金額その他当該個別信用購入あつせんにより得られた利益に相当する金銭の支払を請求することができない。

(9) In the event that an offer is withdrawn or a contract cancelled pursuant to the provisions of the main clause of paragraph (1) or paragraph (3), and the specified personal multilevel marketing contract, etc. that corresponds to a contract for a sale involving the intermediation of individual credit purchases or a contract for services involving the intermediation of individual credit purchases is deemed to have been cancelled pursuant to the provisions of the main clause of paragraph (7) or the sales contract for related goods that corresponds to a contract for a sale involving the intermediation of individual credit purchases is deemed to have been cancelled pursuant to those provisions, even if the individual credit purchase intermediary has already delivered an amount of money that corresponds to the full or partial cost of the goods or rights or consideration for services to the seller affiliated with the intermediation of individual credit purchases or the service provider affiliated with the intermediation of individual credit purchases, the individual credit purchase intermediary may not demand that the offeror, etc. pay an amount of money that corresponds to the full or partial cost of the goods or the rights or consideration for services which has been delivered to the seller affiliated with

the intermediation of individual credit purchases or the service provider affiliated with the intermediation of individual credit purchases, nor demand that the offeror, etc. pay an amount of money that corresponds to the profit that would have been earned through the intermediation of individual credit purchases.

10 個別信用購入あつせん関係販売業者又は個別信用購入あつせん関係役務提供事業者は、第七項本文の規定により特定連鎖販売個人契約等であつて個別信用購入あつせん関係販売契約若しくは個別信用購入あつせん関係役務提供契約に該当するもの又は関連商品販売契約であつて個別信用購入あつせん関係販売契約に該当するものが解除されたものとみなされた場合において、個別信用購入あつせん業者から既に商品若しくは権利の代金又は役務の対価の全部又は一部に相当する金額の交付を受けたときは、当該個別信用購入あつせん業者に対し、当該交付を受けた商品若しくは権利の代金又は役務の対価の全部又は一部に相当する金額を返還しなければならない。

(10) If a specified personal multilevel marketing contract that corresponds to a contract for a sale involving the intermediation of individual credit purchases or a contract for services involving the intermediation of individual credit purchases is deemed to have been cancelled pursuant to the provisions of the main clause of paragraph (7), or if a sales contract for related goods that corresponds to a contract for a sale involving the intermediation of individual credit purchases is deemed to have been cancelled pursuant to those provisions, and the seller affiliated with the intermediation of individual credit purchases or the service provider affiliated with the intermediation of individual credit purchases has already been delivered an amount of money that corresponds to the full or partial cost of goods or rights or consideration for services by the individual credit purchase intermediary, the seller or the service provider must return the amount of money that corresponds to the full or partial cost of goods or rights or consideration for services that has been received to the individual credit purchase intermediary.

11 個別信用購入あつせん業者は、第一項又は第三項本文の規定による契約の申込みの撤回又は契約の解除があり、かつ、第七項本文の規定により特定連鎖販売個人契約等であつて個別信用購入あつせん関係販売契約若しくは個別信用購入あつせん関係役務提供契約に該当するもの又は関連商品販売契約であつて個別信用購入あつせん関係販売契約に該当するものが解除されたものとみなされた場合において、申込者等から当該個別信用購入あつせん関係受領契約に関連して金銭を受領しているときは、当該申込者等に対し、速やかに、これを返還しなければならない。

(11) In the event that the offer for a contract is withdrawn or a contract is cancelled pursuant to the provisions of paragraph (1) or the main clause of paragraph (3), and the specified personal multilevel marketing contract, etc. that corresponds to a contract for a sale involving the intermediation of individual credit purchases or a contract for services involving the intermediation of individual credit purchases is deemed to have been cancelled

pursuant to the provisions of the main clause of paragraph (7) or the sales contract for related goods that corresponds to a contract for a sale involving the intermediation of individual credit purchases is deemed to have been cancelled pursuant to those provisions, if the individual credit purchase intermediary has already received money in connection with the contract stipulating the receipt of monies subject to the intermediation of individual credit purchases from the offeror, etc., the individual credit purchase intermediary must immediately return that money to the offeror, etc.

1 2 第七項本文の規定により特定連鎖販売個人契約等であつて個別信用購入あつせん関係販売契約に該当するもの又は関連商品販売契約であつて個別信用購入あつせん関係販売契約に該当するものが解除されたものとみなされた場合において、その特定連鎖販売個人契約等であつて個別信用購入あつせん関係販売契約に該当するもの又は関連商品販売契約であつて個別信用購入あつせん関係販売契約に該当するものに係る商品の引渡し又は権利の移転が既にされているときは、その引取り又は返還に要する費用は、個別信用購入あつせん関係販売業者の負担とする。

(12) If a specified personal multilevel marketing contract, etc. that corresponds to a contract for a sale involving the intermediation of individual credit purchases is deemed to have been cancelled pursuant to the provisions of the main clause of paragraph (7), or if a sales contract for related goods that corresponds to a contract for a sale involving the intermediation of individual credit purchases is deemed to have been cancelled pursuant to those provisions, and the goods or rights under the specified personal multilevel marketing contract, etc. that corresponds to the contract for the sale involving the intermediation of individual credit purchases or the sales contract for related goods that corresponds to the contract for the sale involving the intermediation of individual credit purchases have been delivered or transferred, the seller affiliated with the intermediation of individual credit purchases bears the costs required for the retrieval or return of those goods or rights.

1 3 個別信用購入あつせん関係役務提供事業者又は個別信用購入あつせん関係販売業者は、第七項本文の規定により特定継続的役務提供等契約であつて個別信用購入あつせん関係役務提供契約又は個別信用購入あつせんに係る販売の方法により指定権利を販売する契約に該当するものが解除されたものとみなされた場合には、既に当該特定継続的役務提供等契約であつて個別信用購入あつせん関係役務提供契約に該当するものに基づき役務が提供され、又は当該権利の行使により施設が利用され若しくは役務が提供されたときにおいても、申込者等に対し、当該特定継続的役務提供等契約であつて個別信用購入あつせん関係役務提供契約に該当するものに係る役務の対価その他の金銭又は当該権利の行使により得られた利益に相当する金銭の支払を請求することができない。

(13) In the event that a specified continuous service contract that corresponds to a contract for services involving the intermediation of individual credit purchases or that corresponds to a contract for selling designated rights by the

method that involves the intermediation of individual credit purchases, is deemed to have been cancelled pursuant to the provisions of the main clause of paragraph (7), even if the services have been provided based on the specified continuous service contract that corresponds to the contract for services involving the intermediation of individual credit purchases or even if facilities have been used or services have been provided based on the exercise of those rights, the service provider affiliated with the intermediation of individual credit purchases or the seller affiliated with the intermediation of individual credit purchases may not demand that the offeror, etc. pay consideration for services or other money under the specified continuous service contract that corresponds to the contract for services involving the intermediation of individual credit purchases, nor demand that the offeror, etc. pay an amount of money that corresponds to the profit that would have been earned due to the exercise of those rights.

1 4 個別信用購入あつせん関係役務提供事業者は、第七項本文の規定により特定継続的役務提供等契約であつて個別信用購入あつせん関係役務提供契約に該当するものが解除されたものとみなされた場合において、特定継続的役務提供等契約であつて個別信用購入あつせん関係役務提供契約に該当するものに関連して金銭（個別信用購入あつせん業者から交付されたものを除く。）を受領しているときは、申込者等に対し、速やかに、これを返還しなければならない。

(14) If a specified continuous service contract that corresponds to a contract for services involving the intermediation of individual credit purchases is deemed to have been cancelled pursuant to the provisions of the main clause of paragraph (7), and the service provider affiliated with the intermediation of individual credit purchases has received money in connection with the specified continuous service contract that corresponds to the contract for services involving the intermediation of individual credit purchases (other than money delivered by the individual credit purchase intermediary), the service provider must immediately return that money to the offeror, etc.

1 5 第一項から第五項まで、第七項から第九項まで及び第十一項から前項までの規定に反する特約であつて申込者等に不利なものは、無効とする。

(15) Any special provisions of a contract that run counter to the provisions of paragraphs (1) through (5), paragraphs (7) through (9), or paragraph (11) through the preceding paragraph, and that are disadvantageous to the offeror, etc., are void.

（通常必要とされる分量を著しく超える商品の販売契約等に係る個別信用購入あつせん関係受領契約の申込みの撤回等）

(Withdrawing an Offer, etc. for a Contract Stipulating the Receipt of Monies Subject to the Intermediation of Individual Credit Purchases in Connection with a Sales Contract for Goods in a Quantity That Significantly Exceeds

What Is Normally Required)

第三十五条の三の十二 第三十五条の三の十第一項第一号、第二号、第四号又は第五号に掲げる場合において、当該各号に定める者（以下この条において「申込者等」という。）は、当該各号の個別信用購入あつせん関係販売契約又は個別信用購入あつせん関係役務提供契約であつて特定商取引に関する法律第九条の二第一項各号に掲げる契約に該当するもの（以下この条において「特定契約」という。）に係る個別信用購入あつせん関係受領契約の申込みの撤回又は特定契約に係る個別信用購入あつせん関係受領契約の解除（以下この条において「申込みの撤回等」という。）を行うことができる。ただし、申込者等に当該特定契約の締結を必要とする特別の事情があつたときは、この限りでない。

Article 35-3-12 (1) In a case set forth in Article 35-3-10, paragraph (1), item (i), item (ii), item (iv), or item (v), the person specified in each item (hereinafter referred to as the "offeror, etc." in this Article) may withdraw the offer for a contract stipulating the receipt of monies subject to the intermediation of individual credit purchases which is connected with a contract for a sale involving the intermediation of individual credit purchases or a contract for services involving the intermediation of individual credit purchases as set forth in each item which corresponds to a contract as set forth in the items of Article 9-2, paragraph (1) of the Act on Specified Commercial Transactions (hereinafter referred to as a "specified contract" in this Article), or may cancel a contract stipulating the receipt of monies subject to the intermediation of individual credit purchase that is connected with a specified contract (hereinafter referred to as the "offer, etc. is withdrawn" in this Article, when the offeror, etc. withdraws such an offer or cancels such a contract); provided, however, that this does not apply if there are special circumstances that make it necessary for the offeror, etc. to conclude that specified contract.

2 前項の規定による権利は、当該個別信用購入あつせん関係受領契約の締結の時から一年以内に行使しなければならない。

(2) The right under the provisions of the preceding paragraph must be exercised within one year from the conclusion of the contract stipulating the receipt of monies subject to the intermediation of individual credit purchases.

3 申込みの撤回等があつた場合においては、個別信用購入あつせん業者は、当該申込みの撤回等に伴う損害賠償又は違約金の支払を請求することができない。

(3) If an offer, etc. is withdrawn, the individual credit purchase intermediary may not claim damages for compensation or demand the payment of a penalty for breach of contract in connection with the offer, etc. being withdrawn.

4 個別信用購入あつせん業者は、申込みの撤回等があつた場合には、既に商品若しくは権利の代金又は役務の対価の全部又は一部に相当する金額の個別信用購入あつせん関係販売業者又は個別信用購入あつせん関係役務提供事業者への交付をしたときにおいても、申込者等に対し、当該個別信用購入あつせん関係販売業者又は当該個別信用購入あつせん関係役務提供事業者に対して交付をした当該商品若しくは権利の代金又

は役務の対価の全部又は一部に相当する金額その他当該個別信用購入あつせんにより得られた利益に相当する金銭の支払を請求することができない。ただし、申込みの撤回等があつた時前に特定商取引に関する法律第九条第一項又は第九条の二第一項の規定により当該特定契約の申込みが撤回され、又は当該特定契約が解除された場合は、この限りでない。

(4) In the event that an offer, etc. is withdrawn, even if the individual credit purchase intermediary has already delivered an amount of money that corresponds to the full or partial cost of goods or rights or consideration for services to the seller affiliated with the intermediation of individual credit purchases or the service provider affiliated with the intermediation of individual credit purchases, the individual credit purchase intermediary may not demand that the offeror, etc. pay the amount of money that corresponds to the full or partial cost of goods or rights or consideration for services which it has delivered to the seller affiliated with the intermediation of individual credit purchases or the service provider affiliated with the intermediation of individual credit purchases, nor demand that the offeror, etc. pay an amount of money that corresponds to the profit that would have been earned through the intermediation of individual credit purchases; provided, however, that this does not apply if the offer for the specified contract is withdrawn or the specified contract is cancelled pursuant to the provisions of Article 9, paragraph (1) or Article 9-2, paragraph (1) of the Act on Specified Commercial Transactions, before the offer, etc. is withdrawn.

5 個別信用購入あつせん関係販売業者又は個別信用購入あつせん関係役務提供事業者は、申込みの撤回等があつた場合において、個別信用購入あつせん業者から既に商品若しくは権利の代金又は役務の対価の全部又は一部に相当する金額の交付を受けたときは、当該個別信用購入あつせん業者に対し、当該交付を受けた商品若しくは権利の代金又は役務の対価の全部又は一部に相当する金額を返還しなければならない。ただし、申込みの撤回等があつた時前に特定商取引に関する法律第九条第一項又は第九条の二第一項の規定により当該特定契約の申込みが撤回され、又は当該特定契約が解除された場合は、この限りでない。

(5) If an offer, etc. is withdrawn, and the seller affiliated with the intermediation of individual credit purchases or the service provider affiliated with the intermediation of individual credit purchases has already received an amount of money that corresponds to the full or partial cost of goods or rights, or consideration for services from the individual credit purchase intermediary, the seller or the service provider must return the amount of money that corresponds to the full or partial cost of goods or rights, or consideration for services which has been received to the individual credit purchase intermediary; provided, however, that this does not apply if the offer for the specified contract is withdrawn or the specified contract is cancelled pursuant to the provisions of Article 9, paragraph (1) or Article 9-2, paragraph (1) of the

Act on Specified Commercial Transactions, before the offer, etc. is withdrawn.

6 個別信用購入あつせん業者は、申込みの撤回等があつた場合において、申込者等から当該個別信用購入あつせん関係受領契約に関連して金銭を受領しているときは、当該申込者等に対し、速やかに、これを返還しなければならない。

(6) If an offer, etc. is withdrawn, and the individual credit purchase intermediary has already received money in connection with the contract stipulating the receipt of monies subject to the intermediation of individual credit purchases from the offeror, etc., the individual credit purchase intermediary must immediately return the money to the offeror, etc.

7 申込みの撤回等があつた時以後、特定商取引に関する法律第九条第一項又は第九条の二第一項の規定により当該特定契約の申込みが撤回され又は当該特定契約が解除された場合においては、同法第九条第六項（同法第九条の二第三項において準用する場合を含む。）の規定の適用については、同法第九条第六項中「金銭」とあるのは、「金銭（割賦販売法第三十五条の三の二第一項に規定する個別信用購入あつせん業者から交付されたものを除く。）」とする。

(7) With regard to application of the provisions of Article 9, paragraph (6) of the Act on Specified Commercial Transactions (including as applied mutatis mutandis pursuant to Article 9-2, paragraph (3) of that Act), if the offer for a specified contract is withdrawn or a specified contract is cancelled pursuant to the provisions of Article 9, paragraph (1) or Article 9-2, paragraph (1) of that Act after an offer, etc. is withdrawn, the term "money" in Article 9, paragraph (6) of that Act is deemed to be replaced with "money (excluding the money delivered by an individual credit purchase intermediary prescribed in Article 35-3-2, paragraph (1) of the Installment Sales Act)".

8 第一項から第四項まで及び第六項の規定に反する特約であつて申込者等に不利なものは、無効とする。

(8) Any special provisions of a contract that run counter to the provisions of paragraphs (1) through (4), or paragraph (6), and that are disadvantageous to the offeror, etc., are void.

(個別信用購入あつせん関係受領契約の申込み又はその承諾の意思表示の取消し)

(Rescission of the Manifested Intention to Offer a Contract Stipulating the Receipt of Monies Subject to the Intermediation of Individual Credit Purchases or to Accept an Offer for Such a Contract)

第三十五条の三の十三 購入者又は役務の提供を受ける者は、個別信用購入あつせん関係販売業者又は個別信用購入あつせん関係役務提供事業者が訪問販売に係る個別信用購入あつせん関係販売契約若しくは個別信用購入あつせん関係役務提供契約に係る個別信用購入あつせん関係受領契約又は電話勧誘販売に係る個別信用購入あつせん関係販売契約若しくは個別信用購入あつせん関係役務提供契約に係る個別信用購入あつせん関係受領契約の締結について勧誘をするに際し、次に掲げる事項につき不実のことを告げる行為をしたことにより当該告げられた内容が事実であるとの誤認をし、又は

第一号から第五号までに掲げる事項につき故意に事実を告げない行為をしたことにより当該事実が存在しないとの誤認をし、これらによつて当該契約の申込み又はその承諾の意思表示をしたときは、これを取り消すことができる。

Article 35-3-13 (1) If the seller affiliated with the intermediation of individual credit purchases or the service provider affiliated with the intermediation of individual credit purchases conveys false information with regard to one of the following facts while the purchaser or service recipient is being solicited to conclude a contract stipulating the receipt of monies subject to the intermediation of individual credit purchases in connection with a contract for a sale involving the intermediation of individual credit purchases or a contract for services involving the intermediation of individual credit purchases related to door-to-door sales, or while the purchaser or service recipient is being solicited to conclude a contract stipulating the receipt of monies subject to the intermediation of individual credit purchases in connection with a contract for a sale involving the intermediation of individual credit purchases or a contract for services involving the intermediation of individual credit purchases related to telemarketing sales, thereby leading the purchaser or service recipient to mistakenly believe that the false information conveyed is true; or if the seller or service provider willfully fails to disclose a fact connected with a particular set forth items (i) through (v) while the purchaser or service recipient is being solicited to conclude such a contract, thereby leading the purchaser or service recipient to mistakenly believe that the fact does not exist; and if it is due to the mistaken belief that the purchaser or service recipient manifests the intention to offer such a contract or to accept an offer for such a contract, the purchaser or service recipient may rescind the intention so manifested:

- 一 購入者又は役務の提供を受ける者の支払総額
- (i) the total amount payable by the purchaser or the service recipient;
- 二 個別信用購入あつせんに係る各回ごとの商品若しくは権利の代金又は役務の対価の全部又は一部の支払分の額並びにその支払の時期及び方法
- (ii) the amount to be paid each time against the full or partial cost of goods or rights, or consideration for services that the intermediation of individual credit purchases is for, and the timing and method of its payment;
- 三 商品の種類及びその性能若しくは品質又は権利若しくは役務の種類及びこれらの内容その他これらに類するものとして特定商取引に関する法律第六条第一項第一号又は第二十一条第一項第一号に規定する主務省令で定める事項のうち、購入者又は役務の提供を受ける者の判断に影響を及ぼすこととなる重要なもの
- (iii) material information that may affect the judgment of the purchaser or the service recipient among the information about the type, performance, or quality of the goods, or the type or details of the rights or services, and the other similar information specified by order of the competent ministry which is referred to in Article 6, paragraph (1), item (i) or Article 21, paragraph (1),

- item (i) of the Act on Specified Commercial Transactions;
- 四 商品の引渡時期若しくは権利の移転時期又は役務の提供時期
- (iv) the timing for the delivery of the goods, the timing for the transfer of the rights, or the timing for the provision of the services;
- 五 個別信用購入あつせん関係受領契約若しくは個別信用購入あつせん関係販売契約若しくは個別信用購入あつせん関係役務提供契約の申込みの撤回又は個別信用購入あつせん関係受領契約若しくは個別信用購入あつせん関係販売契約若しくは個別信用購入あつせん関係役務提供契約の解除に関する事項（第三十五条の三の十第一項から第三項まで、第五項から第七項まで及び第九項から第十四項までの規定に関する事項を含む。）
- (v) information about withdrawing the offer for the contract stipulating the receipt of monies subject to the intermediation of individual credit purchases, the contract for the sale involving the intermediation of individual credit purchases, or the contract for services involving the intermediation of individual credit purchases, or about canceling the contract stipulating the receipt of monies subject to the intermediation of individual credit purchases, the contract for the sale involving the intermediation of individual credit purchases, or the contract for services involving the intermediation of individual credit purchases (including information concerning the provisions of Article 35-3-10, paragraphs (1) through (3), paragraphs (5) through (7), and paragraphs (9) through (14)); and
- 六 前各号に掲げるもののほか、当該個別信用購入あつせん関係受領契約又は当該個別信用購入あつせん関係販売契約若しくは当該個別信用購入あつせん関係役務提供契約に関する事項であつて、購入者又は役務の提供を受ける者の判断に影響を及ぼすこととなる重要なもの
- (vi) beyond what is set forth in the preceding items, material particulars about the contract stipulating the receipt of monies subject to the intermediation of individual credit purchases, the contract for the sale involving the intermediation of individual credit purchases, or the contract for services involving the intermediation of individual credit purchases which may affect the judgment of the purchaser or the service recipient.
- 2 購入者又は役務の提供を受ける者が前項の規定により個別信用購入あつせん関係販売契約又は個別信用購入あつせん関係役務提供契約に係る個別信用購入あつせん関係受領契約の申込み又はその承諾の意思表示を取り消し、かつ、当該個別信用購入あつせん関係販売契約又は当該個別信用購入あつせん関係役務提供契約が取消しその他の事由により初めから無効である場合には、当該個別信用購入あつせん業者は、当該購入者又は当該役務の提供を受ける者に対し、個別信用購入あつせん関係販売業者又は個別信用購入あつせん関係役務提供事業者に対して交付をした商品若しくは指定権利の代金又は役務の対価の全部又は一部に相当する金額の支払を請求することができない。
- (2) If a purchaser or service recipient rescinds the manifested intention to offer,

or to accept an offer for, a contract stipulating the receipt of monies subject to the intermediation of individual credit purchases in connection with a contract for a sale involving the intermediation of individual credit purchases or a contract for services involving the intermediation of individual credit purchases pursuant to the provisions of the preceding paragraph, and the contract for the sale involving the intermediation of individual credit purchases or the contract for services involving the intermediation of individual credit purchases is void ab initio due to its rescission or on other grounds, the individual credit purchase intermediary may not demand that the purchaser or service recipient pay an amount of money that corresponds to the full or partial cost of the goods or designated rights, or consideration for services which the intermediary has delivered to the seller affiliated with the intermediation of individual credit purchases or the service provider affiliated with the intermediation of individual credit purchases.

3 前項の場合において、個別信用購入あつせん関係販売業者又は個別信用購入あつせん関係役務提供事業者は、個別信用購入あつせん業者に対し、当該交付を受けた商品若しくは指定権利の代金又は役務の対価の全部又は一部に相当する金額を返還しなければならない。

(3) In the case referred to in the preceding paragraph, the seller affiliated with the intermediation of individual credit purchases or the service provider affiliated with the intermediation of individual credit purchases must return the amount of money that corresponds to the full or partial cost of goods or designated rights, or consideration for services that has been delivered to the individual credit purchase intermediary.

4 第二項の場合において、購入者又は役務の提供を受ける者は、個別信用購入あつせん関係受領契約に関連して個別信用購入あつせん業者に対して金銭を支払っているときは、その返還を請求することができる。

(4) In the case referred to in paragraph (2), if the purchaser or the service recipient has paid money to the individual credit purchase intermediary in relation to the contract stipulating the receipt of monies subject to the intermediation of the individual credit purchases, the purchaser or the service recipient may demand refund of the money.

5 第一項の規定による個別信用購入あつせん関係受領契約の申込み又はその承諾の意思表示の取消しは、これをもつて善意の第三者に対抗することができない。

(5) The rescission of a manifested intention to offer, or to accept an offer for, a contract stipulating the receipt of monies subject to the intermediation of individual credit purchase pursuant to the provisions of paragraph (1) may not be duly asserted against a third party acting in good faith.

6 第一項の規定は、同項に規定する個別信用購入あつせん関係受領契約の申込み又はその承諾の意思表示に対する民法（明治二十九年法律第八十九号）第九十六条の規定の適用を妨げるものと解してはならない。

(6) The provisions of paragraph (1) must not be construed as preventing the application of the provisions of Article 96 of the Civil Code (Act No. 89 of 1896) to a manifested intention to offer, or to accept an offer for, a contract stipulating the receipt of monies subject to the intermediation of individual credit purchases as prescribed in that paragraph.

7 第一項の規定による取消権は、追認をすることができる時から六月間行わないときは、時効によつて消滅する。当該個別信用購入あつせん関係受領契約の締結の時から五年を経過したときも、同様とする。

(7) The right to rescind pursuant to the provisions of paragraph (1) is extinguished by prescription if not exercised within six months from the time it becomes possible to ratify the contract. The same applies when five years have passed since the conclusion of the contract stipulating the receipt of monies subject to the intermediation of individual credit purchases.

第三十五条の三の十四 購入者又は役務の提供を受ける者は、統括者、勧誘者若しくは一般連鎖販売業者が特定連鎖販売個人契約であつて個別信用購入あつせん関係販売契約若しくは個別信用購入あつせん関係役務提供契約に該当するものに係る個別信用購入あつせん関係受領契約の締結について勧誘をするに際し、次に掲げる事項につき不実のことを告げる行為をしたことにより当該告げられた内容が事実であるとの誤認をし、又は統括者若しくは勧誘者が当該契約の締結について勧誘をするに際し、第一号から第六号までに掲げる事項につき故意に事実を告げない行為をしたことにより当該事実が存在しないとの誤認をし、これらによつて当該契約の申込み又はその承諾の意思表示をしたときは、これを取り消すことができる。

Article 35-3-14 (1) If the coordinator, solicitor, or general multilevel marketing distributor conveys false information with respect to the following facts while the purchaser or service recipient is being solicited to conclude a contract stipulating the receipt of monies subject to the intermediation of individual credit purchases in connection with a specified personal multilevel marketing contract that corresponds to a contract for a sale involving the intermediation of individual credit purchases or a contract for services involving the intermediation of individual credit purchases, thereby leading the purchaser or service recipient to mistakenly believe that the information conveyed is true; or if the coordinator, solicitor, or general multilevel marketing distributor willfully fails to disclose a fact connected with a particular set forth in items (i) through (vi) while the purchaser or service recipient is being solicited to conclude such a contract, thereby leading the purchaser or service recipient to mistakenly believe that the fact does not exist; and if it is due to the mistaken belief that the purchaser or the service recipient manifests the intention to offer the contract or to accept an offer for the contract, the purchaser or service recipient may rescind the intention so manifested:

一 購入者又は役務の提供を受ける者の支払総額

- (i) the total amount payable by the purchaser or the service recipient;
 二 個別信用購入あつせんに係る各回ごとの商品若しくは権利の代金又は役務の対価の全部又は一部の支払分の額並びにその支払の時期及び方法
- (ii) the amount to be paid each time against the full or partial cost of goods or rights, or consideration for services that the intermediation of the individual credit purchases is for, and the timing and method of its payment;
 三 商品の種類及びその性能若しくは品質又は施設を利用し若しくは役務の提供を受ける権利若しくは役務の種類及びこれらの内容その他これらに類するものとして特定商取引に関する法律第三十四条第一項第一号に規定する主務省令で定める事項のうち、購入者又は役務の提供を受ける者の判断に影響を及ぼすこととなる重要なもの
- (iii) material information that may affect the judgment of the purchaser or service recipient among the information about the type, performance, or quality of the goods, the type and details of the right to use the facilities or receive the services, the type and details of the services, and other similar information specified by order of the competent ministry which is referred to in Article 34, paragraph (1), item (i) of the Act on Specified Commercial Transactions;
 四 当該連鎖販売取引に伴う特定負担に関する事項
- (iv) the particulars of the specified obligation involved in the multilevel marketing transaction;
 五 個別信用購入あつせん関係受領契約若しくは個別信用購入あつせん関係販売契約若しくは個別信用購入あつせん関係役務提供契約の申込みの撤回又は個別信用購入あつせん関係受領契約若しくは個別信用購入あつせん関係販売契約若しくは個別信用購入あつせん関係役務提供契約の解除に関する事項（第三十五条の三の十一第一項から第五項まで、第七項から第九項まで及び第十一項から第十四項までの規定に関する事項を含む。）
- (v) information about withdrawing the offer for the contract stipulating the receipt of monies subject to the intermediation of individual credit purchases, the contract for the sale involving the intermediation of individual credit purchases, or the contract for services involving the intermediation of individual credit purchases, and about cancelling the contract stipulating the receipt of monies subject to the intermediation of individual credit purchases, the contract for the sale involving the intermediation of individual credit purchases, or the contract for services involving the intermediation of individual credit purchases (including information concerning the provisions of Article 35-3-11, paragraphs (1) through (5), paragraphs (7) through (9), and paragraphs (11) through (14));
 六 特定利益に関する事項
- (vi) the particulars of the specified profit; and
 七 前各号に掲げるもののほか、当該個別信用購入あつせん関係受領契約又は当該個

別信用購入あつせん関係販売契約若しくは当該個別信用購入あつせん関係役務提供契約に関する事項であつて、購入者又は役務の提供を受ける者の判断に影響を及ぼすこととなる重要なもの

(vii) beyond what is set forth in the preceding items, material information about the contract stipulating the receipt of monies subject to the intermediation of individual credit purchases, the contract for the sale involving the intermediation of individual credit purchases, or the contract for services involving the intermediation of individual credit purchases that may affect the judgment of the purchaser or the service recipient.

2 前項の規定により特定連鎖販売個人契約であつて個別信用購入あつせん関係販売契約又は個別信用購入あつせん関係役務提供契約に該当するものに係る個別信用購入あつせん関係受領契約の申込み又はその承諾の意思表示が取り消され、かつ、当該特定連鎖販売個人契約であつて個別信用購入あつせん関係販売契約又は個別信用購入あつせん関係役務提供契約に該当するものの申込み又はその承諾の意思表示が特定商取引に関する法律第四十条の三第一項の規定により取り消された場合であつて、個別信用購入あつせん関係販売業者又は個別信用購入あつせん関係役務提供事業者が購入者又は役務の提供を受ける者に対し、当該連鎖販売業に係る商品若しくは権利の販売又は役務の提供を行つており、かつ、当該特定連鎖販売個人契約であつて個別信用購入あつせん関係販売契約又は個別信用購入あつせん関係役務提供契約に該当するものに係る個別信用購入あつせん関係受領契約を締結した個別信用購入あつせん業者が併せて当該商品若しくは当該権利の販売又は当該役務の提供に係る特定商品販売等契約であつて個別信用購入あつせん関係販売契約又は個別信用購入あつせん関係役務提供契約に該当するものに係る個別信用購入あつせん関係受領契約を締結している場合には、購入者又は役務の提供を受ける者は、当該特定商品販売等契約であつて個別信用購入あつせん関係販売契約又は個別信用購入あつせん関係役務提供契約に該当するものに係る個別信用購入あつせん関係受領契約の解除を行うことができる。

(2) In the event that a manifested intention to offer, or to accept an offer for, a contract stipulating the receipt of monies subject to the intermediation of individual credit purchases in connection with a specified personal multilevel marketing contract that corresponds to a contract for a sale involving the intermediation of individual credit purchases or a contract for services involving the intermediation of individual credit purchases is rescinded pursuant to the provisions of the preceding paragraph, or in the event that a manifested intention to offer, or to accept an offer for, a specified personal multilevel marketing contract that corresponds to a contract for a sale involving the intermediation of individual credit purchases or a contract for services involving the intermediation of individual credit purchases is rescinded pursuant to the provisions of Article 40-3, paragraph (1) of the Act on Specified Commercial Transactions, if the seller affiliated with the intermediation of individual credit purchases or the service provider affiliated with the intermediation of individual credit purchases has sold goods or rights

or provided services linked to that multilevel marketing to the purchaser or the service recipient, and the individual credit purchase intermediary that concluded the contract stipulating the receipt of monies subject to the intermediation of individual credit purchases in connection with the specified personal multilevel marketing contract that corresponds to the contract for the sale involving the intermediation of individual credit purchases or the contract for services involving the intermediation of individual credit purchases has also concluded, with respect to the sale of those goods or rights or the provision of those services, a contract stipulating the receipt of monies subject to the intermediation of individual credit purchases in connection with a sales contract for specified goods, etc. that corresponds to a contract for a sale involving the intermediation of individual credit purchases or a contract for services involving the intermediation of individual credit purchases, the purchaser or service recipient may cancel the contract stipulating the receipt of monies subject to the intermediation of individual credit purchases in connection with the sales contract for specified goods, etc. that corresponds to the contract for the sale involving the intermediation of individual credit purchases or the contract for services involving the intermediation of individual credit purchases.

3 前条第二項から第七項までの規定は、第一項の規定による個別信用購入あつせん関係受領契約の申込み又はその承諾の意思表示の取消しに準用する。

(3) The provisions of paragraphs (2) through (7) of the preceding Article apply *mutatis mutandis* to the rescission of a manifested intention to offer, or to accept an offer for, a contract stipulating the receipt of monies subject to the intermediation of individual credit purchases under the provisions of paragraph (1).

第三十五条の三の十五 役務の提供を受ける者又は購入者は、個別信用購入あつせん関係役務提供事業者又は個別信用購入あつせん関係販売業者が特定継続的役務提供等契約であつて個別信用購入あつせん関係役務提供契約又は個別信用購入あつせん関係販売契約に該当するものに係る個別信用購入あつせん関係受領契約の締結について勧誘をするに際し、次に掲げる事項につき不実のことを告げる行為をしたことにより当該告げられた内容が事実であるとの誤認をし、又は第一号から第六号までに掲げる事項につき故意に事実を告げないことにより当該事実が存在しないとの誤認をし、これらによつて当該契約の申込み又はその承諾の意思表示をしたときは、これを取り消すことができる。

Article 35-3-15 (1) If the service provider affiliated with the intermediation of individual credit purchases or the seller affiliated with the intermediation of individual credit purchases conveys false information with respect to the following particulars while the service recipient or purchaser is being solicited to conclude a contract stipulating the receipt of monies subject to the

intermediation of individual credit purchases in connection with a specified continuous service contract that corresponds to a contract for services involving the intermediation of individual credit purchases or a contract for a sale involving the intermediation of individual credit purchases, thereby leading the service recipient or purchaser to mistakenly believe that the information conveyed is true; or if the service provider or seller willfully fails to disclose a fact connected with a particular set forth in items (i) through (vi) while the service recipient or purchaser is being solicited to conclude the contract, thereby leading the service recipient or purchaser to mistakenly believe that the fact does not exist; and if it is due to the mistaken belief that the service recipient or purchaser manifests the intention to offer the contract or to accept an offer for the contract, the service recipient or purchaser may rescind the intention so manifested:

一 役務の提供を受ける者又は購入者の支払総額

(i) total amount payable by the service recipient or the purchaser;

二 個別信用購入あつせんに係る各回ごとの役務の対価又は権利の代金の全部又は一部の支払分の額並びにその支払の時期及び方法

(ii) the amount to be paid each time against the full or partial consideration for services, or cost of goods or rights that the intermediation of individual credit purchases is for, and the timing and method of its payment;

三 役務又は役務の提供を受ける権利の種類及びこれらの内容又は効果（権利の場合にあつては、当該権利に係る役務の効果）その他これらに類するものとして特定商取引に関する法律第四十四条第一項第一号に規定する主務省令で定める事項のうち、役務の提供を受ける者又は購入者の判断に影響を及ぼすこととなる重要なもの

(iii) material information that may affect the judgment of the service recipient or purchaser among the information about the type, details, or outcome of the services or right to receive services (for rights, the effect of the services to which the right pertains), and other similar information specified by order of the competent ministry which is referred to in Article 44, paragraph (1), item (i) of the Act on Specified Commercial Transactions;

四 役務の提供又は権利の行使による役務の提供に際し当該役務の提供を受ける者又は当該権利の購入者が購入する必要がある商品がある場合には、その商品の種類及びその性能又は品質その他これらに類するものとして特定商取引に関する法律第四十四条第一項第二号に規定する主務省令で定める事項のうち、役務の提供を受ける者又は購入者の判断に影響を及ぼすこととなる重要なもの

(iv) if there are goods that the service recipient or the purchaser of the rights is required to purchase when being provided those services or when exercising those rights, material information that may affect the judgment of the service recipient or the purchaser among the information about the type, performance, or quality of those goods or the other similar information specified by order of the competent ministry which is referred to in Article 44,

paragraph (1), item (ii) of the Act on Specified Commercial Transactions;

五 役務の提供期間又は権利の行使により受けることができる役務の提供期間

(v) the service period or the period during which services are provided that the person may receive by exercising the relevant rights;

六 個別信用購入あつせん関係受領契約若しくは個別信用購入あつせん関係役務提供契約若しくは個別信用購入あつせん関係販売契約の申込みの撤回又は個別信用購入あつせん関係受領契約若しくは個別信用購入あつせん関係役務提供契約若しくは個別信用購入あつせん関係販売契約の解除に関する事項（第三十五条の三の十一第一項から第五項まで、第七項から第九項まで及び第十一項から第十四項までの規定に関する事項を含む。）

(vi) information about withdrawing the offer for the contract stipulating the receipt of monies subject to the intermediation of individual credit purchases, the contract for the sale involving the intermediation of individual credit purchases, or the contract for services involving the intermediation of individual credit purchases, and about cancelling the contract stipulating the receipt of monies subject to the intermediation of individual credit purchases, the contract for the sale involving the intermediation of individual credit purchases, or the contract for services involving the intermediation of individual credit purchases (including information concerning the provisions of Article 35-3-11, paragraphs (1) through (5), paragraphs (7) through (9), and paragraphs (11) through (14)); and

七 前各号に掲げるもののほか、当該個別信用購入あつせん関係受領契約又は当該個別信用購入あつせん関係役務提供契約若しくは当該個別信用購入あつせん関係販売契約に関する事項であつて、役務の提供を受ける者又は購入者の判断に影響を及ぼすこととなる重要なもの

(vii) beyond what is set forth in the preceding items, material information about the contract stipulating the receipt of monies subject to the intermediation of individual credit purchases, the contract for the sale involving the intermediation of individual credit purchases, or the contract for services involving the intermediation of individual credit purchases that may affect the judgment of the service recipient or the purchaser.

2 前項の規定により特定継続的役務提供等契約であつて個別信用購入あつせん関係役務提供契約又は個別信用購入あつせん関係販売契約に該当するものに係る個別信用購入あつせん関係受領契約の申込み又はその承諾の意思表示が取り消された場合において、個別信用購入あつせん関係役務提供事業者又は個別信用購入あつせん関係販売業者が役務の提供を受ける者又は購入者に対し、関連商品の販売又はその代理若しくは媒介を行つており、かつ、当該関連商品販売契約であつて個別信用購入あつせん関係販売契約に該当するものが特定商取引に関する法律第四十九条の二第三項において準用する同法第四十九条第五項の規定により解除された場合であつて、当該特定継続的役務提供等契約であつて個別信用購入あつせん関係役務提供契約又は個別信用購入あつせん関係販売契約に該当するものに係る個別信用購入あつせん関係受領契約を締結

した個別信用購入あつせん業者が併せて当該関連商品販売契約であつて個別信用購入あつせん関係販売契約に該当するものに係る個別信用購入あつせん関係受領契約を締結している場合には、役務の提供を受ける者又は購入者は、当該関連商品販売契約であつて個別信用購入あつせん関係販売契約に該当するものに係る個別信用購入あつせん関係受領契約の解除を行うことができる。

(2) In the event that a manifested intention to offer, or to accept an offer for, a contract stipulating the receipt of monies subject to the intermediation of individual credit purchases in connection with a specified continuous service contract that corresponds to a contract for services involving the intermediation of individual credit purchases or a contract for a sale involving the intermediation of individual credit purchases, is rescinded pursuant to the provisions of the preceding paragraph, if the service provider affiliated with the intermediation of individual credit purchases or the seller affiliated with the intermediation of individual credit purchases has sold related goods or has acted as the agent or intermediary for their sale to a service recipient or a purchaser, and the case is such that the sales contract for related goods corresponding to the contract for the sale involving the intermediation of individual credit purchases is cancelled pursuant to the provisions of Article 49, paragraph (5) of the Act on Specified Commercial Transactions as applied mutatis mutandis pursuant to Article 49-2, paragraph (3) of that Act and the individual credit purchase intermediary that concluded the contract stipulating the receipt of monies subject to the intermediation of individual credit purchases in connection with the specified continuous service contract that corresponds to the contract for services involving the intermediation of individual credit purchases or the contract for the sale involving the intermediation of individual credit purchases, has also concluded a contract stipulating the receipt of monies subject to the intermediation of individual credit purchases in connection with a sales contract for related goods that corresponds to a contract for a sale involving the intermediation of individual credit purchases, the service recipient or the purchaser may cancel the contract stipulating the receipt of monies subject to the intermediation of individual credit purchases connected with the sales contract for related goods that corresponds to the contract for the sale involving the intermediation of individual credit purchases.

3 第三十五条の三の十三第二項から第七項までの規定は、第一項の規定による個別信用購入あつせん関係受領契約の申込み又はその承諾の意思表示の取消しに準用する。

(3) The provisions of Article 35-3-13, paragraphs (2) through (7) apply mutatis mutandis to the rescission of a manifested intention to offer, or to accept an offer for, a contract stipulating the receipt of monies subject to the intermediation of individual credit purchases under the provisions of paragraph (1).

第三十五条の三の十六 購入者又は役務の提供を受ける者は、個別信用購入あつせん関係販売業者又は個別信用購入あつせん関係役務提供事業者が業務提供誘引販売個人契約であつて個別信用購入あつせん関係販売契約又は個別信用購入あつせん関係役務提供契約に該当するものに係る個別信用購入あつせん関係受領契約の締結について勧誘をするに際し、次に掲げる事項につき不実のことを告げる行為をしたことにより当該告げられた内容が事実であるとの誤認をし、又は第一号から第六号までに掲げる事項につき故意に事実を告げない行為をしたことにより当該事実が存在しないとの誤認をし、これらによつて当該契約の申込み又はその承諾の意思表示をしたときは、これを取り消すことができる。

Article 35-3-16 (1) If the seller affiliated with the intermediation of individual credit purchases or the service provider affiliated with the intermediation of individual credit purchases conveys false information with respect to the following particulars while the purchaser or the service recipient is being solicited to conclude a contract stipulating the receipt of monies subject to the intermediation of individual credit purchases in connection with a personal business opportunity related sales contract that corresponds to a contract for a sale involving the intermediation of individual credit purchases or a contract for services involving the intermediation of individual credit purchases, thereby leading the purchaser or service recipient to mistakenly believe that the information conveyed is true; or if the seller or the service provider willfully fails to disclose a fact connected with a particular set forth in items (i) through (vi) while the purchaser or service recipient is being solicited to conclude the contract, thereby leading the purchaser or service recipient to mistakenly believe that the fact does not exist; and if it is due to the mistaken belief that the purchaser or service recipient manifests the intention to offer the contract or to accept an offer for the contract, the purchaser or service recipient may rescind the intention so manifested:

一 購入者又は役務の提供を受ける者の支払総額

(i) the total amount payable by the purchaser or the service recipient;

二 個別信用購入あつせんに係る各回ごとの商品若しくは権利の代金又は役務の対価の全部又は一部の支払分の額並びにその支払の時期及び方法

(ii) the amount to be paid each time against the full or partial cost of goods or rights, or consideration for services that the intermediation of individual credit purchases is for, and the timing and method of its payment;

三 商品の種類及びその性能若しくは品質又は施設を利用し若しくは役務の提供を受ける権利若しくは役務の種類及びこれらの内容その他これらに類するものとして特定商取引に関する法律第五十二条第一項第一号に規定する主務省令で定める事項のうち、購入者又は役務の提供を受ける者の判断に影響を及ぼすこととなる重要なもの

(iii) material information that may affect the judgment of the purchaser or the

service recipient among the information about the type, performance, or quality of the goods, the type and details of the right to use the facilities or receive the services, the type and details of the services, and the other similar information specified by order of the competent ministry which is referred to in Article 52, paragraph (1), item (i) of the Act on Specified Commercial Transactions;

四 当該業務提供誘引販売取引に伴う特定商取引に関する法律第五十一条第一項に規定する特定負担に関する事項

(iv) the particulars of the specified obligation involved in the business opportunity related sales transaction, which are prescribed in Article 51, paragraph (1) of the Act on Specified Commercial Transactions;

五 個別信用購入あつせん関係受領契約若しくは個別信用購入あつせん関係販売契約若しくは個別信用購入あつせん関係役務提供契約の申込みの撤回又は個別信用購入あつせん関係受領契約若しくは個別信用購入あつせん関係販売契約若しくは個別信用購入あつせん関係役務提供契約の解除に関する事項（第三十五条の三の十一第一項から第五項まで、第七項から第九項まで及び第十一項から第十四項までの規定に関する事項を含む。）

(v) information about withdrawing the offer for the contract stipulating the receipt of monies subject to the intermediation of individual credit purchases, the contract for the sale involving the intermediation of individual credit purchases, or the contract for services involving the intermediation of individual credit purchases, and about cancelling the contract stipulating the receipt of monies subject to the intermediation of individual credit purchases, the contract for the sale involving the intermediation of individual credit purchases, or the contract for services involving the intermediation of individual credit purchases (including information concerning the provisions of Article 35-3-11, paragraphs (1) through (5), paragraphs (7) through (9), and paragraphs (11) through (14));

六 その業務提供誘引販売業に係る特定商取引に関する法律第五十一条第一項に規定する業務提供利益に関する事項

(vi) the particulars of the business opportunity profit involved in the business opportunity related sales prescribed in Article 51, paragraph (1) of the Act on Specified Commercial Transactions; and

七 前各号に掲げるもののほか、当該個別信用購入あつせん関係受領契約又は当該個別信用購入あつせん関係販売契約若しくは当該個別信用購入あつせん関係役務提供契約に関する事項であつて、購入者又は役務の提供を受ける者の判断に影響を及ぼすこととなる重要なもの

(vii) beyond what is set forth in the preceding items, material information about the contract stipulating the receipt of monies subject to the intermediation of individual credit purchases, the contract for the sale involving the intermediation of individual credit purchases, or the contract

for services involving the intermediation of individual credit purchases, which may affect the judgment of the purchaser or service recipient.

2 第三十五条の三の十三第二項から第七項までの規定は、前項の規定による個別信用購入あつせん関係受領契約の申込み又はその承諾の意思表示の取消しに準用する。

(2) The provisions of Article 35-3-13, paragraphs (2) through (7) apply mutatis mutandis to the rescission of a manifested intention to offer, or to accept an offer for, a contract stipulating the receipt of monies subject to the intermediation of individual credit purchases under the provisions of the preceding paragraph.

(契約の解除等の制限)

(Restriction on the Cancellation of a Contract)

第三十五条の三の十七 個別信用購入あつせん業者は、個別信用購入あつせん関係受領契約について第三十五条の三の八第三号に定める支払分の支払の義務が履行されない場合において、二十日以上相当な期間を定めてその支払を書面で催告し、その期間内にその義務が履行されないときでなければ、支払分の支払の遅滞を理由として、契約を解除し、又は支払時期の到来していない支払分の支払を請求することができない。

Article 35-3-17 (1) In the event of an unperformed obligation to pay the amount to be paid that is prescribed in Article 35-3-8, item (iii) for a contract stipulating the receipt of monies subject to the intermediation of individual credit purchases, the individual credit purchase intermediary may not cancel the contract, or demand the payment of amounts to be paid that are not yet due, on the grounds of a delay in the payment of an amount to be paid, unless it makes a written demand for the payment to be made within a reasonable period of not less than twenty days, and the obligation is not performed within that period.

2 前項の規定に反する特約は、無効とする。

(2) Any special provisions of a contract that run counter to the provisions of the preceding paragraph are void.

(契約の解除等に伴う損害賠償等の額の制限)

(Restriction on the Amount of Compensation for Damages Accompanying the Cancellation of a Contract)

第三十五条の三の十八 個別信用購入あつせん業者は、個別信用購入あつせん関係受領契約が解除された場合（第三十五条の三の十第一項本文、第三十五条の三の十一第一項、第二項若しくは第三項本文又は第三十五条の三の十二第一項本文の規定により解除された場合を除く。）には、損害賠償額の予定又は違約金の定めがあるときにおいても、当該契約に係る支払総額に相当する額にこれに対する法定利率による遅延損害金の額を加算した金額を超える額の金銭の支払を購入者又は役務の提供を受ける者に対して請求することができない。

Article 35-3-18 (1) In the event that a contract stipulating the receipt of monies

subject to the intermediation of individual credit purchases is cancelled (unless the contract is cancelled pursuant to the provisions of the main clause of Article 35-3-10, paragraph (1); Article 35-3-11, paragraph (1), paragraph (2), or the main clause of paragraph (3); or the main clause of Article 35-3-12, paragraph (1)), even if the contract has provisions stipulating liquidated damages or the penalty for breach of contract, the individual credit purchase intermediary may not demand the purchaser or the service recipient to pay an amount of money that exceeds the amount that corresponds to the total amount payable under the contract that has added the amount of damages for delay based on the applicable statutory interest rate.

2 個別信用購入あつせん業者は、前項の契約について第三十五条の三の八第三号の支払分の支払の義務が履行されない場合（契約が解除された場合を除く。）には、損害賠償額の予定又は違約金の定めがあるときにおいても、当該契約に係る支払総額に相当する額から既に支払われた同号の支払分の額を控除した額にこれに対する法定利率による遅延損害金の額を加算した金額を超える額の金銭の支払を購入者又は役務の提供を受ける者に対して請求することができない。

(2) In the event of an unperformed obligation to pay the amount to be paid that is referred to in Article 35-3-8, item (iii) for the contract referred to in the preceding paragraph (unless the contract is cancelled), even if the contract has provisions stipulating liquidated damages or the penalty for breach of contract, the individual credit purchase intermediary may not demand the purchaser or the service recipient to pay money that exceeds the amount that corresponds to the total amount payable under the contract that has deducted the amount to be paid referred to in that item that has already been paid and added the amount of damages for delay based on the applicable statutory interest rate.

（個別信用購入あつせん業者に対する抗弁）

(Defense against an Individual Credit Purchase Intermediary)

第三十五条の三の十九 購入者又は役務の提供を受ける者は、個別信用購入あつせん関係販売契約又は個別信用購入あつせん関係役務提供契約に係る第三十五条の三の八第三号の支払分の支払の請求を受けたときは、当該契約に係る個別信用購入あつせん関係販売業者又は個別信用購入あつせん関係役務提供事業者に対して生じている事由をもつて、当該支払の請求をする個別信用購入あつせん業者に対抗することができる。

Article 35-3-19 (1) If a purchaser or a service recipient receives a demand to pay the amount to be paid as referred to in Article 35-3-8, item (iii) for a contract for a sale involving the intermediation of individual credit purchases or a contract for services involving the intermediation of individual credit purchases, the purchaser or the service recipient may duly assert against the individual credit purchase intermediary demanding the payment, based on grounds that have arisen against the seller affiliated with the intermediation of individual credit purchases or the service provider affiliated with the

intermediation of individual credit purchases under that contract.

2 前項の規定に反する特約であつて購入者又は役務の提供を受ける者に不利なものは、無効とする。

(2) Any special provisions of a contract that run counter to the provisions of the preceding paragraph and that are disadvantageous to the purchaser or the service recipient are void.

3 第一項の規定による対抗をする購入者又は役務の提供を受ける者は、その対抗を受けた個別信用購入あつせん業者からその対抗に係る同項の事由の内容を記載した書面の提出を求められたときは、その書面を提出するよう努めなければならない。

(3) If a purchaser or a service recipient that duly asserts against an individual credit purchase intermediary pursuant to the provisions of paragraph (1), is requested by the individual credit purchase intermediary to submit a document stating the details of the grounds referred to in that paragraph in connection with that assertion, the purchaser or the service recipient must endeavor to submit the document.

4 前三項の規定は、第一項の支払分の支払であつて政令で定める金額に満たない支払総額に係るものについては、適用しない。

(4) The provisions of the preceding three paragraphs do not apply to the payment of an amount to be paid as referred to in paragraph (1) when the total amount to be paid is less than the amount specified by Cabinet Order.

(業務の運営に関する措置)

(Measures Related to Business Operations)

第三十五条の三の二十 個別信用購入あつせん業者は、購入者又は役務の提供を受ける者の利益の保護を図るため、経済産業省令・内閣府令で定めるところにより、その個別信用購入あつせんの業務に関して取得した購入者又は役務の提供を受ける者に関する情報の適正な取扱い、その個別信用購入あつせんの業務を第三者に委託する場合における当該業務の適確な遂行、その購入者又は役務の提供を受ける者の知識、経験、財産の状況及び個別信用購入あつせん関係受領契約を締結する目的に照らして適切な業務の実施並びにその購入者又は役務の提供を受ける者からの苦情の適切かつ迅速な処理のために必要な措置を講じなければならない。

Article 35-3-20 An individual credit purchase intermediary, pursuant to the provisions of Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order, must take the necessary measures to properly handle information about purchasers and service recipients that it has acquired in the course of business of the intermediation of individual credit purchases, to ensure the proper performance of services of the intermediation of individual credit purchases if it entrusts those services to a third party, to properly perform its services in light of the knowledge, experience, and financial condition of the purchaser or the service recipient and the purpose for which the contract stipulating the receipt of monies subject to the intermediation of

individual credit purchases is concluded, and to appropriately and promptly process complaints from purchasers and service recipients, in order to protect the interests of purchasers and service recipients.

(改善命令)

(Order for Improvement)

第三十五条の三の二十一 経済産業大臣は、個別信用購入あつせん業者が第三十五条の三の三第一項本文、第三項若しくは第四項、第三十五条の三の四本文、第三十五条の三の五、第三十五条の三の七本文、第三十五条の三の十第四項、第三十五条の三の十一第六項、前条、第三十五条の三の五十六から第三十五条の三の五十八まで又は第三十五条の三の五十九第一項の規定に違反していると認めるときは、その必要の限度において、当該個別信用購入あつせん業者に対し、個別信用購入あつせんに係る業務の運営を改善するため必要な措置をとるべきことを命ずることができる。

Article 35-3-21 (1) If the Minister of Economy, Trade and Industry finds that an individual credit purchase intermediary has violated the provisions of the main clause of Article 35-3-3, paragraph (1), paragraph (3), or paragraph (4); the main clause of Article 35-3-4; Article 35-3-5; the main clause of Article 35-3-7; Article 35-3-10, paragraph (4); Article 35-3-11, paragraph (6); the preceding Article; Articles 35-3-56 through 35-3-58; or Article 35-3-59, paragraph (1); the Minister, within the scope that is necessary, may order the individual credit purchase intermediary to take the necessary measures for improving the business operations that are connected with the intermediation of individual credit purchases.

2 経済産業大臣は、個別信用購入あつせん業者が第三十五条の三の三第一項本文、第三項若しくは第四項、第三十五条の三の四本文、第三十五条の三の五、第三十五条の三の七本文又は前条の規定に違反している場合において、前項の規定による命令をしようとするときは、あらかじめ、内閣総理大臣に協議しなければならない。

(2) If an individual credit purchase intermediary violates the provisions of the main clause of Article 35-3-3, paragraph (1), paragraph (3), or paragraph (4); the main clause of Article 35-3-4; Article 35-3-5; the main clause of Article 35-3-7; or the preceding Article, and the Minister of Economy, Trade and Industry seeks to issue an order under the provisions of the preceding paragraph, the Minister must consult with the Prime Minister in advance.

3 内閣総理大臣は、個別信用購入あつせん業者が第三十五条の三の三第一項本文、第三項若しくは第四項、第三十五条の三の四本文、第三十五条の三の五、第三十五条の三の七本文又は前条の規定に違反している場合において、購入者又は役務の提供を受ける者の利益を保護するため必要があると認めるときは、経済産業大臣に対し、第一項の規定による命令に関し、必要な意見を述べるることができる。

(3) If an individual credit purchase intermediary violates the provisions of the main clause of Article 35-3-3, paragraph (1), paragraph (3), or paragraph (4); the main clause of Article 35-3-4; Article 35-3-5; the main clause of Article 35-

3-7; or the preceding Article, and the Prime Minister finds it to be necessary for protecting the interests of the purchasers or the service recipients, the Prime Minister may state an opinion concerning the order under paragraph (1), as necessary, to the Minister of Economy, Trade and Industry.

(情報通信の技術を利用する方法)

(Means That Employ Information and Communications Technology)

第三十五条の三の二十二 個別信用購入あつせん関係販売業者若しくは個別信用購入あつせん関係役務提供事業者又は個別信用購入あつせん業者は、第三十五条の三の八又は第三十五条の三の九第一項若しくは第三項の規定による書面の交付に代えて、政令で定めるところにより、当該購入者又は当該役務の提供を受ける者の承諾を得て、当該書面に記載すべき事項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、当該個別信用購入あつせん関係販売業者若しくは当該個別信用購入あつせん関係役務提供事業者又は当該個別信用購入あつせん業者は、当該書面を交付したものとみなす。

Article 35-3-22 (1) With the consent of the purchaser or the service recipient and pursuant to the provisions of Cabinet Order, in lieu of delivering a document under the provisions of Article 35-3-8, or Article 35-3-9, paragraph (1) or paragraph (3), the seller affiliated with the intermediation of individual credit purchases, the service provider affiliated with the intermediation of individual credit purchases, or the individual credit purchase intermediary may provide the purchaser or the service recipient with the particulars that are required to be stated in the document through electronic or magnetic means. In doing so, the seller affiliated with the intermediation of individual credit purchases, the service provider affiliated with the intermediation of individual credit purchases, or the individual credit purchase intermediary is deemed to have delivered the document.

2 前項前段に規定する方法（経済産業省令・内閣府令で定める方法を除く。）により第三十五条の三の九第一項又は第三項の規定による書面の交付に代えて行われた当該書面に記載すべき事項の提供は、購入者又は役務の提供を受ける者の使用に係る電子計算機に備えられたファイルへの記録がされた時に当該購入者又は当該役務の提供を受ける者に到達したものとみなす。

(2) If the particulars that are required to be stated in a document are provided by the means provided for in the first sentence of the preceding paragraph (other than a means specified by Order of the Ministry of Economy, Trade and Industry or Cabinet Office Order) in lieu of the document to be delivered under the provisions of Article 35-3-9, paragraph (1) or paragraph (3), the document is deemed to have reached the purchaser or service recipient when the particulars are recorded in a file that is stored on a computer used by the purchaser or the service recipient.

第二款 個別信用購入あつせん業者の登録等
Subsection 2 Registration of Individual Credit Purchase
Intermediaries

(個別信用購入あつせん業者の登録)

(Registration of Individual Credit Purchase Intermediaries)

第三十五条の三の二十三 個別信用購入あつせんは、経済産業省に備える個別信用購入あつせん業者登録簿に登録を受けた法人（以下「登録個別信用購入あつせん業者」という。）でなければ、業として営んではならない。ただし、第三十五条の三の六十第二項第四号の団体については、この限りでない。

Article 35-3-23 A person other than a corporation registered in the individual credit purchase intermediary register kept at the Ministry of Economy, Trade and Industry (hereinafter referred to as a "registered individual credit purchase intermediary") must not engage in the intermediation of individual credit purchases in the course of trade; provided, however, that this does not apply to the organizations set forth in Article 35-3-60, paragraph (2), item (iv).

(登録の申請)

(Application for Registration)

第三十五条の三の二十四 前条の登録を受けようとする者は、次の事項を記載した申請書を経済産業大臣に提出しなければならない。

Article 35-3-24 (1) A person seeking to be registered as referred to in the preceding Article must submit a written application to the Minister of Economy, Trade and Industry, stating the following particulars:

一 名称

(i) the person's name;

二 本店その他の営業所の名称及び所在地

(ii) the names and locations of the head office and other business offices;

三 資産の合計額から負債の合計額を控除した額

(iii) the amount of total assets after deducting total liabilities; and

四 役員の氏名

(iv) the names of the officers.

2 前項の申請書には、定款、登記事項証明書その他経済産業省令で定める書類を添付しなければならない。ただし、経済産業省令で定める場合は、登記事項証明書の添付を省略することができる。

(2) The articles of incorporation, a certificate of registered information, and the documents specified by Order of the Ministry of Economy, Trade and Industry must accompany the written application referred to in the preceding paragraph; provided, however, that the certificate of registered information may be omitted, if so specified by Order of the Ministry of Economy, Trade and Industry.

3 前項の場合において、定款が電磁的記録で作られているときは、書面に代えて電磁的記録（経済産業省令で定めるものに限る。）を添付することができる。

(3) In the case referred to in the preceding paragraph, if the articles of incorporation have been created in the form of an electronic or magnetic record, the electronic or magnetic record (limited to one specified by Order of the Ministry of Economy, Trade and Industry) may accompany the written application in lieu of a document.

（登録及びその通知）

(Registration and Its Notice)

第三十五条の三の二十五 経済産業大臣は、前条第一項の規定による登録の申請があつたときは、次条第一項の規定により登録を拒否する場合を除くほか、前条第一項各号に掲げる事項及び登録年月日を個別信用購入あつせん業者登録簿に登録しなければならない。

Article 35-3-25 (1) When an application for registration under paragraph (1) of the preceding Article is filed, the Minister of Economy, Trade and Industry must register the particulars set forth in the items of paragraph (1) of the preceding Article and the date of registration in the individual credit purchase intermediary register, except in the case where the Minister refuses the registration pursuant to the provisions of paragraph (1) of the following Article.

2 経済産業大臣は、第三十五条の三の二十三の登録をしたときは、遅滞なく、その旨を申請者に通知しなければならない。

(2) When the Minister of Economy, Trade and Industry effects a registration as referred to in Article 35-3-23, the Minister must notify the applicant to that effect without delay.

（登録の拒否）

(Refusal of Registration)

第三十五条の三の二十六 経済産業大臣は、第三十五条の三の二十四第一項の申請書を提出した者が次の各号のいずれかに該当するとき、又は当該申請書若しくはその添付書類のうちに重要な事項について虚偽の記載があり、若しくは重要な事実の記載が欠けているときは、その登録を拒否しなければならない。

Article 35-3-26 (1) If a person submitting a written application referred to in Article 35-3-24, paragraph (1) falls under any of the following items, or if the written application or the accompanying document contains a false statement with regard to material information or omits a statement of material fact, the Minister of Economy, Trade and Industry must refuse the registration:

一 法人でない者

(i) a person that is not a corporation;

二 資産の合計額から負債の合計額を控除した額が個別信用購入あつせんに係る業務を適正に実施し、かつ、購入者又は役務の提供を受ける者を保護するため必要かつ

- 適当であると認められる金額で政令で定めるものに満たない法人
- (ii) a corporation whose amount of total assets after deducting the total liabilities is less than the amount that is found to be necessary and appropriate for the proper implementation of business involved in the intermediation of individual credit purchases and for protecting purchasers or service recipients, as specified by Cabinet Order;
- 三 第三十五条の三の三十二第一項又は第二項の規定により登録を取り消され、その取消しの日から五年を経過しない法人
- (iii) a corporation whose registration has been rescinded pursuant to the provisions of Article 35-3-32, paragraph (1) or paragraph (2), and five years have not passed since the date of the rescission;
- 四 この法律又は貸金業法の規定により罰金の刑に処せられ、その刑の執行を終わり、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
- (iv) a corporation that has been sentenced to a fine pursuant to the provisions of this Act or the Money Lending Business Act, and five years have not passed since the day on which it finished serving the sentence or ceased to be subject to the sentence;
- 五 役員のうち次のいずれかに該当する者のある法人
- (v) a corporation with an officer that falls under any of the following sub-items:
- イ 破産者で復権を得ないもの
- (a) a bankrupt person that has not been released from bankruptcy restrictions;
- ロ 禁錮以上の刑に処せられ、その刑の執行を終わり、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
- (b) a person that has been sentenced to imprisonment without work or a heavier punishment, and five years have not passed since the day on which the person finished serving the sentence or ceased to be subject to the sentence;
- ハ この法律、貸金業法若しくは暴力団員による不当な行為の防止等に関する法律の規定（同法第三十二条の二第七項の規定を除く。）に違反し、又は刑法若しくは暴力行為等処罰に関する法律の罪を犯し、罰金の刑に処せられ、その刑の執行を終わり、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
- (c) a person that has been sentenced to a fine for violating the provisions of this Act, the Money Lending Business Act, or the Act on Prevention of Unjust Acts by Organized Crime Group Members (excluding the provisions of Article 32-2, paragraph (7) of the same Act) or for committing a crime set forth in the Penal Code or the Act on the Punishment of Violent Acts, and five years have not passed since the day on which the person finished serving the sentence or ceased to be subject to the sentence;
- ニ 登録個別信用購入あつせん業者が第三十五条の三の三十二第一項又は第二項の規定により登録を取り消された場合において、その処分の日前三十日以内

にその登録個別信用購入あつせん業者の役員であつた者で、その処分のあつた日から五年を経過しないもの

(d) a person that was the officer of a registered individual credit purchase intermediary whose registration has been rescinded pursuant to the provisions of Article 35-3-32, paragraph (1) or paragraph (2) during the thirty days prior to the relevant disposition, and five years have not passed since the date of the disposition; or

ホ 暴力団員等

(e) a member of an organized crime group, etc.

六 暴力団員等がその事業活動を支配する法人

(vi) a corporation whose business activities are controlled by a member of an organized crime group, etc.;

七 暴力団員等とその業務に従事させ、又はその業務の補助者として使用するおそれのある法人

(vii) a corporation that is likely to have a member of an organized crime group, etc. to engage in its business activities or to employ such a person as an assistant for its business activities;

八 個別信用購入あつせんに係る業務に関し不正又は不誠実な行為をするおそれがあると認めるに足りる相当の理由がある法人として経済産業省令で定めるもの

(viii) a corporation specified by Order of the Ministry of Economy, Trade and Industry as one for whom there are reasonable grounds to find the corporation is likely to engage in illegal or dishonest acts in respect of business connected with the intermediation of individual credit purchases; or

九 第三十五条の三の三第一項本文に規定する調査及び第三十五条の三の五第一項に規定する調査その他この法律に定める措置の円滑な実施を確保するために必要な体制、購入者又は役務の提供を受ける者の苦情を適切かつ迅速に処理するために必要な体制その他の個別信用購入あつせんの公正かつ適確な実施を確保するために必要なものとして経済産業省令で定める体制が整備されていると認められない法人

(ix) a corporation that is found not to have in place the necessary system for ensuring the smooth implementation of investigations provided for in the main clause of Article 35-3-3, paragraph (1), investigations prescribed in Article 35-3-5, paragraph (1), and other measures prescribed in this Act, the necessary system for appropriately and promptly processing complaints from purchasers or service recipients, and other systems specified by Order of the Ministry of Economy, Trade and Industry as necessary for ensuring fair and proper implementation of the intermediation of individual credit purchases.

2 第十五条第二項及び第三項の規定は、第三十五条の三の二十四第一項の規定による登録の申請があつた場合に準用する。

(2) The provisions of Article 15, paragraph (2) and paragraph (3) apply mutatis mutandis when an application for registration under Article 35-3-24, paragraph (1) is filed.

(登録の更新)

(Renewal of Registration)

第三十五条の三の二十七 第三十五条の三の二十三の登録は、三年ごとにその更新を受けなければ、その期間の経過によつて、その効力を失う。

Article 35-3-27 (1) The registration referred to in Article 35-3-23 ceases to be valid as a result of the expiration of the period, unless it is renewed every three years.

2 第十五条第二項及び第三項、第三十五条の三の二十四、第三十五条の三の二十五並びに前条第一項の規定は、前項の登録の更新に準用する。

(2) The provisions of Article 15, paragraph (2) and paragraph (3); Article 35-3-24; Article 35-3-25; and paragraph (1) of the preceding Article apply mutatis mutandis to the renewal of the registration referred to in the preceding paragraph.

3 第一項の更新の申請があつた場合において、同項の期間（以下この条において「登録の有効期間」という。）の満了の日までにその申請に対する処分がされないときは、従前の登録は、登録の有効期間の満了後もその処分がされるまでの間は、なおその効力を有する。

(3) If an application for the renewal referred to in paragraph (1) is filed, but the disposition on the application is not rendered by the last day of the period referred to in that paragraph (hereinafter referred to as the "valid period of registration" in this Article), the previous registration remains valid after the expiration of the valid period of registration until the disposition is rendered.

4 前項の場合において、登録の更新がされたときは、その登録の有効期間は、従前の登録の有効期間の満了の日の翌日から起算するものとする。

(4) In the case referred to in the preceding paragraph, if a registration is renewed, the valid period of registration is calculated beginning from the day following the expiration of the prior valid period of registration.

5 第一項の登録の更新を受けようとする者は、実費を勘案して政令で定める額の手料を納めなければならない。

(5) A person seeking the renewal of a registration referred to in paragraph (1), must pay the fee specified by Cabinet Order in consideration of actual costs.

(変更登録の申請)

(Application for the Registration of a Change)

第三十五条の三の二十八 登録個別信用購入あつせん業者は、第三十五条の三の二十四第一項第一号、第二号又は第四号に掲げる事項について変更があつたときは、遅滞なく、その変更に係る事項を記載した変更登録の申請書を経済産業大臣に提出しなければならない。

Article 35-3-28 (1) If a particular set forth in Article 35-3-24, paragraph (1), item (i), item (ii), or item (iv) changes, the registered individual credit purchase

intermediary must submit a written application for registration of change to the Minister of Economy, Trade and Industry without delay, stating the particulars of that change.

2 第十五条第三項、第三十五条の三の二十四第二項、第三十五条の三の二十五及び第三十五条の三の二十六第一項の規定は、前項の規定による変更登録の申請に準用する。

(2) The provisions of Article 15, paragraph (3); Article 35-3-24, paragraph (2); Article 35-3-25; and Article 35-3-26, paragraph (1) apply mutatis mutandis to an application for registration of change under the preceding paragraph.

(登録簿の閲覧)

(Inspection of the Register)

第三十五条の三の二十九 経済産業大臣は、個別信用購入あつせん業者登録簿を一般の閲覧に供しなければならない。

Article 35-3-29 The Minister of Economy, Trade and Industry must make the individual credit purchase intermediary register available for public inspection.

(名義貸しの禁止)

(Prohibition of Lending One's Own Name)

第三十五条の三の三十 登録個別信用購入あつせん業者は、自己の名義をもつて、他人に個別信用購入あつせんを業として営ませてはならない。

Article 35-3-30 A registered individual credit purchase intermediary must not allow another person to engage in intermediation of individual credit purchases in the course of trade under the name of the registered individual credit purchase intermediary.

(改善命令)

(Order for Improvement)

第三十五条の三の三十一 経済産業大臣は、登録個別信用購入あつせん業者が第三十五条の三の二十六第一項第九号の規定に該当することとなつたと認めるときは、その必要の限度において、当該登録個別信用購入あつせん業者に対し、個別信用購入あつせんに係る業務の運営を改善するため必要な措置をとるべきことを命ずることができる。

Article 35-3-31 If the Minister of Economy, Trade and Industry finds that a registered individual credit purchase intermediary has come to fall under the provisions of Article 35-3-26, paragraph (1), item (ix), the Minister, within the scope that is necessary, may order the registered individual credit purchase intermediary to take the necessary measures for improving the business operations that are connected with the intermediation of individual credit purchases.

(登録の取消し等)

(Rescission of Registration)

第三十五条の三の三十二 経済産業大臣は、登録個別信用購入あつせん業者が次の各号のいずれかに該当するときは、その登録を取り消さなければならない。

Article 35-3-32 (1) If a registered individual credit purchase intermediary falls under any of the following items, the Minister of Economy, Trade and Industry must rescind the intermediary's registration:

一 第三十五条の三の二十六第一項第四号から第八号までのいずれかに該当することとなつたとき。

(i) the intermediary comes to fall under the provisions of one of Article 35-3-26, paragraph (1), items (iv) through (viii);

二 不正の手段により第三十五条の三の二十三の登録（第三十五条の三の二十七第一項の登録の更新を含む。）を受けたとき。

(ii) the intermediary has obtained the registration referred to in Article 35-3-23 (including the renewal of a registration referred to in Article 35-3-27, paragraph (1)) by wrongful means; or

三 第三十五条の三の三十の規定に違反したとき。

(iii) the intermediary violates an order provided for in Article 35-3-30.

2 経済産業大臣は、登録個別信用購入あつせん業者が次の各号のいずれかに該当するときは、その登録を取り消し、又は一年以内の期間を定めて、個別信用購入あつせんに係る業務の全部若しくは一部の停止を命ずることができる。

(2) If a registered individual credit purchase intermediary falls under any of the following items, the Minister of Economy, Trade and Industry may rescind the intermediary's registration, or order the suspension of all or part of the business operations connected with the intermediation of individual credit purchases for a fixed period of no longer than one year:

一 第三十五条の三の二十一第一項又は前条の規定による命令に違反したとき。

(i) the intermediary violates an order under the provisions of Article 35-3-21, paragraph (1) or the preceding Article;

二 第三十五条の三の二十六第一項第二号の規定に該当することとなつたとき。

(ii) the intermediary comes to fall under the provisions of Article 35-3-26, paragraph (1), item (ii); or

三 第三十五条の三の二十八第一項の規定による申請をせず、又は虚偽の申請をしたとき。

(iii) the intermediary fails to file an application under the provisions of Article 35-3-28, paragraph (1) or submits a false application.

3 経済産業大臣は、登録個別信用購入あつせん業者が前項第一号の命令（当該登録個別信用購入あつせん業者が第三十五条の三の三第一項本文、第三項若しくは第四項、第三十五条の三の四本文、第三十五条の三の五、第三十五条の三の七本文又は第三十五条の三の二十の規定に違反している場合におけるものに限る。次項及び第四十条第四項において同じ。）に違反した場合において、前項の規定による処分をしようとするときは、あらかじめ、内閣総理大臣に協議しなければならない。

(3) If a registered individual credit purchase intermediary violates the order

referred to in item (i) of the preceding paragraph (limited to cases where the registered individual credit purchase intermediary violates the provisions of the main clause of Article 35-3-3, paragraph (1), paragraph (3) or paragraph (4); the main clause of Article 35-3-4; Article 35-3-5; the main clause of Article 35-3-7; or Article 35-3-20; the same applies in the following paragraph and Article 40, paragraph (4)), and the Minister of Economy, Trade and Industry seeks to render a disposition under the preceding paragraph, the Minister must consult with the Prime Minister in advance.

4 内閣総理大臣は、登録個別信用購入あつせん業者が第二項第一号の命令に違反した場合において、購入者又は役務の提供を受ける者の利益を保護するため必要があると認めるときは、経済産業大臣に対し、同項の規定による処分に関し、必要な意見を述べることができる。

(4) If a registered individual credit purchase intermediary violates the order referred to in paragraph (2), item (i) and the Prime Minister finds it to be necessary in order to protect the interests of purchasers or service recipients, the Prime Minister may state an opinion concerning the disposition under that paragraph, as necessary, to the Minister of Economy, Trade and Industry.

5 経済産業大臣は、第一項又は第二項の規定による処分をしたときは、遅滞なく、その理由を示して、その旨を当該処分に係る者に通知しなければならない。

(5) If the Minister of Economy, Trade and Industry renders a disposition pursuant to the provisions of paragraph (1) or paragraph (2), the Minister must notify the person subject to the disposition to that effect, indicating the reasons for the disposition, without delay.

(登録の消除)

(Deletion of Registration)

第三十五条の三の三十三 経済産業大臣は、次の各号のいずれかに該当するときは、個別信用購入あつせん業者登録簿につき、その登録個別信用購入あつせん業者に関する登録を消除しなければならない。

Article 35-3-33 (1) If a registered individual credit purchase intermediary falls under any of the following items, the Minister of Economy, Trade and Industry must delete the registration of the registered individual credit purchase intermediary from the individual credit purchase intermediary register:

一 第三十五条の三の二十七第一項の規定により登録が効力を失ったとき。

(i) the intermediary's registration loses validity pursuant to the provisions of Article 35-3-27, paragraph (1);

二 前条第一項又は第二項の規定により登録を取り消したとき。

(ii) the intermediary's registration is rescinded pursuant to the provisions of paragraph (1) or paragraph (2) of the preceding Article; or

三 第三十五条の三の三十五において準用する第二十六条第一項の規定による届出があつたときその他個別信用購入あつせんの営業を廃止したことが判明したとき。

(iii) a notification under the provisions of Article 26, paragraph (1) as applied mutatis mutandis pursuant to Article 35-3-35 is filed, or it is found that the intermediary has discontinued business as an individual credit purchase intermediary.

2 前条第三項の規定は、前項第一号又は第三号の規定により登録を削除した場合に準用する。

(2) The provisions of paragraph (3) of the preceding Article apply mutatis mutandis when a registration is deleted pursuant to the provisions of item (i) or item (iii) of the preceding paragraph.

(販売業者等の契約の解除)

(Cancellation of a Contract by the Seller)

第三十五条の三の三十四 登録個別信用購入あつせん業者が第三十五条の三の三十二第一項若しくは第二項の規定により登録を取り消され、又は前条第一項第一号若しくは第三号の規定により登録を削除されたときは、当該登録個別信用購入あつせん業者と個別信用購入あつせんに係る契約を締結した販売業者又は役務提供事業者は、将来に向かつてその契約を解除することができる。

Article 35-3-34 (1) If the registration of a registered individual credit purchase intermediary is rescinded pursuant to the provisions of Article 35-3-32, paragraph (1) or paragraph (2), or is deleted pursuant to the provisions of paragraph (1), item (i) or item (iii) of the preceding Article, the seller or the service provider that has concluded a contract for the intermediation of individual credit purchases with that registered individual credit purchase intermediary may effect a cancellation of that contract from that time on.

2 前項の規定に反する特約は、無効とする。

(2) Any special provisions of a contract that run counter to the preceding paragraph are void.

(準用規定)

(Provisions Applied Mutatis Mutandis)

第三十五条の三の三十五 第二十四条、第二十六条第一項及び第二十八条の規定は、個別信用購入あつせんを業として営む場合に準用する。この場合において、第二十四条中「第二十条第一項の規定による命令をし、若しくは同条第二項の規定によりこれを取り消したとき、又は前条第一項若しくは第二項の規定により許可を取り消したとき」とあるのは「第三十五条の三の三十二第一項の規定により登録を取り消したとき、同条第二項の規定により登録を取り消し、若しくは個別信用購入あつせんに係る業務の全部若しくは一部の停止を命じたとき、又は第三十五条の三の三十三第一項第一号若しくは第三号の規定により登録を削除したとき」と、第二十八条中「第二十三条第一項若しくは第二項」とあるのは「第三十五条の三の三十二第一項若しくは第二項」と、「第二十五条の規定により許可が効力を失つたとき」とあるのは「第三十五条の三の三十三第一項第一号若しくは第三号の規定により登録を削除されたとき」と、

「前払式割賦販売の契約」とあるのは「個別信用購入あつせん関係販売業者又は個別信用購入あつせん関係役務提供事業者を相手方とする個別信用購入あつせんに係る契約及び個別信用購入あつせん関係受領契約」と読み替えるものとする。

Article 35-3-35 The provisions of Article 24; Article 26, paragraph (1); and Article 28 apply *mutatis mutandis* when a person engages in the intermediation of individual credit purchases in the course of trade. In this case, the phrase "issues an order under the provisions of Article 20, paragraph (1) or rescinds the order pursuant to the provisions of Article 20, paragraph (2), or if the Minister rescinds a license pursuant to the provisions of paragraph (1) or paragraph (2) of the preceding Article" in Article 24 is deemed to be replaced with "rescinds a registration pursuant to the provisions of Article 35-3-32, paragraph (1) or issues an order rescinding a registration or suspending all or part of the business operations connected to the intermediation of individual credit purchases pursuant to the provisions of paragraph (2) of that Article, or deletes a registration pursuant to the provisions of Article 35-3-33, paragraph (1), item (i) or item (iii)"; the term "Article 23, paragraph (1) or paragraph (2)" in Article 28 is deemed to be replaced with "Article 35-3-32, paragraph (1) or paragraph (2)"; the phrase "loses validity pursuant to the provisions of Article 25" in the same Article is deemed to be replaced with "its registration is deleted pursuant to the provisions of Article 35-3-33, paragraph (1), item (i) or item (iii)"; and the term "contract for prepaid installment sales" in the same Article is deemed to be replaced with "contract for the intermediation of individual credit purchases or a contract stipulating the receipt of monies subject to the intermediation of individual credit purchases that have the seller affiliated with the intermediation of individual credit purchases or the service provider affiliated with the intermediation of individual credit purchases as the other party".

第三節 指定信用情報機関

Section 3 Designated Credit Bureaus

第一款 通則

Subsection 1 General Rules

(特定信用情報提供等業務を行う者の指定)

(Designation of a Person that Performs Specified Credit Information Services)

第三十五条の三の三十六 経済産業大臣は、次に掲げる要件を備える者を、その申請により、この節の定めるところにより特定信用情報提供等業務（特定信用情報の収集及び包括信用購入あつせん業者又は個別信用購入あつせん業者に対する特定信用情報の提供を行う業務をいう。以下同じ。）を行う者として、指定することができる。

Article 35-3-36 (1) Upon the application of a person that meets the following requirements, the Minister of Economy, Trade, and Industry may designate

that person to perform specified credit information services pursuant to the provisions of this Section (meaning services constituting the collection and provision of specified credit information to comprehensive credit purchase intermediaries or individual credit purchase intermediaries; the same applies hereinafter):

一 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み、外国の法令に準拠して設立された法人その他の外国の団体を除く。第四号ニにおいて同じ。）であること。

(i) the person is a corporation (including an association or a foundation that is without legal personality that has a representative or administrator, and excluding a corporation incorporated under the law of a foreign state or other foreign organizations; the same applies in item (iv), (d));

二 第三十五条の三の五十四第一項の規定によりこの項の規定による指定を取り消され、その取消の日から五年を経過しない者でないこと。

(ii) the person is not a person whose designation under the provisions of this paragraph has been rescinded pursuant to the provisions of Article 35-3-54, paragraph (1) and for whom five years have not passed since the date of the rescission; and

三 この法律若しくは個人情報保護に関する法律（平成十五年法律第五十七号）又はこれらに相当する外国の法令の規定に違反し、罰金の刑（これに相当する外国の法令による刑を含む。）に処せられ、その刑の執行を終わり、又はその刑の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でないこと。

(iii) the person is not a person that has been sentenced to a fine (including an equivalent punishment under a foreign law or regulation) for violating the provisions of this Act, the Act on the Protection of Personal Information (Act No. 57 of 2003) or an equivalent foreign law or regulation, and for whom five years have not passed since it finished serving the sentence or ceased to be subject to the sentence;

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。以下この款及び第三款において同じ。）のうちに、次のいずれかに該当する者がいないこと。

(iv) the person does not have an officer (a member that executes business (if a member that executes business is a corporation, including the person that is to perform the duties of the corporation), a director, executive officer, accounting advisor (if an accounting advisor is a corporation, including the member that is to perform the duties of the corporation), auditor, representative, or administrator, or a person equivalent to any of these persons; hereinafter the same applies in this Subsection and Subsection 3) that falls under any of the following sub-items:

- イ 成年被後見人若しくは被保佐人又は外国の法令上これらと同様に取り扱われている者
- (a) an adult ward or a person under curatorship, or a person that is treated in the same manner as such a person under the laws and regulations of a foreign state;
- ロ 破産者で復権を得ないもの又は外国の法令上これと同様に取り扱われている者
- (b) a bankrupt person that has not been released from bankruptcy restrictions, or a person that is treated in the same manner as such a person under the laws and regulations of a foreign state;
- ハ 禁錮以上の刑（これに相当する外国の法令による刑を含む。）に処せられ、その刑の執行を終わり、又は刑の執行を受けることがなくなった日から五年を経過しない者
- (c) a person that has been sentenced to imprisonment without work or a heavier punishment (including equivalent punishment under a foreign law or regulation), and for whom five years have not passed since the person finished serving the sentence or ceased to be subject to the sentence;
- ニ 第三十五条の三の五十四第一項の規定によりこの項の規定による指定を取り消された場合又はこの法律に相当する外国の法令の規定により当該外国において受けている当該指定に類する行政処分を取り消された場合において、その取消しの日前三十日以内にその法人の役員（外国の法令上これと同様に取り扱われている者を含む。ホにおいて同じ。）であつた者でその取消しの日から五年を経過しない者
- (d) a person that was the officer (including a person treated in the same manner under foreign laws and regulations; the same applies in (e)) of a corporation, in a case where a designation under this paragraph has been rescinded pursuant to the provisions of Article 35-3-54, paragraph (1) or where an administrative disposition which is similar to the designation and which the corporation has received in a foreign state pursuant to the provisions of a foreign law or regulation that is equivalent to this Act has been rescinded, during the 30 days prior to the date of rescission, and for whom five years have not passed since the date of the rescission;
- ホ 第三十五条の三の五十四第一項の規定又はこの法律に相当する外国の法令の規定により解任を命ぜられた役員でその処分を受けた日から五年を経過しない者
- (e) an officer whose dismissal has been ordered pursuant to the provisions of Article 35-3-54, paragraph (1) or of a foreign law or regulation that is equivalent to this Act, and for whom five years have not passed since the date of the disposition; and
- ヘ この法律若しくは個人情報の保護に関する法律又はこれらに相当する外国の法令の規定に違反し、罰金の刑（これに相当する外国の法令による刑を含む。）に処せられ、その刑の執行を終わり、又はその刑の執行を受けることがなくなった日から五年を経過しない者

(f) a person that has been sentenced to a fine (including an equivalent punishment under a foreign law or regulation) for violating the provisions of this Act, the Act on the Protection of Personal Information, or an equivalent foreign law or regulation, and for whom five years have not passed since the person finished serving the sentence or ceased to be subject to the sentence.

五 その取り扱う特定信用情報の規模として経済産業省令で定めるものが、特定信用情報提供等業務を適正かつ効率的に行うに足りるものとして経済産業省令で定める基準に適合するものであること。

(v) the scope specified by Order of the Ministry of Economy, Trade and Industry as the scope of specified credit information the person handles conforms to the standard specified by Order of the Ministry of Economy, Trade and Industry as sufficient for performing specified credit information services appropriately and efficiently;

六 特定信用情報提供等業務を遂行するために必要と認められる財産的基礎で経済産業省令で定めるものを有すると認められること。

(vi) the person is found to have the financial basis that is necessary for performing specified credit information services as specified by Order of the Ministry of Economy, Trade and Industry; and

七 その人的構成に照らして、特定信用情報提供等業務を適正かつ確実に遂行することができる知識及び経験を有し、かつ、十分な社会的信用を有すると認められること。

(vii) in light of the person's personnel structure, the person is found to have the knowledge and experience for performing specified credit information services appropriately and reliably, and to have sufficient social credibility.

2 経済産業大臣は、前項の規定による指定をしたときは、指定信用情報機関の商号又は名称及び主たる営業所又は事務所の所在地並びに当該指定をした日を官報で公示しなければならない。

(2) If the Minister of Economy, Trade and Industry makes a designation under the provisions of the preceding paragraph, the Minister must issue public notice of the trade name or name of the designated credit bureau, the location of its principal business office or office, and the date of the designation in the official gazette.

(指定の申請)

(Application for Designation)

第三十五条の三の三十七 前条第一項の規定による指定を受けようとする者は、次の事項を記載した申請書を経済産業大臣に提出しなければならない。

Article 35-3-37 (1) A person seeking the designation under the provisions of paragraph (1) of the preceding Article must submit a written application to the Minister of Economy, Trade and Industry, stating the following particulars:

- 一 商号又は名称
(i) the person's trade name or name;
 - 二 主たる営業所又は事務所その他特定信用情報提供等業務を行う営業所又は事務所の名称及び所在地
(ii) the name and location of the principal business office or office, or of the business office or office where the person will perform specified credit information services;
 - 三 役員の氏名又は商号若しくは名称
(iii) the names or trade names of the officers; and
 - 四 特定信用情報提供等業務及び特定信用情報提供等業務に付随する業務以外の業務を行うときは、その業務の内容
(iv) if the person conducts business other than specified credit information services and business incidental to the services, the content of that business.
- 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 referred to in the preceding paragraph:
- 一 前条第一項第三号及び第四号に掲げる要件に該当することを誓約する書面
(i) a document in which the person pledges that the person falls under the requirements set forth in paragraph (1), item (iii) and item (iv) of the preceding Article;
 - 二 定款及び法人の登記事項証明書（これらに準ずるものを含む。）
(ii) the articles of incorporation and the certificate of registered information (including documents equivalent to these documents);
 - 三 業務規程
(iii) the operational rules;
 - 四 財産目録、貸借対照表及び損益計算書又は収支計算書並びに事業報告書
(iv) an inventory of assets, balance sheet, profit and loss statement, or income and expenditure statement, and business report; and
 - 五 前各号に掲げるもののほか、経済産業省令で定める書類
(v) beyond what is set forth in the preceding items, the documents that are specified by Order of the Ministry of Economy, Trade and Industry.
- 3 前項の場合において、定款、財産目録、貸借対照表、損益計算書若しくは収支計算書又は事業報告書が電磁的記録で作られているときは、書面に代えて電磁的記録（経済産業省令で定めるものに限る。）を添付することができる。
- (3) In the case referred to in the preceding paragraph, if the articles of incorporation, inventory of assets, balance sheet, profit and loss statement or income and expenditure statement, or business report has been created as an electronic or magnetic record, the electric or magnetic record (limited to one specified by Order of the Ministry of Economy, Trade and Industry) may accompany the application in lieu of a document.

(指定信用情報機関の役員^の兼職^の制限)

(Restriction on the Concurrent Holding of Positions by the Officers of a Designated Credit Bureau)

第三十五条の三の三十八 指定信用情報機関の代表者及び常務に従事する役員は、経済産業大臣の認可を受けた場合を除くほか、包括信用購入あつせん業者又は個別信用購入あつせん業者その他の経済産業省令で定める法人の代表者となり、若しくは常務に従事し、又は貸金業法第二条第一項に規定する貸金業その他の経済産業省令で定める事業を営んではならない。

Article 35-3-38 Except in the case where the representative of a designated credit bureau or an officer engaging in its day-to-day business operations has obtained the authorization of the Minister of Economy, Trade and Industry, the representative or the officer must not become the representative of a comprehensive credit purchase intermediary, individual credit purchase intermediary, or any other corporation specified by Order of the Ministry of Economy, Trade and Industry, or engage in its day-to-day business operations, and also must not engage in the money lending business prescribed in Article 2, paragraph (1) of the Money Lending Business Act or any other businesses specified by Order of the Ministry of Economy, Trade and Industry.

(秘密保持義務)

(Duty of Confidentiality)

第三十五条の三の三十九 指定信用情報機関の役員若しくは職員又はこれらの職にあつた者は、特定信用情報提供等業務に関して知り得た秘密を漏らし、又は盗用してはならない。

Article 35-3-39 The officer or an employee of a designated credit bureau or a person that has held one of these positions must not divulge or misappropriate confidential information learned in connection with specified credit information services.

第二款 業務

Subsection 2 Services

(指定信用情報機関の業務)

(Services of a Designated Credit Bureau)

第三十五条の三の四十 指定信用情報機関は、この節の規定及び業務規程の定めるところにより、特定信用情報提供等業務を行うものとする。

Article 35-3-40 A designated credit bureau performs specified credit information services pursuant to the provisions of this Section and as specified by its operational rules.

(兼業の制限)

(Restriction on Concurrent Business)

第三十五条の三の四十一 指定信用情報機関は、特定信用情報提供等業務及び特定信用情報提供等業務に付随する業務のほか、他の業務を行うことができない。ただし、当該指定信用情報機関が割賦販売業者及びローン提携販売業者に対する信用情報（利用者（第二条第一項第二号に規定する利用者及び同条第三項第一号に規定する利用者をいう。）又は購入者若しくは役務の提供を受ける者の支払能力に関する情報をいう。第三十八条及び第三十九条において同じ。）の提供に係る業務その他特定信用情報提供等業務を適正かつ確実にを行うにつき支障を生ずるおそれがないと認められる業務について、経済産業省令で定めるところにより、経済産業大臣の承認を受けたときは、この限りでない。

Article 35-3-41 (1) A designated credit bureau may not conduct business other than specified credit information services and business incidental to the services; provided, however, that this does not apply if the designated credit bureau obtains the approval of the Minister of Economy, Trade and Industry pursuant to the provisions of Order of the Ministry of Economy, Trade and Industry for business that pertains to providing credit information (meaning information concerning users' (meaning users as prescribed in Article 2, paragraph (1), item (ii) and users as prescribed in paragraph (3), item (i) of that Article), purchasers', or service recipients' ability to pay; the same applies in Article 38 and Article 39) to installment sellers or loan-based installment sellers, or for other business that is found to carry no risk of compromising its appropriate and reliable performance of specified credit information services.

2 指定信用情報機関は、前項ただし書の承認を受けた業務を廃止したときは、経済産業省令で定めるところにより、その旨を経済産業大臣に届け出なければならない。

(2) If a designated credit bureau discontinues business for which it has obtained the approval referred to in the proviso to the preceding paragraph, it must notify the Minister of Economy, Trade and Industry to that effect pursuant to the provisions of Order of the Ministry of Economy, Trade and Industry.

3 第三十五条の三の三十七第一項の申請書に申請者が特定信用情報提供等業務及び特定信用情報提供等業務に付随する業務以外の業務を行う旨の記載がある場合において、当該申請者が第三十五条の三の三十六第一項の指定を受けたときは、当該業務を行うことにつき第一項ただし書の承認を受けたものとみなす。

(3) If the written application referred to in Article 35-3-37, paragraph (1) states that the applicant engages in business other than specified credit information services and business incidental to the services, and the applicant obtains the designation referred to in Article 35-3-36, paragraph (1), the applicant is deemed to have obtained the approval referred to in the proviso to paragraph (1) to perform that business.

(特定信用情報提供等業務の一部の委託)

(Entrusting a Person with a Part of Specified Credit Information Services)

第三十五条の三の四十二 指定信用情報機関は、経済産業省令で定めるところにより、特定信用情報提供等業務の一部を、経済産業大臣の承認を受けて、他の者に委託することができる。

Article 35-3-42 (1) A designated credit bureau may entrust another person with part of its specified credit information services pursuant to the provisions of Order of the Ministry of Economy, Trade and Industry, with the approval of the Minister of Economy, Trade and Industry.

2 前項の規定による委託を受けた者は、当該委託を受けた特定信用情報提供等業務の一部を、当該委託をした指定信用情報機関の同意を得て、更に他の者に委託することができる。

(2) A person that has been entrusted to perform services pursuant to the provisions of the preceding paragraph may further entrust another person with a part of the specified credit information services with which it has been entrusted, with the consent of the designated credit bureau that has entrusted the services.

(業務規程の認可)

(Approval of the Operational Rules)

第三十五条の三の四十三 指定信用情報機関は、特定信用情報提供等業務に係る次に掲げる事項に関する業務規程を定め、経済産業大臣の認可を受けなければならない。これを変更しようとするときも、同様とする。

Article 35-3-43 (1) A designated credit bureau must establish operational rules in respect of the following particulars relevant to its specified credit information services, and obtain the approval of the Minister of Economy, Trade and Industry for the rules. The same applies when it seeks to change the rules.

一 包括信用購入あつせん業者又は個別信用購入あつせん業者との特定信用情報の提供を内容とする契約（以下「特定信用情報提供契約」という。）の締結に関する事項

(i) the particulars relevant to the conclusion of contracts with comprehensive credit purchase intermediaries or individual credit purchase intermediaries for providing specified credit information (hereinafter the contract is referred to as a "specified credit information service contract");

二 特定信用情報の収集及び提供に関する事項

(ii) the particulars relevant to the collection and provision of specified credit information;

三 特定信用情報の漏えい、滅失又はき損の防止その他の特定信用情報の安全管理に関する事項

(iii) the particulars relevant to the inappropriate disclosure, loss, or damage of specified credit information and other particulars relevant to the safe management of specified credit information;

四 特定信用情報の正確性の確保に関する事項

(iv) the particulars relevant to ensuring the accuracy of the specified credit information;

五 料金に関する事項

(v) the particulars of fees;

六 他の指定信用情報機関があるときは、当該他の指定信用情報機関に対する基礎特定信用情報（特定信用情報のうち、包括信用購入あつせん関係受領契約又は個別信用購入あつせん関係受領契約に係る第三十五条の三の五十六第一項各号に掲げる事項に係る情報をいう。以下同じ。）の提供に関する事項その他の当該他の指定信用情報機関との特定信用情報提供等業務の連携に関する事項（第三十五条の三の四十七第二項の規定により手数料を徴収する場合にあつては、当該手数料に関する事項を含む。）

(vi) if there are other designated credit bureaus, the particulars relevant to the provision of basic specified credit information (meaning specified credit information with respect to the particulars set forth in the items of Article 35-3-56, paragraph (1) in connection with contracts stipulating the receipt of monies subject to the intermediation of comprehensive credit purchases and contracts stipulating the receipt of monies subject to the intermediation of individual credit purchases; the same applies hereinafter) to those other designated credit bureaus, and particulars relevant to the coordination of specified credit information services with those other designated credit bureaus (if fees are collected pursuant to the provisions of Article 35-3-47, paragraph (2), including the particulars of those fees);

七 特定信用情報提供契約を締結した相手方である包括信用購入あつせん業者（以下「加入包括信用購入あつせん業者」という。）又は特定信用情報提供契約を締結した相手方である個別信用購入あつせん業者（以下「加入個別信用購入あつせん業者」という。）に対する監督に関する事項

(vii) the particulars relevant to the supervision of comprehensive credit purchase intermediaries that are the other parties to specified credit information service contracts (hereinafter each of the intermediaries is referred to as an "affiliated comprehensive credit purchase intermediary") or individual credit purchase intermediaries that are the other parties to specified credit information service contracts (hereinafter each of the intermediaries are referred to as an "affiliated individual credit purchase intermediary");

八 特定信用情報提供等業務の一部を他の者に委託する場合におけるその委託した業務の適正かつ確実な遂行を確保するための措置に関する事項

(viii) the particulars relevant to measures for ensuring the appropriate and reliable performance of entrusted services in entrusting another person with part of the specified credit information services;

九 苦情の処理に関する事項

- (ix) the particulars relevant to the processing of complaints; and
- 十 前各号に掲げるもののほか、特定信用情報提供等業務の実施に必要な事項として経済産業省令で定める事項
- (x) beyond what is set forth in the preceding items, the particulars specified by Order of the Ministry of Economy, Trade and Industry as necessary for the implementation of specified credit information services.
- 2 前項第二号に掲げる事項に関する業務規程は、次に掲げる事項を内容とするものでなければならない。
- (2) The operational rules on the particulars set forth in item (ii) of the preceding paragraph must contain the following particulars:
- 一 加入包括信用購入あつせん業者又は加入個別信用購入あつせん業者から利用者又は購入者若しくは役務の提供を受ける者に係る特定信用情報の提供を依頼された場合には、当該利用者又は購入者若しくは役務の提供を受ける者に係るすべての特定信用情報を提供すること。
- (i) to provide all specified credit information on the relevant user, purchaser, or service recipient when an affiliated comprehensive credit purchase intermediary or affiliated individual credit purchase intermediary requests specified credit information on a user, purchaser, or service recipient to be provided; and
- 二 加入包括信用購入あつせん業者又は加入個別信用購入あつせん業者から、その保有する基礎特定信用情報について、購入者又は役務の提供を受ける者ごとに当該購入者又は当該役務の提供を受ける者に係るすべての基礎特定信用情報の提供を受けること。
- (ii) to receive all basic specified credit information on each purchaser or service recipient from an affiliated comprehensive credit purchase intermediary or affiliated individual credit purchase intermediary, which that intermediary has on the relevant purchaser or service recipient.
- 3 第一項第五号に掲げる事項に関する業務規程は、特定信用情報提供等業務に関する料金が能率的な業務運営の下における適正な原価に照らし公正妥当なものであることを内容とするものでなければならない。
- (3) The operational rules on the particulars set forth in paragraph (1), item (v) must have as their content that the fees for specified credit information services are equitable and appropriate in light of the reasonable costs incurred in the efficient operation of business.
- 4 経済産業大臣は、第一項の認可をした業務規程が特定信用情報提供等業務の適正かつ確実な実施上不適当となつたと認めるときは、指定信用情報機関に対し、その業務規程を変更すべきことを命ずることができる。
- (4) If the operational rules that the Minister of Economy, Trade and Industry has approved as referred to in paragraph (1) are found to have become inappropriate in performing proper and reliable specified credit information services, the Minister may order the designated credit bureau to change those

operational rules.

(差別的取扱いの禁止)

(Prohibition on Discriminatory Treatment)

第三十五条の三の四十四 指定信用情報機関は、包括信用購入あつせん業者又は個別信用購入あつせん業者が特定信用情報提供契約の締結を希望する場合には、正当な理由なくこれを拒否してはならない。

Article 35-3-44 (1) When a comprehensive credit purchase intermediary or individual credit purchase intermediary wishes to conclude a specified credit information service contract, the designated credit bureau must not refuse the request without legitimate grounds for doing so.

2 指定信用情報機関は、特定の加入包括信用購入あつせん業者又は加入個別信用購入あつせん業者に対し不当な差別的取扱いをしてはならない。

(2) The designated credit bureau must not treat a particular affiliated comprehensive credit purchase intermediary or affiliated individual credit purchase intermediary in an unfair and discriminatory manner.

(記録の保存)

(Preservation of Records)

第三十五条の三の四十五 指定信用情報機関は、経済産業省令で定めるところにより、特定信用情報提供等業務に関する記録を作成し、これを保存しなければならない。

Article 35-3-45 A designated credit bureau must prepare and preserve records of specified credit information services pursuant to the provisions of Order of the Ministry of Economy, Trade and Industry.

(加入包括信用購入あつせん業者及び加入個別信用購入あつせん業者に対する監督)

(Supervision of Affiliated Comprehensive Credit Purchase Intermediaries and Affiliated Individual Credit Purchase Intermediaries)

第三十五条の三の四十六 指定信用情報機関は、加入包括信用購入あつせん業者及び加入個別信用購入あつせん業者が指定信用情報機関から提供を受けた特定信用情報を第三十条の二第一項本文の規定による調査又は第三十五条の三の三第一項本文の規定による調査その他の利用者又は購入者若しくは役務の提供を受ける者の支払能力に関する事項の調査（第三十五条の三の五十九第一項及び第五十条第二号において「支払能力調査」という。）以外の目的で使用しないよう加入包括信用購入あつせん業者及び加入個別信用購入あつせん業者に対する必要かつ適切な監督を行わなければならない。

Article 35-3-46 A designated credit bureau must exercise the necessary and appropriate supervision over affiliated comprehensive credit purchase intermediaries and affiliated individual credit purchase intermediaries so that they do not use the specified credit information provided to them by the designated credit bureau for purposes other than investigations under the provisions of the main clause of Article 30-2, paragraph (1); investigations

under the provisions of the main clause of Article 35-3-3, paragraph (1); or other investigations into the particulars of a user's, purchaser's, or service recipient's ability to pay (referred to as an "investigation into the ability to pay" in Article 35-3-59, paragraph (1) and Article 50, item (ii)).

(指定信用情報機関の情報提供)

(Information Services of a Designated Credit Bureau)

第三十五条の三の四十七 指定信用情報機関は、他の指定信用情報機関の加入包括信用購入あつせん業者又は加入個別信用購入あつせん業者の依頼に基づき当該他の指定信用情報機関から基礎特定信用情報の提供の依頼を受けたときは、正当な理由がある場合その他経済産業省令で定める場合を除き、当該依頼に応じ、基礎特定信用情報を提供しなければならない。

Article 35-3-47 (1) If a designated credit bureau is requested by another designated credit bureau to provide basic specified credit information as per the request of the affiliated comprehensive credit purchase intermediary or affiliated individual credit purchase intermediary of that designated credit bureau, the designated credit bureau must provide the basic specified credit information requested, unless it has legitimate grounds not to do so or unless it is a case specified by Order of the Ministry of Economy, Trade and Industry.

2 指定信用情報機関は、前項の規定による基礎特定信用情報の提供に関し、手数料を徴収することができる。

(2) A designated credit bureau may collect fees for providing basic specified credit information pursuant to the provisions of the preceding paragraph.

3 指定信用情報機関は、前項の規定により手数料を徴収する場合には、第一項の規定による基礎特定信用情報の提供に関する能率的な業務運営の下における適正な原価に照らし公正妥当な手数料を定めなければならない。

(3) If a designated credit bureau collects fees pursuant to the provisions of the preceding paragraph, it must set those fees at a level that is equitable and appropriate in light of the reasonable costs incurred in the efficient operation of business for providing the basic specified credit information as provided under the provisions of paragraph (1).

4 第三十五条の三の三十九及び第三十五条の三の四十五の規定は、第一項の規定による基礎特定信用情報の提供に係る業務について準用する。

(4) The provisions of Article 35-3-39 and Article 35-3-45 apply mutatis mutandis to business for providing basic specified credit information pursuant to the provisions of paragraph (1).

(加入包括信用購入あつせん業者及び加入個別信用購入あつせん業者の名簿の縦覧)

(Public Inspection of the Register of Affiliated Comprehensive Credit Purchase Intermediaries and Affiliated Individual Credit Purchase Intermediaries)

第三十五条の三の四十八 指定信用情報機関は、加入包括信用購入あつせん業者及び加

入個別信用購入あつせん業者の名簿を公衆の縦覧に供しなければならない。

Article 35-3-48 A designated credit bureau must make the register of affiliated comprehensive credit purchase intermediaries and affiliated individual credit purchase intermediaries available for public inspection.

(名称の使用制限)

(Restrictions on the Use of Name)

第三十五条の三の四十九 指定信用情報機関でない者（貸金業法第四十一条の十三第一項の規定による指定を受けた者を除く。）は、その名称又は商号中に、指定信用情報機関と誤認されるおそれのある文字を用いてはならない。

Article 35-3-49 A person that is not a designated credit bureau (unless it is a person that has obtained a designation under the provisions of Article 41-13, paragraph (1) of the Money Lending Business Act) must not use any word in its name or trade name which could give rise to the misconception that the person is a designated credit bureau.

第三款 監督

Subsection 3 Supervision

(変更の届出)

(Notification of a Change)

第三十五条の三の五十 指定信用情報機関は、第三十五条の三の三十七第一項第一号から第三号までのいずれかに掲げる事項に変更があつたときは、遅滞なく、その旨を経済産業大臣に届け出なければならない。

Article 35-3-50 (1) If a particular set forth in any of Article 35-3-37, paragraph (1), items (i) through (iii) changes, a designated credit bureau must file a notification with the Minister of Economy, Trade and Industry to that effect, without delay.

2 経済産業大臣は、前項の規定により指定信用情報機関の商号若しくは名称又は主たる営業所若しくは事務所の所在地の変更の届出があつたときは、その旨を官報で公示しなければならない。

(2) If a notification of a change to the trade name or name of a designated credit bureau or the location of its principal business office or office is filed pursuant to the provisions of the preceding paragraph, the Minister of Economy, Trade and Industry must issue public notice of that change in the official gazette.

(業務及び財産に関する報告書の提出)

(Submission of Reports on Business Activities and Assets)

第三十五条の三の五十一 指定信用情報機関は、事業年度ごとに、当該事業年度に係る業務及び財産に関する報告書を作成し、経済産業大臣に提出しなければならない。

Article 35-3-51 (1) Each business year, a designated credit bureau must prepare

a report on its business activities and assets for that business year and submit the report to the Minister of Economy, Trade and Industry.

2 前項の報告書に関する記載事項、提出期日その他必要な事項は、経済産業省令で定める。

(2) The particulars that are required to be stated in the report referred to in the preceding paragraph, the submission date, and other necessary particulars are specified by Order of the Ministry of Economy, Trade and Industry.

(改善命令)

(Order of Improvement)

第三十五条の三の五十二 経済産業大臣は、指定信用情報機関の特定信用情報提供等業務の運営に関し、特定信用情報提供等業務の適正かつ確実な遂行を確保するため必要があると認めるときは、その必要の限度において、当該指定信用情報機関に対し、財産の状況又はその業務の運営を改善するため必要な措置をとるべきことを命ずることができる。

Article 35-3-52 If the Minister of Economy, Trade and Industry finds, with respect to a designated credit bureau's operation of specified credit information services, that it is necessary to do so in order to ensure the proper and reliable performance of specified credit information services, the Minister, within the scope of that necessity, may order the designated credit bureau to take the measures necessary for improving its state of assets and business operations.

(特定信用情報提供等業務の休廃止)

(Suspension and Discontinuation of Specified Credit Information Services)

第三十五条の三の五十三 指定信用情報機関は、特定信用情報提供等業務の全部又は一部の休止（次項に規定する理由によるものを除く。）をし、又は廃止をしようとするときは、経済産業大臣の認可を受けなければならない。

Article 35-3-53 (1) If a designated credit bureau seeks to suspend (other than due to a reason prescribed in the following paragraph) all or part of its specified credit information services or discontinue the services, the designated credit bureau must obtain the authorization of the Minister of Economy, Trade and Industry.

2 指定信用情報機関が、天災その他のやむを得ない理由により特定信用情報提供等業務の全部又は一部を休止した場合には、直ちにその旨を、理由を付して経済産業大臣に届け出るとともに、加入包括信用購入あつせん業者及び加入個別信用購入あつせん業者並びに他の指定信用情報機関に通知しなければならない。指定信用情報機関がその休止した当該特定信用情報提供等業務の全部又は一部を再開するときも、同様とする。

(2) If a designated credit bureau suspends all or part of its specified credit information services due to a natural disaster or other reasons beyond its control, the designated credit bureau must immediately file a notification with

the Minister of Economy, Trade and Industry to that effect, indicating the applicable reason, as well as notify the affiliated comprehensive credit purchase intermediaries, affiliated individual credit purchase intermediaries, and other designated credit bureaus to that effect. The same applies when a designated credit bureau recommences all or part of the specified credit information services that have been suspended.

3 前二項の規定により指定信用情報機関による特定信用情報提供等業務が休止している場合において、包括信用購入あつせん業者又は個別信用購入あつせん業者が指定信用情報機関の保有する特定信用情報の全部又は一部を使用することができないときは、第三十条の二第三項又は第三十五条の三の三第三項の規定は、適用しない。

(3) If the specified credit information services of a designated credit bureau are suspended pursuant to the provisions of the preceding two paragraphs, and a comprehensive credit purchase intermediary or individual credit purchase intermediary is unable to use all or part of the specified credit information held by the designated credit bureau, the provisions of Article 30-2, paragraph (3) and Article 35-3-3, paragraph (3) do not apply.

(指定の取消し等)

(Rescission of Designation)

第三十五条の三の五十四 経済産業大臣は、指定信用情報機関が次の各号のいずれかに該当するときは、第三十五条の三の三十六第一項の規定による指定若しくは第三十五条の三の四十一第一項ただし書の承認を取り消し、六月以内の期間を定めて、特定信用情報提供等業務の全部若しくは一部の停止を命じ、又はその役員の解任を命ずることができる。

Article 35-3-54 (1) If a designated credit bureau falls under any of the following items, the Minister of Economy, Trade and Industry may rescind the designation under the provisions of Article 35-3-36, paragraph (1) or the approval referred to in the proviso to Article 35-3-41, paragraph (1), and order the suspension of all or part of its specified credit information services within a fixed period of no longer than six months, or order the dismissal of its officers:

一 第三十五条の三の三十六第一項第三号から第七号までに掲げる要件に該当しないこととなつたとき、又は指定を受けた時点において同項各号のいずれかに該当していなかつたことが判明したとき。

(i) the designated credit bureau comes to no longer fall under the requirements set forth in Article 35-3-36, paragraph (1), items (iii) through (vii), or it is discovered not to have fallen under one of the items of that paragraph at the time it was designated;

二 不正の手段により第三十五条の三の三十六第一項の規定による指定を受けたとき。

(ii) the designated credit bureau has obtained the designation under Article 35-3-36, paragraph (1) by wrongful means; or

三 法令又は法令に基づく処分に違反したとき。

(iii) the designated credit bureau violates any laws or regulations or a disposition based on laws or regulations.

2 経済産業大臣は、前項の規定により第三十五条の三の三十六第一項の規定による指定を取り消したときは、その旨を官報で公示しなければならない。

(2) If the Minister of Economy, Trade and Industry rescinds a designation under Article 35-3-36, paragraph (1) pursuant to the provisions of the preceding paragraph, the Minister must issue public notice to that effect in the official gazette.

(特定信用情報提供等業務移転命令)

(Order to Transfer Specified Credit Information Services)

第三十五条の三の五十五 経済産業大臣は、指定信用情報機関が次の各号のいずれかに該当するときは、当該指定信用情報機関に対し、特定信用情報提供等業務の全部又は一部を他の指定信用情報機関に行わせることを命ずることができる。

Article 35-3-55 (1) If a designated credit bureau falls under any of the following items, the Minister of Economy, Trade and Industry may order the designated credit bureau to have another designated credit bureau perform all or part of the specified credit information services:

一 前条第一項の規定により第三十五条の三の三十六第一項の規定による指定を取り消し、又は特定信用情報提供等業務の全部若しくは一部の停止を命ずるとき。

(i) the Minister of Economy, Trade and Industry rescinds the designation under Article 35-3-36, paragraph (1) pursuant to the provisions of paragraph (1) of the preceding Article, or orders the suspension of all or part of its specified credit information services;

二 第三十五条の三の五十三第一項の認可をするとき。

(ii) the Minister of Economy, Trade and Industry gives the authorization referred to in Article 35-3-53, paragraph (1);

三 弁済期にある債務の弁済が特定信用情報提供等業務の継続に著しい支障を来すこととなる事態又は破産手続開始の原因となる事実が生ずるおそれがあると認められるとき。

(iii) it is found that there is a risk of circumstances in which the repayment of obligations within the repayment term which substantially hinders the continuation of specified credit information services to occur, or there is a risk that a fact constituting the grounds for bankruptcy proceedings to commence to occur; or

四 指定信用情報機関が天災その他の事由により特定信用情報提供等業務の全部又は一部を実施することが困難となつたとき。

(iv) it becomes difficult for the designated credit bureau to perform all or part of the specified credit information services due to a natural disaster or other circumstances.

2 経済産業大臣は、前項の規定による命令をしたときは、その旨を官報で公示しなけ

ればならない。

- (2) If the Minister of Economy, Trade and Industry issues an order under the preceding paragraph, the Minister must issue public notice to that effect in the official gazette.

第四款 加入包括信用購入あつせん業者及び加入個別信用購入あつせん業者
Subsection 4 Affiliated Comprehensive Credit Purchase Intermediaries
and Affiliated Individual Credit Purchase Intermediaries

(基礎特定信用情報の提供)

(Provision of Basic Specified Credit Information)

第三十五条の三の五十六 加入包括信用購入あつせん業者又は加入個別信用購入あつせん業者は、指定信用情報機関と特定信用情報提供契約を締結したときは、当該特定信用情報提供契約の締結前に締結した購入者又は役務の提供を受ける者を相手方とする包括信用購入あつせん関係受領契約又は個別信用購入あつせん関係受領契約で当該特定信用情報提供契約を締結した時点において支払時期の到来していない支払分又は弁済金（支払時期が到来しており、かつ、支払の義務が履行されていないものを含む。）があるものに係る次に掲げる事項を、当該指定信用情報機関に提供しなければならない。

Article 35-3-56 (1) When an affiliated comprehensive credit purchase intermediary or affiliated individual credit purchase intermediary concludes a specified credit information service contract with a designated credit bureau, it must provide the designated credit bureau with the following particulars in respect of the contracts stipulating the receipt of monies subject to the intermediation of comprehensive credit purchases or contracts stipulating the receipt of monies subject to the intermediation of individual credit purchases with purchasers or service recipients as the other parties, which it has concluded before concluding the specified credit information service contract, and under which there is still an amount to be paid or repayment that is not yet due as of the time that the specified credit information service contract is concluded (including those which are due and which represent unperformed payment obligations):

一 当該購入者又は当該役務の提供を受ける者の氏名及び住所その他の当該購入者又は当該役務の提供を受ける者を識別することができる事項として経済産業省令で定めるもの

(i) the name and address of the purchaser or service recipient and other particulars specified by Order of the Ministry of Economy, Trade and Industry as particulars by which the purchaser or service recipient can be identified;

二 契約年月日

(ii) the date of the contract;

三 支払時期の到来していない又は支払の義務が履行されていない包括信用購入あつせん又は個別信用購入あつせんに係る債務の額

(iii) the amount of obligations connected with the intermediation of comprehensive credit purchases or the intermediation of individual credit purchases, which are not yet due or which represent unperformed payment obligations; and

四 前三号に掲げるもののほか、経済産業省令で定める事項

(iv) beyond what is set forth in the preceding three items, the particulars which are specified by Order of the Ministry of Economy, Trade and Industry.

2 加入包括信用購入あつせん業者又は加入個別信用購入あつせん業者は、購入者又は役務の提供を受ける者を相手方とする包括信用購入あつせん関係受領契約又は個別信用購入あつせん関係受領契約を締結したときは、遅滞なく、当該契約に係る基礎特定信用情報を加入指定信用情報機関（特定信用情報提供契約を締結した指定信用情報機関をいう。以下同じ。）に提供しなければならない。

(2) When an affiliated comprehensive credit purchase intermediary or affiliated individual credit purchase intermediary concludes a contract stipulating the receipt of monies subject to the intermediation of comprehensive credit purchases or a contract stipulating the receipt of monies subject to the intermediation of individual credit purchases with a purchaser or a service recipient as the other party, the intermediary must provide basic specified credit information in respect of that contract to the designated credit bureau with which it is affiliated (meaning the designated credit bureau with which it has concluded a specified credit information service contract; the same applies hereinafter) without delay.

3 前二項の規定による基礎特定信用情報の提供をした加入包括信用購入あつせん業者又は加入個別信用購入あつせん業者は、当該提供をした基礎特定信用情報に変更があったときは、遅滞なく、その変更内容を加入指定信用情報機関に提供しなければならない。

(3) If the basic specified credit information provided pursuant to the preceding two paragraphs changes, the affiliated comprehensive credit purchase intermediary or the affiliated individual credit purchase intermediary that provided the information must provide the designated credit bureau with which it is affiliated with the details of that change, without delay.

（指定信用情報機関への特定信用情報の提供等に係る同意の取得等）

(Obtaining Consent to Provide Specified Credit Information to a Designated Credit Bureau)

第三十五条の三の五十七 加入包括信用購入あつせん業者又は加入個別信用購入あつせん業者は、加入指定信用情報機関に利用者又は購入者若しくは役務の提供を受ける者に係る特定信用情報の提供の依頼（当該利用者又は購入者若しくは役務の提供を受ける者に係る他の指定信用情報機関が保有する基礎特定信用情報の提供の依頼を含

む。)をする場合には、経済産業省令で定める場合を除き、あらかじめ、当該利用者又は購入者若しくは役務の提供を受ける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 35-3-57 (1) Except in the cases specified by Order of the Ministry of Economy, Trade and Industry, before an affiliated comprehensive credit purchase intermediary or affiliated individual credit purchase intermediary requests a designated credit bureau with which it is affiliated to provide specified credit information about a user, purchaser, or service recipient (including a request to be provided with the basic specified credit information about the user, purchaser, or service recipient which another designated credit bureau holds), the intermediary must obtain the consent of the user, purchaser, or service recipient in writing or by electronic or magnetic means.

2 加入包括信用購入あつせん業者又は加入個別信用購入あつせん業者は、購入者又は役務の提供を受ける者を相手方とする包括信用購入あつせん関係受領契約又は個別信用購入あつせん関係受領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購入者又は当該役務の提供を受ける者から書面又は電磁的方法により得なければならない。

(2) When seeking to conclude a contract stipulating the receipt of monies subject to the intermediation of comprehensive credit purchases or a contract stipulating the receipt of monies subject to the intermediation of individual credit purchases with a purchaser or service recipient as the other party, an affiliated comprehensive credit purchase intermediary or affiliated individual credit purchase intermediary must obtain the consent set forth in the following items from the purchaser or the service recipient in writing or by electronic or magnetic means, in advance:

一 当該購入者又は当該役務の提供を受ける者に関する基礎特定信用情報を加入指定信用情報機関に提供する旨の同意

(i) the consent for basic specified credit information about the purchaser or the service recipient to be provided to the designated credit bureau with which the intermediary is affiliated;

二 前号の基礎特定信用情報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包括信用購入あつせん業者又は加入個別信用購入あつせん業者に提供する旨の同意

(ii) the consent for the designated credit bureau with which the intermediary is affiliated to provide the basic specified credit information referred to in the preceding item to other affiliated comprehensive credit purchase intermediaries and affiliated individual credit purchase intermediaries; and

三 第一号の基礎特定信用情報を第三十五条の三の四十七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包括信用購入あつせん業者又は加入個別信用購入あつせん業者に提供する旨の同意

(iii) the consent for the basic specified credit information referred to in item (i)

to be provided to the affiliated comprehensive credit purchase intermediary or affiliated individual credit purchase intermediary of another designated credit bureau, in response to a request pursuant to the provisions of Article 35-3-47, paragraph (1).

3 加入包括信用購入あつせん業者又は加入個別信用購入あつせん業者は、前二項の同意を得た場合には、経済産業省令で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 an affiliated comprehensive credit purchase intermediary or affiliated individual credit purchase intermediary obtains the consent referred to in the preceding two paragraphs, the intermediary must prepare and preserve the record of that consent pursuant to the provisions of Order of the Ministry of Economy, Trade and Industry.

(加入指定信用情報機関の商号等の公表)

(Disclosure of the Trade Name of the Designated Credit Bureau with Which the Intermediary Is Affiliated)

第三十五条の三の五十八 加入包括信用購入あつせん業者又は加入個別信用購入あつせん業者は、加入指定信用情報機関の商号又は名称を公表しなければならない。

Article 35-3-58 An affiliated comprehensive credit purchase intermediary or affiliated individual credit purchase intermediary must disclose the trade name or name of the designated credit bureau with which it is affiliated.

(目的外使用等の禁止)

(Prohibition on Use Other than for the Intended Purpose)

第三十五条の三の五十九 加入包括信用購入あつせん業者若しくは加入個別信用購入あつせん業者又はこれらの役員若しくは職員は、支払能力調査以外の目的のために加入指定信用情報機関に特定信用情報の提供の依頼（当該利用者又は購入者若しくは役務の提供を受ける者に係る他の指定信用情報機関が保有する基礎特定信用情報の提供の依頼を含む。）をし、又は加入指定信用情報機関から提供を受けた特定信用情報を支払能力調査以外の目的に使用し、若しくは第三者に提供してはならない。

Article 35-3-59 (1) An affiliated comprehensive credit purchase intermediary, an affiliated individual credit purchase intermediary, or the officer or employee of either of these intermediaries must not request the designated credit bureau with which it is affiliated to provide the specified credit information for purposes other than an investigation into the ability to pay (including a request to provide the basic specified credit information on a user, purchaser, or service recipient, which another designated credit bureau holds), or use the specified credit information it has received from the designated credit bureau with which it is affiliated for purposes other than an investigation into the ability to pay, or for providing the information to a third party.

2 加入包括信用購入あつせん業者若しくは加入個別信用購入あつせん業者又はこれら

の役員若しくは職員は、加入指定信用情報機関から提供を受けた特定信用情報について、これらの者に該当しなくなった後において、当該特定信用情報を使用し、又は第三者に提供してはならない。

- (2) When a person is no longer an affiliated comprehensive credit purchase intermediary, an affiliated individual credit purchase intermediary, or the officer or employee of either of these intermediaries, the person must not use the specified credit information received from a designated credit bureau with which it was affiliated, or to provide that information to a third party.

第四節 適用除外

Section 4 Exclusion from Application

第三十五条の三の六十 この章の規定は、次の包括信用購入あつせん及び包括信用購入あつせんに係る販売又は提供の方法による販売又は提供については、適用しない。

Article 35-3-60 (1) The provisions of this Chapter do not apply to selling or providing things by the intermediation of comprehensive credit purchases and by the method of selling or providing things related to intermediation of comprehensive credit purchases, as referred to in the following items:

一 商品若しくは指定権利を販売する契約又は役務を提供する契約（連鎖販売個人契約及び業務提供誘引販売個人契約に係るものを除く。）であつて、当該契約の申込みをした者が営業のために若しくは営業として締結するもの又は購入者若しくは役務の提供を受ける者が営業のために若しくは営業として締結するものに係る包括信用購入あつせん及び包括信用購入あつせんに係る販売又は提供の方法による販売又は提供

(i) selling or providing things by the intermediation of comprehensive credit purchase and by the method of selling or providing things related to intermediation of comprehensive credit purchases pertaining to a contract for selling goods or designated rights or a contract for providing services (other than a contract related to a personal multilevel marketing contract or a personal business opportunity related sales contract), which the person offering the contract concludes for business purposes or as a part of their business or which the purchaser or the service recipient concludes for business purposes or as a part of its business;

二 本邦外に在る者に対して行う包括信用購入あつせん及び包括信用購入あつせんに係る販売又は提供の方法による販売又は提供

(ii) selling or providing things by the intermediation of comprehensive credit purchases and by the method of selling or providing things related to the intermediation of comprehensive credit purchases, to a person residing outside Japan;

三 国又は地方公共団体が行う包括信用購入あつせん及び包括信用購入あつせんに係る販売又は提供の方法による販売又は提供

(iii) selling or providing things by the intermediation of comprehensive credit purchases and by the method of selling or providing things related to the intermediation of comprehensive credit purchases by the national or local government;

四 次の団体がその直接又は間接の構成員に対して行う包括信用購入あつせん及び包括信用購入あつせんに係る販売又は提供の方法による販売又は提供（当該団体が構成員以外の者にその事業又は施設を利用させることができる場合には、これらの者に対して行う包括信用購入あつせん及び包括信用購入あつせんに係る販売又は提供の方法による販売又は提供を含む。）

(iv) selling or providing things by the intermediation of comprehensive credit purchases and by the method of selling or providing things related to the intermediation of comprehensive credit purchases by any of the following organizations to its direct or indirect members (if the organization is able to make its business or facilities available to persons other than its members, this includes selling or providing things by the intermediation of comprehensive credit purchases or by the method of selling or providing things related to the intermediation of comprehensive credit purchases to non-members):

イ 特別の法律に基づいて設立された組合並びにその連合会及び中央会

(a) a partnership incorporated based on a special law, and a federation or central association of those partnerships;

ロ 国家公務員法第百八条の二又は地方公務員法第五十二条の団体

(b) an organization referred to in Article 108-2 of the National Public Service Act or Article 52 of the Local Public Service Act; or

ハ 労働組合

(c) a labor union.

五 事業者がその従業者に対して行う包括信用購入あつせん及び包括信用購入あつせんに係る販売又は提供の方法による販売又は提供

(v) selling or providing things by the intermediation of comprehensive credit purchases and by the method of selling or providing things related to the intermediation of comprehensive credit purchases, by a business operator to its employee; or

六 不動産を販売する契約に係る包括信用購入あつせん及び包括信用購入あつせんに係る販売又は提供の方法による販売又は提供

(vi) selling or providing things by the intermediation of comprehensive credit purchases and by the method of selling or providing things related to the intermediation of comprehensive credit purchases, pertaining to a sales contract for real property.

2 この章の規定は、次の個別信用購入あつせん及び個別信用購入あつせんに係る販売又は提供の方法による販売又は提供については、適用しない。

(2) The provisions of this Chapter do not apply to selling or providing things by

the intermediation of individual credit purchases and selling or providing things by the method of selling or providing things related to the intermediation of individual credit purchases, as referred to in the following items:

一 商品若しくは指定権利を販売する契約又は役務を提供する契約（連鎖販売個人契約及び業務提供誘引販売個人契約に係るものを除く。）であつて、当該契約の申込みをした者が営業のために若しくは営業として締結するもの又は購入者若しくは役務の提供を受ける者が営業のために若しくは営業として締結するものに係る個別信用購入あつせん及び個別信用購入あつせんに係る販売又は提供の方法による販売又は提供

(i) selling or providing things by the intermediation of individual credit purchases and by the method of selling or providing things related to the intermediation of individual credit purchases pursuant to a contract for selling goods or designated rights or a contract for providing services (other than a contract related to a personal multilevel marketing contract or a personal business opportunity related sales contract), which the person offering the contract concludes for business purposes or as a part of their business or which the purchaser or service recipient concludes for business purposes or as a part of its business;

二 本邦外に在る者に対して行う個別信用購入あつせん及び個別信用購入あつせんに係る販売又は提供の方法による販売又は提供

(ii) selling or providing things by the intermediation of individual credit purchases and by the method of selling or providing things related to the intermediation of individual credit purchases, to a person residing outside Japan;

三 国又は地方公共団体が行う個別信用購入あつせん及び個別信用購入あつせんに係る販売又は提供の方法による販売又は提供

(iii) selling or providing things by the intermediation of individual credit purchases and by the method of selling or providing things related to the intermediation of individual credit purchases, by the national or local government;

四 次の団体がその直接又は間接の構成員に対して行う個別信用購入あつせん及び個別信用購入あつせんに係る販売又は提供の方法による販売又は提供（当該団体が構成員以外の者にその事業又は施設を利用させることができる場合には、これらの者に対して行う個別信用購入あつせん及び個別信用購入あつせんに係る販売又は提供の方法による販売又は提供を含む。）

(iv) selling or providing things by the intermediation of individual credit purchases and by the method of selling or providing things related to the intermediation of individual credit purchases by any of the following organizations, to its direct or indirect members (if the organization is able to make its business or facilities available to persons other than its members,

this includes selling or providing things by the intermediation of individual credit purchases and by the method of selling or providing things related to the intermediation of individual credit purchases to non-members):

イ 特別の法律に基づいて設立された組合並びにその連合会及び中央会

(a) a partnership incorporated based on a special law and a federation or central association of those partnerships;

ロ 国家公務員法第百八条の二又は地方公務員法第五十二条の団体

(b) an organization referred to in Article 108-2 of the National Public Service Act or Article 52 of the Local Public Service Act; or

ハ 労働組合

(c) a labor union.

五 事業者がその従業者に対して行う個別信用購入あつせん及び個別信用購入あつせんに係る販売又は提供の方法による販売又は提供

(v) selling or providing things by the intermediation of individual credit purchases and by the method of selling or providing things related to the intermediation of individual credit purchases, by a business operator for its employees; or

六 不動産を販売する契約に係る個別信用購入あつせん及び個別信用購入あつせんに係る販売又は提供の方法による販売又は提供

(vi) selling or providing things by the intermediation of individual credit purchases and by the method of selling or providing things related to the intermediation of individual credit purchases, pertaining to a sales contract for real property.

3 第三十五条の三の五、第三十五条の三の七、第三十五条の三の九、第三十五条の三の十、第三十五条の三の十二及び第三十五条の三の十三の規定は、次の個別信用購入あつせん及び個別信用購入あつせんに係る販売又は提供の方法による販売又は提供については、適用しない。

(3) The provisions of Article 35-3-5, Article 35-3-7, Article 35-3-9, Article 35-3-10, Article 35-3-12, and Article 35-3-13 do not apply to selling or providing things by the intermediation of individual credit purchases and by the method of selling or providing things related to the intermediation of individual credit purchases, as referred to in the following items:

一 特定商取引に関する法律第二十六条第一項第六号から第八号までの販売又は役務の提供で訪問販売又は電話勧誘販売に該当するものに係る個別信用購入あつせん及び個別信用購入あつせんに係る販売又は提供の方法による販売又は提供

(i) selling or providing things by the intermediation of individual credit purchases and by the method of selling or providing things related to the intermediation of individual credit purchases, pertaining to selling things or providing services as referred to in Article 26, paragraph (1), items (vi) through (viii) of the Act on Specified Commercial Transactions which correspond to door-to-door sales or telemarketing sales; and

二 特定商取引に関する法律第二十六条第五項各号の訪問販売及び同条第六項各号の電話勧誘販売に係る個別信用購入あつせん及び個別信用購入あつせんに係る販売又は提供の方法による販売又は提供

(ii) selling or providing things by the intermediation of individual credit purchases and by the method of selling or providing things related to the intermediation of individual credit purchases, pertaining to door-to-door sales set forth in the items of Article 26, paragraph (5) of the Act on Specified Commercial Transactions or pertaining to telemarketing sales set forth in the items of paragraph (6) of that Article.

4 第三十五条の三の十の規定は、次の個別信用購入あつせん及び個別信用購入あつせんに係る販売又は提供の方法による販売又は提供については、適用しない。

(4) The provisions of Article 35-3-10 do not apply to selling or providing things by the intermediation of individual credit purchases and by the method of selling or providing things related to the intermediation of individual credit purchases, as referred to in the following items:

一 特定商取引に関する法律第二十六条第二項に規定する役務の提供であつて訪問販売又は電話勧誘販売に該当するものが同項に規定する主務省令で定める場合に該当する場合における当該役務の提供に係る個別信用購入あつせん及び個別信用購入あつせんに係る提供の方法による提供

(i) when the provision of services prescribed in the provisions of Article 26, paragraph (2) of the Act on Specified Commercial Transactions that corresponds to a door-to-door sale or telemarketing sale falls under one of the cases specified by order of the competent ministry that is referred to in that paragraph, providing things by the intermediation of individual credit purchases and by the method related to the intermediation of individual credit purchases;

二 特定商取引に関する法律第二十六条第三項各号に規定する販売又は役務の提供で訪問販売又は電話勧誘販売に該当するものに係る個別信用購入あつせん及び個別信用購入あつせんに係る販売又は提供の方法による販売又は提供

(ii) selling or providing things by the intermediation of individual credit purchases and by the method of selling or providing things related to the intermediation of individual credit purchases, pertaining to selling things or providing services prescribed in the items of Article 26, paragraph (3) of the Act on Specified Commercial Transactions that corresponds to a door-to-door sale or telemarketing sale; or

三 訪問販売又は電話勧誘販売に該当する販売又は役務の提供が特定商取引に関する法律第二十六条第四項第一号又は第二号の場合に該当する場合における当該販売又は役務の提供に係る個別信用購入あつせん及び個別信用購入あつせんに係る販売又は提供の方法による販売又は提供

(iii) when selling things or provision of services corresponding to a door-to-door sale or telemarketing sale falls under the cases referred to in Article 26,

paragraph (4), item (i) or item (ii) of the Act on Specified Commercial Transactions, selling or providing things by intermediation of individual credit purchases and by the method related to the intermediation of individual credit purchases, pertaining to the selling of things or the provision of services.

第三章の二 前払式特定取引

Chapter III-2 Specified Prepaid Transactions

(前払式特定取引業の許可)

(License for Specified Prepaid Transaction Services)

第三十五条の三の六十一 前払式特定取引は、経済産業大臣の許可を受けた者でなければ、業として営んではならない。ただし、次の場合は、この限りでない。

Article 35-3-61 A person must not engage in specified prepaid transactions in the course of trade without being licensed by the Minister of Economy, Trade and Industry; provided, however, that this does not apply in the following cases:

一 商品又は指定役務の前払式特定取引の方法による年間の取引額が政令で定める金額に満たない場合

(i) the annual transaction value of specified prepaid transactions for goods or designated services is less than the amount specified by Cabinet Order;

二 指定役務が新たに定められた場合において、現に当該指定役務につき前払式特定取引の方法による取引を業として営んでいる者が、その定められた日から六月間（その期間内に次条において準用する第十二条第一項の申請書を提出した場合には、その申請につき許可又は不許可の処分があるまでの間を含む。）当該指定役務につき取引をするとき。

(ii) the designated services are newly specified, and a person currently engaged in specified prepaid transactions of those designated services engages in transactions of those designated services for six months from the date of their specification (if the written application referred to in Article 12, paragraph (1) as applied mutatis mutandis pursuant to the following Article is submitted during that period, this includes the time until the disposition of granting or refusing the license sought under that application is rendered); or

三 前号の期間が経過した後において、その期間の末日までに締結した同号の指定役務についての前払式特定取引の契約に基づく取引を結了する目的の範囲内で営む場合

(iii) after the period set forth in the preceding item passes, when the transaction the person engages in are within the scope of the purpose of completing the transactions under the contracts for specified prepaid transactions for the designated services referred to in that item, which have

been concluded by the last day of that period.

(準用規定)

(Provisions Applied Mutatis Mutandis)

第三十五条の三の六十二 第八条の規定は前払式特定取引に、第十二条及び第十五条から第二十九条までの規定は前払式特定取引を業として営む場合に準用する。この場合において、第八条第一号中「指定商品若しくは指定権利を販売する契約又は指定役務を提供する契約」とあるのは「商品又は指定役務についての前払式特定取引の契約」と、同条第六号中「割賦販売」とあるのは「前払式特定取引及び旅行業法（昭和二十七年法律第二百三十九号）その他の政令で定める法律の規定に基づき前受金の保全のための措置を講じている者が当該法律の規定に基づいて行う前払式特定取引」と、第十二条第一項第四号中「前払式割賦販売の方法により販売しようとする指定商品の種類」とあるのは「前払式特定取引の方法による取引をしようとする商品又は指定役務の種類又は範囲」と、同条第二項中「前払式割賦販売契約約款」とあるのは「前払式特定取引契約約款」と、第十五条第一項各号列記以外の部分中「第十一条」とあるのは「第三十五条の三の六十一」と、同項第二号中「購入者」とあるのは「購入者又は指定役務の提供を受ける者」と、同項第五号中「前払式割賦販売契約約款」とあるのは「前払式特定取引契約約款」と、同項第八号ハ中「第十一条」とあるのは「第三十五条の三の六十一」と、同条第三項中「第十一条」とあるのは「第三十五条の三の六十一」と、第十八条の三第一項及び第二項並びに第十八条の五第一項中「商品の代金」とあるのは「商品の代金又は指定役務の対価」と、第十九条第二項及び第三項中「前払式割賦販売契約約款」とあるのは「前払式特定取引契約約款」と、第二十条第一項ただし書及び第二十条の二第一項中「購入者」とあるのは「購入者又は指定役務の提供を受ける者」と、第二十三条第一項第四号中「第十一条」とあるのは「第三十五条の三の六十一」と、第二十七条第一項中「商品の引渡し」とあるのは「商品の引渡し又は指定役務の提供」と読み替えるものとする。

Article 35-3-62 The provisions of Article 8 apply mutatis mutandis to specified prepaid transactions and the provisions of Article 12 and Articles 15 through 29 apply mutatis mutandis when a person engages in specified prepaid transactions in the course of trade. In this case, the phrase "a contract for selling designated goods or designated rights, or a contract for providing designated services" in Article 8, item (i) is deemed to be replaced with "a contract for specified prepaid transactions involving goods or designated services"; the term "an installment sale" in item (vi) of that Article is deemed to be replaced with "a specified prepaid transactions and a specified prepaid transaction carried out pursuant to the provisions of the Travel Agency Act (Act No. 239 of 1952) and other laws specified by Cabinet Order, by a person that takes the preservative measure of receiving advance payments pursuant to the provisions of those laws"; the phrase "the types of designated goods the person seeks to sell through prepaid installment sales" in Article 12, paragraph (1), item (iv) is deemed to be replaced with "the types or scope of goods or

designated services the person seeks to transact through specified prepaid transactions"; the phrase "general conditions of the contract for prepaid installment sales" in paragraph (2) of that Article is deemed to be replaced with "general conditions of the contract for specified prepaid transactions"; the term "Article 11" in Article 15, paragraph (1), parts other than as listed in the items, is deemed to be replaced with "Article 35-3-61"; the term "purchasers" in item (ii) of that paragraph is deemed to be replaced with "purchasers or recipients of designated services"; the phrase "general conditions of the contract for prepaid installment sales" in item (v) of that paragraph is deemed to be replaced with "general conditions of the contract for specified prepaid transactions"; the term "Article 11" in item (viii), (c) of that paragraph is deemed to be replaced with "Article 35-3-61"; the term "Article 11" in paragraph (3) of that Article is deemed to be replaced with "Article 35-3-61"; the phrase "the cost of the goods" in Article 18-3, paragraphs (1) and (2) and Article 18-5, paragraph (1) is deemed to be replaced with "the cost of the goods or the consideration for the designated services"; the phrase "general conditions of the contract for prepaid installment sales" in Article 19, paragraph (2) and paragraph (3) is deemed to be replaced with "general conditions of the contract for specified prepaid transactions"; the term "purchasers" in the proviso to Article 20, paragraph (1) and Article 20-2, paragraph (1) is deemed to be replaced with "purchasers or recipients of designated services"; the term "Article 11" in Article 23, paragraph (1), item (iv) is deemed to be replaced with "Article 35-3-61"; and the term "been delivered the goods" in Article 27, paragraph (1) is deemed to be replaced with "been delivered the goods or provided the designated services".

第三章の三 指定受託機関

Chapter III-3 Designated Entrusted Institutions

(指定)

(Designation)

第三十五条の四 第十八条の三第四項（前条において準用する場合を含む。）の指定（以下この章において「指定」という。）は、前受金保全措置としての供託委託契約に係る受託の事業（以下「受託事業」という。）を営もうとする者の申請により行う。

Article 35-4 (1) A designation as referred to in Article 18-3, paragraph (4) (including as applied mutatis mutandis pursuant to the preceding Article) (hereinafter referred to as a "designation" in this Chapter) is provided upon the application of a person seeking to engage in the services with which it is entrusted under a contract on the entrustment of business deposits as a preservative measure for advances received (hereinafter referred to as "services under entrustment").

2 指定を受けようとする者は、次の事項を記載した申請書を経済産業大臣に提出しなければならない。

(2) A person seeking designation must submit a written application to the Minister of Economy, Trade and Industry stating the following particulars:

一 商号

(i) the persons's trade name;

二 本店その他の営業所の名称及び所在地

(ii) the names and locations of its head office and other business offices; and

三 資本金の額及び役員の名

(iii) the amount of stated capital and the names of the officers.

3 前項の申請書には、定款、業務方法書、事業計画書、前受業務保証金供託委託契約約款その他経済産業省令・内閣府令で定める書類を添付しなければならない。

(3) The articles of incorporation, the operational method statement, the business plan, the general conditions of the contract on the entrustment of business deposits for prepaid services, and other documents specified by Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order must accompany the written application referred to in the preceding paragraph.

4 前項の場合において、定款が電磁的記録で作られているときは、書面に代えて電磁的記録（経済産業省令で定めるものに限る。）を添付することができる。

(4) In the case referred to in the preceding paragraph, if the articles of incorporation have been created in the form of an electronic or magnetic record, the electronic or magnetic record (limited to one as specified by Order of Ministry of Economy, Trade and Industry) may accompany the application in lieu of a document.

(指定の基準)

(Designation Criteria)

第三十五条の五 経済産業大臣は、指定を申請した者が次の各号のいずれかに該当すると認めるときは、その指定をしてはならない。

Article 35-5 If the Minister of Economy, Trade and Industry finds that a person applying for the designation falls under one of the following items, the Minister must not provide the designation:

一 資本金の額が五千万円以上の株式会社でない者

(i) a person that is not a stock company with an amount of stated capital of 50,000,000 yen or more;

二 前号に掲げるもののほか、その行おうとする受託事業を健全に遂行するに足りる財産的基礎を有しない者

(ii) beyond what is set forth in the preceding item, a person does not have a financial basis to sufficient to soundly perform the services under entrustment which it seeks to perform;

三 定款の規定又は業務方法書若しくは事業計画書の内容が法令に違反し、又は事業

- の適正な運営を確保するのに十分でない者
- (iii) a person whose articles of incorporation, operational method statement, or business plan is in violation of laws and regulations, or a person that is not capable of ensuring proper business operations;
- 四 前受業務保証金供託委託契約約款の内容が経済産業省令で定める基準に適合しない者
- (iv) a person with general conditions in their contract on the entrustment of business deposits for prepaid services which do not conform to the criteria specified by Order of the Ministry of Economy, Trade and Industry;
- 五 第三十五条の十四第二項の規定により指定を取り消され、その取消の日から三年を経過しない者
- (v) a person whose designation has been rescinded pursuant to the provisions of Article 35-14, paragraph (2), and for whom three years have not passed since the date of the rescission;
- 六 この法律の規定により罰金の刑に処せられ、その刑の執行を終わり、又は執行を受けることがなくなった日から三年を経過しない者
- (vi) a person that has been sentenced to a fine pursuant to the provisions of this Act, and for whom three years have not passed since the person finished serving the sentence or ceased to be subject to the sentence; or
- 七 役員のうち次のいずれかに該当する者のある者
- (vii) a person with an officer that falls under any of the following sub-items:
- イ 破産者で復権を得ないもの
- (a) a bankrupt person that has not been released from bankruptcy restrictions;
- ロ 禁錮以上の刑に処せられ、又はこの法律の規定により罰金の刑に処せられ、その刑の執行を終わり、又は執行を受けることがなくなった日から三年を経過しない者
- (b) a person that has been sentenced to imprisonment without work or a heavier punishment or a person that has been sentenced to a fine pursuant to the provisions of this Act, and for whom three years have not passed since the person finished serving the sentence or ceased to be subject to the sentence; or
- ハ 指定を受けた者（以下「指定受託機関」という。）が第三十五条の十四第二項の規定により指定を取り消された場合において、その処分の日前三十日以内にその指定受託機関の役員であつた者で、その処分の日から三年を経過しないもの
- (c) a person that was the officer of a person who was provided a designation (hereinafter referred to as a "designated entrusted institution"), whose designation has been rescinded pursuant to the provisions of Article 35-14, paragraph (2), during the 30 days prior to the disposition, and for whom three years have not passed since the date of the disposition.

(変更の届出)

(Notification of a Change)

第三十五条の六 指定受託機関は、第三十五条の四第二項各号の事項又は定款、業務方法書若しくは前受業務保証金供託委託契約約款に記載し、若しくは記録した事項について変更があつたときは、遅滞なく、その旨を経済産業大臣に届け出なければならない。

Article 35-6 If a particular set forth in one the items of Article 35-4, paragraph (2), or a particular stated or recorded in the articles of incorporation, the operation method statement, or the general conditions of a contract on the entrustment of business deposits for prepaid services changes, the designated entrusted institution must notify the Minister of Economy, Trade and Industry to that effect without delay.

(廃止の届出)

(Notification of Discontinuation)

第三十五条の七 指定受託機関は、受託事業を廃止したときは、遅滞なく、その旨を経済産業大臣に届け出なければならない。

Article 35-7 (1) If a designated entrusted institution discontinues the services under entrustment, it must notify the Minister of Economy, Trade and Industry to that effect without delay.

2 前項の規定による届出があつたときは、指定は、その効力を失う。

(2) If a notification under the provisions of the preceding paragraph is filed, the designation ceases to be effective.

(事業計画書等の提出)

(Submission of a Business Plan)

第三十五条の八 指定受託機関は、毎事業年度開始前に、その事業年度の事業計画書を作成し、経済産業大臣に提出しなければならない。

Article 35-8 (1) Prior to the commencement of each business year, a designated entrusted institution must prepare and submit a business plan for the relevant business year to the Minister of Economy, Trade and Industry.

2 指定受託機関は、事業計画書に記載した事項を変更したときは、遅滞なく、その旨を経済産業大臣に届け出なければならない。

(2) If a designated entrusted institution changes a particular stated in the business plan, it must notify the Minister of Economy, Trade and Industry to that effect without delay.

3 指定受託機関は、毎事業年度経過後三月以内に、その事業年度の事業報告書を作成し、経済産業大臣に提出しなければならない。

(3) Within three months after the end of each business year, a designated entrusted institution must prepare and submit a business report for the

relevant business year to the Minister of Economy, Trade and Industry.

(兼業の制限)

(Restriction on Concurrent Business)

第三十五条の九 指定受託機関は、受託事業以外の事業を営んではならない。ただし、受託事業以外の事業を営むことが受託事業の適正な運営に支障を及ぼすおそれがないと認められる場合で、経済産業大臣の承認を受けたときは、この限りでない。

Article 35-9 A designated entrusted institution must not engage in any business other than the services under entrustment; provided, however, that this does not apply if the performance of business other than the services under entrustment is found to carry no risk of compromising the appropriate performance of services under entrustment, and the institution obtains the approval of the Minister of Economy, Trade and Industry.

(責任準備金の計上)

(Recording of Liability Reserves)

第三十五条の十 指定受託機関は、事業年度末においてまだ経過していない供託委託契約があるときは、次の各号に掲げる金額のうちいずれか多い金額を、事業年度ごとに責任準備金として計上しなければならない。

Article 35-10 If there are unexpired contracts on the entrustment of business deposits at the end of a business year, the designated entrusted institution must record the amount which is higher among the amounts prescribed in either of the following items as liability reserves for each business year:

一 当該供託委託契約の契約期間のうちまだ経過していない期間に対応する委託手数料の総額に相当する金額

(i) the amount that corresponds to all commission for the remaining period of the contract periods of the contracts on the entrustment of business deposits;
or

二 当該事業年度において受領した委託手数料の総額から当該委託手数料に係る供託委託契約に基づいて供託した前受業務保証金（当該前受業務保証金の供託による委託者からの収入金を除く。）、当該委託手数料に係る供託委託契約のために積み立てるべき供託備金及び当該事業年度の事業費の合計額を控除した残額に相当する金額

(ii) the amount that corresponds to the balance of all commission received during the business year that has deducted the sum total of business deposits for prepaid services deposited pursuant to the contracts on the entrustment of business deposits which entail commission (excluding income from entrustors through the depositing of business deposits for prepaid services), deposit reserves that must be set aside due to contracts on the entrustment of business deposits which entail commission, and the business costs for the business year.

(供託備金の積立て)

(Accumulation of Deposit Reserves)

第三十五条の十一 指定受託機関は、決算期ごとに、次の各号の一に掲げる金額がある場合においては、供託備金として当該各号に掲げる金額を積み立てなければならない。

Article 35-11 In each accounting period in which there is an amount of money as set forth in one of the following items, a designated entrusted institution must reserve the amount set forth in that item as a deposit reserve:

一 供託委託契約に基づいて供託すべき前受業務保証金の額のうちに決算期までにその供託が終わらないものがある場合においては、その金額

(i) an amount of money out of the business deposit for prepaid services that is to be deposited based on a contract on the entrustment of business deposits, which has not been deposited by the accounting period;

二 供託委託契約に基づいて供託する義務が生じたと認められる前受業務保証金の額がある場合においては、その供託すべきものと認められる金額

(ii) an amount of money that should be deposited, in a case in which a duty to make a business deposit for prepaid services is found to have arisen based on a contract on the entrustment of business deposits; or

三 現に前受業務保証金の額について訴訟が係属しているために供託していないものがある場合においては、その金額

(iii) an amount of money not yet deposited due to a pending lawsuit involving a business deposit for prepaid services.

(受託事業基金)

(Funds for Services Under Entrustment)

第三十五条の十二 指定受託機関は、定款の定めるところにより、受託事業基金を設けなければならない。

Article 35-12 (1) A designated entrusted institution must establish funds for services under entrustment pursuant to the provisions of the articles of incorporation.

2 指定受託機関は、責任準備金をもつて前受業務保証金を供託することができない場合においては、当該前受業務保証金の供託に充てる場合に限り、受託事業基金を使用することができる。

(2) If liability reserves are not sufficient to enable a designated entrusted institution to make a business deposit for prepaid services, the designated entrusted institution may use the funds for services under entrustment, but only if these are allocated to cover business deposits for prepaid services.

(改善命令)

(Order for Improvement)

第三十五条の十三 経済産業大臣は、指定受託機関が第三十五条の五第二号から第四号

までの規定に該当することとなつたと認めるときは、当該指定受託機関に対し、財産の状況又はその事業の運営を改善するため必要な措置をとるべきことを命ずることができる。

Article 35-13 If the Minister of Economy, Trade and Industry finds that a designated entrusted institution has come to fall under the provisions of Article 35-5, items (ii) through (iv), the Minister may order the designated entrusted institution to take the necessary measures to improve its state of assets or business operations.

(指定の取消し等)

(Rescission of Designation)

第三十五条の十四 経済産業大臣は、指定受託機関が指定を受けた日から六月以内に受託事業を開始しないとき、又は引き続き六月以上受託事業を休止したときは、その指定を取り消すことができる。

Article 35-14 (1) If a designated entrusted institution fails to commence the services under entrustment within six months from the day it obtained designation or suspends the services under entrustment for six consecutive months or longer, the Minister of Economy, Trade and Industry may rescind the designation.

2 経済産業大臣は、指定受託機関が次の各号の一に該当するときは、その指定を取り消し、又は六月以内の期間を定めて受託事業の全部若しくは一部の停止を命ずることができる。

(2) If a designated entrusted institution falls under one of the following items, the Minister of Economy, Trade and Industry may rescind its designation or order the suspension of all or part of the services under entrustment during a fixed period of no longer than six months:

一 この法律の規定に違反したとき。

(i) the designated entrusted institution violates the provisions of this Act;

二 第三十五条の五第一号、第六号又は第七号の規定に該当することとなつたとき。

(ii) the designated entrusted institution comes to fall under the provisions of Article 35-5, item (i), item (vi), or item (vii);

三 前条の規定による命令に違反したとき。

(iii) the designated entrusted institution violates an order under the provisions of the preceding Article;

四 前号に掲げるもののほか、この法律の規定に基づく経済産業大臣の処分に違反したとき。

(iv) beyond what is set forth in the preceding item, the designated entrusted institution violates a disposition rendered by the Minister of Economy, Trade and Industry based on the provisions of this Act; or

五 不正の手段により指定を受けたとき。

(v) the designated entrusted institution has obtained the designation by

wrongful means.

(経済産業省令への委任)

(Delegation to Order of the Ministry of Economy, Trade and Industry)

第三十五条の十五 この章に定めるもののほか、指定並びに指定受託機関の業務、財務及び会計に関し必要な事項は、経済産業省令で定める。

Article 35-15 Beyond what is specified in this Chapter, the necessary particulars relevant to the designation and to the services, finances, and accounting of a designated entrusted institution, are specified by Order of the Ministry of Economy, Trade and Industry.

第三章の四 クレジットカード番号等の適切な管理等

Chapter III-4 Proper Management of Credit Card Numbers

(クレジットカード番号等の適切な管理)

(Proper Management of Credit Card Numbers)

第三十五条の十六 包括信用購入あつせん業者又は二月払購入あつせんを業とする者（以下「クレジットカード等購入あつせん業者」という。）は、経済産業省令で定める基準に従い、その取り扱うクレジットカード番号等（クレジットカード等購入あつせん業者が、その業務上利用者に付与する第二条第三項第一号の番号、記号その他の符号をいう。以下同じ。）の漏えい、滅失又はき損の防止その他のクレジットカード番号等の適切な管理のために必要な措置を講じなければならない。

Article 35-16 (1) A comprehensive credit purchase intermediary or a person that engages in the intermediation of two-month installment purchases in the course of trade (hereinafter referred to as a "credit card purchase intermediary"), in accordance with the standards specified by Order of Ministry of Economy, Trade and Industry, must take the necessary measures to prevent the inappropriate disclosure, loss, or damage in respect of a credit card number (meaning the number, symbol, or other code set forth in Article 2, paragraph (3), item (i) that is granted to a user by a credit card purchase intermediary in the course of business; the same applies hereinafter) it handles, as well as other measures necessary for the proper management of credit card numbers.

2 この章において「二月払購入あつせん」とは、カード等を利用者に交付し又は付与し、当該利用者がそのカード等を提示し若しくは通知して、又はそれと引換えに特定の販売業者から商品若しくは権利を購入し、又は特定の役務提供事業者から役務の提供を受けるときは、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の交付（当該販売業者又は当該役務提供事業者以外の者を通じた当該販売業者又は当該役務提供事業者への交付を含む。）をするとともに、当該利用者から当該代金又は当該対価に相当する額を、当該利用者が当該販売業者から商品若しくは権利を購入する契約を締結し、又は当該役務提供事業者

から役務の提供を受ける契約を締結した時から二月を超えない範囲内においてあらかじめ定められた時期までに受領することをいう。

(2) The term "intermediation of two-month installment purchases" as used in this Chapter means issuing or granting a card, etc. to a user and then delivering an amount of money that corresponds to the cost of goods or rights or the consideration for services to the seller or service provider (this includes delivering such an amount to the seller or service provider through a person other than that seller or service provider) and receiving an amount of money that corresponds to that cost or consideration from the user by a pre-determined period of within two months from the time the user concludes the contract under which the user purchases the goods or rights from the seller or receives the services from the service provider, when the user presents, notifies, or exchanges that card, etc. to purchase goods or rights from a specific seller or to receive services from a specific service provider.

3 特定のクレジットカード等購入あつせん業者のために、利用者がカード等を提示し若しくは通知して、又はそれと引換えに特定の販売業者から商品若しくは権利を購入し、又は特定の役務提供事業者から役務の提供を受けるときは、自己の名をもって当該販売業者又は当該役務提供事業者に包括信用購入あつせん又は二月払購入あつせんに係る購入の方法により購入された商品若しくは権利の代金又は受領される役務の対価に相当する額の交付（当該販売業者又は当該役務提供事業者以外の者を通じた当該販売業者又は当該役務提供事業者への交付を含む。）をすること（以下「立替払取次ぎ」という。）を業とする者（以下「立替払取次業者」という。）は、経済産業省令で定める基準に従い、その取り扱うクレジットカード番号等の漏えい、滅失又はき損の防止その他のクレジットカード番号等の適切な管理のために必要な措置を講じなければならない。

(3) In accordance with the standards specified by Order of the Ministry of Economy, Trade and Industry, a person that is in the business of delivering, in its own name and on behalf of a specific credit card purchase intermediary, an amount of money that corresponds to the cost of goods or rights purchased or the consideration for the services received, when these are purchased or received by the method of the intermediation of comprehensive credit purchases or the intermediation of two-month installment purchases, to the seller or the service provider (this includes delivering such an amount to the seller or service provider through a person other than that seller or service provider) when a user presents, notifies, or exchanges a card, etc. to purchase goods or rights from a specific seller or receive services from a specific service provider (hereinafter the delivery of the amount is referred to as the "brokerage of third-party payments") (hereinafter a person that delivers the amount is referred to as the "broker for third-party payments"), must take the necessary measures to prevent the inappropriate disclosure, loss, or damage in respect of credit card numbers it handles, as well as other measures necessary

for the proper management of credit card numbers.

4 クレジットカード等購入あつせん業者又は立替払取次業者は、クレジットカード番号等保有業者（次の各号のいずれかに該当する者をいう。以下同じ。）の取り扱うクレジットカード番号等の適切な管理が図られるよう、経済産業省令で定める基準に従い、クレジットカード番号等保有業者に対する必要な指導その他の措置を講じなければならない。

- (4) A credit card purchase intermediary or a broker for third-party payments, in accordance with the standards specified by Order of the Ministry of Economy, Trade and Industry, must provide the necessary instructions to the business operator in possession of a user's credit card number (meaning a person that falls under any of the following items; the same applies hereinafter) and take other measures to ensure the proper management of credit card numbers handled by the business operator in possession of a user's credit card number:
- 一 クレジットカード等購入あつせん業者と包括信用購入あつせん又は二月払購入あつせんに係る契約を締結した販売業者又は役務提供事業者
 - (i) a seller or service provider that has concluded a contract involving the intermediation of comprehensive credit purchases or the intermediation of two-month installment purchases with a credit card purchase intermediary;
 - 二 立替払取次業者と立替払取次ぎに係る契約を締結した販売業者又は役務提供事業者
 - (ii) a seller or a service provider that has concluded a contract involving the brokerage of third-party payments with a broker for third-party payments; or
 - 三 クレジットカード等購入あつせん業者若しくは立替払取次業者若しくは前二号に掲げる販売業者若しくは役務提供事業者からクレジットカード番号等の取扱いの全部若しくは一部の委託を受けた第三者又は当該第三者から委託（二以上の段階にわたる委託を含む。）を受けた者
 - (iii) a third party that is entrusted with all or part of the handling of credit card numbers by a credit card purchase intermediary, broker for third-party payments, or a seller or service provider set forth in one of the preceding two items, or a person that is entrusted with all or part of the handling of credit card numbers by the third party (including entrustment at the second or higher degree of separation from the original entrustment).

（改善命令）

（Order for Improvement）

第三十五条の十七 経済産業大臣は、クレジットカード等購入あつせん業者又は立替払取次業者が講ずる前条第一項、第三項又は第四項に規定する措置がそれぞれ同条第一項、第三項又は第四項に規定する基準に適合していないと認めるときは、その必要の限度において、当該クレジットカード等購入あつせん業者又は当該立替払取次業者に対し、当該措置に係る業務の方法の変更その他必要な措置をとるべきことを命ずることができる。

Article 35-17 If the Minister of Economy, Trade and Industry finds that the measures taken by a credit card purchase intermediary or a broker for third-party payments as prescribed in paragraph (1), paragraph (3) or paragraph (4) of the preceding Article do not conform to the standards prescribed in paragraph (1), paragraph (3), or paragraph (4) of that Article respectively, the Minister, within the extent that is necessary, may order the credit card purchase intermediary or the broker for third-party payments to change the business method related to those measures or to take other necessary measures.

第三章の五 認定割賦販売協会

Chapter III-5 Certified Installment Sales Associations

(認定割賦販売協会の認定及び業務)

(Certification and Services of a Certified Installment Sales Association)

第三十五条の十八 経済産業大臣は、政令で定めるところにより、割賦販売業者、ローン提携販売業者、包括信用購入あつせん業者、個別信用購入あつせん業者、クレジットカード等購入あつせん業者（包括信用購入あつせん業者を除く。第四十条及び第四十一条において同じ。）又は立替払取次業者（以下この章において「割賦販売業者等」と総称する。）が設立した一般社団法人であつて、次に掲げる要件に該当すると認められるものを、その申請により、次項に規定する業務（以下「認定業務」という。）を行う者として認定することができる。

Article 35-18 (1) Upon application of a general incorporated foundation that installment sellers, loan-based installment sellers, comprehensive credit purchase intermediaries, individual credit purchase intermediaries, credit card purchase intermediaries (excluding comprehensive credit purchase intermediaries; the same applies in Article 40 and Article 41), or brokers for third-party payments (hereinafter collectively referred to as "installment sellers, etc." in this Chapter) have incorporated and that is found to fall under the following requirements, the Minister of Economy, Trade and Industry may certify the general incorporated foundation as a person that performs the services prescribed in the following paragraph (hereinafter referred to as "certified services"), pursuant to the provisions of Cabinet Order:

一 割賦販売、ローン提携販売、包括信用購入あつせん又は個別信用購入あつせんに係る取引（以下この章において「割賦販売等に係る取引」という。）の健全な発達及び利用者（第二条第一項第二号に規定する利用者及び同条第三項第一号に規定する利用者をいう。）又は購入者若しくは役務の提供を受ける者（以下この章において「利用者等」という。）の利益の保護に資することを目的とすること。

(i) a general incorporated foundation whose purpose is to contribute to the sound development of transactions for installment sales, loan-backed sales, the intermediation of comprehensive credit purchases, or the intermediation of individual credit purchases (hereinafter referred to as "transactions for

- installment sales, etc." in this Chapter) and contribute to protecting the interests of users (meaning users prescribed in Article 2, paragraph (1), item (ii) and users prescribed in paragraph (3), item (i) of that Article), purchasers, or service recipients (hereinafter referred to as "users, etc." in this Chapter);
- 二 割賦販売業者等を社員とする旨の定款の定めがあること。
- (ii) a general incorporated foundation with a provision in its articles of incorporation providing that installment sellers, etc. are its members;
- 三 次項に規定する業務を適正かつ確実にを行うに必要な業務の実施の方法を定めているものであること。
- (iii) a general incorporated foundation that provides the means of implementing the necessary services for performing the services prescribed in the following paragraph properly and reliably; and
- 四 次項に規定する業務を適正かつ確実にを行うに足りる知識及び能力並びに財産的基礎を有するものであること。
- (iv) a general incorporated foundation that has the sufficient knowledge, ability, and financial basis to perform the services prescribed in the following paragraph properly and reliably.
- 2 前項の規定により認定された一般社団法人（以下「認定割賦販売協会」という。）は、次に掲げる業務を行うものとする。
- (2) A general incorporated foundation that is certified pursuant to the provisions of the preceding paragraph (hereinafter referred to as a "certified installment sales association") is to perform the following services:
- 一 割賦販売等に係る取引の公正の確保及びクレジットカード番号等の適切な管理を図るために必要な規則の制定
- (i) enactment of the necessary rules for ensuring fair transactions for installment sales, etc. and for achieving proper management of credit card numbers;
- 二 会員のこの法律の規定若しくはこの法律に基づく命令若しくはこれらに基づく処分又は前号の規則の遵守の状況の調査
- (ii) investigation of members' compliance with the provisions of this Act, orders that are based on this Act, dispositions that are based on this Act or on such an order, and the rules referred to in the preceding item;
- 三 会員にこの法律の規定若しくはこの法律に基づく命令又は第一号の規則を遵守させるための会員に対する指導又は勧告その他の業務
- (iii) instructions and recommendations to members and other services for promoting members' compliance with the provisions of this Act, orders based on this Act, or the rules referred to in item (i);
- 四 利用者等の利益を保護するために必要な情報の収集、整理及び提供
- (iv) collecting, organizing, and providing information that is necessary for protecting the interests of users, etc.;
- 五 会員の行う業務に関する利用者等からの苦情の処理

(v) processing complaints from users, etc. concerning the services that the members perform; and

六 利用者等に対する広報その他認定割賦販売協会の目的を達成するため必要な業務

(vi) public relations aimed at users, etc. and other services that are necessary in order to achieve the purpose of the certified installment sales association.

(社員名簿の縦覧等)

(Public Inspection of the List of Members)

第三十五条の十九 認定割賦販売協会は、社員名簿を公衆の縦覧に供しなければならない。

Article 35-19 (1) A certified installment sales association must make the list of its members available for public inspection.

2 認定割賦販売協会でない者は、その名称又は商号中に、認定割賦販売協会と誤認されるおそれのある文字を用いてはならない。

(2) A person that is not a certified installment sales association must not use any word in its name or trade name which could give rise to the misconception that the person is a certified installment sales association.

3 認定割賦販売協会に加入していない者は、その名称又は商号中に、認定割賦販売協会会員と誤認されるおそれのある文字を用いてはならない。

(3) A person that has not joined a certified installment sales association must not use any word in its name or trade name which could give rise to the misconception that the person is the member of a certified installment sales association.

(認定割賦販売協会への報告)

(Reporting to Certified Installment Sales Associations)

第三十五条の二十 会員（包括信用購入あつせん業者及び個別信用購入あつせん業者に限る。以下この条及び次条において同じ。）は、包括信用購入あつせん関係販売業者若しくは包括信用購入あつせん関係役務提供事業者（会員である包括信用購入あつせん業者又は会員である包括信用購入あつせん業者のために包括信用購入あつせん関係立替払取次ぎを行う包括信用購入あつせん関係立替払取次業者と包括信用購入あつせん又は包括信用購入あつせん関係立替払取次ぎに係る契約を締結した者に限る。以下この条において「包括信用購入あつせん関係販売業者等」という。）又は個別信用購入あつせん関係販売業者若しくは個別信用購入あつせん関係役務提供事業者（会員である個別信用購入あつせん業者と個別信用購入あつせんに係る契約を締結した者に限る。以下この条において「個別信用購入あつせん関係販売業者等」という。）が行った利用者等の保護に欠ける行為に関する情報その他利用者等の利益を保護するために必要な包括信用購入あつせん関係販売業者等又は個別信用購入あつせん関係販売業者等に係る情報として経済産業省令で定めるものを取得したときは、これを認定割賦販売協会に報告しなければならない。

Article 35-20 If a member (limited to a comprehensive credit purchase

intermediary or individual credit purchase intermediary; hereinafter the same applies in this Article and the following Article) has obtained information concerning an act that compromises the protection of a user, etc., which a seller affiliated with the intermediation of comprehensive credit purchases or service provider affiliated with the intermediation of comprehensive credit purchases (limited to a person that has concluded a contract involving the intermediation of comprehensive credit purchases or brokerage of third-party payments in the intermediation of comprehensive credit purchases with a comprehensive credit purchase intermediary that is a member or with a broker for third-party payments in the intermediation of comprehensive credit purchases that engages in the brokerage of third-party payments in the intermediation of comprehensive credit purchases for a comprehensive credit purchase intermediary that is a member; hereinafter referred to as "seller, etc. affiliated with the intermediation of comprehensive credit purchases" in this Article) or a seller affiliated with the intermediation of individual credit purchases or service provider affiliated with the intermediation of individual credit purchases (limited to a person that has concluded a contract for the intermediation of individual credit purchases with an individual credit purchase intermediary that is a member; hereinafter referred to as a "seller, etc. affiliated with the intermediation of individual credit purchases" in this Article) engages in, or any information specified by Order of the Ministry of Economy, Trade and Industry as information about a seller, etc. affiliated with the intermediation of comprehensive credit purchases or a seller, etc. affiliated with the intermediation of individual credit purchases which is necessary to report in order to protect the interests of its users, etc., the member must report this to the certified installment sales association.

(認定割賦販売協会による情報提供)

(Provision of Information by a Certified Installment Sales Association)

第三十五条の二十一 認定割賦販売協会は、その保有する前条に規定する情報について会員から提供の請求があつたときは、正当な理由がある場合を除き、当該情報を提供しなければならない。

Article 35-21 If a certified installment sales association is requested by a member to provide information in its possession which is provided for in the preceding Article, the certified installment sales association must provide the information, unless it has legitimate grounds not to do so.

(役職員の秘密保持義務等)

(Duty of Confidentiality of the Officers and Employees)

第三十五条の二十二 認定割賦販売協会の役員若しくは職員又はこれらの職にあつた者は、その職務に関して知り得た秘密を漏らし、又は盗用してはならない。

Article 35-22 (1) An officer or employee of a certified installment sales association or a person that has held one of these positions must not divulge or misappropriate confidential information learned in the course of duty.

2 認定割賦販売協会の役員若しくは職員又はこれらの職にあつた者は、その職務に関して知り得た秘密を、認定業務の用に供する目的以外に利用してはならない。

(2) An officer or employee of a certified installment sales association or a person that has held one of these positions must not use confidential information learned in the course of duty for a purpose other than the use for certified services.

(定款の必要的記載事項)

(Particulars Required to Be Stated in the Articles of Incorporation)

第三十五条の二十三 一般社団法人及び一般財団法人に関する法律（平成十八年法律第四十八号）第十一条第一項各号に掲げる事項及び第三十五条の十八第一項第二号に規定する定款の定めのほか、認定割賦販売協会は、その定款において、この法律の規定若しくはこの法律に基づく命令若しくはこれらに基づく処分又は同条第二項第一号の規則に違反した社員に対し、定款で定める社員の権利の停止若しくは制限を命じ、又は除名する旨を定めなければならない。

Article 35-23 In addition to particulars set forth in the items of Article 11, paragraph (1) of the Act on General Incorporated Associations and General Incorporated Foundations (Act No. 48 of 2006) and the provisions of the articles of incorporation which are prescribed in Article 35-18, paragraph (1), item (ii), a certified installment sales association must specify in its articles of incorporation that if a member violates the provisions of this Act, an order that is based on this Act, a disposition that is based on this Act or on such an order, or the rules referred to in paragraph (2), item (i) of that Article, the certified installment sales association will order the suspension or restriction of the rights as a member as provided in the articles of incorporation, or expel the member from the certified installment sales association.

(改善命令等)

(Order for Improvement)

第三十五条の二十四 経済産業大臣は、認定業務の運営に関し改善が必要であると認めるときは、この法律の規定の施行に必要な限度において、認定割賦販売協会に対し、その改善に必要な措置をとるべきことを命ずることができる。

Article 35-24 (1) If the Minister of Economy, Trade and Industry finds that an improvement is necessary for the operation of certified services, the Minister may order a certified installment sales association to take the necessary measures to improve the operation, to the extent necessary for the enforcement of this Act.

2 経済産業大臣は、認定割賦販売協会の業務の運営がこの法律の規定若しくはこの法

律に基づく命令又はこれらに基づく処分に違反していると認めるときは、その認定を取り消すことができる。

- (2) If the Minister of Economy, Trade and Industry finds that a certified installment sales association's business operations are in violation of the provisions of this Act, an order that is based on this Act, or a disposition that is based on this Act or on such an order, the Minister may rescind the certification.

第四章 雑則

Chapter IV Miscellaneous Provisions

(消費経済審議会及び消費者委員会への諮問)

(Advisory Consultations with the Consumer Affairs Council and the Consumer Commission)

第三十六条 主務大臣は、第七条、第十一条第一号、第十五条第一項第二号（第三十五条の三の六十二において準用する場合を含む。）、第三十三条の二第一項第二号、第三十五条の三の二十六第一項第二号、第三十五条の三の六十一第一号若しくは第四十条第九項（密接関係者の定めに係るものに限る。）に規定する政令の制定若しくは改廃の立案をし、又は第九条の割合若しくは期間を定めようとするときは、消費経済審議会に諮問しなければならない。

Article 36 (1) In seeking to propose an enactment, an amendment, or a repeal of Cabinet Order prescribed in Article 7; Article 11, item (i); Article 15, paragraph (1), item (ii) (including as applied mutatis mutandis pursuant to Article 35-3-62); Article 33-2, paragraph (1) item (ii); Article 35-3-26, paragraph (1), item (ii); Article 35-3-61, item (i); or Article 40, paragraph (9) (limited to those pertaining to the provisions for closely related persons); or to specify the percentage or the period referred to in Article 9, the competent minister must seek an advisory consultation with the Consumer Affairs Council.

2 主務大臣は、第二条第五項若しくは第六項、第三十条の四第四項、第三十条の五第二項又は第三十五条の三の十九第四項に規定する政令の制定又は改廃の立案をしようとするときは、政令で定めるところにより、消費経済審議会及び消費者委員会に諮問しなければならない。

(2) In seeking to propose an enactment, amendment, or repeal of Cabinet Order prescribed in Article 2, paragraph (5) or paragraph (6); Article 30-4, paragraph (4); Article 30-5, paragraph (2); or Article 35-3-19, paragraph (4), the competent minister must seek an advisory consultation with the Consumer Affairs Council and the Consumer Commission, pursuant to the provisions of Cabinet Order.

(カード等の譲受け等の禁止)

(Prohibition on Accepting the Assignment of a Card)

第三十七条 何人も、業として、カード等（第二条第一項第二号のカードその他の物及び同条第三項第一号のカードその他の物をいう。以下この条及び第五十一条の三において同じ。）を譲り受け、又は資金の融通に関してカード等の提供を受けてはならない。

Article 37 It is prohibited for any person, in the course of trade, to accept the assignment of a card, etc. (meaning a card or other objects as referred to in Article 2, paragraph (1), item (ii) or a card or other objects referred to in paragraph (3), item (i) of that Article; hereinafter the same applies in this Article and Article 51-3), or to receive a card, etc. in connection with the lending of funds.

（支払能力を超える購入等の防止）

(Prevention of Purchases Beyond the Ability to Pay)

第三十八条 割賦販売業者及びローン提携販売業者は、共同して設立した信用情報機関（信用情報の収集並びに割賦販売業者及びローン提携販売業者に対する信用情報の提供を業とする者をいう。以下同じ。）を利用すること等により得た正確な信用情報に基づき、それにより利用者又は購入者若しくは役務の提供を受ける者が支払うこととなる賦払金等が当該利用者又は購入者若しくは役務の提供を受ける者の支払能力を超えると認められる割賦販売又はローン提携販売を行わないよう努めなければならない。

Article 38 Installment sellers and loan-based installment sellers must endeavor, based on correct credit information obtained using a credit bureau they have jointly established (meaning a person that collects and provides credit information to installment sellers and loan-based installment sellers in the course of trade; the same applies hereinafter) and through other means, not to make installment sales or loan-backed sales that give rise to the user, purchaser, or service recipient to make installment payments which are found to exceed that user's, purchaser's, or service recipient's ability to pay.

（信用情報の適正な使用等）

(Proper Use of Credit Information)

第三十九条 割賦販売業者、ローン提携販売業者、包括信用購入あつせん業者若しくは個別信用購入あつせん業者又はこれらの役員若しくは職員は、利用者（第二条第一項第二号に規定する利用者及び同条第三項第一号に規定する利用者をいう。以下この条において同じ。）又は購入者若しくは役務の提供を受ける者の支払能力に関する事項の調査以外の目的のために信用情報機関に信用情報の提供の依頼をし、又は信用情報機関から提供を受けた信用情報を支払能力に関する事項の調査以外の目的に使用し、若しくは第三者に提供してはならない。

Article 39 (1) An installment seller, loan-based installment seller, comprehensive credit purchase intermediary, individual credit purchase intermediary, or its officer or employee must not request a credit bureau to provide it with credit information for purposes other than an investigation into

a user's (meaning a user prescribed in Article 2, paragraph (1), item (ii) or a user prescribed in paragraph (3), item (i) of that Article; hereinafter the same applies in this Article), purchaser's, or service recipient's ability to pay, must not use the credit information it receives from a credit bureau for purposes other than investigating the particulars of such a person's ability to pay, or provide the information to a third party.

2 信用情報機関は、信用情報を利用者又は購入者若しくは役務の提供を受ける者の支払能力に関する事項の調査以外の目的のために使用してはならない。

(2) A credit bureau must not use credit information for purposes other than an investigation into the particulars of a user's, purchaser's, or service recipient's ability to pay.

3 信用情報機関は、正確な信用情報を割賦販売業者、ローン提携販売業者、包括信用購入あつせん業者及び個別信用購入あつせん業者に提供するよう努めなければならない。

(3) A credit bureau must endeavor to provide accurate credit information to installment sellers, loan-based installment sellers, comprehensive credit purchase intermediaries, and individual credit purchase intermediaries.

(登録等に関する意見聴取)

(Hearing of Opinions Concerning Registration)

第三十九条の二 経済産業大臣は、第三十三条第一項の登録をしようとするときは第三十三条の二第一項第六号ホ、第七号又は第八号に該当する事由、第三十三条の三第二項において準用する第三十三条第一項の登録をしようとするときは第三十三条の二第一項第六号ホに該当する事由、第三十五条の三の二十五第一項（第三十五条の三の二十七第二項において準用する場合を含む。）の登録をしようとするときは第三十五条の三の二十六第一項第五号ホ、第六号又は第七号に該当する事由、第三十五条の三の二十八第二項において準用する第三十五条の三の二十五第一項の登録をしようとするときは第三十五条の三の二十六第一項第五号ホに該当する事由の有無について、警察庁長官の意見を聴くものとする。

Article 39-2 (1) In seeking to make the registration referred to in Article 33, paragraph (1), the Minister of Economy, Trade and Industry must hear the opinion of the Commissioner General of the National Police Agency as to the existence of grounds that fall under Article 33-2, paragraph (1) item (vi), (e), item (vii) or item (viii); in seeking to make the registration referred to in Article 33, paragraph (1) as applied mutatis mutandis pursuant to Article 33-3, paragraph (2), the Minister must hear the opinion of the Commissioner General as to the existence of grounds that fall under Article 33-2, paragraph (1), item (vi), (e); in seeking to make the registration referred to in Article 35-3-25, paragraph (1) (including as applied mutatis mutandis pursuant to Article 35-3-27, paragraph (2)), the Minister must hear the opinion of the Commissioner General as to the existence of grounds that fall under Article 35-

3-26, paragraph (1), item (v), (e), item (vi) or item (vii); and in seeking to make the registration referred to in Article 35-3-25, paragraph (1) as applied mutatis mutandis pursuant to Article 35-3-28, paragraph (2), the Minister must hear the opinion of the Commissioner General as to the existence of grounds that fall under Article 35-3-26, paragraph (1), item (v), (e).

2 経済産業大臣は、第三十四条の二第一項の規定による登録の取消しをするときは第三十三条の二第一項第六号ホ、第七号又は第八号に該当する事由、第三十五条の三の三十二第一項の規定による登録の取消しをするときは第三十五条の三の二十六第一項第五号ホ、第六号又は第七号に該当する事由の有無について、警察庁長官の意見を聴くことができる。

(2) In rescinding a registration pursuant to the provisions of Article 34-2, paragraph (1), the Minister of Economy, Trade and Industry may hear the opinion of the Commissioner General of the National Police Agency as to the existence of grounds that fall under Article 33-2, paragraph (1), item (vi) (e), item (vii) or item (viii); and in rescinding a registration pursuant to the provisions of Article 35-3-32, paragraph (1), the Minister may hear the opinion of the Commissioner General as to the existence of grounds that fall under Article 35-3-26, paragraph (1), item (v), (e), item (vi) or item (vii).

(経済産業大臣への意見)

(Opinions to the Minister of Economy, Trade and Industry)

第三十九条の三 警察庁長官は、登録包括信用購入あつせん業者又は登録個別信用購入あつせん業者について、第三十三条の二第一項第六号ホ、第七号若しくは第八号又は第三十五条の三の二十六第一項第五号ホ、第六号若しくは第七号に該当する事由があると疑うに足りる相当な理由があるため、経済産業大臣が当該登録包括信用購入あつせん業者又は当該登録個別信用購入あつせん業者に対して適切な措置をとることが必要であると認める場合には、経済産業大臣に対し、その旨の意見を述べることができる。

Article 39-3 If there are reasonable grounds to suspect that a registered comprehensive credit purchase intermediary or registered individual credit purchase intermediary falls under Article 33-2, paragraph (1), item (vi), (e), item (vii), or item (viii) or Article 35-3-26, paragraph (1) item (v), (e), item (vi), or item (vii), and therefore the Commissioner General of the National Police Agency finds it to be necessary for the Minister of Economy, Trade and Industry to take appropriate measures against the registered comprehensive credit purchase intermediary or the registered individual credit purchase intermediary, the Commissioner General may state an opinion to that effect to the Minister.

(関係行政機関への照会等)

(Inquiries to Relevant Administrative Organs)

第三十九条の四 経済産業大臣は、第三十九条の二に規定するもののほか、この法律の規定に基づく事務に関し、関係行政機関又は関係地方公共団体に対し、照会し、又は協力を求めることができる。

Article 39-4 Beyond what is provided for in Article 39-2, the Minister of Economy, Trade and Industry may make an inquiry to or require cooperation from the relevant administrative organs and relevant local governments in connection with administrative affairs based on the provisions of this Act.

(報告の徴収)

(Collection of Reports)

第四十条 主務大臣は、この法律の施行に必要な限度において、政令で定めるところにより、第二条第一項第一号に規定する割賦販売を業とする者に対し、その業務に関し報告をさせることができる。

Article 40 (1) To the extent that is necessary for the enforcement of this Act, the competent minister may have a person that engages in the business of installment sales prescribed in Article 2, paragraph (1), item (i) to make a report concerning their business, pursuant to the provisions of Cabinet Order.

2 内閣総理大臣は、第二十条の二第四項又は第二十三条第四項の規定により意見を述べるため必要があると認めるときは、その必要な限度において、政令で定めるところにより、その前払式割賦販売に係る業務の運営が第二十条の二第一項第三号に該当する許可割賦販売業者又は第二十三条第二項第四号の命令に違反した許可割賦販売業者に対し、その業務に関し報告をさせることができる。

(2) If the Prime Minister finds it to be necessary for stating an opinion pursuant to the provisions of Article 20-2, paragraph (4) or Article 23, paragraph (4), the Prime Minister, within the extent that is necessary, may have a licensed installment seller whose business operations connected with prepaid installment sales fall under Article 20-2, paragraph (1), item (iii) or a licensed installment seller that has violated an order under Article 23, paragraph (2), item (iv) to make a report concerning their business, pursuant to the provisions of Cabinet Order.

3 経済産業大臣は、この法律の施行に必要な限度において、政令で定めるところにより、包括信用購入あつせん業者又は個別信用購入あつせん業者に対し、その業務に関し報告又は帳簿、書類その他の物件の提出を命ずることができる。

(3) To the extent that is necessary for the enforcement of this Act, the Minister of Economy, Trade and Industry may order a comprehensive credit purchase intermediary or individual credit purchase intermediary to submit a report concerning their business, their books and documents, and other objects, pursuant to the provisions of Cabinet Order.

4 内閣総理大臣は、第三十条の五の三第三項若しくは第三十四条の二第四項又は第三十五条の三の二十一第三項若しくは第三十五条の三の三十二第四項の規定により意見を述べるため必要があると認めるときは、その必要な限度において、政令で定めると

ころにより、第三十条の二第一項本文、第三項若しくは第四項、第三十条の二の二本文若しくは第三十条の五の二の規定に違反し若しくは第三十四条の二第二項第一号の命令に違反した包括信用購入あつせん業者又は第三十五条の三の三第一項本文、第三項若しくは第四項、第三十五条の三の四本文、第三十五条の三の五、第三十五条の三の七本文若しくは第三十五条の三の二十の規定に違反し若しくは第三十五条の三の三十二第二項第一号の命令に違反した個別信用購入あつせん業者に対し、その業務に関し報告又は帳簿、書類その他の物件の提出を命ずることができる。

(4) If the Prime Minister finds it to be necessary for stating an opinion pursuant to the provisions of Article 30-5-3, paragraph (3); Article 34-2, paragraph (4); Article 35-3-21, paragraph (3); or Article 35-3-32, paragraph (4); the Prime Minister, within the extent that is necessary, may order a comprehensive credit purchase intermediary that has violated the provisions of the main clause of Article 30-2, paragraph (1), paragraph (3), or paragraph (4) of that Article; the main clause of Article 30-2-2; or Article 30-5-2 or an order under Article 34-2, paragraph (2), item (i); or an individual credit purchase intermediary that has violated the provisions of the main clause of Article 35-3-3, paragraph (1), paragraph (3), or paragraph (4) of that Article; the main clause of Article 35-3-4; Article 35-3-5; the main clause of Article 35-3-7; or Article 35-3-20; or an order under Article 35-3-32, paragraph (2), item (i), to submit a report concerning their business, their books and documents, and other objects, pursuant to the provisions of Cabinet Order.

5 経済産業大臣は、この法律の施行に必要な限度において、政令で定めるところにより第三十五条の三の六十一の許可を受けた者又は指定受託機関に対し、その業務に関し報告をさせることができる。

(5) To the extent that is necessary for the enforcement of this Act, the Minister of Economy, Trade and Industry may have a person that has obtained the license referred to in Article 35-3-61 or a designated entrusted institution make a report concerning their business, pursuant to the provisions of Cabinet Order.

6 内閣総理大臣は、第三十五条の三の六十二において準用する第二十条の二第四項又は第二十三条第四項の規定により意見を述べるため必要があると認めるときは、その必要な限度において、政令で定めるところにより、その前払式特定取引に係る業務の運営が第三十五条の三の六十二において準用する第二十条の二第一項第三号に該当する第三十五条の三の六十一の許可を受けた者又は第三十五条の三の六十二において準用する第二十三条第二項第四号の命令（当該第三十五条の三の六十一の許可を受けた者の前払式特定取引に係る業務の運営が第三十五条の三の六十二において準用する第二十条の二第一項第三号に該当する場合におけるものに限る。）に違反した第三十五条の三の六十一の許可を受けた者に対し、その業務に関し報告をさせることができる。

(6) If the Prime Minister finds it to be necessary for stating an opinion pursuant to the provisions of Article 20-2, paragraph (4) or Article 23, paragraph (4) as applied mutatis mutandis pursuant to Article 35-3-62, the Prime Minister, within the extent that is necessary, may have a person that has obtained the

license referred to in Article 35-3-61 and whose business operations that are connected with specified prepaid transactions fall under the provisions of Article 20-2, paragraph (1), item (iii) as applied mutatis mutandis pursuant to Article 35-3-62; or a person that has obtained the license referred to in Article 35-3-61 and that has violated an order under Article 23, paragraph (2), item (iv) as applied mutatis mutandis pursuant to Article 35-3-62 (limited to a case in which the business operations that are connected with specified prepaid transactions of the person that has obtained the license referred to in Article 35-3-61, fall under Article 20-2, paragraph (1), item (iii) as applied mutatis mutandis pursuant to Article 35-3-62) make a report concerning their business, pursuant to the provisions of Cabinet Order.

7 経済産業大臣は、この法律の施行に必要な限度において、政令で定めるところにより、クレジットカード等購入あつせん業者又は立替払取次業者に対し、クレジットカード番号等の安全管理の状況に関し報告をさせることができる。

(7) To the extent that is necessary for the enforcement of this Act, the Minister of Economy, Trade and Industry may have a credit card purchase intermediary or broker for third-party payments make a report on the state of safety management of credit card numbers, pursuant to the provisions of Cabinet Order.

8 経済産業大臣は、この法律の施行のため特に必要があると認めるときは、その必要な限度において、政令で定めるところにより、包括信用購入あつせん業者から包括信用購入あつせんに係る業務の委託を受けた者に対し、その委託を受けた包括信用購入あつせんに係る業務に関し報告をさせることができる。

(8) If the Minister of Economy, Trade and Industry finds it to be particularly necessary in order to enforce this Act, the Minister, within the extent that is necessary, may have a person that has been entrusted by a comprehensive credit purchase intermediary with services related to the intermediation of comprehensive credit purchases make a report concerning the services related to the intermediation of comprehensive credit purchases with which it has been entrusted, pursuant to the provisions of Cabinet Order.

9 経済産業大臣は、この法律の施行のため特に必要があると認めるときは、その必要な限度において、政令で定めるところにより、個別信用購入あつせん関係販売業者、個別信用購入あつせん関係役務提供事業者その他の個別信用購入あつせん業者と密接な関係を有する者として政令で定める者（次条第五項において「密接関係者」という。）に対し、当該個別信用購入あつせん業者の第三十五条の三の五及び第三十五条の三の七本文の規定の遵守の状況に関し参考となるべき報告又は帳簿、書類その他の資料の提出を命ずることができる。

(9) If the Minister of Economy, Trade and Industry finds it to be particularly necessary in order to enforce this Act, the Minister, within the extent that is necessary, may order a seller affiliated with the intermediation of individual credit purchases, a service provider affiliated with the intermediation of

individual credit purchases, or any another person specified by Cabinet Order as being closely affiliated with an individual credit purchase intermediary (hereinafter referred to as a "closely affiliated person" in paragraph (5) of the following Article) to submit reports, books and documents, and other materials that should serve as a reference on the individual credit purchase intermediary's compliance with the provisions of Article 35-3-5 and the main clause of Article 35-3-7, pursuant to the provisions of Cabinet Order.

10 経済産業大臣は、特定信用情報提供等業務の適正な運営を確保するため必要があると認めるときは、指定信用情報機関に対し、その業務又は財産に関し報告又は帳簿、書類その他の物件の提出を命ずることができる。

(10) If the Minister of Economy, Trade and Industry finds it to be necessary for ensuring the proper management of specified credit information services, the Minister may order a designated credit bureau to submit reports, books and documents, and other objects concerning its business activities or assets.

11 経済産業大臣は、特定信用情報提供等業務の適正な運営を確保するため特に必要があると認めるときは、その必要な限度において、加入包括信用購入あつせん業者、加入個別信用購入あつせん業者その他の指定信用情報機関を利用する者又は第三十五条の三の四十二各項の規定による委託を受けた者に対し、当該指定信用情報機関の業務又は財産に関し参考となるべき報告をさせることができる。

(11) If the Minister of Economy, Trade and Industry finds it to be particularly necessary for ensuring the proper management of specified credit information services, the Minister, within the extent that is necessary, may have an affiliated comprehensive credit purchase intermediary, affiliated individual credit purchase intermediary, or any other person that uses a designated credit bureau, or a person that has been entrusted to perform services pursuant to the provisions of the paragraphs of Article 35-3-42, make a report that should serve as a reference for the business activities or assets of the designated credit bureau.

12 経済産業大臣は、認定業務の適正な運営を確保するため必要があると認めるときは、認定割賦販売協会に対し、その業務又は財産に関し報告をさせることができる。

(12) If the Minister of Economy, Trade and Industry finds it to be necessary for ensuring the proper management of certified services, the Minister may have a certified installment sales association make a report concerning its business or assets.

13 内閣総理大臣は、第二項若しくは第六項の規定による報告の徴収をしようとするとき又は第四項の規定による報告若しくは帳簿、書類その他の物件の提出を命じようとするときは、あらかじめ、経済産業大臣に協議しなければならない。

(13) In seeking to collect a report pursuant to the provisions of paragraph (2) or paragraph (6), or to order the submission of reports, books and documents, or other objects pursuant to the provisions of paragraph (4), the Prime Minister must consult with the Minister of Economy, Trade and Industry in advance.

(立入検査)

(On-Site Inspections)

第四十一条 経済産業大臣は、この法律の施行に必要な限度において、その職員に、許可割賦販売業者、包括信用購入あつせん業者、個別信用購入あつせん業者、指定信用情報機関、第三十五条の三の六十一の許可を受けた者、指定受託機関又は認定割賦販売協会の営業所又は事務所に立ち入り、帳簿、書類その他の物件の検査をさせることができる。

Article 41 (1) To the extent that is necessary for the enforcement of this Act, the Minister of Economy, Trade and Industry may have the relevant officials enter the business office or office of a licensed installment seller, comprehensive credit purchase intermediary, individual credit purchase intermediary, designated credit bureau, person that has obtained the license referred to in Article 35-3-61, designated entrusted institution, or certified installment sales association, and inspect its books and documents and other objects.

2 内閣総理大臣は、前条第二項、第四項又は第六項に規定する場合において利用者又は購入者若しくは役務の提供を受ける者若しくは指定役務の提供を受ける者の利益を保護するため特に必要があると認めるときは、その必要な限度において、その職員に、許可割賦販売業者、包括信用購入あつせん業者、個別信用購入あつせん業者又は第三十五条の三の六十一の許可を受けた者の営業所又は事務所に立ち入り、帳簿、書類その他の物件の検査をさせることができる。

(2) In a case as prescribed in paragraph (2), paragraph (4), or paragraph (6) of the preceding Article, if the Prime Minister finds it to be particularly necessary in order to protect the interests of users, purchasers, service recipients, or recipients of designated services, the Prime Minister, within the extent that is necessary, may have the relevant officials enter the business office or office of a licensed installment seller, comprehensive credit purchase intermediary, individual credit purchase intermediary, or person that has obtained the license referred to in Article 35-3-61, and inspect its books and documents and other objects.

3 経済産業大臣は、この法律の施行に必要な限度において、その職員に、クレジットカード等購入あつせん業者又は立替払取次業者の営業所又は事務所に立ち入り、帳簿、書類その他の物件の検査（クレジットカード番号等の安全管理の状況に係るものに限る。）をさせることができる。

(3) To the extent that is necessary for the enforcement of this Act, the Minister of Economy, Trade and Industry may have the relevant officials enter the business office or office of a credit card purchase intermediary or broker for third-party payments and inspect its books and documents and other objects (limited to those concerning the state of safety management of credit card numbers).

4 経済産業大臣は、この法律の施行のため特に必要があると認めるときは、その必要

な限度において、その職員に、包括信用購入あつせん業者から包括信用購入あつせんに係る業務の委託を受けた者の営業所又は事務所に立ち入り、帳簿、書類その他の物件の検査（その委託を受けた包括信用購入あつせんに係る業務に係るものに限る。）をさせることができる。

(4) If the Minister of Economy, Trade and Industry finds it to be particularly necessary in order to enforce this Act, the Minister, within the extent that is necessary, may have the relevant officials enter the business office or office of a person that has been entrusted to perform services related to the intermediation of comprehensive credit purchases by a comprehensive credit purchase intermediary, and inspect its books and documents and other objects (limited to those concerning the services related to the intermediation of comprehensive credit purchases with which the person has been entrusted).

5 経済産業大臣は、この法律の施行のため特に必要があると認めるときは、その必要な限度において、その職員に、密接関係者の営業所又は事務所に立ち入り、帳簿、書類その他の物件の検査（個別信用購入あつせん業者の第三十五条の三の五及び第三十五条の三の七本文の規定の遵守の状況に係るものに限る。）をさせることができる。

(5) If the Minister of Economy, Trade and Industry finds it to be particularly necessary in order to enforce this Act, the Minister, within the extent that is necessary, may have the relevant officials enter the business office or office of a closely affiliated person and inspect its books and documents and other objects (limited to those concerning the state of an individual credit purchase intermediary's compliance with the provisions of Article 35-3-5 and the main clause of Article 35-3-7).

6 経済産業大臣は、特定信用情報提供等業務の適正な運営を確保するため特に必要があると認めるときは、その必要な限度において、その職員に、加入包括信用購入あつせん業者、加入個別信用購入あつせん業者その他の指定信用情報機関を利用する者又は第三十五条の三の四十二各項の規定による委託を受けた者の営業所又は事務所に立ち入り、帳簿、書類その他の物件の検査（当該指定信用情報機関の業務又は財産に係るものに限る。）をさせることができる。

(6) If the Minister of Economy, Trade and Industry finds it to be particularly necessary in order to ensure the proper management of specified credit information services, the Minister, within the extent that is necessary, may have the relevant officials enter the business office or office of an affiliated comprehensive credit purchase intermediary, affiliated individual credit purchase intermediary, or any other person that uses a designated credit bureau, or of a person that has been entrusted to perform services pursuant to the provisions of the paragraphs of Article 35-3-42, and inspect its books and documents and other objects (limited to those concerning the business activities or assets of the designated credit bureau).

7 前各項の規定により立入検査をする職員は、その身分を示す証明書を携帯し、関係人に提示しなければならない。

(7) An official that conducts an on-site inspection pursuant to the provisions of the preceding paragraphs must carry an identification card and present it to the persons concerned.

8 第一項から第六項までの規定による立入検査の権限は、犯罪捜査のために認められたものと解釈してはならない。

(8) The authority to conduct an on-site inspection under the provisions of paragraphs (1) through (6) must not be interpreted as being granted for the purpose of a criminal investigation.

9 内閣総理大臣は、第二項の規定による立入検査をしようとするときは、あらかじめ、経済産業大臣に協議しなければならない。

(9) When the Prime Minister seeks to conduct an on-site inspection under paragraph (2), the Prime Minister must consult with the Minister of Economy, Trade and Industry in advance.

(内閣総理大臣への資料提供等)

(Providing Materials to the Prime Minister)

第四十一条の二 内閣総理大臣は、利用者又は購入者若しくは役務の提供を受ける者若しくは指定役務の提供を受ける者の利益の保護を図るため必要があると認めるときは、経済産業大臣に対し、資料の提供、説明その他必要な協力を求めることができる。

Article 41-2 If the Prime Minister finds it to be necessary for protecting the interests of users, purchasers, service recipients, or recipients of designated services, the Prime Minister may request the Minister of Economy, Trade and Industry to provide materials, explanations, and other necessary cooperation.

(意見の聴取)

(Hearing of Opinions)

第四十二条 第三十三条の二第一項（第三十三条の三第二項において準用する場合を含む。）又は第三十五条の三の二十六第一項（第三十五条の三の二十七第二項及び第三十五条の三の二十八第二項において準用する場合を含む。）の規定による処分をしようとするときは、当該処分に係る者に対し、相当な期間において予告をした上、公開による意見の聴取を行わなければならない。

Article 42 (1) When seeking to render a disposition under Article 33-2, paragraph (1) (including as applied mutatis mutandis pursuant to Article 33-3, paragraph (2)) or Article 35-3-26, paragraph (1) (including as applied mutatis mutandis pursuant to Article 35-3-27, paragraph (2) and Article 35-3-28, paragraph (2)), a hearing of opinions open to the public must be held, after giving a reasonable period of advance notice to the person that is subject to the disposition.

2 前項の予告においては、期日、場所及び事案の内容を示さなければならない。

(2) The date, place, and details of the case must be indicated in the advance notice referred to in the preceding paragraph.

3 第一項の意見の聴取に際しては、当該処分に係る者及び利害関係人に対し、当該事案について証拠を提示し、意見を述べる機会を与えなければならない。

(3) At the time of the hearing of opinions as referred to in paragraph (1), the person subject to the disposition and other interested persons must be given the opportunity to present evidence and state an opinion concerning the case.

(聴聞の特例)

(Special Provisions on Hearings)

第四十三条 経済産業大臣は、第二十条第一項（第三十五条の三の六十二において準用する場合を含む。）、第二十三条第二項（第三十五条の三の六十二において準用する場合を含む。）、第三十四条第一項、第三十五条の三の三十二第二項、第三十五条の三の五十四第一項又は第三十五条の十四第二項の規定による命令をしようとするときは、行政手続法（平成五年法律第八十八号）第十三条第一項の規定による意見陳述のための手続の区分にかかわらず、聴聞を行わなければならない。

Article 43 (1) Notwithstanding the category of procedures for hearing statements of opinion under Article 13, paragraph (1) of the Administrative Procedure Act (Act No. 88 of 1993), if the Minister of Economy, Trade and Industry seeks to issue an order under the provisions of Article 20, paragraph (1) (including as applied mutatis mutandis pursuant to Article 35-3-62); Article 23, paragraph (2) (including as applied mutatis mutandis pursuant to Article 35-3-62); Article 34, paragraph (1); Article 35-3-32, paragraph (2); Article 35-3-54, paragraph (1); or Article 35-14, paragraph (2), the Minister must conduct the hearing.

2 第二十条第一項（第三十五条の三の六十二において準用する場合を含む。）、第二十三条第一項若しくは第二項（第三十五条の三の六十二において準用する場合を含む。）、第三十四条第一項、第三十四条の二第一項若しくは第二項、第三十五条の三の三十二第一項若しくは第二項、第三十五条の三の五十四第一項、第三十五条の十四又は第三十五条の二十四第二項の規定による処分に係る聴聞の期日における審理は、公開により行わなければならない。

(2) Proceedings on the date of the hearing on the disposition under Article 20, paragraph (1) (including as applied mutatis mutandis pursuant to Article 35-3-62); Article 23, paragraph (1) or paragraph (2) (including as applied mutatis mutandis pursuant to Article 35-3-62); Article 34 paragraph (1); Article 34-2, paragraph (1) or paragraph (2); Article 35-3-32, paragraph (1) or paragraph (2); Article 35-3-54, paragraph (1); Article 35-14; or Article 35-24, paragraph (2) must be open to the public.

(不服申立ての手続における意見の聴取)

(Hearing of Opinions in Appeal Proceedings)

第四十四条 この法律又はこの法律に基づく命令の規定による処分についての審査請求又は異議申立てに対する裁決又は決定は、その処分に係る者に対し、相当な期間において予告をした上、公開による意見の聴取を行つた後にしなければならない。

Article 44 (1) An administrative determination or ruling on a request for administrative review or filing of objection in respect of a disposition under the provisions of this Act or an order based on this Act must be rendered after giving a reasonable period of advance notice to the person subject to the disposition and holding a hearing of opinions open to the public.

2 第四十二条第二項及び第三項の規定は、前項の意見の聴取に準用する。

(2) The provisions of Article 42, paragraph (2) and paragraph (3) apply mutatis mutandis to the hearing of opinions referred to in the preceding paragraph.

(経過措置)

(Transitional Measures)

第四十五条 この法律の規定に基づき命令を制定し、又は改廃する場合には、その命令で、その制定又は改廃に伴い合理的に必要と判断される範囲内において、所要の経過措置（罰則に関する経過措置を含む。）を定めることができる。

Article 45 When an order is enacted, amended, or repealed based on the provisions of this Act, the requisite transitional measures (including transitional measures for penal provisions) may be provided for, within the scope determined to be reasonably necessary in conjunction with the enactment, amendment, or repeal.

(主務大臣)

(The Competent Minister)

第四十六条 この法律において主務大臣は、次のとおりとする。

Article 46 The competent ministers in this Act are as follows:

一 商品に係る事項については、経済産業大臣及び当該商品の流通を所掌する大臣
(i) for particulars on goods, the Minister of Economy, Trade and Industry and the minister that has jurisdiction over the physical distribution of those goods;

二 指定権利に係る事項については、経済産業大臣及び当該権利に係る施設又は役務の提供を行う事業を所管する大臣

(ii) for particulars on designated rights, the Minister of Economy, Trade and Industry and the minister with administrative jurisdiction over the facility to which those rights pertain or the business of providing the services to which those rights pertain;

三 役務に係る事項については、経済産業大臣及び当該役務の提供を行う事業を所管する大臣

(iii) for particulars on services, the Minister of Economy, Trade and Industry and the minister with administrative jurisdiction over the business of providing those services;

四 第三十六条第一項の規定による消費経済審議会への諮問に関する事項については、経済産業大臣及び当該商品の流通を所掌する大臣、当該権利に係る施設若しくは役

務の提供を行う事業を所管する大臣又は当該役務の提供を行う事業を所管する大臣
(iv) for particulars on consultation to the Consumer Affairs Council pursuant to Article 36, paragraph (1), the Minister of Economy, Trade and Industry and the minister that has jurisdiction over the physical distribution of the goods, the minister with administrative jurisdiction over the facility to which the rights pertain or over the business of providing the services to which the rights pertain, or the minister with administrative jurisdiction over the business of providing the services; and

五 第三十六条第二項の規定による消費経済審議会及び消費者委員会への諮問に関する事項については、経済産業大臣、内閣総理大臣及び当該商品の流通を所掌する大臣、当該権利に係る施設若しくは役務の提供を行う事業を所管する大臣又は当該役務の提供を行う事業を所管する大臣

(v) for particulars on consultation to the Consumer Affairs Council and the Consumer Commission pursuant to the provisions of Article 36, paragraph (2), the Minister of Economy, Trade and Industry, the Prime Minister, and the minister that has jurisdiction over the physical distribution of the goods, the minister with administrative jurisdiction over the facility to which the rights pertain or over the business of providing the services to which the rights pertain, or the minister with administrative jurisdiction over the business of providing the relevant services.

(都道府県が処理する事務)

(Administrative Affairs Handled by Prefectural Governments)

第四十七条 この法律に規定する主務大臣又は経済産業大臣の権限に属する事務の一部は、政令で定めるところにより、都道府県知事が行うこととすることができる。

Article 47 Part of the administrative affairs prescribed in this Act which are under the authority of the competent minister or the Minister of Economy, Trade and Industry may be undertaken by a prefectural governor, pursuant to the provisions of Cabinet Order.

(権限の委任)

(Delegation of Authority)

第四十八条 この法律により主務大臣又は経済産業大臣の権限に属する事項は、政令で定めるところにより、地方支分部局の長に行わせることができる。

Article 48 (1) The competent minister or the Minister of Economy, Trade and Industry may have the head of a local branch office undertake a particular that comes under the authority of the competent minister or the Minister of Economy, Trade and Industry pursuant to this Act, pursuant to the provisions of Cabinet Order.

2 内閣総理大臣は、この法律による権限（政令で定めるものを除く。）を消費者庁長官に委任する。

(2) The Prime Minister delegates the authority under this Act (other than the authority specified by Cabinet Order) to the Commissioner of the Consumer Affairs Agency.

第五章 罰則

Chapter V Penal Provisions

第四十九条 次の各号のいずれかに該当する者は、三年以下の懲役若しくは三百万円以下の罰金に処し、又はこれを併科する。

Article 49 A person that falls under any of the following items is subject to punishment by imprisonment with work for not more than three years, a fine of not more than 3,000,000 yen, or both:

一 第十一条の規定に違反して前払式割賦販売を業として営んだ者

(i) a person that violates the provisions of Article 11 in engaging in prepaid installment sales in the course of trade;

二 第三十一条の規定に違反して包括信用購入あつせんを業として営んだ者

(ii) a person that violates the provisions of Article 31 in engaging in the intermediation of comprehensive credit purchases in the course of trade;

三 第三十五条の三の二十三の規定に違反して個別信用購入あつせんを業として営んだ者

(iii) a person that violates the provisions of Article 35-3-23 in engaging in the intermediation of individual credit purchases in the course of trade;

四 第三十五条の三の三十の規定に違反した者

(iv) a person that violates the provisions of Article 35-3-30; or

五 第三十五条の三の六十一の規定に違反して前払式特定取引を業として営んだ者

(v) a person that violates the provisions of Article 35-3-61 in performing specified prepaid transactions in the course of trade.

第四十九条の二 クレジットカード等購入あつせん業者、立替払取次業者若しくはクレジットカード番号等保有業者又はこれらの役員若しくは職員若しくはこれらの職にあつた者が、その業務に関して知り得たクレジットカード番号等を自己若しくは第三者の不正な利益を図る目的で、提供し、又は盗用したときは、三年以下の懲役又は五十万円以下の罰金に処する。

Article 49-2 (1) If a credit card purchase intermediary, broker for third-party payments, business operator in possession of a user's credit card number, their officer or employee, or a person that has held one of these positions, provides another party with, or misappropriates, a credit card number learned in the course of business in order to wrongfully obtain a personal benefit or to benefit a third party, the person is subject to punishment by imprisonment with work for not more than three years or by a fine of not more than 500,000 yen.

2 人を欺いてクレジットカード番号等を提供させた者も、前項と同様とする。クレジ

ットカード番号等を次の各号のいずれかに掲げる方法で取得した者も、同様とする。

- (2) The provisions of the preceding paragraph also apply to a person that defrauds another person of a credit card number. The same applies to a person that acquires another person's credit card number in a way that is set forth in one of the following items:
- 一 クレジットカード番号等が記載され、又は記録された人の管理に係る書面又は記録媒体の記載又は記録について、その承諾を得ずにその複製を作成すること。
 - (i) reproducing an entry in a document or a record on a recording medium that is meant for the record of the person whose credit card number is stated or recorded therein, without obtaining that person's consent; or
 - 二 不正アクセス行為（不正アクセス行為の禁止等に関する法律（平成十一年法律第百二十八号）第三条に規定する不正アクセス行為をいう。）を行うこと。
 - (ii) unauthorized access (meaning unauthorized access as prescribed in Article 3 of the Act on Prohibition of Unauthorized Computer Access (Act No. 128 of 1999)).
- 3 正当な理由がないのに、有償で、クレジットカード番号等を提供し、又はその提供を受けた者も、第一項と同様とする。正当な理由がないのに、有償で提供する目的で、クレジットカード番号等を保管した者も、同様とする。
- (3) The provisions of paragraph (1) apply to a person that provides someone with another person's credit card number or receives another person's credit card number, for remuneration, without legitimate grounds. The same applies to a person that keeps another person's credit card number for the purpose of providing the number to someone for remuneration, without legitimate grounds.
- 4 前三項の規定は、刑法その他の罰則の適用を妨げない。
- (4) The provisions of the preceding three paragraphs do not preclude the application of the Penal Code or any other penal provisions.

第五十条 次の各号のいずれかに該当する者は、二年以下の懲役若しくは三百万円以下の罰金に処し、又はこれを併科する。情を知つて、第二号又は第三号に該当する者から特定信用情報の提供を受けた者も、同様とする。

- Article 50 A person that falls under any of the following items is subject to punishment by imprisonment with work for not more than two years, a fine of not more than 3,000,000 yen, or both. The same applies to a person that knowingly receives specified credit information from a person that falls under item (ii) or item (iii):
- 一 第三十五条の三の三十九（第三十五条の三の四十七第四項において準用する場合を含む。）の規定に違反して秘密を漏らし、又は盗用した者
 - (i) a person that divulges or misappropriates confidential information, in violation of the provisions of Article 35-3-39 (including as applied mutatis mutandis pursuant to Article 35-3-47, paragraph (4));
 - 二 第三十五条の三の五十九第一項の規定に違反して支払能力調査以外の目的のため

に加入指定信用情報機関に特定信用情報の提供を依頼し、又は加入指定信用情報機関から提供を受けた特定信用情報を支払能力調査以外の目的に使用し、若しくは第三者に提供した者

(ii) a person that requests the designated credit bureau with which it is affiliated to provide specified information for purposes other than an investigation into the ability to pay, a person that uses specified credit information received from the designated credit bureau with which it is affiliated for purposes other than an investigation into the ability to pay or that provides the information to a third party, in violation of the provisions of Article 35-3-59, paragraph (1); or

三 第三十五条の三の五十九第二項の規定に違反して加入指定信用情報機関から提供を受けた特定信用情報を使用し、又は第三者に提供した者

(iii) a person that violates the provisions of Article 35-3-59, paragraph (2) in using the specified credit information provided by the designated credit bureau with which it is affiliated or by providing that information to a third party.

第五十一条 次の各号のいずれかに該当する場合には、その違反行為をした許可割賦販売業者、登録包括信用購入あつせん業者、登録個別信用購入あつせん業者又は第三十五条の三の六十一の許可を受けた者の代表者、代理人、使用人その他の従業者は、二年以下の懲役若しくは三百万円以下の罰金に処し、又はこれを併科する。

Article 51 In a case that falls under any of the following items, the representative, agent, employee, or other worker of a licensed installment seller, registered comprehensive credit purchase intermediary, registered individual credit purchase intermediary, or person that has obtained the license referred to in Article 35-3-61 that commits the violation, is subject to punishment by imprisonment with work for not more than two years, a fine of not more than 3,000,000 yen, or both:

一 第二十条第一項（第三十五条の三の六十二において準用する場合を含む。）の規定による命令に違反したとき。

(i) the person violates an order under the provisions of Article 20, paragraph (1) (including as applied mutatis mutandis pursuant to Article 35-3-62);

二 第二十三条第二項（第三十五条の三の六十二において準用する場合を含む。）の規定による命令に違反したとき。

(ii) the person violates an order under the provisions of Article 23, paragraph (2) (including as applied mutatis mutandis pursuant to Article 35-3-62);

三 第三十四条第一項の規定による命令に違反したとき。

(iii) the person violates an order under the provisions of Article 34, paragraph (1); or

四 第三十五条の三の三十二第二項の規定による命令に違反したとき。

(iv) the person violates an order under the provisions of Article 35-3-32,

paragraph (2).

第五十一条の二 第三十五条の十四第二項の規定による命令に違反した指定受託機関の代表者、代理人、使用人その他の従業者は、一年以下の懲役若しくは百万円以下の罰金に処し、又はこれを併科する。

Article 51-2 The representative, agent, employee, or other worker of a designated entrusted institution that violates an order under the provisions of Article 35-14, paragraph (2) is subject to punishment by imprisonment with work for not more than one year, a fine of not more than 1,000,000 yen, or both.

第五十一条の三 第三十七条の規定に違反して、業として、カード等を譲り受け、又は資金の融通に関してカード等の提供を受けた者は、一年以下の懲役又は百万円以下の罰金に処する。

Article 51-3 A person that accepts the assignment of a card, etc. or that acquires a card, etc. in connection with the lending of funds in the course of trade, in violation of the provisions of Article 37, is subject to punishment by imprisonment with work for not more than one year or by a fine of not more than 1,000,000 yen.

第五十一条の四 第三十五条の二十二の規定に違反した者は、一年以下の懲役又は五十万円以下の罰金に処する。

Article 51-4 A person that violates the provisions of Article 35-22 is subject to punishment by imprisonment with work for not more than one year or by a fine of not more than 500,000 yen.

第五十一条の五 次の各号のいずれかに該当する場合には、その違反行為をした登録包括信用購入あつせん業者、登録個別信用購入あつせん業者、指定信用情報機関、指定受託機関又は認定割賦販売協会の代表者、管理人、代理人、使用人その他の従業者は、百万円以下の罰金に処する。

Article 51-5 In a case that falls under any of the following items, the representative, administrator, agent, employee, or other worker of a registered comprehensive credit purchase intermediary, registered individual credit purchase intermediary, designated credit bureau, designated entrusted institution, or certified installment sales association that commits the violation, is subject to punishment by a fine of not more than 1,000,000 yen:

一 第三十三条の五の規定による命令に違反したとき。

(i) the person violates an order under the provisions of Article 33-5;

二 第三十五条の三の三十一の規定による命令に違反したとき。

(ii) the person violates an order under the provisions of Article 35-3-31;

三 第三十五条の三の五十二の規定による命令に違反したとき。

(iii) the person violates an order under the provisions of Article 35-3-52;

四 第三十五条の十三の規定による命令に違反したとき。

(iv) the person violates an order under the provisions of Article 35-13; or

五 第三十五条の二十四第一項の規定による命令に違反したとき。

(v) the person violates an order under the provisions of Article 35-24,
paragraph (1).

第五十一条の六 次の各号のいずれかに該当する者は、百万円以下の罰金に処する。

Article 51-6 A person that falls under any of the following items is subject to
punishment by a fine of not more than 1,000,000 yen:

一 第三十条の五の三第一項の規定による命令に違反した者

(i) a person that violates an order under the provisions of Article 30-5-3,
paragraph (1);

二 第三十五条の三の二十一第一項の規定による命令に違反した者

(ii) a person that violates an order under the provisions of Article 35-3-21,
paragraph (1); or

三 第三十五条の十七の規定による命令に違反した者

(iii) a person that violates an order under the provisions of Article 35-17.

第五十二条 次の各号のいずれかに該当する場合には、その違反行為をした許可割賦販売業者、供託委託契約の受託者、登録包括信用購入あつせん業者、指定信用情報機関、第三十五条の三の六十一の許可を受けた者又は指定受託機関の代表者、管理人、代理人、使用人その他の従業者は、五十万円以下の罰金に処する。

Article 52 In a case that falls under any of the following items, the
representative, administrator, agent, employee, or other worker of a licensed
installment seller, entrusted party under a contract on the entrustment of
business deposits, registered comprehensive credit purchase intermediary,
designated credit bureau, a person that has obtained the license referred to in
Article 35-3-61, or designated entrusted institution that commits the violation,
is subject to punishment by a fine of not more than 500,000 yen:

一 第十六条第三項（第十八条第二項（第三十五条の三又は第三十五条の三の六十二において準用する場合を含む。））、第三十五条の三又は第三十五条の三の六十二において準用する場合を含む。）の規定に違反して前払式割賦販売、包括信用購入あつせん又は前払式特定取引の営業を開始したとき。

(i) the person violates the provisions of Article 16, paragraph (3) (including as applied mutatis mutandis pursuant to Article 18, paragraph (2) (including as applied mutatis mutandis pursuant to Article 35-3 or Article 35-3-62), Article 35-3, or Article 35-3-62) in commencing operations for prepaid installment sales, the intermediation of comprehensive credit purchases, or specified prepaid transactions;

二 第十八条の三第一項（第三十五条の三の六十二において準用する場合を含む。）の規定に違反して新たに前払式割賦販売又は前払式特定取引の契約を締結したとき。

- (ii) the person violates the provisions of Article 18-3, paragraph (1) (including as applied mutatis mutandis pursuant to Article 35-3-62) to conclude a new contract for prepaid installment sales or for specified prepaid transactions;
三 第十九条の二（第三十五条の三の六十二において準用する場合を含む。）の規定に違反して帳簿を備えず、第十九条の二（第三十五条の三の六十二において準用する場合を含む。）に規定する事項の記載をせず、若しくは虚偽の記載をし、又は帳簿を保存しなかつたとき。
- (iii) the person fails to keep books in violation of the provisions of Article 19-2 (including as applied mutatis mutandis pursuant to Article 35-3-62), fails to enter a particular prescribed in the provisions of Article 19-2 (including as applied mutatis mutandis pursuant to Article 35-3-62) or makes a false entry, or fails to preserve the books,;
四 第二十条の三第四項（第三十五条の三の六十二において準用する場合を含む。）の規定に違反して前受業務保証金を供託しなかつたとき。
- (iv) the person fails to make a business deposit for prepaid services in violation of the provisions of Article 20-3, paragraph (4) (including as applied mutatis mutandis pursuant to Article 35-3-62);
五 第三十五条の三の四十一第一項本文の規定に違反して、他の業務を行つたとき。
- (v) the person conducts any other business in violation of the provisions of the main clause of Article 35-3-41, paragraph (1);
六 第三十五条の三の四十三第一項の規定に違反して業務規程を定めず、若しくは経済産業大臣の認可を受けず、又は経済産業大臣の認可を受けずに業務規程の変更をしたとき。
- (vi) the person fails to establish operational rules, does not obtain the approval of the Minister of Economy, Trade and Industry, or changes the operational rules without obtaining the approval from the Minister of Economy, Trade and Industry, in violation of the provisions of Article 35-3-43, paragraph (1);
七 第三十五条の三の四十五（第三十五条の三の四十七第四項において準用する場合を含む。）の規定による記録の作成若しくは保存をせず、又は虚偽の記録を作成したとき。
- (vii) the person fails to prepare or preserve records pursuant to the provisions of Article 35-3-45 (including as applied mutatis mutandis pursuant to Article 35-3-47, paragraph (4)), or prepares a false record;
八 第三十五条の三の五十一第一項の規定による業務及び財産に関する報告書を提出せず、又は虚偽の記載をした業務及び財産に関する報告書を提出したとき。
- (viii) the person fails to submit a report concerning their business activities or assets pursuant to the provisions of Article 35-3-51, paragraph (1), or submits a report concerning their business activities or assets that contains a false statement;
九 第三十五条の三の五十三第一項の規定に違反したとき。
- (ix) the person violates the provisions of Article 35-3-53, paragraph (1);

十 第三十五条の八第一項の事業計画書若しくは同条第三項の事業報告書を提出せず、又は虚偽の記載をした事業計画書若しくは事業報告書を提出したとき。

(x) the person fails to submit the business plan referred to in Article 35-8, paragraph (1) or the business report referred to in paragraph (3) of that Article, or submits a business plan or a business report that contains a false statement; or

十一 第三十五条の九の規定に違反して受託事業以外の事業を営んだとき。

(xi) the person violates the provisions of Article 35-9 in engaging in business other than services under entrustment.

第五十三条 次の各号のいずれかに該当する者は、五十万円以下の罰金に処する。

Article 53 A person that falls under any of the following items is subject to punishment by a fine of not more than 500,000 yen:

一 第三条第一項又は第三十五条の三の二第一項の規定に違反して示さなかつた者

(i) a person that violates the provisions of Article 3, paragraph (1) or Article 35-3-2, paragraph (1) in failing to make an indication;

二 第三条第四項、第二十九条の二第三項、第三十条第三項又は第三十五条の三の二第二項の規定に違反して表示しなかつた者

(ii) a person that violates the provisions of Article 3, paragraph (4); Article 29-2, paragraph (3); Article 30, paragraph (3); or Article 35-3-2, paragraph (2) in failing to make an indication;

三 第三条第二項若しくは第三項、第四条、第二十九条の二第一項若しくは第二項、第二十九条の三、第三十条第一項若しくは第二項、第三十条の二の三、第三十五条の三の八又は第三十五条の三の九第一項若しくは第三項の規定に違反して書面を交付しなかつた者

(iii) a person that fails to deliver a document, in violation of the provisions of Article 3, paragraph (2) or paragraph (3); Article 4; Article 29-2, paragraph (1) or paragraph (2); Article 29-3; Article 30, paragraph (1) or paragraph (2); Article 30-2-3; Article 35-3-8; or Article 35-3-9, paragraph (1) or paragraph (3);

四 第三十条の二第四項、第三十五条の三の三第四項又は第三十五条の三の五第二項の規定に違反して調査に関する記録を作成せず、若しくは虚偽の記録を作成し、又はこれを保存しなかつた者

(iv) a person that fails to prepare a record of an investigation, prepares a false record, or fails to preserve a record, in violation of the provisions of Article 30-2, paragraph (4); Article 35-3-3, paragraph (4); or Article 35-3-5, paragraph (2);

五 第四十条第一項、第二項、第五項から第八項まで、第十一項若しくは第十二項の規定による報告をせず、又は虚偽の報告をした者

(v) a person that fails to make a report under the provisions of Article 40, paragraph (1), paragraph (2), paragraphs (5) through (8), paragraph (11), or

paragraph (12), or that makes a false report;

六 第四十条第三項、第四項又は第十項の規定による報告をせず、若しくは虚偽の報告をし、又はこれらの規定による物件を提出せず、若しくは虚偽の物件を提出した者

(vi) a person that fails to make a report under the provisions of Article 40, paragraph (3), paragraph (4), or paragraph (10), that makes a false report, that fails to submit an object under those provisions, or that submits a false object;

七 第四十条第九項の規定による報告をせず、若しくは虚偽の報告をし、又は同項の規定による資料を提出せず、若しくは虚偽の資料を提出した者

(vii) a person that fails to make a report under the provisions of Article 40, paragraph (9), that makes a false report, that fails to submit a material under the provisions of that paragraph, or that submits a false material; or

八 第四十一条第一項から第六項までの規定による検査を拒み、妨げ、又は忌避した者

(viii) a person that refuses, obstructs, or evades an inspection pursuant to the provisions of Article 41, paragraph (1) through (6).

第五十三条の二 次の各号のいずれかに該当する場合には、その違反行為をした許可割賦販売業者、登録包括信用購入あつせん業者、登録個別信用購入あつせん業者、指定信用情報機関、第三十五条の三の六十一の許可を受けた者又は指定受託機関の代表者、管理人、代理人、使用人その他の従業者は、三十万円以下の罰金に処する。

Article 53-2 In a case that falls under any of the following items, the representative, administrator, agent, employee, or other worker of a licensed installment seller, registered comprehensive credit purchase intermediary, registered individual credit purchase intermediary, designated credit bureau, person that has obtained the license referred to in Article 35-3-61, or designated entrusted institution that commits the violation, is subject to punishment by a fine of not more than 300,000 yen:

一 第十九条第一項若しくは第二項（第三十五条の三の六十二において準用する場合を含む。）、第三十五条の三の五十第一項、第三十五条の六、第三十五条の七第一項又は第三十五条の八第二項の規定による届出をせず、又は虚偽の届出をしたとき。

(i) the person fails to make the notification under the provisions of Article 19, paragraph (1) or paragraph (2) (including as applied mutatis mutandis pursuant to Article 35-3-62); Article 35-3-50, paragraph (1); Article 35-6; Article 35-7, paragraph (1); or Article 35-8, paragraph (2), or makes a false notification;

二 第三十三条の三第一項又は第三十五条の三の二十八第一項の規定に違反して変更登録の申請書を提出しなかつたとき。

(ii) the person fails to submit a written application for registration of change in violation of the provisions of Article 33-3, paragraph (1) or Article 35-3-28,

paragraph (1); or

三 第三十五条の三の五十三第二項の規定による届出をせず、若しくは虚偽の届出をし、又は同項の規定による通知をせず、若しくは虚偽の報告をしたとき。

(iii) the person fails to file a notification pursuant to the provisions of Article 35-3-53, paragraph (2), files a false notification, fails to give a notice pursuant to the same paragraph, or makes a false report.

第五十三条の三 第三十五条の十九第三項の規定に違反して、その名称又は商号中に認定割賦販売協会会員であると誤認されるおそれのある文字を用いた者は、三十万円以下の罰金に処する。

Article 53-3 A person that uses a word in their name or trade name which could give rise to the misconception that the person is the member of a certified installment sales association in violation of the provisions of Article 35-19, paragraph (3), is subject to punishment by a fine of not more than 300,000 yen.

第五十四条 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。以下この項において同じ。）の代表者若しくは管理人又は法人若しくは人の代理人、使用人その他の従業者が、その法人又は人の業務に関し第四十九条又は第五十条から前条までの違反行為をしたときは、行為者を罰するほか、その法人又は人に対して各本条の罰金刑を科する。

Article 54 (1) If the representative or administrator of a corporation (including an association or a foundation that is without legal personality but that has a representative or administrator; hereinafter the same applies in this paragraph), or the agent, employee, or other worker of corporation or individual commits a violations referred to in Article 49 or Article 50 through the preceding Article in connection with the business of that corporation or individual, in addition to the offender being subject to punishment, the corporation or individual is subject to punishment by a fine prescribed in the respective Article.

2 人格のない社団又は財団について前項の規定の適用がある場合には、その代表者又は管理人が、その訴訟行為につきその人格のない社団又は財団を代表するほか、法人を被告人又は被疑者とする場合の刑事訴訟に関する法律の規定を準用する。

(2) If the provisions of the preceding paragraph apply to an association or foundation without legal personality, its representative or administrator represents the association or foundation without legal personality in procedural acts and the provisions of laws on criminal proceedings when a corporation stands as the accused or a suspect apply mutatis mutandis.

第五十五条 次の各号のいずれかに該当する者は、三十万円以下の過料に処する。

Article 55 A person that falls under any of the following items is subject to punishment by a civil fine of not more than 300,000 yen:

- 一 第十八条の六第二項（第三十五条の三の六十二において準用する場合を含む。）の規定による届出をせず、又は虚偽の届出をした者
 - (i) a person that fails to file a notification under the provisions of Article 18-6, paragraph (2) (including as applied mutatis mutandis pursuant to Article 35-3-62), or files a false notification;
- 二 第二十条の二第一項（第三十五条の三の六十二において準用する場合を含む。）の規定による命令に違反した者
 - (ii) a person that violates an order provided for in Article 20-2, paragraph (1) (including as applied mutatis mutandis pursuant to Article 35-3-62); or
- 三 第二十六条第一項（第三十五条の三、第三十五条の三の三十五又は第三十五条の三の六十二において準用する場合を含む。）の規定による届出をせず、又は虚偽の届出をした者
 - (iii) a person that fails to file a notification under the provisions of Article 26, paragraph (1) (including as applied mutatis mutandis pursuant to Article 35-3, Article 35-3-35, or Article 35-3-62), or that files a false notification.

第五十五条の二 次の各号のいずれかに該当する場合には、その行為をした指定信用情報機関の取締役、執行役、会計参与若しくはその職務を行うべき社員、監査役、理事、監事、代表者、管理人、業務を執行する社員若しくは清算人又は認定割賦販売協会の役員（仮理事を含む。）若しくは代表者であつた者は、三十万円以下の過料に処する。

- Article 55-2 In a case that falls under any of the following items, the director, executive officer, accounting advisor or a member that performs their duties, the auditor, board director, inspector, representative, administrator, a member that executes business, or liquidator of a designated credit bureau, or the person that was formerly the officer (including a provisional board director) or representative of a certified installment sales association that commits the violation, is subject to punishment by a civil fine of not more than 300,000 yen:
- 一 第三十五条の三の三十八の規定に違反して、経済産業大臣の認可を受けずに、法人の代表者となり、若しくは常務に従事し、又は事業を営んだとき。
 - (i) the person violates the provisions of Article 35-3-38 and becomes the representative of a corporation, engages in day-to-day business operations, or engages in business, without obtaining the approval from the Minister of Economy, Trade and Industry; or
 - 二 第三十五条の三の四十八又は第三十五条の十九第一項の規定に違反したとき。
 - (ii) the person violates the provisions of Article 35-3-48 or Article 35-19, paragraph (1).

第五十五条の三 第三十五条の三の四十九又は第三十五条の十九第二項の規定に違反した者は、十万円以下の過料に処する。

Article 55-3 A person that violates the provisions of Article 35-3-49 or Article 35-

19, paragraph (2) is subject to punishment by a civil fine of not more than 100,000 yen.

附 則 〔抄〕

Supplementary Provisions [Extract]

(施行期日)

(Effective Date)

1 この法律は、公布の日から起算して六月をこえない範囲内において政令で定める日から施行する。ただし、第四章の規定は、公布の日から、第三十条の規定は、公布の日から起算して一年を経過した日から施行する。

(1) This Act comes into effect as of the day specified by Cabinet Order within a period not exceeding six months from the date of promulgation; provided, however, that the provisions of Chapter IV come into effect as of the date of its promulgation and the provisions of Article 30 come into effect as of the day on which one year has elapsed from the date of promulgation.

(経過規定)

(Transitional Provisions)

2 第五条及び第六条の規定は、この法律の適用を受ける前に締結した割賦販売の契約については、適用しない。

(2) The provisions of Article 5 and Article 6 do not apply to a contract for installment sales concluded before this Act becomes applicable.

附 則 〔昭和三十七年九月十五日法律第百六十一号〕 〔抄〕

Supplementary Provisions [Act No. 161 of September 15, 1962] [Extract]

1 この法律は、昭和三十七年十月一日から施行する。

(1) This Act comes into effect as of October 1, 1962.

2 この法律による改正後の規定は、この附則に特別の定めがある場合を除き、この法律の施行前にされた行政庁の処分、この法律の施行前にされた申請に係る行政庁の不作为その他この法律の施行前に生じた事項についても適用する。ただし、この法律による改正前の規定によつて生じた効力を妨げない。

(2) Except as otherwise provided in these Supplementary Provisions, the provisions after the amendment by this Act also apply to a disposition rendered by an administrative authority prior to the enforcement of this Act, to an inaction by an administrative authority in respect of an application filed prior to the enforcement of this Act, and to matters that have arisen prior to the enforcement of this Act; provided, however, that this does not preclude the effect that has arisen under the provisions prior to amendment by this Act.

3 この法律の施行前に提起された訴訟、審査の請求、異議の申立てその他の不服申立

て（以下「訴願等」という。）については、この法律の施行後も、なお従前の例による。この法律の施行前にされた訴願等の裁決、決定その他の処分（以下「裁決等」という。）又はこの法律の施行前に提起された訴願等につきこの法律の施行後にされる裁決等にさらに不服がある場合の訴願等についても、同様とする。

(3) Even after this Act comes into effect, with respect to a petition, request for review, objection, or any other appeal (hereinafter referred to as a "petition, etc.") filed prior to the enforcement of this Act, the provisions then in force remain applicable. The same applies to an administrative determination, ruling, or other dispositions for a petition, etc. (hereinafter referred to as "determination, etc.") that is filed prior to the enforcement of this Act, or a petition, etc., filed when a party remains dissatisfied with a determination, etc. rendered after the enforcement of this Act with respect to a petition, etc. that is filed prior to the enforcement of this Act.

4 前項に規定する訴願等で、この法律の施行後は行政不服審査法による不服申立てをすることができることとなる処分に係るものは、同法以外の法律の適用については、行政不服審査法による不服申立てとみなす。

(4) With regard to the application of laws other than this Act, a petition, etc. prescribed in the preceding paragraph related to a disposition against which an appeal under the Administrative Complaint Review Act is permitted after the enforcement of this Act, is deemed to be an appeal under the Administrative Complaint Review Act.

5 第三項の規定によりこの法律の施行後にされる審査の請求、異議の申立てその他の不服申立ての裁決等については、行政不服審査法による不服申立てをすることができない。

(5) An appeal under the Administrative Complaint Review Act may not be filed against a determination, etc. that is rendered after the enforcement of this Act with respect to a request for review, objection, or any other appeal that is filed pursuant to the provisions of paragraph (3).

6 この法律の施行前にされた行政庁の処分で、この法律による改正前の規定により訴願等を行うことができるものとされ、かつ、その提起期間が定められていなかったものについて、行政不服審査法による不服申立てを行うことができる期間は、この法律の施行の日から起算する。

(6) With regard to a disposition rendered by an administrative authority prior to the enforcement of this Act against which a petition, etc. may be filed pursuant to the relevant provisions prior to amendment by this Act and whose period to be filed has not been established, the period during which an appeal under the Administrative Complaint Review Act may be filed is counted from the date on which this Act comes into effect.

8 この法律の施行前にした行為に対する罰則の適用については、なお従前の例による。

(8) With regard to the application of penal provisions to acts performed prior to the enforcement of this Act, the provisions then in force remain applicable.

9 前八項に定めるもののほか、この法律の施行に関して必要な経過措置は、政令で定める。

(9) Beyond what is provided for in the preceding eight paragraphs, the necessary transitional measures for the enforcement of this Act are specified by Cabinet Order.

附 則 〔昭和四十年五月十八日法律第六十九号〕 〔抄〕

Supplementary Provisions [Act No. 69 of May 18, 1965] [Extract]

(施行期日)

(Effective Date)

第一条 この法律は、公布の日から起算して九十日をこえない範囲内で政令で定める日から施行する。ただし、目次の改正規定（「第八節 退職年金制度」を「第八節 退職年金制度第九節 職員団体」に改める部分に限る。）、第十二条第六項の改正規定（同項第二号及び第十三号を改める部分を除く。）、第九十八条の改正規定、第一百一条の改正規定（同条第三項を削る部分に限る。）、第三章中第八節の次に一節を加える改正規定、第一百十条第一項の改正規定（同項第二号を改める部分を除く。）及び第一百十一条の改正規定（「第十六号」を「第十五号」に改める部分に限る。）並びに次条（第六項から第九項までを除く。）、附則第六条、附則第九条、附則第十二条（第四十条第一項第一号中「第三項から第五項まで」を「第二項から第四項まで」に改める部分を除く。）、附則第十八条から附則第二十条まで、附則第二十三条、附則第二十七条及び附則第二十八条の規定は、政令で定める日から施行する。

Article 1 This Act comes into effect as of the day specified by Cabinet Order, within a period not exceeding 90 days from the date of promulgation; provided, however, that the provisions amending the table of contents (limited to the part that amends "Section 8 Retirement Pension System" to "Section 8 Retirement Pension System Section 9 Employee Organization"); the provisions amending Article 12, paragraph (6) (excluding the part that amends item (ii) and item (xiii) of that paragraph); the provisions amending Article 98; the provisions amending Article 101 (limited to the part that deletes paragraph (3) of that Article); the provisions adding one Section after Chapter III, Section 8; the provisions amending Article 110, paragraph (1) (excluding the part that amends item (ii) of that paragraph); the provisions amending Article 111 (limited to the part that amends "item (xvi)" to "item (xv)"); and the provisions of the following Article (excluding paragraphs (6) through (9)), Article 6 of the Supplementary Provisions, Article 9 of the Supplementary Provisions, Article 12 of the Supplementary Provisions (excluding the part of Article 40, paragraph (1), item (i) that amends "from paragraph (3) to paragraph (5)" to "from paragraph (2) to paragraph (4)"), Articles 18 through 20 of the Supplementary Provisions, Article 23 of the Supplementary Provisions, Article 27 of the Supplementary Provisions, and Article 28 of the Supplementary

Provisions come into effect as of the day specified by Cabinet Order.

附 則 〔昭和四十三年五月二十九日法律第七十二号〕 〔抄〕

Supplementary Provisions [Act No. 72 of May 29, 1968] [Extract]

- 1 この法律は、公布の日から起算して三月をこえない範囲内において政令で定める日から施行する。ただし、第十八条の次に二条を加える改正規定中第十八条の二に関する部分及び附則第八項の規定は、公布の日から起算して六月をこえない範囲内において政令で定める日から施行する。
 - (1) This Act comes into effect as of the day specified by Cabinet Order, within a period not exceeding three months from the date of promulgation; provided, however, that the part of the provisions related to Article 18-2 in the amending provisions adding two Articles after Article 18 and the provisions of paragraph (8) of the Supplementary Provisions come into effect as of the day specified by Cabinet Order, within a period not exceeding six months from the date of promulgation.
- 4 前項の規定による届出をせず、又は虚偽の届出をした者は、三万円以下の罰金に処する。
 - (4) A person that fails to file a notification pursuant to the preceding paragraph or that files a false notification is subject to punishment by a fine of not more than 30,000 yen.
- 5 法人の代表者又は法人の代理人、使用人その他の従業者が、その法人の業務に関し前項の違反行為をしたときは、行為者を罰するほか、その法人に対して同項の刑を科する。
 - (5) If the representative of a corporation or the agent, employee, or other worker of a corporation commits a violation prescribed in the preceding paragraph in connection with the business of that corporation, in addition to the offender being subject to punishment, the corporation is subject to punishment by a fine referred to in that paragraph.
- 6 旧法の規定により供託された営業保証金は、新法の規定により供託された営業保証金とみなす。
 - (6) A business security deposit made pursuant to the provisions of the Former Act is deemed to be a business security deposit made pursuant to the provisions of the New Act.
- 9 旧法第二十三条第一項又は第二項の規定により登録を取り消された法人は、その取消しの日において、新法第二十三条第一項又は第二項の規定により許可を取り消されたものとみなす。
 - (9) A corporation that has had its registration rescinded pursuant to the provisions of Article 23, paragraph (1) or paragraph (2) of the Former Act is deemed to have had its license rescinded pursuant to the provisions of Article 23, paragraph (1) or paragraph (2) of the New Act.

10 旧法第二十三条第一項若しくは第二項の規定により登録を取り消され、若しくは旧法第二十六条第一項第二号若しくは第三号の規定により登録を消除された場合における登録割賦販売業者であつた者若しくはその承継人又は当該登録割賦販売業者であつた者との法律の施行の際前払式割賦販売の契約を締結している者でその契約に係る商品の引渡しを受けていないものについては、なお従前の例による。

(10) With regard to a person that was formerly a registered installment seller or its successor and whose registration has been rescinded pursuant to the provisions of Article 23, paragraph (1) or paragraph (2) of the Former Act or whose registration has been deleted pursuant to the provisions of Article 26, paragraph (1), item (ii) or item (iii) of the Former Act, and with regard to a person that has not been delivered goods under a contract for prepaid installment sales which the person has concluded with such a registered installment seller at the time of the enforcement of this Act, the provisions then in force remain applicable.

11 旧法第三十三条において準用する旧法第二十三条第一項又は第二項の規定により登録を取り消された法人は、その取消しの日において、新法第三十四条の二第一項又は第二項の規定により登録を取り消されたものとみなす。

(11) A corporation that has had its registration rescinded pursuant to the provisions of Article 23, paragraph (1) or paragraph (2) of the Former Act as applied mutatis mutandis pursuant to Article 33 of the Former Act is deemed to have had its registration rescinded pursuant to the provisions of Article 34-2, paragraph (1) or paragraph (2) of the New Act on the day of the rescission.

12 この法律の施行前にした行為に対する罰則の適用については、なお従前の例による。

(12) With regard to the application of penal provisions to acts performed prior to the enforcement of this Act, the provisions then in force remain applicable.

附 則 〔昭和四十七年六月十六日法律第七十二号〕 〔抄〕

Supplementary Provisions [Act No. 72 of June 16, 1972] [Extract]

(施行期日)

(Effective Date)

第一条 この法律は、公布の日から起算して九月をこえない範囲内において政令で定める日から施行する。ただし、次の各号に掲げる規定は、それぞれ当該各号に掲げる日から施行する。

Article 1 This Act comes into effect as of the day specified by Cabinet Order, within a period not exceeding nine months from the date of promulgation; provided, however, that the provisions prescribed in the following items come into effect as of the date set forth in each of those items:

一 第一条の規定中割賦販売法第三十七条の改正規定及び附則第十一条の規定 公布の日

(i) the provisions of Article 1 amending Article 37 of the Installment Sales Act and the provisions of Article 11 of the Supplementary Provisions: the date of promulgation of this Act;

二 第一条の規定中割賦販売法目次の改正規定（第三章の二に係る部分に限る。）及び同法第三十五条の三の次に一章を加える改正規定 公布の日から起算して六月をこえない範囲内において政令で定める日

(ii) the provisions of Article 1 amending the table of contents of the Installment Sales Act (limited to the part related to Chapter III-2) and the provisions adding one Chapter after Article 35-3 of that Act: the day specified by Cabinet Order, within a period not exceeding six months from the date of promulgation of this Act; and

三 第二条の規定 公布の日から起算して一年九月をこえない範囲内において政令で定める日

(iii) the provisions of Article 2: the day specified by Cabinet Order, within a period not exceeding one year and nine months from the date of promulgation of this Act.

(経過規定)

(Transitional Provisions)

第二条 第一条の規定による改正後の割賦販売法（以下「新法」という。）第四条又は第二十九条の三の規定は、この法律の施行前に締結した割賦販売又はローン提携販売の契約については、適用しない。

Article 2 The provisions of Article 4 or Article 29-3 of the Installment Sales Act after the amendment under Article 1 (hereinafter referred to as the "New Act") do not apply to a contract for installment sales or loan-backed sales concluded prior to the enforcement of this Act.

第三条 新法第四条の二第一項（新法第二十九条の四において準用する場合を含む。）の規定は、この法律の施行前に割賦販売業者又はローン提携販売業者が受けた割賦販売又はローン提携販売の契約の申込みについては、適用しない。

Article 3 The provisions of Article 4-2, paragraph (1) of the New Act (including as applied mutatis mutandis pursuant to Article 29-4 of the New Act) do not apply to an offer for a contract for installment sales or loan-backed sales which an installment seller or a loan-based installment seller received prior to the enforcement of this Act.

第四条 新法第四条の三（新法第二十九条の四において準用する場合を含む。）の規定は、この法律の施行前に締結した割賦販売若しくはローン提携販売の契約又はこの法律の施行前に割賦販売業者若しくはローン提携販売業者が受けた割賦販売若しくはローン提携販売の契約の申込み（この法律の施行後当該申込みに係る契約が締結された場合における当該契約を含む。）については、適用しない。

Article 4 The provisions of Article 4-3 of the New Act (including as applied mutatis mutandis pursuant to Article 29-4 of the New Act) do not apply to a contract for installment sales or loan-backed sales concluded prior to the enforcement of this Act, nor do they apply to an offer for a contract for installment sales or loan-backed sales which an installment seller or loan-based installment seller received prior to the enforcement of this Act (including a contract based on the offer, which is concluded after the enforcement of this Act).

第五条 この法律の施行の際現に許可割賦販売業者である者で、第一条の規定による改正前の割賦販売法（以下「旧法」という。）の規定により営業保証金を供託しているものは、新法第十八条の三第一項に規定する基準日でのこの法律の施行後第一番目に到来するものの翌日から起算して五十日を経過する日までは、従前の例により前払式割賦販売の契約を締結することができる。

Article 5 (1) A person that is a licensed installment seller at the time of the enforcement of this Act that has made a business security deposit pursuant to the provisions of the Installment Sales Act prior to amendment under Article 1 (hereinafter referred to as the "Former Act") may conclude a contract for prepaid installment sales, pursuant to the provisions then in force, until the end of 50 days counting from the day after the first base date prescribed in Article 18-3, paragraph (1) of the New Act which arrives after the enforcement of this Act.

2 この法律の施行の際現に許可割賦販売業者である者が旧法の規定により供託した営業保証金のうち、新法第十七条第一項に規定する額に相当する額の営業保証金は新法第十六条第一項の規定により供託した営業保証金と、新法第十七条第一項に規定する額をこえる額の営業保証金は新法第十八条の三第二項の前受金保全措置として供託した前受業務保証金とみなす。

(2) The part of the business security deposit made pursuant to the provisions of the Former Act, by a person that is a licensed installment seller at the time of the enforcement of this Act, which corresponds to the amount prescribed in Article 17, paragraph (1) of the New Act is deemed to be a business security deposit made pursuant to the provisions of Article 16, paragraph (1) of the New Act, and the part of the business security deposit that exceeds the amount prescribed in Article 17, paragraph (1) of the New Act is deemed to be a business deposit for prepaid services deposited as a preservative measure for advances received referred to in Article 18-3, paragraph (2) of the New Act.

3 この法律の施行の際現に許可割賦販売業者である者については、新法第十八条の三第一項及び第二項中「二分の一」とあるのは、同条第一項に規定する基準日でのこの法律の施行後第一番目に到来するものについて、「十二分の五」と読み替えるものとする。

(3) With regard to a person that is a licensed installment seller at the time of

enforcement of this Act, the term "one-half" in Article 18-3, paragraph (1) and paragraph (2) of the New Act is deemed to be replaced with "five-twelfths" for the first base date prescribed in paragraph (1) of that Article which arrives after the enforcement of this Act.

第六条 この法律の施行の際現に旧法第二十九条第四項の規定によりされている公告で、同条第一項の規定による営業保証金の取戻し（一部の営業所又は代理店を廃止したことによる取戻しに限る。）に係るものは、新法第十八条の二第二項の規定によりされた公告とみなす。

Article 6 (1) A public notice that has already been issued pursuant to the provisions of Article 29, paragraph (4) of the Former Act at the time of the enforcement of this Act, and which pertains to the recovery of a business security deposit under paragraph (1) of that Article (limited to recovery due to the discontinuation of some business offices or agency offices) is deemed to be a public notice issued pursuant to the provisions of Article 18-2, paragraph (2) of the New Act.

2 この法律の施行の際現に旧法第二十九条第四項の規定によりされている公告で、同条第一項の規定による営業保証金の取戻し（一部の営業所又は代理店を廃止したことによる取戻しを除く。）に係るものは、当該公告に係る申出をすべき期間内にその申出がなかつたときは、当該期間の満了の時に新法第十八条の五第三項の承認を受けたものとみなす。

(2) A public notice that has already been issued pursuant to the provisions of Article 29, paragraph (4) of the Former Act at the time of the enforcement of this Act, and which pertains to the recovery of a business security deposit under paragraph (1) of that Article (excluding recovery due to the discontinuation of some business offices or agency offices) is deemed to have obtained the approval referred to in Article 18-5, paragraph (3) of the New Act at the time of the expiry of the period during which the filing to which the public notice pertains is required to be made, if the filing is not made during that period.

3 この法律の施行の際現に旧法第二十九条第四項の規定によりされている公告で、同条第三項の規定による営業保証金の取戻しに係るものは、新法第二十九条第二項の規定によりされた公告とみなす。

(3) A public notice that has already been issued pursuant to the provisions of Article 29, paragraph (4) of the Former Act at the time of the enforcement of this Act, and which pertains to the recovery of a business security deposit under paragraph (3) of that Article is deemed to be a public notice issued pursuant to the provisions of Article 29, paragraph (2) of the New Act.

第七条 この法律の施行の際現に前払式特定取引の方法による取引を業として営んでいる者は、この法律の施行の日から一年間は、新法第二十九条の五の許可を受けたもの

とみなす。その者がその期間内に同条の許可の申請をした場合において、その申請について許可又は不許可の処分があるまでの間も、同様とする。

Article 7 (1) A person engaging in specified prepaid transactions in the course of trade at the time of enforcement of this Act is deemed to have obtained the license referred to in Article 29-5 of the New Act for one year from the date on which this Act comes into effect. If the person applies for a license referred to in that Article within that period, the same applies during the period up until the disposition to grant or refuse the license under application is rendered.

2 前項の規定により新法第二十九条の五の許可を受けたものとみなされる者は、この法律の施行の日から三十日以内に、新法第二十九条の六において準用する新法第十二条第一項第一号、第二号及び第四号の事項を記載した書面に前払式特定取引契約約款を添附して、通商産業大臣に届け出なければならない。

(2) A person that is deemed to have obtained the license referred to in Article 29-5 of the New Act pursuant to the provisions of the preceding paragraph must submit a document stating the particulars set forth in Article 12, paragraph (1), item (i), item (ii), and item (iv) of the New Act as applied mutatis mutandis pursuant to Article 29-6 of the New Act, accompanied by the general conditions of the contract for specified prepaid transactions, to the Minister of International Trade and Industry, within 30 days from the date on which this Act comes into effect.

3 新法第二十九条の六において準用する新法第十六条第三項の規定は、第一項の規定により新法第二十九条の五の許可を受けたものとみなされる者については、この法律の施行の日から三十日間は、適用しない。

(3) The provisions of Article 16, paragraph (3) of the New Act as applied mutatis mutandis pursuant to Article 29-6 of the New Act do not apply to a person that is deemed to have obtained the license referred to in Article 29-5 of the New Act pursuant to the provisions of paragraph (1), for 30 days from the date on which this Act comes into effect.

第八条 前条第二項の規定による届出をせず、又は虚偽の届出をした者は、三万円以下の罰金に処する。

Article 8 (1) A person that fails to file a notification under paragraph (2) of the preceding Article or that files a false notification is subject to punishment by a fine of not more than 30,000 yen.

2 法人の代表者又は法人若しくは人の代理人、使用人その他の従業者が、その法人又は人の業務に関し前項の違反行為をしたときは、行為者を罰するほか、その法人又は人に対して同項の刑を科する。

(2) If the representative of a corporation or the agent, employee, or other worker of a corporation or individual commits the violation referred to in the preceding paragraph in connection with the business of that corporation or individual, in addition to the offender being subject to punishment, the corporation or

individual is subject to punishment referred to in that paragraph.

第九条 附則第七条第一項の規定により新法第二十九条の五の許可を受けたものとみなされる者（その者が引き続き同条の許可を受けた場合を含む。）については、新法第二十九条の六において準用する新法第十八条の三第一項及び第二項中「二分の一」とあるのは、同条第一項に規定する基準日で次の表の上欄に掲げるものについて、それぞれ同表の下欄のように読み替えるものとする。

Article 9 With regard to a person that is deemed to have obtained the license referred to in Article 29-5 of the New Act pursuant to the provisions of Article 7, paragraph (1) of the Supplementary Provisions (including if the person continues to hold the license referred to in Article 29-5 of the New Act), the term "one-half" in Article 18-3, paragraphs (1) and (2) of the New Act as applied mutatis mutandis pursuant to Article 29-6 of the New Act is deemed to be replaced as specified in the right-hand column of the following table for the base date prescribed in paragraph (1) of that Article, as set forth in the left-hand column of that table.

この法律の施行後第一番目に到来するもの the first base date after this Act comes into effect	八分の一 one-eighth
この法律の施行後第二番目に到来するもの the second base date after this Act comes into effect	八分之二 two-eighths
この法律の施行後第三番目に到来するもの the third base date after this Act comes into effect	八分之三 three-eighths

第十条 この法律の施行前にした行為に対する罰則の適用については、なお従前の例による。

Article 10 With regard to the application of penal provisions to acts performed prior to the enforcement of this Act, the provisions then in force remain applicable.

附 則 〔昭和四十八年十月一日法律第百九号〕 〔抄〕

Supplementary Provisions [Act No. 109 of October 1, 1973] [Extract]

(施行期日)

(Effective Date)

第一条 この法律は、公布の日から起算して六月を超えない範囲内において政令で定める日から施行する。

Article 1 This Act comes into effect as of the day specified by Cabinet Order, within a period not exceeding six months from the date of promulgation.

附 則 〔昭和五十三年十一月十五日法律第百五号〕 〔抄〕

Supplementary Provisions [Act No. 105 of November 15, 1978] [Extract]

(施行期日)

(Effective Date)

第一条 この法律は、公布の日から起算して六月を超えない範囲内において政令で定める日から施行する。

Article 1 This Act comes into effect as of the day specified by Cabinet Order, within a period not exceeding six months from the date of promulgation.

附 則 [昭和五十九年五月一日法律第二十三号] [抄]

Supplementary Provisions [Act No. 23 of May 1, 1984] [Extract]

(施行期日)

(Effective Date)

1 この法律は、公布の日から起算して二十日を経過した日から施行する。

(1) This Act comes into effect as of the day on which twenty days have elapsed from the date of promulgation.

附 則 [昭和五十九年六月二日法律第四十九号] [抄]

Supplementary Provisions [Act No. 49 of June 2, 1984] [Extract]

(施行期日)

(Effective Date)

1 この法律は、公布の日から起算して六月を超えない範囲内において政令で定める日から施行する。ただし、第三十七条第二項の改正規定は、公布の日から施行する。

(1) This Act comes into effect as of the day specified by Cabinet Order, within a period not exceeding six months from the date of its promulgation; provided, however, that the provisions amending Article 37, paragraph (2) come into effect as of the date of promulgation.

(経過措置)

(Transitional Measures)

2 改正後の割賦販売法（以下「新法」という。）第四条第三項及び第五条（新法第三十条の六において準用する場合を含む。）並びに第三十条の二第三項の規定は、指定商品に係る新法第二条第一項第二号に規定する割賦販売又は同条第三項第三号に規定する割賦購入あつせんに係る弁済金のうちそれを支払うべき時期がこの法律の施行日以後に到来するものについて、適用する。

(2) The provisions of Article 4, paragraph (3) and Article 5 (including as applied mutatis mutandis pursuant to Article 30-6 of the Installment Sales Act after its amendment (hereinafter referred to as the "New Act")), and Article 30-2, paragraph (3) of the New Act apply to a repayment of an installment sale

prescribed in Article 2, paragraph (1), item (ii) of the New Act or for the intermediation of installment purchases prescribed in paragraph (3), item (iii) of that Article in respect of designated goods, with a due date on or after the day on which this Act comes into effect.

3 この法律の施行前に締結した契約で、新法第二条第一項第一号に規定する割賦販売の方法又は同条第二項第一号に規定するローン提携販売の方法により指定商品を販売するもの並びにこの法律の施行前に割賦販売業者又はローン提携販売業者が受けた申込みで、同条第一項第一号に規定する割賦販売の方法又は同条第二項第一号に規定するローン提携販売の方法により指定商品を販売する契約に係るもの及びこの法律の施行後当該申込みに係る契約が締結された場合における当該契約については、新法第四条の三（新法第二十九条の四において準用する場合を含む。）の規定にかかわらず、なお従前の例による。

(3) Notwithstanding the provisions of Article 4-3 of the New Act (including as applied *mutatis mutandis* pursuant to Article 29-4 of the New Act), with regard to a contract concluded prior to the enforcement of this Act for selling designated goods by the method of installment sales prescribed in Article 2, paragraph (1), item (i) of the New Act or by the method of loan-backed sales prescribed in paragraph (2), item (i) of that Article; an offer received by an installment seller or loan-based installment seller prior to the enforcement of this Act for a contract for selling designated goods by the method of installment sales prescribed in paragraph (1), item (i) of that Article or the method of loan-backed sales prescribed in paragraph (2), item (i) of that Article; and a contract based on such an offer that is concluded after the enforcement of this Act, the provisions then in force remain applicable.

4 新法第四条の三（新法第二十九条の四及び第三十条の六において準用する場合を含む。）の規定は、この法律の施行前に締結した契約で、新法第二条第一項第二号に規定する割賦販売の方法、同条第二項第二号に規定するローン提携販売の方法又は同条第三項に規定する割賦購入あつせんに係る販売の方法により指定商品を販売するもの並びにこの法律の施行前に割賦販売業者、ローン提携販売業者又は割賦購入あつせん関係販売業者が受けた申込みで、同条第一項第二号に規定する割賦販売の方法、同条第二項第二号に規定するローン提携販売の方法又は同条第三項に規定する割賦購入あつせんに係る販売の方法による指定商品を販売する契約に係るもの及びこの法律の施行後当該申込みに係る契約が締結された場合における当該契約については、適用しない。

(4) The provisions of Article 4-3 of the New Act (including as applied *mutatis mutandis* pursuant to Articles 29-4 and Article 30-6 of the New Act) do not apply to a contract concluded prior to the enforcement of this Act for selling designated goods by the method of installment sales prescribed in Article 2, paragraph (1), item (ii) of the New Act, by the method of loan-backed sales prescribed in paragraph (2), item (ii) of that Article, or by the method that involves intermediation of installment purchases prescribed in paragraph (3) of

that Article; nor do they apply to an offer received by an installment seller, loan-based installment seller, or seller affiliated with the intermediation of an installment purchase prior to the enforcement of this Act, for a contract for selling designated goods by the method of installment sales prescribed in paragraph (1), item (ii) of that Article, by the method of loan-backed sales prescribed in paragraph (2), item (ii) of that Article, or by the method that involves intermediation of installment purchases prescribed in paragraph (3) of that Article; nor do they apply to a contract based on such an offer that is concluded after the enforcement of this Act.

5 新法第六条第二項及び第三十条の三の規定は、この法律の施行前に締結した契約で、割賦販売の方法により指定商品を販売するもの又は割賦購入あつせんに係る購入の方法により購入された指定商品の代金に相当する額の受領に係るものについては、適用しない。

(5) The provisions of Article 6, paragraph (2) and Article 30-3 of the New Act do not apply to a contract concluded prior to the enforcement of this Act for selling designated goods by the method of installment sales or a contract under which an amount of money that corresponds to the cost of the designated goods that are purchased is to be received by the method that involves intermediation of installment purchases.

6 新法第三十条の四の規定は、この法律の施行日以後購入者が新法第二条第三項第一号又は第二号に規定する割賦購入あつせんに係る購入の方法により購入した指定商品に係る新法第三十条の二第一項第二号又は第五項第二号の支払分について、適用する。

(6) The provisions of Article 30-4 of the New Act apply to the amount to be paid which is referred to in Article 30-2, paragraph (1), item (ii) or paragraph (5), item (ii) of the New Act, for designated goods that a purchaser purchases on or after the day this Act comes into effect, by the method that involves intermediation of installment purchases prescribed in Article 2, paragraph (3), item (i) or item (ii) of the New Act.

7 新法第三十条の五の規定は、この法律の施行日以後購入者がそれと引換えに、又はそれを提示して指定商品を購入した証票等（新法第二条第三項第一号に規定する証票等をいう。以下同じ。）に係る新法第二条第三項第三号に規定する割賦購入あつせんに係る弁済金のうち、新法第三十条の五の規定を適用した場合には当該商品に係るものとみなされることとなるものの支払について、適用する。

(7) The provisions of Article 30-5 of the New Act apply to payment of the part of repayments related to the intermediation of installment purchases prescribed in Article 2, paragraph (3), item (iii) of the New Act through a voucher, etc. (meaning a voucher, etc. prescribed in Article 2, paragraph (3), item (i) of the New Act; the same applies hereinafter) that a purchaser exchanges or presents in order to purchase designated goods on or after the day on which this Act comes into effect, and which is deemed to be the part of repayments for those goods when the provisions of Article 30-5 of the New Act are applied.

8 新法第三十一条の規定は、この法律の施行の際現に新法第二条第三項第三号に規定する割賦購入あつせんを業として営んでいる者については、次に掲げる場合に限り、適用しない。

(8) Limited to the cases set forth in one of the following items, the provisions of Article 31 of the New Act do not apply to a person engaging in the intermediation of installment purchases prescribed in Article 2, paragraph (3), item (iii) of the New Act in the course of trade, at the time of the enforcement of this Act:

一 この法律の施行の日から六月間（その期間内に新法第三十二条の申請書を提出した場合には、その申請につき登録又は登録拒否の処分があるまでの間を含む。）その営業をする場合

(i) the person conducts the business during the six-month period after the day on which this Act comes into effect (if the written application referred to in Article 32 of the New Act is submitted during that period, this includes the time up until the disposition to grant or refuse the registration sought in the application is rendered); and

二 前号の期間が経過した後において、その期間の末日までに交付した証票等に係る取引を結了する目的の範囲内でその営業をする場合

(ii) after the period referred to in the preceding item passes, the business the person engages in within the scope of the purpose of completing the transactions connected with vouchers, etc. that have been issued by the last day of that period.

9 この法律の施行前に、改正前の割賦販売法又は同法の規定に基づく命令の規定により前払式特定取引に関してした処分、手続その他の行為は、新法又は新法の規定に基づく命令の規定により前払式特定取引に関してした処分、手続その他の行為とみなす。

(9) A disposition that is rendered, or procedure or any other action that is taken prior to the enforcement of this Act with regard to a specified prepaid transaction, pursuant to the provisions of the Installment Sales Act prior to the amendment or pursuant to an order based on the provisions of that Act, is deemed to be a disposition that has been rendered, or procedure or any other action that has been taken with regard to a specified prepaid transaction pursuant to the provisions of the New Act or pursuant to an order based on the provisions of the New Act.

10 この法律の施行前にした行為に対する罰則の適用については、なお従前の例による。

(10) With regard to the application of penal provisions to acts performed prior to the enforcement of this Act, the provisions then in force remain applicable.

附 則 〔昭和六十一年十二月二十六日法律第百九号〕 〔抄〕

Supplementary Provisions [Act No. 109 of December 26, 1986] [Extract]

(施行期日)

(Effective Date)

第一条 この法律は、公布の日から施行する。ただし、次の各号に掲げる規定は、それぞれ当該各号に定める日から施行する。

Article 1 This Act comes into effect as of the date of promulgation; provided, however, that the provisions set forth in the following items come into effect as of the date set forth in each of those items:

一 略

(i) omitted;

二 第四条、第六条及び第九条から第十二条までの規定、第十五条中身体障害者福祉法第十九条第四項及び第十九条の二の改正規定、第十七条中児童福祉法第二十条第四項の改正規定、第三十四条の規定並びに附則第二条、第四条、第七条第一項及び第九条の規定並びに附則第十条中厚生省設置法（昭和二十四年法律第百五十一号）第六条第五十六号の改正規定 昭和六十二年四月一日

(ii) the provisions of Article 4, Article 6, and Articles 9 through 12; the provisions in Article 15 amending Article 19, paragraph (4) and Article 19-2 of the Act on Welfare of Physically Disabled Persons; the provisions in Article 17 amending Article 20, paragraph (4) of the Child Welfare Act; the provisions of Article 34; the provisions of Articles 2, Article 4, Article 7, paragraph (1), and Article 9 of the Supplementary Provisions; and the provisions in Article 10 of the Supplementary Provisions amending Article 6, item (lvi) of the Act for Establishment of the Ministry of Health and Welfare (Act No. 151 of 1949): April 1, 1987.

(その他の処分、申請等に係る経過措置)

(Transitional Measures for Other Dispositions and Applications)

第六条 この法律（附則第一条各号に掲げる規定については、当該各規定。以下この条及び附則第八条において同じ。）の施行前に改正前のそれぞれの法律の規定によりされた許可等の処分その他の行為（以下この条において「処分等の行為」という。）又はこの法律の施行の際現に改正前のそれぞれの法律の規定によりされている許可等の申請その他の行為（以下この条において「申請等の行為」という。）でこの法律の施行の日においてこれらの行為に係る行政事務を行うべき者が異なることとなるものは、附則第二条から前条までの規定又は改正後のそれぞれの法律（これに基づく命令を含む。）の経過措置に関する規定に定めるものを除き、この法律の施行の日以後における改正後のそれぞれの法律の適用については、改正後のそれぞれの法律の相当規定によりされた処分等の行為又は申請等の行為とみなす。

Article 6 With regard to the application of each law after amendment on and after the date on which this Act comes into effect, with the exception of what is specified in the provisions of Article 2 through the preceding Article of the Supplementary Provisions or in the provisions on transitional measures in each law after amendment (including an order based on the law), an action

such as the rendering of a disposition on a license, etc. (hereinafter referred to as an "action such as the rendering of a disposition" in this Article) which is taken prior to the enforcement of this Act (with regard to the provisions set forth in the items of Article 1 of the Supplementary Provisions, before those provisions come into effect; hereinafter the same applies in this Article and Article 8 of the Supplementary Provisions) pursuant to the provisions of each law prior to amendment; or an action such as the filing of an application for a license, etc. (hereinafter referred to as an "action such as the filing of an application" in this Article) which is taken at the time of the enforcement of this Act pursuant to the provisions of each law prior to amendment; which is related to an administrative affair that should be carried out by a different person on the date on which this Act comes into effect, is deemed to be an action such as the rendering of a disposition or an action such as the filing of an application that is taken pursuant to the corresponding provisions of each law after amendment.

附 則 〔昭和六十三年五月十七日法律第四十三号〕 〔抄〕

Supplementary Provisions [Act No. 43 of May 17, 1988] [Extract]

(施行期日等)

(Effective Date)

第一条 この法律は、公布の日から起算して六月を超えない範囲内において政令で定める日から施行する。

Article 1 This Act comes into effect as of the day specified by Cabinet Order, within a period not exceeding six months from the date of promulgation.

(割賦販売法の一部改正に伴う経過措置)

(Transitional Measures upon Partial Amendment of the Installment Sales Act)

第六条 この法律の施行前に締結した契約で割賦販売法第二条第一項に規定する割賦販売の方法、同条第二項に規定するローン提携販売の方法又は同条第三項に規定する割賦購入あつせんに係る販売の方法（以下「割賦販売等の方法」という。）により同条第四項に規定する指定商品を販売するもの並びにこの法律の施行前に割賦販売法第三条第一項に規定する割賦販売業者、同法第二十九条の二第一項に規定するローン提携販売業者又は同法第三十条第二項に規定する割賦購入あつせん関係販売業者が受けた申込みで割賦販売等の方法により同法第二条第四項に規定する指定商品を販売する契約に係るもの及びこの法律の施行後当該申込みに係る契約が締結された場合における当該契約については、前条の規定による改正後の割賦販売法第四条の三第一項及び第五項（同法第二十九条の四及び第三十条の六において準用する場合を含む。）の規定にかかわらず、なお従前の例による。

Article 6 Notwithstanding the provisions of Article 4-3, paragraph (1) and paragraph (5) of the Installment Sales Act after amendment under the

preceding Article (including as applied mutatis mutandis pursuant to Articles 29-4 and 30-6 of that Act), with regard to a contract concluded prior to the enforcement of this Act for selling designated goods prescribed in Article 2, paragraph (4) of the Installment Sales Act by the method of installment sales as prescribed in paragraph (1) of that Article, by the method of loan-backed sales prescribed in paragraph (2) of that Article, or by the method that involves the intermediation of installment purchases prescribed in paragraph (3) of that Article (hereinafter referred to as the "method of installment sales, etc."); an offer received prior to the enforcement of this Act by an installment seller prescribed in Article 3, paragraph (1) of the Installment Sales Act, loan-based installment seller prescribed in Article 29-2, paragraph (1) of that Act, or seller affiliated with the intermediation of installment purchases prescribed in Article 30, paragraph (2) of that Act, for a contract for selling designated goods prescribed in Article 2, paragraph (4) of that Act by the method of installment sales, etc.; and a contract based on such an offer that is concluded after this Act comes into effect, the provisions then in force remain applicable.

附 則 〔平成五年十一月十二日法律第八十九号〕 〔抄〕

Supplementary Provisions [Act No. 89 of November 12, 1993] [Extract]

(施行期日)

(Effective Date)

第一条 この法律は、行政手続法（平成五年法律第八十八号）の施行の日から施行する。

Article 1 This Act comes into effect as of the date on which the Administrative Procedure Act (Act No. 88 of 1993) comes into effect.

(諮問等がされた不利益処分に関する経過措置)

(Transitional Measures for Adverse Dispositions under Consultation)

第二条 この法律の施行前に法令に基づき審議会その他の合議制の機関に対し行政手続法第十三条に規定する聴聞又は弁明の機会の付与の手続その他の意見陳述のための手続に相当する手続を執るべきことの諮問その他の求めがされた場合においては、当該諮問その他の求めに係る不利益処分の手続に関しては、この法律による改正後の関係法律の規定にかかわらず、なお従前の例による。

Article 2 Notwithstanding the provisions of the relevant Acts amended by this Act, if, prior to the enforcement of this Act and pursuant to laws and regulations, a request for an advisory consultation or any other request is filed with a council or any other body employing a council system, with regard to the necessity of instituting proceedings equivalent to the hearing proceedings, proceedings that grant an opportunity for explanation, or other proceedings for hearing statements of opinion that are provided for in Article 13 of the Administrative Procedure Act, the provisions then in force remain applicable to

adverse disposition proceedings connected with the request for consultation or other requests.

(罰則に関する経過措置)

(Transitional Measures for Penal Provisions)

第十三条 この法律の施行前にした行為に対する罰則の適用については、なお従前の例による。

Article 13 With regard to the application of penal provisions to acts performed prior to the enforcement of this Act, the provisions then in force remain applicable.

(聴聞に関する規定の整理に伴う経過措置)

(Transitional Measures for Coordination of Provisions on Hearings)

第十四条 この法律の施行前に法律の規定により行われた聴聞、聴問若しくは聴聞会（不利益処分に係るものを除く。）又はこれらのための手続は、この法律による改正後の関係法律の相当規定により行われたものとみなす。

Article 14 A hearing, public hearing, or hearing panel (excluding one connected with an adverse disposition) conducted prior to the enforcement of this Act and pursuant to the provisions of the relevant laws, and procedures for them, are deemed to have been carried out pursuant to the corresponding provisions of the relevant laws amended by this Act.

(政令への委任)

(Delegation to Cabinet Order)

第十五条 附則第二条から前条までに定めるもののほか、この法律の施行に関して必要な経過措置は、政令で定める。

Article 15 Beyond what is provided for in Article 2 through the preceding Article of the Supplementary Provisions, the necessary transitional measures for the enforcement of this Act are specified by Cabinet Order.

附 則 〔平成八年五月二十二日法律第四十四号〕 〔抄〕

Supplementary Provisions [Act No. 44 of May 22, 1996] [Extract]

(施行期日)

(Effective Date)

第一条 この法律は、公布の日から起算して六月を超えない範囲内において政令で定める日から施行する。ただし、第一条中訪問販売等に関する法律第十九条及び第二十一条第四号の改正規定、第二条の規定、附則第三条中割賦販売法第三十七条第一項の改正規定並びに附則第四条及び第五条の規定は、公布の日から施行する。

Article 1 This Act comes into effect as of the day specified by Cabinet Order, within a period not exceeding six months from the date of promulgation;

provided, however, that the provisions in Article 1 amending Article 19 and Article 21, item (iv) of the Act on Door-to-Door Sales, etc.; the provisions of Article 2; the provisions in Article 3 of the Supplementary Provisions amending Article 37, paragraph (1) of the Installment Sales Act; and the provisions of Article 4 and Article 5 of the Supplementary Provisions come into effect as of the date of promulgation.

附 則 〔平成十年六月三日法律第九十一号〕 〔抄〕

Supplementary Provisions [Act No. 91 of June 3, 1998] [Extract]

(施行期日)

(Effective Date)

第一条 この法律は、公布の日から起算して二年を超えない範囲内において政令で定める日から施行する。

Article 1 This Act comes into effect as of the day specified by Cabinet Order, within a period not exceeding two years from the date of promulgation.

附 則 〔平成十一年四月二十三日法律第三十四号〕 〔抄〕

Supplementary Provisions [Act No. 34 of April 23, 1999] [Extract]

(施行期日)

(Effective Date)

第一条 この法律は、公布の日から起算して六月を超えない範囲内において政令で定める日から施行する。

Article 1 This Act comes into effect as of the day specified by Cabinet Order, within a period not exceeding six months from the date of promulgation.

(割賦販売法の一部改正に伴う経過措置)

(Transitional Measures upon Partial Amendment of the Installment Sales Act)

第二条 第二条の規定による改正後の割賦販売法第二十九条の四第二項及び第三項の規定は、この法律の施行前に購入者が割賦販売法第二条第二項第一号又は第二号に規定するローン提携販売の方法により購入した指定商品に係る分割返済金又は弁済金については、適用しない。

Article 2 The provisions of Article 29-4, paragraph (2) and paragraph (3) of the Installment Sales Act after amendment under Article 2 do not apply to installment repayments or repayments for designated goods that a purchaser purchases prior to the enforcement of this Act by the method of loan-backed sales prescribed in Article 2, paragraph (2), item (i) or item (ii) of the Installment Sales Act.

(罰則に関する経過措置)

(Transitional Measures for Penal Provisions)

第三条 この法律の施行前にした行為に対する罰則の適用については、なお従前の例による。

Article 3 With regard to the application of penal provisions to acts performed prior to the enforcement of this Act, the provisions then in force remain applicable.

(政令への委任)

(Delegation to Cabinet Order)

第四条 前二条に定めるもののほか、この法律の施行に関して必要な経過措置は、政令で定める。

Article 4 Beyond what is provided for in the preceding two Articles, the necessary transitional measures for the enforcement of this Act are specified by Cabinet Order.

附 則 [平成十一年七月十六日法律第八十七号] [抄]

Supplementary Provisions [Act No. 87 of July 16, 1999] [Extract]

(施行期日)

(Effective Date)

第一条 この法律は、平成十二年四月一日から施行する。ただし、次の各号に掲げる規定は、当該各号に定める日から施行する。

Article 1 This Act comes into effect as of April 1, 2000; provided, however, that the provisions set forth in the following items come into effect as of the date set forth in each of those items:

一 第一条中地方自治法第二百五十条の次に五条、節名並びに二款及び款名を加える改正規定（同法第二百五十条の九第一項に係る部分（両議院の同意を得ることに係る部分に限る。）に限る。）、第四十条中自然公園法附則第九項及び第十項の改正規定（同法附則第十項に係る部分に限る。）、第二百四十四条の規定（農業改良助長法第十四条の三の改正規定に係る部分を除く。）並びに第四百七十二条の規定（市町村の合併の特例に関する法律第六条、第八条及び第十七条の改正規定に係る部分を除く。）並びに附則第七条、第十条、第十二条、第五十九条ただし書、第六十条第四項及び第五項、第七十三条、第七十七条、第一百五十七条第四項から第六項まで、第一百六十条、第一百六十三条、第一百六十四条並びに第二百二条の規定 公布の日

(i) the provisions in Article 1 that add five Articles, a Section name, two Subsections, and Subsection names after Article 250 of the Local Autonomy Act (limited to the part involving Article 250-9, paragraph (1) of that Act (limited to the part related to obtaining the consent of both houses)); the provisions in Article 40 that revise paragraphs (9) and (10) of the Supplementary Provisions of the Natural Parks Act (limited to the part

related to paragraph (10) of the Supplementary Provisions of that Act); the provisions of Article 244 (excluding the part related to the provisions amending Article 14-3 of the Agricultural Improvement Promotion Act); the provisions of Article 472 (excluding the part related to the provisions amending Article 6, Article 8, and Article 17 of the Act on Special Provisions of the Mergers of Municipalities); and the provisions of Article 7, Article 10, Article 12, the proviso to Article 59, Article 60, paragraph (4) and paragraph (5), Article 73, Article 77, Article 157, paragraphs (4) through (6), Article 160, Article 163, Article 164, and Article 202 of the Supplementary Provisions: the date of the promulgation of this Act.

(国等の事務)

(Administrative Affairs of the National Government)

第百五十九条 この法律による改正前のそれぞれの法律に規定するもののほか、この法律の施行前において、地方公共団体の機関が法律又はこれに基づく政令により管理し又は執行する国、他の地方公共団体その他公共団体の事務（附則第百六十一条において「国等の事務」という。）は、この法律の施行後は、地方公共団体が法律又はこれに基づく政令により当該地方公共団体の事務として処理するものとする。

Article 159 Beyond what is prescribed in each law prior to amendment by this Act, the administrative affairs of the national government, other local governments, and other public entities, which, prior to the enforcement of this Act, an organ of the local government manages or executes pursuant to the law or pursuant to Cabinet Order based on the law (the affairs are referred to as "administrative affairs of the national government, etc." in Article 161 of the Supplementary Provisions), are to be handled by the local government pursuant to the law or pursuant to Cabinet Order based on the law as administrative affairs of the local government.

(処分、申請等に関する経過措置)

(Transitional Measures for Dispositions and Applications)

第百六十条 この法律（附則第一条各号に掲げる規定については、当該各規定。以下この条及び附則第百六十三条において同じ。）の施行前に改正前のそれぞれの法律の規定によりされた許可等の処分その他の行為（以下この条において「処分等の行為」という。）又はこの法律の施行の際現に改正前のそれぞれの法律の規定によりされている許可等の申請その他の行為（以下この条において「申請等の行為」という。）で、この法律の施行の日においてこれらの行為に係る行政事務を行うべき者が異なることとなるものは、附則第二条から前条までの規定又は改正後のそれぞれの法律（これに基づく命令を含む。）の経過措置に関する規定に定めるものを除き、この法律の施行の日以後における改正後のそれぞれの法律の適用については、改正後のそれぞれの法律の相当規定によりされた処分等の行為又は申請等の行為とみなす。

Article 160 (1) With regard to the application of each law after amendment on

and after the date on which this Act comes into effect, with the exception of what is specified in the provisions of Article 2 through the preceding Article of the Supplementary Provisions or in the provisions on transitional measures in each law after amendment (including an order based on the law), an action such as the rendering of a disposition on a license, etc. (hereinafter referred to as an "action such as the rendering of a disposition" in this Article) which is taken prior to the enforcement of this Act (with regard to the provisions set forth in the items of Article 1 of the Supplementary Provisions, before those provisions come into effect; hereinafter the same applies in this Article and Article 163 of the Supplementary Provisions) pursuant to the provisions of each of those laws prior to amendment; or an action such as the filing of an application for a license, etc. (hereinafter referred to as an "action such as the filing of an application" in this Article) which is taken at the time of the enforcement of this Act pursuant to the provisions of each of those laws prior to amendment; which is related to an administrative affair that should be carried out by a different person on the date on which this Act comes into effect, is deemed to be an action such as the rendering of a disposition or an action such as the filing of an application that is taken pursuant to the corresponding provisions of each law after amendment.

2 この法律の施行前に改正前のそれぞれの法律の規定により国又は地方公共団体の機関に対し報告、届出、提出その他の手続をしなければならない事項で、この法律の施行の日前にその手続がされていないものについては、この法律及びこれに基づく政令に別段の定めがあるもののほか、これを、改正後のそれぞれの法律の相当規定により国又は地方公共団体の相当の機関に対して報告、届出、提出その他の手続をしなければならない事項についてその手続がされていないものとみなして、この法律による改正後のそれぞれの法律の規定を適用する。

(2) Unless otherwise provided for by this Act or by Cabinet Order based on this Act, with regard to a particular that must be reported, filed a notification, or submitted, or taken other procedures with a national or local government agency pursuant to the provisions of each law before amendment prior to the enforcement of this Act, when the procedure has not been taken as of the day prior to the enforcement of this Act, it is deemed that the procedures for the particular that must be reported, filed a notification, submitted, or taken other procedures with a national or local government agency pursuant to the corresponding provisions of each law before amendment have been taken, and the provisions of each law amended by this Act apply.

(不服申立てに関する経過措置)

(Transitional Measures for Appeals)

第六十一条 施行日前にされた国等の事務に係る処分であつて、当該処分をした行政庁（以下この条において「処分庁」という。）に施行日前に行政不服審査法に規定す

る上級行政庁（以下この条において「上級行政庁」という。）があったものについての同法による不服申立てについては、施行日以後においても、当該処分庁に引き続き上級行政庁があるものとみなして、行政不服審査法の規定を適用する。この場合において、当該処分庁の上級行政庁とみなされる行政庁は、施行日前に当該処分庁の上級行政庁であった行政庁とする。

Article 161 (1) For an appeal under the Administrative Complaint Review Act against a disposition, rendered prior to the effective date of this Act on an administrative affair of the national government, etc., and the administrative authority that rendered the disposition (hereinafter referred to as the "administrative agency reaching the disposition" in this Article) had a higher administrative authority defined in the Administrative Complaint Review Act (hereinafter referred to as a "higher administrative authority" in this Article), the administrative agency reaching the disposition is deemed to continue to have a higher administrative authority on and after the effective date, and the provisions of the Administrative Complaint Review Act apply. In such a case, the administrative authority deemed to be the higher administrative authority of the administrative agency reaching the disposition is the administrative authority that was the higher administrative authority of that administrative agency reaching the disposition before the effective date.

2 前項の場合において、上級行政庁とみなされる行政庁が地方公共団体の機関であるときは、当該機関が行政不服審査法の規定により処理することとされる事務は、新地方自治法第二条第九項第一号に規定する第一号法定受託事務とする。

(2) In the case referred to in the preceding paragraph, if the administrative authority that is deemed to be the higher administrative authority is a local government agency, the administrative affairs that the agency is to handle pursuant to the provisions of the Administrative Complaint Review Act are to be Type 1 statutory entrusted functions prescribed in Article 2, paragraph (9), item (i) of the New Local Autonomy Act.

（手数料に関する経過措置）

(Transitional Measures for Fees)

第百六十二条 施行日前においてこの法律による改正前のそれぞれの法律（これに基づく命令を含む。）の規定により納付すべきであった手数料については、この法律及びこれに基づく政令に別段の定めがあるもののほか、なお従前の例による。

Article 162 Except as otherwise provided for by this Act or Cabinet Order based on this Act, any fee that should have been paid before the effective date of this Act pursuant to the provisions of each law prior to amendment by this Act (including an order based on the law), the provisions then in force remain applicable.

（罰則に関する経過措置）

(Transitional Measures for Penal Provisions)

第百六十三条 この法律の施行前にした行為に対する罰則の適用については、なお従前の例による。

Article 163 With regard to the application of penal provisions to acts performed prior to the enforcement of this Act, the provisions then in force remain applicable.

(その他の経過措置の政令への委任)

(Delegation of Other Transitional Measures to Cabinet Order)

第百六十四条 この附則に規定するもののほか、この法律の施行に伴い必要な経過措置（罰則に関する経過措置を含む。）は、政令で定める。

Article 164 (1) Beyond what is provided for in these Supplementary Provisions, transitional measures necessary for the enforcement of this Act (including transitional measures for penal provisions) are specified by Cabinet Order.

2 附則第十八条、第五十一条及び第百八十四条の規定の適用に関して必要な事項は、政令で定める。

(2) The necessary particulars for the application of the provisions of Articles 18, Article 51, and Article 184 of the Supplementary Provisions are specified by Cabinet Order.

(検討)

(Review)

第二百五十条 新地方自治法第二条第九項第一号に規定する第一号法定受託事務については、できる限り新たに設けることのないようにするとともに、新地方自治法別表第一に掲げるもの及び新地方自治法に基づく政令に示すものについては、地方分権を推進する観点から検討を加え、適宜、適切な見直しを行うものとする。

Article 250 With regard to Type 1 statutory entrusted functions provided for in Article 2, paragraph (9), item (i) of the New Local Autonomy Act, no new functions are to be created to the greatest possible extent, and with regard to the functions set forth in Appended Table 1 of the New Local Autonomy Act and the functions indicated in Cabinet Order based on the New Local Autonomy Act, reviews will be made from the perspective of promoting decentralization, and appropriate adjustments will be made, as needed.

第二百五十一条 政府は、地方公共団体が事務及び事業を自主的かつ自立的に執行できるよう、国と地方公共団体との役割分担に応じた地方税財源の充実確保の方途について、経済情勢の推移等を勘案しつつ検討し、その結果に基づいて必要な措置を講ずるものとする。

Article 251 The government is to review the means of securing adequate sources of local tax revenue proportionate to the sharing of roles between the national and local governments, taking into account the prevailing economic trends, and

is to take the necessary measures based on the results of the review to enable local governments to perform administrative affairs and operations autonomously and independently.

第二百五十二条 政府は、医療保険制度、年金制度等の改革に伴い、社会保険の事務処理の体制、これに従事する職員の在り方等について、被保険者等の利便性の確保、事務処理の効率化等の視点に立って、検討し、必要があると認めるときは、その結果に基づいて所要の措置を講ずるものとする。

Article 252 Along with the reforms in the medical insurance system, the pension system, and other such systems, the government is to review the ideal administrative processing systems for social insurance and a desirable personnel system from the perspective of securing convenience for insured persons and others and improving the efficiency of administrative processing, and is to take the requisite measures based on the results of its review if it finds this to be necessary.

附 則 〔平成十一年七月十六日法律第百二号〕 〔抄〕

Supplementary Provisions [Act No. 102 of July 16, 1999] [Extract]

(施行期日)

(Effective Date)

第一条 この法律は、内閣法の一部を改正する法律（平成十一年法律第八十八号）の施行の日から施行する。ただし、次の各号に掲げる規定は、当該各号に定める日から施行する。

Article 1 This Act comes into effect as of the date on which the Act Partially Amending the Cabinet Act (Act No. 88 of 1999) comes into effect; provided, however, that the provisions set forth in the following items come into effect as of the date set forth in each of those items:

二 附則第十条第一項及び第五項、第十四条第三項、第二十三条、第二十八条並びに第三十条の規定 公布の日

(ii) the provisions of Article 10, paragraph (1) and paragraph (5), Article 14, paragraph (3), and Article 23, Article 28, and Article 30 of the Supplementary Provisions: the date of the promulgation of this Act.

(職員の身分引継ぎ)

(Succession of Status as an Official)

第三条 この法律の施行の際現に従前の総理府、法務省、外務省、大蔵省、文部省、厚生省、農林水産省、通商産業省、運輸省、郵政省、労働省、建設省又は自治省（以下この条において「従前の府省」という。）の職員（国家行政組織法（昭和二十三年法律第二十号）第八条の審議会等の会長又は委員長及び委員、中央防災会議の委員、日本工業標準調査会の会長及び委員並びにこれらに類する者として政令で定めるもの

を除く。)である者は、別に辞令を発せられない限り、同一の勤務条件をもって、この法律の施行後の内閣府、総務省、法務省、外務省、財務省、文部科学省、厚生労働省、農林水産省、経済産業省、国土交通省若しくは環境省（以下この条において「新府省」という。）又はこれに置かれる部局若しくは機関のうち、この法律の施行の際現に当該職員が属する従前の府省又はこれに置かれる部局若しくは機関の相当の新府省又はこれに置かれる部局若しくは機関として政令で定めるものの相当の職員となるものとする。

Article 3 A person that was an official at the former Prime Minister's Office, Ministry of Justice, Ministry of Foreign Affairs, Ministry of Finance, Ministry of Education, Ministry of Health and Welfare, Ministry of Agriculture, Forestry and Fisheries, Ministry of International Trade and Industry, Ministry of Transport, Ministry of Posts and Telecommunications, Ministry of Labour, Ministry of Construction, or Ministry of Home Affairs (hereinafter referred to as the "Former Office or Ministry" in this Article) at the time of the enforcement of this Act (excluding the president, chairperson, or member of the council, etc. referred to in Article 8 of the National Government Organization Act (Act No. 120 of 1948), a member of the Central Disaster Prevention Council, the chairperson or member of the Japanese Industrial Standards Committee, or a person specified by Cabinet Order as similar thereto) becomes the corresponding official at the Cabinet Office, Ministry of Internal Affairs and Communications, Ministry of Justice, Ministry of Foreign Affairs, Ministry of Finance, Ministry of Education, Culture, Sports, Science and Technology, Ministry of Health, Labour and Welfare, Ministry of Agriculture, Forestry and Fisheries, Ministry of Economy, Trade and Industry, Ministry of Land, Infrastructure, Transport and Tourism, or Ministry of the Environment after the enforcement of this Act (hereinafter referred to as the "New Office or Ministry" in this Article), or at the department or organization thereunder, which is specified by Cabinet Order as the New Office or Ministry or department or organization thereunder that corresponds to the Former Office or Ministry or department or organization thereunder to which the official belongs at the time of enforcement of this Act, with the same working terms and conditions, unless a letter of appointment is otherwise issued.

(別に定める経過措置)

(Transitional Measures Specified Separately)

第三十条 第二条から前条までに規定するもののほか、この法律の施行に伴い必要となる経過措置は、別に法律で定める。

Article 30 Beyond what is provided for in Article 2 through the preceding Article, transitional measures that become necessary for the enforcement of this Act are specified separately by law.

附 則 〔平成十一年十二月二十二日法律第百六十号〕 〔抄〕
Supplementary Provisions [Act No. 160 of December 22, 1999] [Extract]

(施行期日)

(Effective Date)

第一条 この法律（第二条及び第三条を除く。）は、平成十三年一月六日から施行する。

Article 1 This Act (excluding Article 2 and Article 3) comes into effect as of
January 6, 2001.

附 則 〔平成十一年十二月二十二日法律第二百二十五号〕 〔抄〕
Supplementary Provisions [Act No. 225 of December 22, 1999] [Extract]

(施行期日)

(Effective Date)

第一条 この法律は、公布の日から起算して六月を超えない範囲内において政令で定める日から施行する。

Article 1 This Act comes into effect as of the day specified by Cabinet Order,
within a period not exceeding six months from the date of promulgation.

(民法等の一部改正に伴う経過措置)

(Transitional Measures upon Partial Amendment of the Civil Code)

第二十五条 この法律の施行前に和議開始の申立てがあつた場合又は当該申立てに基づきこの法律の施行前若しくは施行後に和議開始の決定があつた場合においては、当該申立て又は決定に係る次の各号に掲げる法律の規定に定める事項に関する取扱いについては、この法律の附則の規定による改正後のこれらの規定にかかわらず、なお従前の例による。

Article 25 Notwithstanding the relevant provisions after amendment under the provisions of the Supplementary Provisions of this Act, if a petition to commence composition is filed prior to the enforcement of this Act, or if an order to commence composition is issued based on the petition prior to or after the enforcement of this Act, the provisions then in force remain applicable to the handling of the particulars specified in the provisions of the laws set forth in each of the following item in relation to the petition or order:

一 民法第三百九十八条ノ三第二項

(i) Article 398-3, paragraph (2) of the Civil Code;

二 船員保険法第三十三条ノ十二ノ三第一項第一号ハ

(ii) Article 33-12-3, paragraph (1), item (i), (c) of the Mariners Insurance Act;

三 農水産業協同組合貯金保険法第五十九条第三項及び第六十八条の三第二項

(iii) Article 59, paragraph (3) and Article 68-3, paragraph (2) of the

Agricultural and Fishery Cooperation Savings Insurance Act;

四 雇用保険法第二十二条の二第一項第一号ハ

- (iv) Article 22-2, paragraph (1), item (i), (c) of the Employment Insurance Act;
五 非訟事件手続法第百三十五条ノ三十六
- (v) Article 135-36 of the Non-Contentious Case Procedures Act;
六 商法第三百九条ノ二第一項第二号並びに第三百八十三条第一項及び第二項
- (vi) Article 309-2, paragraph (1), item (ii) and Article 383, paragraph (1) and paragraph (2) of the Commercial Code;
七 証券取引法第五十四条第一項第七号、第六十四条の十第一項及び第七十九条の五十三第一項第二号
- (vii) Article 54, paragraph (1), item (vii); Article 64-10, paragraph (1); and Article 79-53, paragraph (1), item (ii) of the Securities and Exchange Act;
八 中小企業信用保険法第二条第三項第一号
- (viii) Article 2, paragraph (3), item (i) of the Small and Medium-sized Enterprises Credit Insurance Act;
九 会社更生法第二十条第二項、第二十四条、第三十七条第一項、第三十八条第四号、第六十七条第一項、第七十八条第一項第二号から第四号まで、第七十九条第二項、第八十条第一項並びに第百六十三条第二号及び第四号
- (ix) Article 20, paragraph (2); Article 24; Article 37, paragraph (1); Article 38, item (iv); Article 67, paragraph (1); Article 78, paragraph (1), items (ii) through (iv); Article 79, paragraph (2); Article 80, paragraph (1); and Article 163, item (ii) and item (iv) of the Corporate Reorganization Act;
十 国の債権の管理等に関する法律第三十条
- (x) Article 30 of the Act on the Management of Claims Held by the State and Other Matters;
十一 割賦販売法第二十七条第一項第五号
- (xi) Article 27, paragraph (1), item (v) of the Installment Sales Act;
十二 外国証券業者に関する法律第二十二条第一項第八号及び第三十三条第一項
- (xii) Article 22, paragraph (1), item (viii) and Article 33, paragraph (1) of the Act on Foreign Securities Brokers;
十三 民事訴訟費用等に関する法律別表第一の十二の項及び十七の項ニ
- (xiii) row 12 and row 17, (d) of the Appended Table 1 of the Act on the Costs of Civil Proceedings;
十四 積立式宅地建物販売業法第三十六条第一項第五号
- (xiv) Article 36, paragraph (1), item (v) of the Act on Advanced-Installment Type Building Lots and Buildings Sales Business Act;
十五 中小企業倒産防止共済法第二条第二項第一号
- (xv) Article 2, paragraph (2), item (i) of the Act on Mutual Relief for the Prevention of Bankruptcies of Small and Medium-sized Enterprises;
十六 銀行法第四十六条第一項
- (xvi) Article 46, paragraph (1) of the Banking Act;
十七 特定目的会社による特定資産の流動化に関する法律第百十一条第四項第二号
- (xvii) Article 111, paragraph (4), item (ii) of the Act on the Securitization of

Specified Assets by Special Purpose Companies;

十八 保険業法第六十六条、第五百五十一条及び第二百七十一条第一項

(xviii) Article 66; Article 151; and Article 271, paragraph (1) of the Insurance Business Act;

十九 金融機関等の更生手続の特例等に関する法律第二十四条第一項、第二十六条、第二十七条、第三十一条、第四十五条、第四十八条第一項第二号から第四号まで及び第四十九条第一項

(xix) Article 24, paragraph (1); Article 26; Article 27; Article 31; Article 45; Article 48, paragraph (1), items (ii) through (iv); and Article 49, paragraph (1) of the Act on Special Measures for the Reorganization Proceedings of Financial Institutions; and

二十 組織的な犯罪の処罰及び犯罪収益の規制等に関する法律第四十条第一項及び第三項

(xx) Article 40, paragraph (1) and paragraph (3) of the Act on Punishment of Organized Crimes and Control of Proceeds of Crime.

(罰則の適用に関する経過措置)

(Transitional Measures for the Application of Penal Provisions)

第二十六条 この法律の施行前にした行為及びこの法律の附則において従前の例によることとされる場合におけるこの法律の施行後にした行為に対する罰則の適用については、なお従前の例による。

Article 26 With regard to the application of penal provisions to acts performed prior to the enforcement of this Act and to acts performed after the enforcement of this Act where the provisions then in force are to remain applicable pursuant to the Supplementary Provisions of this Act, the provisions then in force remain applicable.

附 則 [平成十二年五月三十一日法律第九十一号]

Supplementary Provisions [Act No. 91 of May 31, 2000]

(施行期日)

(Effective Date)

1 この法律は、商法等の一部を改正する法律（平成十二年法律第九十号）の施行の日から施行する。

(1) This Act comes into effect as of the day of enforcement of the Act to Partially Amend the Commercial Code, etc. (Act No. 90 of 2000).

(経過措置)

(Transitional Measures)

2 この法律の施行の日が独立行政法人農林水産消費技術センター法（平成十一年法律第八十三号）附則第八条の規定の施行の日前である場合には、第三十一条のうち農

林物資の規格化及び品質表示の適正化に関する法律第十九条の五の二、第十九条の六第一項第四号及び第二十七条の改正規定中「第二十七条」とあるのは、「第二十六条」とする。

(2) If the date on which this Act comes into effect falls before the date on which the provisions of Article 8 of the Supplementary Provisions of the Act on the Act on the Food and Agricultural Materials Inspection Center, Independent Administrative Agency (Act No. 183 of 1999) come into effect, the term "Article 27" in the provisions in Article 31 amending Article 19-5-2, Article 19-6, paragraph (1), item (iv), and Article 27 of the Act on the Standardization and Proper Labeling of Agricultural and Forestry Products is deemed to be replaced with "Article 26".

附 則 〔平成十二年十一月十七日法律第百二十号〕 〔抄〕

Supplementary Provisions [Act No. 120 of November 17, 2000] [Extract]

(施行期日)

(Effective Date)

第一条 この法律は、平成十三年六月一日から施行する。

Article 1 This Act comes into effect as of June 1, 2001.

(割賦販売法の一部改正に伴う経過措置)

(Transitional Measures upon Partial Amendment of the Installment Sales Act)

第三条 この法律の施行前にした行為及び附則第二条第一項の規定により従前の例によることとされる場合におけるこの法律の施行後にした行為に対する罰則の適用については、なお従前の例による。第二条の規定による改正後の割賦販売法（以下この条において「新割賦販売法」という。）第四条の二（新割賦販売法第二十九条の四第一項及び第三十条の六において準用する場合を含む。）の規定は、この法律の施行前に割賦販売業者、ローン提携販売業者又は割賦購入あっせん関係販売業者が受けた申込みで、第二条の規定による改正前の割賦販売法（以下この条において「旧割賦販売法」という。）第二条第一項に規定する割賦販売の方法、同条第二項に規定するローン提携販売の方法又は同条第三項に規定する割賦購入あっせんに係る販売の方法（次項において「割賦販売等の方法」という。）により指定商品を販売する特定契約（特定商取引法第五十一条第一項に規定する業務提供誘引販売業に相当する事業を行う者が締結した同項に規定する業務提供誘引販売取引に相当する取引についての契約のうち、その業務提供誘引販売業に相当する事業に関して提供され、又はあっせんされる業務を事業所その他これに類似する施設によらないで行う個人との契約をいう。以下この条において同じ。）に係るものについては、適用しない。

Article 3 (1) With regard to the application of penal provisions to acts performed prior to the enforcement of this Act and acts performed after the enforcement of this Act where the provisions then in force are to remain applicable pursuant to Article 2, paragraph (1) of the Supplementary Provisions, the

provisions then in force remain applicable. The provisions of Article 4-2 of the Installment Sales Act after amendment under Article 2 (hereinafter referred to as the "New Installment Sales Act" in this Article) (including the case where Article 4-2 of the New Installment Sales Act is applied mutatis mutandis pursuant to Article 29-4, paragraph (1) and Article 30-6 of the New Installment Sales Act) do not apply to an offer received by an installment seller, loan-based installment seller, or seller affiliated with the intermediation of installment purchases prior to the enforcement of this Act, for a specified contract for selling designated goods by the method of installment sales prescribed in Article 2, paragraph (1) of the Installment Sales Act prior to amendment under Article 2 (hereinafter referred to as the "Former Installment Sales Act" in this Article), by the method of loan-backed sales prescribed in paragraph (2) of that Article, or by the method that involves intermediation of installment purchases prescribed in paragraph (3) of that Article (referred to as the "method of installment sale, etc." in the following paragraph) (a specified contract means a contract for a transaction equivalent to a business opportunity sales transaction as provided in Article 51, paragraph (1) of the Act on Specified Commercial Transactions, which a person engaged in business equivalent to the business opportunity sales provided for in that paragraph concludes with an individual who performs services that are provided or arranged in connection with business equivalent to the business opportunity sales, at a place other than a business office or other similar facilities; hereinafter the same applies in this Article).

2 新割賦販売法第五条（新割賦販売法第三十条の六において準用する場合を含む。）の規定は、この法律の施行前に締結した特定契約で、割賦販売等の方法により指定商品を販売するものについては、適用しない。

(2) The provisions of Article 5 of the New Installment Sales Act (including as applied mutatis mutandis pursuant to Article 30-6 of the New Installment Sales Act) do not apply to a specified contract concluded prior to the enforcement of this Act for selling designated goods by the method of installment sales, etc.

3 新割賦販売法第八条（新割賦販売法第二十九条の四第一項及び第三十条の六において準用する場合を含む。）の規定は、この法律の施行前に締結した特定契約で、旧割賦販売法第二条第一項に規定する割賦販売の方法、同条第二項に規定するローン提携販売の方法又は同条第三項に規程する割賦購入あっせんに係る販売若しくは提供の方法により指定権利を販売し、又は指定役務を提供するものについては、適用しない。

(3) The provisions of Article 8 of the New Installment Sales Act (including as applied mutatis mutandis pursuant to Article 29-4, paragraph (1) and Article 30-6 of the New Installment Sales Act) do not apply to a specified contract concluded prior to the enforcement of this Act for selling designated rights or providing designated services by the method of installment sales prescribed in

Article 2, paragraph (1) of the Former Installment Sales Act, by the method of loan-backed sales prescribed in paragraph (2) of that Article, or by the method that involves intermediation of installment purchases prescribed in paragraph (3) of that Article.

4 新割賦販売法第二十九条の四第二項及び第三項の規定は、この法律の施行前に購入者が旧割賦販売法第二条第二項第一号又は第二号に規定するローン提携販売の方法により購入する特定契約を締結した指定商品に係る分割返済金又は弁済金については、適用しない。

(4) The provisions of Article 29-4, paragraph (2) and paragraph (3) of the New Installment Sales Act do not apply to installment repayments or repayments for designated goods which, prior to the enforcement of this Act, the purchaser concludes a specified contract to purchase by the method of loan-backed sales prescribed in Article 2, paragraph (2), item (i) or item (ii) of the Former Installment Sales Act.

5 新割賦販売法第三十条の四及び第三十条の五の規定は、この法律の施行前に購入者が旧割賦販売法第二条第三項各号に規定する割賦購入あっせんに係る購入の方法により購入する特定契約を締結した指定商品に係る支払分又は弁済金については、適用しない。

(5) The provisions of Article 30-4 and Article 30-5 of the New Installment Sales Act do not apply to an amount to be paid or to repayment for designated goods which, prior to the enforcement of this Act, the purchaser concludes a specified contract to purchase by the method that involves the intermediation of installment purchases prescribed in the items of Article 2, paragraph (3) of the Former Installment Sales Act.

(罰則に関する経過措置)

(Transitional Measures for Penal Provisions)

第四条 この法律の施行前にした行為及び附則第二条第一項の規定により従前の例によることとされる場合におけるこの法律の施行後にした行為に対する罰則の適用については、なお従前の例による。

Article 4 With regard to the application of penal provisions to acts performed prior to the enforcement of this Act and to acts performed after the enforcement of this Act where the provisions then in force are to remain applicable pursuant to Article 2, paragraph (1) of the Supplementary Provisions, the provisions then in force remain applicable.

(政令への委任)

(Delegation to Cabinet Order)

第五条 前三条に定めるもののほか、この法律の施行に関して必要な経過措置は、政令で定める。

Article 5 Beyond what is provided for in the preceding three Articles, the

necessary transitional measures for the enforcement of this Act are specified by Cabinet Order.

(検討)

(Review)

第六条 政府は、国民の日常生活に係る商取引に関する事情その他の経済的社会的環境の変化に応じ、特定商取引法の規定に検討を加え、その結果に基づいて必要な措置を講ずるものとする。

Article 6 The government is to review the provisions of the Specified Commercial Transaction Act in line with the changes in the circumstances of transactions pertaining to the everyday lives of the people and other changes in economic and social conditions, and is to take the necessary measures based on the results of the review.

附 則 〔平成十二年十一月二十七日法律第百二十六号〕 〔抄〕

Supplementary Provisions [Act No. 126 of November 27, 2000] [Extract]

(施行期日)

(Effective Date)

第一条 この法律は、公布の日から起算して五月を超えない範囲内において政令で定める日から施行する。ただし、次の各号に掲げる規定は、当該各号に定める日から施行する。

Article 1 This Act comes into effect as of the day specified by Cabinet Order within a period not exceeding five months from the date of its promulgation; provided, however, that the provisions set forth in the following items come into effect as of the date set forth in each of those items:

一 第八条及び附則第四条の規定 公布の日

(i) the provisions of Article 8, and Article 4 of the Supplementary Provisions: the date of the promulgation of this Act.

(罰則に関する経過措置)

(Transitional Measures for Penal Provisions)

第二条 この法律の施行前にした行為に対する罰則の適用については、なお従前の例による。

Article 2 With regard to the application of penal provisions to acts performed prior to the enforcement of this Act, the provisions then in force remain applicable.

附 則 〔平成十三年十一月二十八日法律第百二十九号〕 〔抄〕

Supplementary Provisions [Act No. 129 of November 28, 2001] [Extract]

(施行期日)

(Effective Date)

1 この法律は、平成十四年四月一日から施行する。

(1) This Act comes into effect as of April 1, 2002.

(罰則の適用に関する経過措置)

(Transitional Measures for the Application of Penal Provisions)

2 この法律の施行前にした行為及びこの法律の規定により従前の例によることとされる場合におけるこの法律の施行後にした行為に対する罰則の適用については、なお従前の例による。

(2) With regard to the application of penal provisions to acts performed prior to the enforcement of this Act and to acts performed after the enforcement of this Act where the provisions then in force are to remain applicable pursuant to the provisions of this Act, the provisions then in force remain applicable.

附 則 [平成十四年六月十二日法律第六十五号] [抄]

Supplementary Provisions [Act No. 65 of June 12, 2002] [Extract]

(施行期日)

(Effective Date)

第一条 この法律は、平成十五年一月六日から施行する。

Article 1 This Act comes into effect as of January 6, 2003.

(罰則の適用に関する経過措置)

(Transitional Measures for the Application of Penal Provisions)

第八十四条 この法律（附則第一条各号に掲げる規定にあつては、当該規定。以下この条において同じ。）の施行前にした行為及びこの附則の規定によりなお従前の例によることとされる場合におけるこの法律の施行後にした行為に対する罰則の適用については、なお従前の例による。

Article 84 With regard to the application of penal provisions to acts performed prior to the enforcement of this Act (for the provisions set forth in the items of Article 1 of the Supplementary Provisions, prior to the enforcement of those provisions; hereinafter the same applies in this Article) and acts performed after the enforcement of this Act where the provisions then in force are to remain applicable pursuant to these Supplementary Provisions, the provisions then in force remain applicable.

(その他の経過措置の政令への委任)

(Delegation of Other Transitional Measures to Cabinet Order)

第八十五条 この附則に規定するもののほか、この法律の施行に関し必要な経過措置は、政令で定める。

Article 85 Beyond what is provided for in these Supplementary Provisions, the necessary transitional measures for the enforcement of this Act are specified by Cabinet Order.

(検討)

(Review)

第八十六条 政府は、この法律の施行後五年を経過した場合において新社債等振替法、金融商品取引法の施行状況、社会経済情勢の変化等を勘案し、新社債等振替法第二条第十一項に規定する加入者保護信託、金融商品取引法第二条第二十九項に規定する金融商品取引清算機関に係る制度について検討を加え、必要があると認めるときは、その結果に基づいて所要の措置を講ずるものとする。

Article 86 When five years have passed after the enforcement of this Act, the government is to review the systems for the beneficiary protection trusts prescribed in Article 2, paragraph (11) of the New Act on Book-Entry Transfer of Corporate Bonds and Shares and for financial instruments clearing organizations prescribed in Article 2, paragraph (29) of the Financial Instruments and Exchange Act, taking into account the implementation status of the New Act on the Book-Entry Transfer of Company Bonds and the Financial Instruments and Exchange Act and changes in the social and economic conditions, and is to take the requisite measures based on the results of the review if it finds this to be necessary.

附 則 〔平成十四年十二月十三日法律第百五十二号〕 〔抄〕

Supplementary Provisions [Act No. 152 of December 13, 2002] [Extract]

(施行期日)

(Effective Date)

第一条 この法律は、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）の施行の日から施行する。

Article 1 This Act comes into effect as of the date on which the Act on the Use of Information and Communications Technology in Administrative Procedure (Act No. 151 of 2002) comes into effect.

(罰則に関する経過措置)

(Transitional Measures for Penal Provisions)

第四条 この法律の施行前にした行為に対する罰則の適用については、なお従前の例による。

Article 4 With regard to the application of penal provisions to acts performed prior to the enforcement of this Act, the provisions then in force remain applicable.

(その他の経過措置の政令への委任)

(Delegation of Other Transitional Measures to Cabinet Order)

第五条 前三条に定めるもののほか、この法律の施行に関し必要な経過措置は、政令で定める。

Article 5 Beyond what is provided for in the preceding three Articles, the necessary transitional measures for the enforcement of this Act are specified by Cabinet Order.

附 則 〔平成十五年五月三十日法律第五十四号〕〔抄〕

Supplementary Provisions [Act No. 54 of May 30, 2003] [Extract]

(施行期日)

(Effective Date)

第一条 この法律は、平成十六年四月一日から施行する。

Article 1 This Act comes into effect as of April 1, 2004.

(罰則の適用に関する経過措置)

(Transitional Measures for the Application of Penal Provisions)

第三十八条 この法律の施行前にした行為に対する罰則の適用については、なお従前の例による。

Article 38 With regard to the application of penal provisions to acts performed prior to the enforcement of this Act, the provisions then in force remain applicable.

(その他の経過措置の政令への委任)

(Delegation of Other Transitional Measures to Cabinet Order)

第三十九条 この法律に規定するもののほか、この法律の施行に伴い必要な経過措置は、政令で定める。

Article 39 Beyond what is provided for in this Act, transitional measures that are necessary for the enforcement of this Act are specified by Cabinet Order.

(検討)

(Review)

第四十条 政府は、この法律の施行後五年を経過した場合において、この法律による改正後の規定の実施状況、社会経済情勢の変化等を勘案し、この法律による改正後の金融諸制度について検討を加え、必要があると認めるときは、その結果に基づいて所要の措置を講ずるものとする。

Article 40 When five years have passed after the enforcement of this Act, the government is to review the financial systems after the amendment by this Act, taking into account the implementation status of the provisions amended by this Act and the changes in the social and economic conditions, and is to take

the requisite measures based on the results of the review if it finds this to be necessary.

附 則 〔平成十六年五月十二日法律第四十四号〕 〔抄〕

Supplementary Provisions [Act No. 44 of May 12, 2004] [Extract]

(施行期日)

(Effective Date)

第一条 この法律は、公布の日から起算して六月を超えない範囲内において政令で定める日から施行する。

Article 1 This Act comes into effect as of the day specified by Cabinet Order within a period not exceeding six months from the date of its promulgation.

(割賦販売法の一部改正に伴う経過措置)

(Transitional Measures upon Partial Amendment of the Installment Sales Act)

第三条 第二条の規定による改正後の割賦販売法（以下この条において「新割賦販売法」という。）第四条の三、第二十九条の三の二及び第三十条の二の二の規定は、この法律の施行前に割賦販売業者、ローン提携販売業者又は割賦購入あっせん関係販売業者が受けた申込みで、割賦販売法第二条第一項に規定する割賦販売の方法、同条第二項に規定するローン提携販売の方法又は同条第三項に規定する割賦購入あっせんに係る販売の方法により指定商品を販売する連鎖販売個人契約（連鎖販売契約（当該連鎖販売契約以外の契約であつてその連鎖販売業に係る商品若しくは権利の販売又は役務の提供に係るものを含む。）のうち、その連鎖販売業に係る商品若しくは権利の販売若しくはそのあっせん又は役務の提供若しくはそのあっせんに店舗その他これに類似する設備によらないで行う個人との契約をいう。以下同じ。）に係るものについては、適用しない。

Article 3 (1) The provisions of Article 4-3, Article 29-3-2, and Article 30-2-2 of the Installment Sales Act amended by Article 2 (hereinafter referred to as the "New Installment Sales Act" in this Article) do not apply to an offer received by an installment seller, loan-based installment seller, or seller affiliated with the intermediation of installment purchases prior to the enforcement of this Act, for a personal multilevel marketing contract for selling designated goods by the method of installment sales prescribed in Article 2, paragraph (1) of the Installment Sales Act, by the method of loan-backed sales prescribed in paragraph (2) of that Article, or by the method that involves intermediation of installment purchases prescribed in paragraph (3) of that Article (a personal multilevel marketing contract means a multilevel marketing contract (or a contract other than a multilevel marketing contract, which pertains to the sale of goods or rights or the provision of services related to the relevant multilevel marketing), with an individual who sells or arranges the sale of goods or rights, or who provides or arranges for the provision of services related to the

multilevel marketing, other than through a store or other similar facilities; the same applies hereinafter).

- 2 新割賦販売法第五条の規定は、この法律の施行前に締結した連鎖販売個人契約で、割賦販売法第二条第一項に規定する割賦販売の方法により指定商品を販売するものについては、適用しない。
- (2) The provisions of Article 5 of the New Installment Sales Act do not apply to a personal multilevel marketing contract concluded prior to the enforcement of this Act for selling designated goods by the method of installment sales prescribed in Article 2, paragraph (1) of the Installment Sales Act.
- 3 新割賦販売法第八条（新割賦販売法第二十九条の四第一項及び第三十条の六において準用する場合を含む。）の規定は、この法律の施行前に締結した連鎖販売個人契約で、割賦販売法第二条第一項に規定する割賦販売の方法、同条第二項に規定するローン提携販売の方法又は同条第三項に規定する割賦購入あっせんに係る販売若しくは提供の方法により指定商品若しくは指定権利を販売し、又は指定役務を提供するものについては、適用しない。
- (3) The provisions of Article 8 of the New Installment Sales Act (including as applied *mutatis mutandis* pursuant to Article 29-4, paragraph (1) and Article 30-6 of the New Installment Sales Act) do not apply to a personal multilevel marketing contract concluded prior to the enforcement of this Act for selling designated goods or designated rights, or providing designated services by the method of installment sales prescribed in Article 2, paragraph (1) of the Installment Sales Act, by the method of loan-backed sales prescribed in paragraph (2) of that Article, or by the method that involves the intermediation of installment purchases prescribed in paragraph (3) of that Article.
- 4 新割賦販売法第二十九条の四第二項及び第三項の規定は、この法律の施行前に購入者が割賦販売法第二条第二項第一号又は第二号に規定するローン提携販売の方法により購入する連鎖販売個人契約を締結した指定商品に係る分割返済金又は弁済金については、適用しない。
- (4) The provisions of Article 29-4, paragraph (2) and paragraph (3) of the New Installment Sales Act do not apply to installment repayments or repayments for designated goods which, prior to the enforcement of this Act, the purchaser concludes a personal multilevel marketing contract to purchase by the method of loan-backed sales prescribed in Article 2, paragraph (2), item (i) or item (ii) of the Installment Sales Act.
- 5 新割賦販売法第三十条の二の四の規定は、この法律の施行前に締結した連鎖販売個人契約で割賦販売法第二条第三項に規定する割賦購入あっせんに係る販売の方法により指定商品を販売するものに係る割賦購入あっせんについては、適用しない。
- (5) The provisions of Article 30-2-4 of the New Installment Sales Act do not apply to the intermediation of installment purchases that is involved when designated goods are sold by the method that involves the intermediation of installment purchases prescribed in Article 2, paragraph (3) of the Installment

Sales Act, under a personal multilevel marketing contract that is concluded prior to the enforcement of this Act.

6 新割賦販売法第三十条の四及び第三十条の五の規定は、この法律の施行前に購入者が割賦販売法第二条第三項各号に規定する割賦購入あっせんに係る購入の方法により購入する連鎖販売個人契約を締結した指定商品に係る支払分又は弁済金については、適用しない。

(6) The provisions of Article 30-4 and Article 30-5 of the New Installment Sales Act do not apply to an amount to be paid or to repayment for designated goods which, prior to the enforcement of this Act, the purchaser concludes a personal multilevel marketing contract to purchase by the method that involves the intermediation of installment purchases prescribed in the items of Article 2, paragraph (3) of the Installment Sales Act.

(政令への委任)

(Delegation to Cabinet Order)

第四条 前二条に定めるもののほか、この法律の施行に関して必要な経過措置は、政令で定める。

Article 4 Beyond what is provided for in the preceding two Articles, the necessary transitional measures for the enforcement of this Act are specified by Cabinet Order.

(検討)

(Review)

第五条 政府は、この法律の施行後五年を目途として、国民の日常生活に係る商取引に関する事情その他の経済的社会的環境の変化に応じ、新特定商取引法の規定に検討を加え、その結果に基づいて必要な措置を講ずるものとする。

Article 5 Approximately five years after the enforcement of this Act, the government is to review the provisions of the New Specified Commercial Transaction Act in line with the changes in the circumstances of the commercial transactions related to the everyday lives of the people and the changes in economic and social conditions, and is to take the necessary measures based on the results of the review.

附 則 [平成十六年六月二日法律第七十六号] [抄]

Supplementary Provisions [Act No. 76 of June 2, 2004] [Extract]

(施行期日)

(Effective Date)

第一条 この法律は、破産法（平成十六年法律第七十五号。次条第八項並びに附則第三条第八項、第五条第八項、第十六項及び第二十一項、第八条第三項並びに第十三条において「新破産法」という。）の施行の日から施行する。

Article 1 This Act comes into effect as of the day on which the Bankruptcy Act (Act No. 75 of 2004; referred to as the "New Bankruptcy Act" in paragraph (8) of the following Article; and Article 3, paragraph (8); Article 5, paragraph (8), paragraph (16), and paragraph (21); Article 8, paragraph (3); and Article 13 of the Supplementary Provisions) comes into effect.

(政令への委任)

(Delegation to Cabinet Order)

第十四条 附則第二条から前条までに規定するもののほか、この法律の施行に関し必要な経過措置は、政令で定める。

Article 14 Beyond what is provided for in Article 2 through the preceding Article of the Supplementary Provisions, the necessary transitional measures for the enforcement of this Act are specified by Cabinet Order.

附 則 〔平成十六年六月九日法律第八十八号〕 〔抄〕

Supplementary Provisions [Act No. 88 of June 9, 2004] [Extract]

(施行期日)

(Effective Date)

第一条 この法律は、公布の日から起算して五年を超えない範囲内において政令で定める日（以下「施行日」という。）から施行する。

Article 1 This Act comes into effect as of the day specified by Cabinet Order within a period not exceeding five years from the date of its promulgation (hereinafter referred to as the "effective date").

(罰則の適用に関する経過措置)

(Transitional Measures Concerning Application of Penal Provisions)

第百三十五条 この法律の施行前にした行為並びにこの附則の規定によりなお従前の例によることとされる場合及びなおその効力を有することとされる場合におけるこの法律の施行後にした行為に対する罰則の適用については、なお従前の例による。

Article 135 With regard to the application of penal provisions to acts performed prior to the enforcement of this Act; to acts performed after the enforcement of this Act where the provisions then in force are to remain applicable pursuant to these Supplementary Provisions; and to acts performed after the enforcement of this Act which are to remain effective pursuant to these Supplementary Provisions, the provisions then in force remain applicable.

(その他の経過措置の政令への委任)

(Delegation of Other Transitional Measures to Cabinet Order)

第百三十六条 この附則に規定するもののほか、この法律の施行に関し必要な経過措置は、政令で定める。

Article 136 Beyond what is provided for in these Supplementary Provisions, the necessary transitional measures for the enforcement of this Act are specified by Cabinet Order.

(検討)

(Review)

第百三十七条 政府は、この法律の施行後五年を経過した場合において、この法律による改正後の規定の実施状況、社会経済情勢の変化等を勘案し、この法律による改正後の株式等の取引に係る決済制度について検討を加え、必要があると認めるときは、その結果に基づいて所要の措置を講ずるものとする。

Article 137 When five years have passed after the enforcement of this Act, the government is to review the settlement system concerning transactions of shares, etc. after the amendment by this Act, taking into account the implementation status of the provisions amended by this Act and the changes in social and economic conditions, and is to take the requisite measures based on the results of the review if it finds this to be necessary.

附 則 [平成十六年六月十八日法律第百二十四号] [抄]

Supplementary Provisions [Act No. 124 of June 18, 2004] [Extract]

(施行期日)

(Effective Date)

第一条 この法律は、新不動産登記法の施行の日から施行する。

Article 1 This Act comes into effect as of the day on which the New Real Property Registration Act comes into effect.

(経過措置)

(Transitional Measures)

第二条 この法律の施行の日が行政機関の保有する個人情報の保護に関する法律の施行の日後である場合には、第五十二条のうち商業登記法第百十四条の三及び第百七条から第百十九条までの改正規定中「第百十四条の三」とあるのは、「第百十四条の四」とする。

Article 2 If the day on which this Act comes into effect falls after the day on which the Act on the Protection of Personal Information Held by Administrative Organs comes into effect, the term "Article 114-3" in the provisions in Article 52 amending Article 114-3 and Articles 117 through 119 of the Commercial Registration Act is deemed to be replaced with "Article 114-4".

附 則 [平成十六年十二月三日法律第百五十四号] [抄]

Supplementary Provisions [Act No. 154 of December 3, 2004] [Extract]

(施行期日)

(Effective Date)

第一条 この法律は、公布の日から起算して六月を超えない範囲内において政令で定める日（以下「施行日」という。）から施行する。

Article 1 This Act comes into effect as of the day specified by Cabinet Order within a period not exceeding six months from the date of its promulgation (hereinafter referred to as the "effective date").

(処分等の効力)

(Validity of Dispositions)

第二百十一条 この法律の施行前のそれぞれの法律（これに基づく命令を含む。以下この条において同じ。）の規定によってした処分、手続その他の行為であつて、改正後のそれぞれの法律の規定に相当の規定があるものは、この附則に別段の定めがあるものを除き、改正後のそれぞれの法律の相当の規定によってしたものとみなす。

Article 121 Except as otherwise provided for in these Supplementary Provisions, a disposition, procedure, or other action taken pursuant to the provisions of each law prior to the enforcement of this Act (including an order based on the law; hereinafter the same applies in this Article), for which corresponding provisions exist in each law after the amendment, is deemed to have been taken pursuant to the corresponding provisions of each law after the amendment.

(罰則に関する経過措置)

(Transitional Measures for Penal Provisions)

第二百十二条 この法律の施行前にした行為並びにこの附則の規定によりなお従前の例によることとされる場合及びこの附則の規定によりなおその効力を有することとされる場合におけるこの法律の施行後にした行為に対する罰則の適用については、なお従前の例による。

Article 122 With regard to the application of penal provisions to acts performed prior to the enforcement of this Act; to acts performed after the enforcement of this Act where the provisions then in force are to remain applicable pursuant to these Supplementary Provisions; and to acts performed after the enforcement of this Act where the provisions are to remain effective pursuant to these Supplementary Provisions, the provisions then in force remain applicable.

(その他の経過措置の政令への委任)

(Delegation of Other Transitional Measures to Cabinet Order)

第二百十三条 この附則に規定するもののほか、この法律の施行に伴い必要な経過措置は、政令で定める。

Article 123 Beyond what is provided for in these Supplementary Provisions,

transitional measures that are necessary for the enforcement of this Act are specified by Cabinet Order.

(検討)

(Review)

第二百二十四条 政府は、この法律の施行後三年以内に、この法律の施行の状況について検討を加え、必要があると認めるときは、その結果に基づいて所要の措置を講ずるものとする。

Article 124 Within three years after the enforcement of this Act, the government is to review the implementation status of this Act, and is to take the requisite measures based on the results of the review if it finds this to be necessary.

附 則 〔平成十七年七月二十六日法律第八十七号〕〔抄〕

Supplementary Provisions [Act No. 87 of July 26, 2005] [Extract]

この法律は、会社法の施行の日から施行する。

This Act comes into effect as of the day on which the Companies Act comes into effect.

附 則 〔平成十八年三月三十一日法律第十号〕〔抄〕

Supplementary Provisions [Act No. 10 of March 31, 2006] [Extract]

(施行期日)

(Effective Date)

第一条 この法律は、平成十八年四月一日から施行する。

Article 1 This Act comes into effect as of April 1, 2006.

(罰則に関する経過措置)

(Transitional Measures for Penal Provisions)

第二百十一条 この法律（附則第一条各号に掲げる規定にあっては、当該規定。以下この条において同じ。）の施行前にした行為及びこの附則の規定によりなお従前の例によることとされる場合におけるこの法律の施行後にした行為に対する罰則の適用については、なお従前の例による。

Article 211 With regard to the application of penal provisions to acts performed prior to the enforcement of this Act (for the provisions set forth in the items of Article 1 of the Supplementary Provisions, prior to the enforcement of those provisions; hereinafter the same applies in this Article), and to acts performed after the enforcement of this Act where the provisions then in force are to remain applicable pursuant to these Supplementary Provisions, the provisions then in force remain applicable.

(その他の経過措置の政令への委任)

(Delegation of Other Transitional Measures to Cabinet Order)

第二百十二条 この附則に規定するもののほか、この法律の施行に関し必要な経過措置は、政令で定める。

Article 212 Beyond what is provided for in these Supplementary Provisions, the necessary transitional measures for the enforcement of this Act are specified by Cabinet Order.

附 則 〔平成二十年六月十八日法律第七十四号〕〔抄〕

Supplementary Provisions [Act No. 74 of June 18, 2008] [Extract]

(施行期日)

(Effective Date)

第一条 この法律は、公布の日から起算して一年六月を超えない範囲内において政令で定める日から施行する。ただし、次の各号に掲げる規定は、当該各号に定める日から施行する。

Article 1 This Act comes into effect as of the day specified by Cabinet Order within a period not exceeding one year and six months from the date of its promulgation; provided, however, that the provisions set forth in the following items come into effect as of the date set forth in each of those items:

一 附則第四条第十一項及び第十二項並びに附則第五条第二十九項の規定 公布の日

(i) the provisions of Article 4, paragraph (11) and paragraph (12) of the Supplementary Provisions and Article 5, paragraph (29) of the Supplementary Provisions: the date of the promulgation of this Act;

二 第一条及び附則第三条の規定 公布の日から起算して六月を超えない範囲内において政令で定める日

(ii) the provisions of Article 1 of this Act and the provisions of Article 3 of the Supplementary Provisions: the day specified by Cabinet Order within a period not exceeding six months from the date of the promulgation of this Act; and

三 第四条の規定 公布の日から起算して二年六月を超えない範囲内において政令で定める日

(iii) the provisions of Article 4: the day specified by Cabinet Order within a period not exceeding two years and six months from the date of the promulgation of this Act.

(調整規定)

(Adjustment Provisions)

第二条 この法律の施行の日が暴力団員による不当な行為の防止等に関する法律の一部を改正する法律（平成二十年法律第二十八号）の施行の前日となる場合には、同法の施行の日の前日までの間における第三条の規定による改正後の割賦販売法（次項及び

附則第五条において「新割賦販売法」という。) 第三十三条の二第一項第六号ハ及び第三十五条の三の二十六第一項第五号ハの規定の適用については、これらの規定中「第三十二条の二第七項」とあるのは、「第三十一条第七項」とする。

Article 2 (1) If the date on which this Act comes into effect falls before the date on which the Act Partially Amending the Act on Prevention of Unjust Acts by Organized Crime Group Members (Act No. 28 of 2008) comes into effect, in applying the provisions of Article 33-2, paragraph (1), item (vi), (c) and Article 35-3-26, paragraph (1), item (v), (c) of the Installment Sales Act after the amendment by Article 3 (referred to as the "New Installment Sales Act" in the following paragraph and Article 5 of the Supplementary Provisions) during the period up to the day before the Act Partially Amending the Act on Prevention of Unjust Acts by Organized Crime Group Members comes into effect, the term "Article 32-2, paragraph (7)" in these provisions is deemed to be replaced with "Article 31, paragraph (7)".

2 この法律の施行の日が貸金業の規制等に関する法律等の一部を改正する法律附則第一条第三号に掲げる規定の施行の日前となる場合には、同号に掲げる規定の施行の日の前日までの間における新割賦販売法第三十五条の三の四十九の規定の適用については、同条中「指定信用情報機関でない者（貸金業法第四十一条の十三第一項の規定による指定を受けた者を除く。）」とあるのは、「指定信用情報機関でない者」とする。

(2) If the date on which this Act comes into effect falls before the date on which the provisions set forth in Article 1, item (iii) of the Supplementary Provisions of the Act Partially Amending the Act for the Control of Moneylending Business come into effect, in applying the provisions of Article 35-3-49 of the New Installment Sales Act during the period up to the day before the provisions set forth in that item come into effect, the phrase "It is prohibited for a person that is not a designated credit bureau (unless it is a person that has obtained a designation under the provisions of Article 41-13, paragraph (1) of the Money Lending Business Act)" in Article 35-3-49 of the New Installment Sales Act is deemed to be replaced with "It is prohibited for a person that is not a designated credit bureau".

(割賦販売法の一部改正に伴う経過措置)

(Transitional Measures upon Partial Amendment of the Installment Sales Act)

第五条 新割賦販売法第四条の規定は、この法律の施行後に締結した契約で、新割賦販売法第二条第一項に規定する割賦販売の方法により同条第五項に規定する指定商品

(以下「新指定商品」という。)若しくは同項に規定する指定権利(以下「新指定権利」という。)を販売し、又は同項に規定する指定役務(以下「新指定役務」という。)を提供するものについて適用し、この法律の施行前に締結した契約で、第三条の規定による改正前の割賦販売法(以下「旧割賦販売法」という。)第二条第一項に規定する割賦販売の方法により同条第四項に規定する指定商品(以下「旧指定商品」という。)若しくは同項に規定する指定権利(以下「旧指定権利」という。)を販売

し、又は同項に規定する指定役務（以下「旧指定役務」という。）を提供するものについては、なお従前の例による。

Article 5 (1) The provisions of Article 4 of the New Installment Sales Act apply to a contract concluded after the enforcement of this Act for selling designated goods prescribed in Article 2, paragraph (5) of the New Installment Sales Act (hereinafter referred to as "new designated goods") or designated rights prescribed in that paragraph (hereinafter referred to as "new designated rights"), or providing designated services prescribed in that paragraph (hereinafter referred to as "new designated services"), by the method of installment sales prescribed in paragraph (1) of that Article; and the provisions then in force remain applicable to a contract concluded prior to the enforcement of this Act for selling designated goods prescribed in Article 2, paragraph (4) of the Installment Sales Act prior to the amendment by Article 3 (hereinafter referred to as the "Former Installment Sales Act") (hereinafter the designated goods is referred to as "former designated goods") or designated rights as prescribed in that paragraph (hereinafter referred to as "former designated rights"), or providing designated services prescribed in that paragraph (hereinafter referred to as "former designated services"), by the method of installment sales prescribed in paragraph (1) of that Article.

2 この法律の施行前に旧割賦販売法第三条第一項に規定する割賦販売業者（以下「割賦販売業者」という。）、旧割賦販売法第二十九条の二第一項に規定するローン提携販売業者（以下「ローン提携販売業者」という。）又は旧割賦販売法第三十条第二項に規定する割賦購入あっせん関係販売業者若しくは割賦購入あっせん関係役務提供事業者（以下「割賦購入あっせん関係販売業者等」という。）が受けた申込みで、旧割賦販売法第二条第一項に規定する割賦販売の方法、同条第二項に規定するローン提携販売の方法又は同条第三項に規定する割賦購入あっせんに係る販売若しくは提供の方法（以下「割賦販売等の方法」という。）により旧指定商品若しくは旧指定権利を販売する契約又は旧指定役務を提供する契約に係るものについての旧割賦販売法第四条の三、第二十九条の三の二及び第三十条の二の二に規定する書面の交付については、なお従前の例による。

(2) With regard to the delivery of documents prescribed in Article 4-3, Article 29-3-2, and Article 30-2-2 of the Former Installment Sales Act related to an offer that is received prior to the enforcement of this Act by an installment seller prescribed in Article 3, paragraph (1) of the Former Installment Sales Act (hereinafter referred to as an "installment seller"), a loan-based installment seller prescribed in Article 29-2, paragraph (1) of the Former Installment Sales Act (hereinafter referred to as a "loan-based installment seller"), or seller affiliated with the intermediation of installment purchases or service provider affiliated with the intermediation of installment purchases prescribed in Article 30, paragraph (2) of the Former Installment Sales Act (hereinafter referred to as the "seller, etc. affiliated with the intermediation of installment

purchases"), for a contract for selling former designated goods or former designated rights or for providing former designated services by the method of installment sales prescribed in Article 2, paragraph (1) of the Former Installment Sales Act, by the method of loan-backed sales prescribed in paragraph (2) of that Article, or by the method that involves the intermediation of installment purchases prescribed in paragraph (3) of that Article (hereinafter referred to as the "method of installment sales, etc."), the provisions then in force remain applicable.

3 この法律の施行前に割賦販売業者、ローン提携販売業者又は割賦購入あっせん関係販売業者等が受けた申込みで、割賦販売等の方法により旧指定商品若しくは旧指定権利を販売する契約若しくは旧指定役務を提供する契約に係るもの若しくはこの法律の施行後当該申込みに係る契約が締結された場合における当該契約又はこの法律の施行前に締結された契約で、割賦販売等の方法により旧指定商品若しくは旧指定権利を販売するもの若しくは旧指定役務を提供するものについての、旧割賦販売法第四条の四に規定する契約の申込みの撤回等、旧割賦販売法第二十九条の三の三に規定する契約の申込みの撤回等及び旧割賦販売法第三十条の二の三に規定する契約の申込みの撤回等については、なお従前の例による。

(3) With regard to the withdrawal of an offer, etc. for a contract prescribed in Article 4-4 of the Former Installment Sales Act, the withdrawal of an offer, etc. for a contract prescribed in Article 29-3-3 of the Former Installment Sales Act, or the withdrawal of an offer, etc. for a contract prescribed in Article 30-2-3 of the Former Installment Sales Act, in respect of an offer that is received prior to the enforcement of this Act by an installment seller, a loan-based installment seller, or seller, etc. affiliated with the intermediation of installment purchases, for a contract for selling former designated goods or former designated rights or providing former designated services by the method of installment sales, etc.; in respect of a contract based on the offer which is concluded after the enforcement of this Act; or in respect of a contract concluded prior to the enforcement of this Act for selling former designated goods or former designated rights, or for providing former designated services by the method of installment sales, etc., the provisions then in force remain applicable.

4 新割賦販売法第五条の規定は、この法律の施行後に締結した契約で、新割賦販売法第二条第一項に規定する割賦販売の方法により新指定商品若しくは新指定権利を販売し、又は新指定役務を提供するものについて適用し、この法律の施行前に締結した契約で、旧割賦販売法第二条第一項に規定する割賦販売の方法により旧指定商品若しくは旧指定権利を販売し、又は旧指定役務を提供するものについては、なお従前の例による。

(4) The provisions of Article 5 of the New Installment Sales Act apply to a contract concluded after the enforcement of this Act for selling new designated goods or new designated rights, or for providing new designated services by the method of installment sales prescribed in Article 2, paragraph (1) of the New

Installment Sales Act; and the provisions then in force remain applicable to a contract concluded prior to the enforcement of this Act for selling former designated goods or former designated rights, or for providing former designated services by the method of installment sales prescribed in Article 2, paragraph (1) of the Former Installment Sales Act.

5 新割賦販売法第六条の規定は、この法律の施行後に締結した契約で、新割賦販売法第二条第一項第一号に規定する割賦販売の方法により新指定商品若しくは新指定権利を販売し、又は新指定役務を提供するものについて適用し、この法律の施行前に締結した契約で、旧割賦販売法第二条第一項第一号に規定する割賦販売の方法により旧指定商品若しくは旧指定権利を販売し、又は旧指定役務を提供するものについては、なお従前の例による。

(5) The provisions of Article 6 of the New Installment Sales Act apply to a contract concluded after the enforcement of this Act for selling new designated goods or new designated rights, or for providing new designated services by the method of installment sales prescribed in Article 2, paragraph (1), item (i) of the New Installment Sales Act; and the provisions then in force remain applicable to a contract concluded prior to the enforcement of this Act for selling former designated goods or former designated rights, or for providing former designated services by the method of installment sales prescribed in Article 2, paragraph (1), item (i) of the Former Installment Sales Act.

6 新割賦販売法第二十九条の三の規定は、この法律の施行後に締結した契約で、新割賦販売法第二条第二項に規定するローン提携販売の方法により新指定商品若しくは新指定権利を販売し、又は新指定役務を提供するものについて適用し、この法律の施行前に締結した契約で、旧割賦販売法第二条第二項に規定するローン提携販売の方法により旧指定商品若しくは旧指定権利を販売し、又は旧指定役務を提供するものについては、なお従前の例による。

(6) The provisions of Article 29-3 of the New Installment Sales Act apply to a contract concluded after the enforcement of this Act for selling new designated goods or new designated rights, or for providing new designated services by the method of loan-backed sales prescribed in Article 2, paragraph (2) of the New Installment Sales Act; and the provisions then in force remain applicable to a contract concluded prior to the enforcement of this Act for selling former designated goods or former designated rights, or providing former designated services by the method of loan-backed sales prescribed in Article 2, paragraph (2) of the Former Installment Sales Act.

7 新割賦販売法第二十九条の四において準用する新割賦販売法第三十条の四又は第三十条の五の規定は、この法律の施行後に購入者又は役務の提供を受ける者が新割賦販売法第二条第二項に規定するローン提携販売の方法により購入する契約を締結した新指定商品若しくは新指定権利又は受領する契約を締結した新指定役務に係る分割返済金又は弁済金について適用し、この法律の施行前に購入者又は役務の提供を受ける者が旧割賦販売法第二条第二項に規定するローン提携販売の方法により購入する契約を

締結した旧指定商品若しくは旧指定権利又は受領する契約を締結した旧指定役務に係る分割返済金又は弁済金については、なお従前の例による。

(7) The provisions of Article 30-4 and Article 30-5 of the New Installment Sales Act as applied mutatis mutandis pursuant to Article 29-4 of the New Installment Sales Act apply to installment repayments or to repayments for new designated goods, new designated rights, or new designated services which, after the enforcement of this Act, the purchaser or service recipient concludes a contract to purchase or receive by the method of loan-backed sales prescribed in Article 2, paragraph (2) of the New Installment Sales Act; and the provisions then in force remain applicable to installment repayments or to repayments for former designated goods, former designated rights, or former designated services which, prior to the enforcement of this Act, the purchaser or service recipient concludes a contract to purchase or receive by the method of loan-backed sales prescribed in Article 2, paragraph (2) of the Former Installment Sales Act.

8 新割賦販売法第三十条の二の三第一項及び第二項の規定は、この法律の施行後に締結した同条第一項に規定する包括信用購入あっせん関係受領契約（以下「包括信用購入あっせん関係受領契約」という。）について適用し、この法律の施行前に締結した契約で、旧割賦販売法第二条第三項第一号又は第三号に規定する割賦購入あっせんに係る購入又は受領の方法により購入された旧指定商品若しくは旧指定権利又は受領される旧指定役務に係るものについては、なお従前の例による。

(8) The provisions of Article 30-2-3, paragraph (1) and paragraph (2) of the New Installment Sales Act apply to a contract stipulating the receipt of monies subject to the intermediation of comprehensive credit purchases prescribed in paragraph (1) of that Article (hereinafter referred to as a "contract stipulating the receipt of monies subject to the intermediation of comprehensive credit purchases") that is concluded after the enforcement of this Act; and the provisions then in force remain applicable to a contract concluded prior to the enforcement of this Act for purchasing former designated goods or former designated rights, or for receiving former designated services by the method that involves the intermediation of installment purchases prescribed in Article 2, paragraph (3), item (i) or item (iii) of the Former Installment Sales Act.

9 新割賦販売法第三十条の二の三第三項の規定は、新割賦販売法第二条第三項第二号に規定する包括信用購入あっせんに係る弁済金のうちそれを支払うべき時期がこの法律の施行後に到来するものについて適用し、旧割賦販売法第二条第三項第三号に規定する割賦購入あっせんに係る弁済金のうちそれを支払うべき時期がこの法律の施行前に到来するものについては、なお従前の例による。

(9) The provisions of Article 30-2-3, paragraph (3) of the New Installment Sales Act apply to a repayment related to the intermediation of comprehensive credit purchases prescribed in Article 2, paragraph (3), item (ii) of the New Installment Sales Act, whose due date falls after the enforcement of this Act;

and the provisions then in force remain applicable to a repayment related to the intermediation of comprehensive credit purchases prescribed in Article 2, paragraph (3), item (iii) of the Former Installment Sales Act, whose due date falls prior to the enforcement of this Act.

10 新割賦販売法第三十条の二の三第四項又は第三十五条の三の八の規定は、この法律の施行後に締結した新割賦販売法第二条第三項に規定する包括信用購入あっせんに係る販売の方法により商品若しくは指定権利を販売する契約若しくは同項に規定する包括信用購入あっせんに係る提供の方法により役務を提供する契約又は新割賦販売法第三十五条の三の五第一項に規定する個別信用購入あっせん関係販売契約（以下「個別信用購入あっせん関係販売契約」という。）若しくは同項に規定する個別信用購入あっせん関係役務提供契約（以下「個別信用購入あっせん関係役務提供契約」という。）について適用し、この法律の施行前に締結した契約で、旧割賦販売法第二条第三項に規定する割賦購入あっせんに係る販売又は提供の方法により旧指定商品若しくは旧指定権利を販売し、又は旧指定役務を提供するものについては、なお従前の例による。

(10) The provisions of Article 30-2-3, paragraph (4) or Article 35-3-8 of the New Installment Sales Act apply to a contract for selling goods or designated rights by the method that involves the intermediation of comprehensive credit purchases prescribed in Article 2, paragraph (3) of the New Installment Sales Act, a contract for providing services by the method that involves the intermediation of comprehensive credit purchases prescribed in that paragraph, a contract for a sale involving the intermediation of individual credit purchases prescribed in Article 35-3-5, paragraph (1) of the New Installment Sales Act (hereinafter referred to as a "contract for a sale involving the intermediation of individual credit purchases"), or a contract for services involving the intermediation of individual credit purchases prescribed in that paragraph (hereinafter referred to as a "contract for services involving the intermediation of individual credit purchases") which is concluded after the enforcement of this Act; and the provisions then in force remain applicable to a contract concluded prior to the enforcement of this Act for selling former designated goods or former designated rights, or for providing former designated services by the method that involves the intermediation of installment purchases prescribed in Article 2, paragraph (3) of the Former Installment Sales Act.

11 新割賦販売法第三十条の二の四又は第三十五条の三の十七の規定は、この法律の施行後に締結した包括信用購入あっせん関係受領契約又は新割賦販売法第三十五条の三の三第一項に規定する個別信用購入あっせん関係受領契約（以下「個別信用購入あっせん関係受領契約」という。）について適用し、この法律の施行前に締結した契約で、旧割賦販売法第二条第三項に規定する割賦購入あっせんに係る購入又は受領の方法により購入された旧指定商品若しくは旧指定権利の代金又は受領される旧指定役務の対価に相当する額の受領に係るものについては、なお従前の例による。

(11) The provisions of Article 30-2-4 or Article 35-3-17 of the New Installment

Sales Act apply to a contract stipulating the receipt of monies subject to the intermediation of comprehensive credit purchases or contract stipulating the receipt of monies subject to the intermediation of individual credit purchases prescribed in Article 35-3-3, paragraph (1) of the New Installment Sales Act (hereinafter referred to as a "contract stipulating the receipt of monies subject to the intermediation of individual credit purchases") which is concluded after the enforcement of this Act; and the provisions then in force remain applicable to a contract concluded prior to the enforcement of this Act for receiving an amount of money that corresponds to the cost of former designated goods or former designated rights that are purchased, or the consideration for former designated services that are received, by the method that involves the intermediation of installment purchases prescribed in Article 2, paragraph (3) of the Former Installment Sales Act.

- 1 2 新割賦販売法第三十条の三又は第三十五条の三の十八の規定は、この法律の施行後に締結した包括信用購入あっせん関係受領契約であつて新割賦販売法第二条第三項第一号に規定する包括信用購入あっせんに係るもの又は個別信用購入あっせん関係受領契約について適用し、この法律の施行前に締結した契約で、旧割賦販売法第二条第三項第一号又は第二号に規定する割賦購入あっせんに係る購入又は受領の方法により購入された旧指定商品若しくは旧指定権利の代金又は受領される旧指定役務の対価に相当する額の受領に係るものについては、なお従前の例による。

- (12) The provisions of Article 30-3 and Article 35-3-18 of the New Installment Sales Act apply to a contract stipulating the receipt of monies subject to the intermediation of comprehensive credit purchases in respect of the intermediation of comprehensive credit purchases prescribed in Article 2, paragraph (3), item (i) of the New Installment Sales Act, or to a contract stipulating the receipt of monies subject to the intermediation of individual credit purchases, which is concluded after the enforcement of this Act; and the provisions then in force remain applicable to a contract concluded prior to the enforcement of this Act for receiving an amount of money that corresponds to the cost of former designated goods or former designated rights that are purchased, or the consideration for the former designated services that are received, by the method that involves the intermediation of installment purchases prescribed in Article 2, paragraph (3), item (i) or item (ii) of the Former Installment Sales Act.

- 1 3 新割賦販売法第三十条の四、第三十条の五又は第三十五条の三の十九の規定は、この法律の施行後に購入者又は役務の提供を受ける者が新割賦販売法第二条第三項に規定する包括信用購入あっせん又は同条第四項に規定する個別信用購入あっせん（以下「個別信用購入あっせん」という。）に係る購入又は受領の方法により購入する契約を締結した商品若しくは新指定権利又は受領する契約を締結した役務に係る支払分又は弁済金について適用し、この法律の施行前に購入者又は役務の提供を受ける者が旧割賦販売法第二条第三項に規定する割賦購入あっせんに係る購入又は受領の方法に

より購入する契約を締結した旧指定商品若しくは旧指定権利又は受領する契約を締結した旧指定役務に係る支払分又は弁済金については、なお従前の例による。

(13) The provisions of Article 30-4, Article 30-5, and Article 35-3-19 of the New Installment Sales Act apply to an amount to be paid or repayment for goods, new designated rights, or services which, after the enforcement of this Act, the purchaser or the service recipient concludes a contract to purchase or receive by the method that involves the intermediation of comprehensive credit purchases prescribed in Article 2, paragraph (3) of the New Installment Sales Act or by the method that involves the intermediation of individual credit purchases prescribed in paragraph (4) of that Article (hereinafter referred to as the "intermediation of individual credit purchases"); and the provisions then in force remain applicable to an amount to be paid or to repayment for former designated goods, former designated rights, or former designated services which, prior to the enforcement of this Act, the purchaser or service recipient concludes a contract to purchase or receive by the method that involves the intermediation of installment purchases prescribed in Article 2, paragraph (3) of the Former Installment Sales Act.

1 4 この法律の施行の際現に旧割賦販売法第三十一条の登録を受けている者（以下「既存登録包括信用購入あっせん業者」という。）は、この法律の施行の日から起算して六月以内に、新割賦販売法第三十二条第二項の経済産業省令で定める書類を添付して、同条第一項第四号に掲げる事項を記載した申請書を経済産業大臣に提出しなければならない。

(14) A person that is registered as referred to in Article 31 of the Former Installment Sales Act at the time of enforcement of this Act (hereinafter referred to as an "existing registered comprehensive credit purchase intermediary") must submit a written application to the Minister of Economy, Trade and Industry stating the particulars set forth in Article 32, paragraph (1), item (iv) of the New Installment Sales Act, accompanied by the documents specified by Order of the Ministry of Economy, Trade and Industry which are referred to in Article 32, paragraph (2) of the New Installment Sales Act, within six months from the date on which this Act comes into effect.

1 5 前項の規定による申請は、新割賦販売法第三十三条の三第一項の規定による変更登録の申請とみなして、同条第二項の規定を適用する。この場合において、同項中「第十五条第二項及び第三項、第三十二条第二項、第三十三条並びに」とあるのは「第十五条第三項、第三十三条及び」と、「準用する」とあるのは「準用する。この場合において、同条第一項中「次の各号のいずれか」とあるのは、「第六号から第十号までのいずれか」と読み替えるものとする」とする。

(15) An application under the preceding paragraph is deemed to be an application for the registration of a change under Article 33-3, paragraph (1) of the New Installment Sales Act, and the provisions of Article 33-3, paragraph (2) of the New Installment Sales Act apply. In this case, the phrase "Article 15,

paragraph (2) and paragraph (3); Article 32, paragraph (2); Article 33" in that paragraph is deemed to be replaced with "Article 15, paragraph (3); Article 33 and"; and the term "the preceding paragraph." in that paragraph is deemed to be replaced with "the preceding paragraph. In this case the phrase 'one of the following items' in paragraph (1) of that Article is deemed to be replaced with 'one of items (vi) through (x)'".

16 経済産業大臣は、前項において読み替えて適用する新割賦販売法第三十三条の三第二項において準用する新割賦販売法第三十三条第一項の登録をしようとするときは、新割賦販売法第三十三条の二第一項第六号ホ、第七号又は第八号に該当する事由の有無について、警察庁長官の意見を聴くものとする。

(16) In seeking to grant a registration as referred to in Article 33, paragraph (1) of the New Installment Sales Act as applied *mutatis mutandis* pursuant to Article 33-3, paragraph (2) of the New Installment Sales Act as applied following the deemed replacement of terms pursuant to the preceding paragraph, the Minister of Economy, Trade and Industry is to hear the opinion of the Commissioner General of the National Police Agency as to the existence of the grounds that fall under Article 33-2, paragraph (1), item (vi), (e), item (vii), or item (viii) of the New Installment Sales Act.

17 第十四項の規定に違反した者は、新割賦販売法第三十三条の三第一項の規定に違反したものとみなして、新割賦販売法第三十四条の二第二項の規定を適用する。

(17) A person that violates the provisions of paragraph (14) is deemed to violate the provisions of Article 33-3, paragraph (1) of the New Installment Sales Act, and the provisions of Article 34-2, paragraph (2) of the New Installment Sales Act apply.

18 第十四項の規定に違反して申請書を提出しなかった既存登録包括信用購入あっせん業者の代表者、代理人、使用人その他の従業者は、三十万円以下の罰金に処する。

(18) The representative, agent, employee, or other worker of an existing registered comprehensive credit purchase intermediary that fails to submit a written application in violation of the provisions of paragraph (14), is subject to punishment by a fine of not more than 300,000 yen.

19 法人の代表者、代理人、使用人その他の従業者が、その法人の業務に関し前項の違反行為をしたときは、行為者を罰するほか、その法人に対して同項の刑を科する。

(19) If the representative, agent, employee, or other worker of a corporation commits the violation referred to in the preceding paragraph in connection with the business of that corporation, in addition to the offender being subject to punishment, the corporation is subject to punishment referred to in that paragraph.

20 第十四項の規定に違反し罰金の刑に処せられた者は、新割賦販売法の規定に違反し罰金の刑に処せられたものとみなす。

(20) A person that has violated the provisions of paragraph (14) and has been sentenced to punishment by a fine, is deemed to have violated the provisions of

the New Installment Sales Act and have been sentenced to a fine.

2 1 新割賦販売法第三十五条の三の九第一項の規定は、この法律の施行前に新割賦販売法第三十五条の三の二に規定する個別信用購入あっせん業者（以下「個別信用購入あっせん業者」という。）に相当する者が受けた申込みで、新割賦販売法第三十五条の三の九第一項各号に掲げる個別信用購入あっせん関係販売契約又は個別信用購入あっせん関係役務提供契約に相当する契約に係る個別信用購入あっせん関係受領契約に相当する契約に係るものについては、適用しない。

(21) The provisions of Article 35-3-9, paragraph (1) of the New Installment Sales Act do not apply to an offer that is received prior to the enforcement of this Act by a person equivalent to an individual credit purchase intermediary prescribed in Article 35-3-2 of the New Installment Sales Act (hereinafter referred to as an "individual credit purchase intermediary"), for a contract equivalent to a contract stipulating the receipt of monies subject to the intermediation of individual credit purchases which is related to a contract for a sale involving the intermediation of individual credit purchases or a contract for services involving the intermediation of individual credit purchases set forth in one of the items of Article 35-3-9, paragraph (1) of the New Installment Sales Act.

2 2 新割賦販売法第三十五条の三の九第三項の規定は、この法律の施行前に締結した契約で、同項各号に掲げる個別信用購入あっせん関係販売契約又は個別信用購入あっせん関係役務提供契約に相当する契約に係る個別信用購入あっせん関係受領契約に相当するものについては、適用しない。

(22) The provisions of Article 35-3-9, paragraph (3) of the New Installment Sales Act do not apply to a contract concluded prior to the enforcement of this Act that is equivalent to a contract stipulating the receipt of monies subject to the intermediation of individual credit purchases which is related to a contract equivalent to a contract for a sale involving the intermediation of individual credit purchases or a contract for services involving the intermediation of individual credit purchases set forth in one of the items of that paragraph.

2 3 新割賦販売法第三十五条の三の十又は第三十五条の三の十一の規定は、この法律の施行前に個別信用購入あっせん業者に相当する者が受けた申込みで、新割賦販売法第三十五条の三の九第一項第四号に規定する特定連鎖販売個人契約等であって個別信用購入あっせん関係販売契約若しくは個別信用購入あっせん関係役務提供契約に該当するもの若しくは新割賦販売法第三十五条の三の十第一項各号の個別信用購入あっせん関係販売契約若しくは個別信用購入あっせん関係役務提供契約（以下この項において「特定個別信用購入あっせん関係販売契約等」という。）に相当する契約に係る個別信用購入あっせん関係受領契約に相当する契約に係るもの若しくはこの法律の施行後当該申込みに係る契約が締結された場合における当該契約又はこの法律の施行前に締結された契約で、特定個別信用購入あっせん関係販売契約等に相当する契約に係る個別信用購入あっせん関係受領契約に相当するものについては、適用しない。この法律の施行前に新割賦販売法第三十五条の三の二第一項に規定する個別信用購入あっせ

ん関係販売業者若しくは同項に規定する個別信用購入あっせん関係役務提供事業者に相当する者が特定個別信用購入あっせん関係販売契約等に相当する契約の申込みを受けた場合若しくはこの法律の施行後当該申込みに係る契約が締結された場合又はこの法律の施行前に特定個別信用購入あっせん関係販売契約等に相当する契約が締結された場合におけるこの法律の施行後に個別信用購入あっせん業者が受けた申込みで、当該特定個別信用購入あっせん関係販売契約等に相当する契約に係る個別信用購入あっせん関係受領契約に係るもの又はこの法律の施行後に締結された当該特定個別信用購入あっせん関係販売契約等に相当する契約に係る個別信用購入あっせん関係受領契約についても、同様とする。

(23) The provisions of Article 35-3-10 and Article 35-3-11 of the New Installment Sales Act do not apply to an offer that is received prior to the enforcement of this Act by a person equivalent to an individual credit purchase intermediary, for a specified personal multilevel marketing contract, etc. prescribed in Article 35-3-9, paragraph (1), item (iv) of the New Installment Sales Act that corresponds to a contract for a sale involving the intermediation of individual credit purchases or a contract for services involving the intermediation of individual credit purchases, or for a contract equivalent to a contract stipulating the receipt of monies subject to the intermediation of individual credit purchases related to a contract for a sale involving the intermediation of individual credit purchases or a contract for services involving the intermediation of individual credit purchases as set forth in one of the items of Article 35-3-10, paragraph (1) of the New Installment Sales Act (hereinafter referred to as a "specified contract for a sale, etc. involving the intermediation of individual credit purchases"); to a contract based on the offer which is concluded after the enforcement of this Act; or to a contract concluded prior to the enforcement of this Act that corresponds to a contract stipulating the receipt of monies subject to the intermediation of individual credit purchases related to a contract that corresponds to a specified contract for a sale, etc. involving the intermediation of individual credit purchases. The same applies to an offer that is received after the enforcement of this Act by an individual credit purchase intermediary, for a contract stipulating the receipt of monies subject to the intermediation of individual credit purchases in relation to a contract equivalent to a specified contract for a sale, etc. involving the intermediation of individual credit purchases, and to a contract stipulating the receipt of monies subject to the intermediation of individual credit purchases which is concluded after the enforcement of this Act in relation to a contract that corresponds to a specified contract for a sale, etc. involving the intermediation of individual credit purchases, if the person equivalent to the seller affiliated with the intermediation of individual credit purchases as prescribed in Article 35-3-2, paragraph (1) of the New Installment Sales Act or the service provider affiliated with the intermediation of individual credit

purchases as prescribed in that paragraph receives an offer for a contract equivalent to a specified contract for a sale, etc. involving the intermediation of individual credit purchases prior to the enforcement of this Act; if the contract based on the offer is concluded after the enforcement of this Act; or if a contract that corresponds to a specified contract for a sale, etc. involving the intermediation of individual credit purchases is concluded prior to the enforcement of this Act.

24 新割賦販売法第三十五条の三の十二の規定は、この法律の施行前に個別信用購入あつせん業者に相当する者が受けた申込みで、新割賦販売法第三十五条の三の十第一項第一号、第二号、第四号若しくは第五号の個別信用購入あつせん関係販売契約若しくは個別信用購入あつせん関係役務提供契約に相当する契約に係る個別信用購入あつせん関係受領契約に相当する契約に係るもの若しくはこの法律の施行後当該申込みに係る契約が締結された場合における当該契約又はこの法律の施行前に締結された契約で、当該各号の個別信用購入あつせん関係販売契約若しくは個別信用購入あつせん関係役務提供契約に相当する契約に係る個別信用購入あつせん関係受領契約に相当するものについては、適用しない。

(24) The provisions of Article 35-3-12 of the New Installment Sales Act do not apply to an offer that is received prior to the enforcement of this Act by a person equivalent to an individual credit purchase intermediary, for a contract that corresponds to a contract stipulating the receipt of monies subject to the intermediation of individual credit purchases related to a contract equivalent to a contract for a sale involving the intermediation of individual credit purchases or to a contract for services involving the intermediation of individual credit purchases as referred to in Article 35-3-10, paragraph (1), item (i), item (ii), item (iv), or item (v) of the New Installment Sales Act; to a contract based on the offer which is concluded after the enforcement of this Act; or to a contract concluded prior to the enforcement of this Act which is equivalent to a contract stipulating the receipt of monies subject to the intermediation of individual credit purchase related to a contract that corresponds to a contract for a sale involving the intermediation of individual credit purchase or to a contract for services involving the intermediation of individual credit purchases as referred to in those items.

25 新割賦販売法第三十五条の三の十三から第三十五条の三の十六までの規定は、この法律の施行前にした申込み又は承諾の意思表示で、新割賦販売法第三十五条の三の十三第一項、第三十五条の三の十四第一項、第三十五条の三の十五第一項又は第三十五条の三の十六第一項の個別信用購入あつせん関係販売契約又は個別信用購入あつせん関係役務提供契約に相当する契約に係る個別信用購入あつせん関係受領契約に相当する契約に係るものについては、適用しない。

(25) The provisions of Articles 35-3-13 through 35-3-16 of the New Installment Sales Act do not apply to an intention that is manifested prior to the enforcement of this Act to offer, or to accept an offer for, a contract that

corresponds to a contract stipulating the receipt of monies subject to the intermediation of individual credit purchases which is related to a contract that corresponds to a contract for a sale involving the intermediation of individual credit purchases or to a contract for services involving the intermediation of individual credit purchases referred to in Article 35-3-13, paragraph (1); Article 35-3-14, paragraph (1); Article 35-3-15, paragraph (1); or Article 35-3-16, paragraph (1) of the New Installment Sales Act.

26 新割賦販売法第三十五条の三の二十三の規定は、この法律の施行の際現に個別信用購入あっせんを業として営んでいる者については、次に掲げる場合に該当する場合に限り、適用しない。

(26) The provisions of Article 35-3-23 of the New Installment Sales Act do not apply, limited to cases where a person that engages in the intermediation of individual credit purchases in the course of trade at the time of the enforcement of this Act falls under a case set forth in one of the following items:

一 この法律の施行の日から六月間（その期間内に新割賦販売法第三十五条の三の二十四第一項の申請書を提出した場合には、その申請につき登録又は登録の拒否の処分があるまでの間を含む。）その営業をする場合

(i) the person conducts business during the six-month period after the date on which this Act comes into effect (if the written application referred to in Article 35-3-24, paragraph (1) of the New Installment Sales Act is submitted during that period, this includes the time up until a disposition to grant or refuse the registration sought in the application is rendered); and

二 前号の期間が経過した後において、その期間の末日までに締結した個別信用購入あっせん関係販売業者又は個別信用購入あっせん関係役務提供事業者を相手方とする個別信用購入あっせんに係る契約及び個別信用購入あっせん関係受領契約を結了する目的の範囲内でその営業をする場合

(ii) after the period referred to in the preceding item elapses, the business is conducted within the scope of the purpose of completing the contracts for the intermediation of individual credit purchases and contracts stipulating the receipt of monies subject to the intermediation of individual credit purchases which have been concluded by the last day of that period with the sellers affiliated with the intermediation of individual credit purchases or with the service providers affiliated with the intermediation of individual credit purchases.

27 経済産業大臣の権限であって第十四項から第十七項までの規定に基づくものは、既存登録包括信用購入あっせん業者の主たる営業所の所在地を管轄する経済産業局長が行うものとする。ただし、経済産業大臣が自らその権限を行うことを妨げない。

(27) The authority of the Minister of Economy, Trade and Industry based on the provisions of paragraphs (14) through (17) is to be exercised by the Director of a Regional Bureau of Economy, Trade and Industry that has jurisdiction over

the location of principal business office of an existing registered comprehensive credit purchase intermediary; provided, however, that this does not preclude the Minister of Economy, Trade and Industry from personally exercising that authority.

28 この法律の施行の際現にその名称又は商号中に、指定信用情報機関、認定割賦販売協会又は認定割賦販売協会会員であると誤認されるおそれのある文字を用いている者については、新割賦販売法第三十五条の三の四十九並びに第三十五条の十九第二項及び第三項の規定は、この法律の施行後六月間は、適用しない。

(28) During the six-month period following the enforcement of this Act, the provisions of Article 35-3-49 and Article 35-19, paragraph (2) and paragraph (3) of the New Installment Sales Act do not apply to a person that, at the time of the enforcement of this Act, is using a word in its name or trade name which could give rise to the misconception that it is a designated credit bureau, a certified installment sales association, or the member of a certified installment sales association.

29 新割賦販売法第四十六条第四号に定める主務大臣又は新割賦販売法第四十六条第五号に定める主務大臣は、この法律の施行の日前においても新割賦販売法第三十五条の三の二十六第一項第二号若しくは第四十条第九項（密接関係者の定めに係るものに限る。）に規定する政令又は新割賦販売法第三十五条の三の十九第四項に規定する政令の制定の立案のために消費経済審議会に、又は政令で定めるところにより、消費経済審議会及び消費者委員会に諮問することができる。

(29) Even prior to the date on which this Act comes into effect, the competent minister specified in Article 46, item (iv) of the New Installment Sales Act or the competent minister specified in Article 46, item (v) of the New Installment Sales Act may seek an advisory consultation with the Consumer Affairs Council, or, pursuant to Cabinet Order, may seek an advisory consultation with the Consumer Affairs Council or the Consumer Commission, in order to plan the enactment of Cabinet Order provided for in Article 35-3-26, paragraph (1), item (ii) or Article 40, paragraph (9) (limited to those pertaining to the provisions on closely affiliated persons) of the New Installment Sales Act, or of Cabinet Order provided for in Article 35-3-19, paragraph (4) of the New Installment Sales Act.

（罰則に関する経過措置）

(Transitional Measures for Penal Provisions)

第六条 この法律の施行前にした行為及び前二条の規定によりなお従前の例によることとされる場合におけるこの法律の施行後にした行為に対する罰則の適用については、なお従前の例による。

Article 6 With regard to the application of penal provisions to acts performed prior to the enforcement of this Act, and to acts performed after the enforcement of this Act where the provision then in force are to remain

applicable pursuant to the provisions of the preceding two Articles, the provisions then in force remain applicable.

(政令への委任)

(Delegation to Cabinet Order)

第七条 附則第三条から前条までに規定するもののほか、この法律の施行に伴い必要な経過措置（罰則に関する経過措置を含む。）は、政令で定める。

Article 7 Beyond what is provided for in Article 3 through the preceding Article of the Supplementary Provisions, transitional measures that are necessary for the enforcement of this Act (including transitional measures for penal provisions) are specified by Cabinet Order.

(検討)

(Review)

第八条 政府は、この法律の施行後五年を経過した場合において、この法律による改正後の特定商取引に関する法律及び割賦販売法の規定の施行の状況について検討を加え、必要があると認めるときは、その結果に基づいて所要の措置を講ずるものとする。

Article 8 When five years have passed after the enforcement of this Act, the government is to review the implementation status of the provisions of the Act on Specified Commercial Transactions and the Installment Sales Act amended by this Act, and is to take the requisite measures based on the results of the review if it finds this to be necessary.

附 則 〔平成二十一年六月五日法律第四十九号〕〔抄〕

Supplementary Provisions [Act No. 49 of June 5, 2009] [Extract]

(施行期日)

(Effective Date)

第一条 この法律は、消費者庁及び消費者委員会設置法（平成二十一年法律第四十八号）の施行の日から施行する。ただし、次の各号に掲げる規定は、当該各号に定める日から施行する。

Article 1 This Act comes into effect as of the date on which the Act Establishing the Consumer Affairs Agency and the Consumer Commission (Act No. 48 of 2009) comes into effect; provided, however, that the provisions set forth in the following items come into effect as of the day set forth in each of those items:

一 附則第九条の規定 この法律の公布の日

(i) the provisions of Article 9 of the Supplementary Provisions: the date of the promulgation of this Act.

(罰則の適用に関する経過措置)

(Transitional Measures for the Application of Penal Provisions)

第八条 この法律の施行前にした行為及びこの法律の附則においてなお従前の例によることとされる場合におけるこの法律の施行後にした行為に対する罰則の適用については、なお従前の例による。

Article 8 With regard to the application of penal provisions to acts performed prior to the enforcement of this Act, and to acts performed after the enforcement of this Act where the provisions then in force are to remain applicable as prescribed in the Supplementary Provisions of this Act, the provisions then in force remain applicable.

(政令への委任)

(Delegation to Cabinet Order)

第九条 附則第二条から前条までに定めるもののほか、この法律の施行に関し必要な経過措置（罰則に関する経過措置を含む。）は、政令で定める。

Article 9 Beyond what is provided for in Article 2 through the preceding Article of the Supplementary Provisions, the necessary transitional measures for the enforcement of this Act (including transitional measures for penal provisions) are specified by Cabinet Order.