

Order for Enforcement of the Installment Sales Act (Tentative translation)

(Cabinet Order No. 341 of November 1, 1961)

The Cabinet hereby enacts this Cabinet Order pursuant to the provisions of Article 2, paragraph (2), Article 11, item (i), Article 15, paragraph (1), item (ii), Article 15, paragraph (2) (including as applied mutatis mutandis pursuant to Article 19, paragraph (2) (including as applied mutatis mutandis pursuant to Article 33) and Article 33), and Article 43 of the Installment Sales Act (Act No. 159 of 1961).

(Designated Goods)

Article 1 (1) Designated goods under Article 2, paragraph (5) of the Installment Sales Act (hereinafter referred to as the "Act") are to be the goods listed in the Appended Table 1.

(2) Designated rights under Article 2, paragraph (5) of the Act are to be the rights listed in the Appended Table 1-2.

(3) Designated services under Article 2, paragraph (5) of the Act are to be the services listed in the Appended Table 1-3.

(4) Services specified by Cabinet Order under Article 2, paragraph (6) of the Act are to be the services listed in the Appended Table 2.

(Means of Using Information and Communications Technology Pertaining to Installment Sales)

Article 2 (1) When an installment seller seeks to provide the matters prescribed in Article 4-2 of the Act pursuant to the provisions of that Article, the installment seller must obtain prior consent from the user, purchaser, or service recipient in writing or by the means prescribed in the first sentence of that Article (hereinafter referred to as "electronic or magnetic means" in this Article and Article 27) by indicating the type and details of the electronic or magnetic means to be used, as specified by Order of the Ministry of Economy, Trade, and Industry and Cabinet Office Order.

(2) If an installment seller who has obtained the consent pursuant to the provisions of the preceding paragraph receives a notification in writing or by electronic or magnetic means from the user, the purchaser, or the service recipient, stating that they will not accept provision of matters by electronic or magnetic means, the installment seller must not provide the matters prescribed in Article 4-2 of the Act by electronic or magnetic means to the user, the purchaser, or the service recipient; provided, however, that this does not

apply when the user, the purchaser, or the service recipient gives the consent prescribed in the preceding paragraph once again.

(Designated Goods Pertaining to Presumption of Ownership)

Article 3 Designated goods specified by Cabinet Order set forth in Article 7 of the Act are to be the designated goods listed in the Appended Table 1 (excluding those listed in items (i), (xlv), and (xlvi) of the same Table).

(Annual Sales Amount of Prepaid Installment Sellers Pertaining to a License)

Article 4 The amount specified by Cabinet Order set forth in Article 11, item (i) and Article 35-3-61, item (i) of the Act is to be 10 million yen.

(The Amount of Stated Capital or Capital Contributions of Prepaid Installment Sellers)

Article 5 (1) The amount prescribed in Article 15, paragraph (1), item (ii) of the Act (including as applied mutatis mutandis pursuant to Article 35-3-62 of the Act) is to be 100 million yen for a corporation that has 50 or more business offices or agencies, 50 million yen for a corporation that has 10 or more but less than 50 business offices or agencies, and 20 million yen for other corporations.
(2) The amount prescribed in Article 33-2, paragraph (1), item (iii) of the Act is to be 20 million yen.

(Calculation of the Amount of Assets and Liabilities)

Article 6 The amount of total assets or total liabilities prescribed in Article 15, paragraph (2) of the Act (including as applied mutatis mutandis pursuant to Article 33-2, paragraph (2), Article 35-2-11, paragraph (2), Article 35-3-26, paragraph (2), Article 35-3-27, paragraph (2), and Article 35-3-62 of the Act) is to be calculated based on the book value (out of the assets, regarding negotiable instruments receivable, accounts receivable, accounts due, and loans receivable, the amount of allowance for doubtful accounts; and regarding tangible fixed assets (excluding land and construction in progress), the amount that remains after deducting allowance for depreciation; the same applies hereinafter) as of a fixed date within one month prior to the date for filing an application for a license under Article 12, paragraph (1) of the Act (including as applied mutatis mutandis pursuant to Article 35-3-62 of the Act), the date for filing an application for registration under Article 32, paragraph (1), Article 35-2-9, paragraph (1), or Article 35-3-24, paragraph (1) of the Act, or the date for filing an application for renewal of registration under Article 35-3-27, paragraph (1) of the Act (hereinafter referred to as the "date of calculation"); provided, however, that when the book value of the assets exceeds the amount of the assets assessed as of the date of calculation, or the book value of the

liabilities falls below the amount of the liabilities assessed as of the date of calculation, the amount of total assets or total liabilities is to be calculated based on the assessed amount.

(Financial Institutions)

Article 7 Financial institutions specified by Cabinet Order set forth in Article 18-3, paragraph (4) of the Act (including as applied mutatis mutandis pursuant to Article 35-3-62 of the Act) are to be the Shokochukin Bank, Ltd., insurance companies, Shinkin Banks, labor banks, federations of labor banks, and credit cooperatives with total capital contribution of 50 million yen or more.

(Written Confirmation)

Article 8 (1) A person who seeks to receive a refund of a business security deposit or a prepaid services security deposit for executing the rights set forth in Article 21, paragraph (1) of the Act (including as applied mutatis mutandis pursuant to Article 35-3-62 of the Act; the same applies hereinafter) may request written confirmation from the Director of the Regional Bureau of Economy, Trade and Industry who has jurisdiction over the location of the principal office of the licensed installment seller or a person who has obtained a license set forth in Article 35-3-61 of the Act (hereinafter referred to as a "licensed installment seller, etc.") with whom the person made the business security deposit or prepaid services security deposit, or concluded a security deposit entrustment contract for the prepaid services security deposit (hereinafter referred to as a "security deposit entrustment contract").

(2) The Director of the Regional Bureau of Economy, Trade and Industry must not issue a written confirmation in the following cases:

- (i) in cases where it is not clear whether the person who has made a request under the preceding paragraph has the rights set forth in Article 21, paragraph (1) of the Act;
- (ii) in cases where public notice under Article 20-3, paragraph (1) of the Act (including as applied mutatis mutandis pursuant to Article 35-3-62 of the Act; the same applies hereinafter) or Article 10, paragraph (1) that pertains to the business security deposit or prepaid services security deposit related to the licensed installment seller, etc. is given within ten days of the date on which the request under the preceding paragraph was accepted (hereinafter referred to as the "date of acceptance");
- (iii) in cases where the total amount pertaining to the request for written confirmation related to the licensed installment seller, etc., made up to ten days before the date of acceptance and found to have reasonable grounds, exceeds the total amount of the business security deposit and prepaid services security deposit made by the licensed installment seller, etc. as of

the date of acceptance and the amount already deposited or to be deposited for prepaid services by the person entrusted therewith under a security deposit entrustment contract related to the licensed installment seller, etc. (excluding the amount equivalent to a refund of a business security deposit or prepaid services security deposit to be received by a person who has made a request for written confirmation before the date of acceptance and has not yet received the refund).

Article 9 In cases where a person who has the rights set forth in Article 21, paragraph (1) of the Act receives a refund of a business security deposit or prepaid services security deposit, the person must attach a written confirmation except for cases where the person receives a refund of business security deposit or a prepaid services security deposit through procedures for the payment of dividends under Article 13.

(Public Notice)

Article 10 (1) The Director of the Regional Bureau of Economy, Trade and Industry who has jurisdiction over the location of the principal office of a licensed installment seller, etc. who has made a business security deposit or a licensed installment seller, etc. who has made a prepaid services security deposit (excluding a person who has concluded a security deposit entrustment contract as a preservative measure for advances received) must, when the licensed installment seller, etc. falls under any of Article 27, paragraph (1), items (i) through (iv) of the Act (including as applied mutatis mutandis pursuant to Article 35-3-62 of the Act) or when a person who has the rights set forth in Article 21, paragraph (1) of the Act or the licensed installment seller, etc. has made a notification that the licensed installment seller, etc. falls under Article 27, paragraph (1), item (v) or item (vi) of the Act (including as applied mutatis mutandis pursuant to Article 35-3-62 of the Act), give a public notice, without delay, to a person who has the rights set forth in Article 21, paragraph (1) of the Act that the person should file their claims to the Director of the Regional Bureau of Economy, Trade and Industry within a certain period of time not less than sixty days and that if the person fails to file their claims within the period, the person should be excluded from the procedures to execute the rights in relation to the business security deposit or prepaid services security deposit pertaining to the public notice.

(2) The Director of the Regional Bureau of Economy, Trade and Industry, when having determined not to issue a written confirmation pursuant to Article 8, paragraph (2), item (iii), must give a public notice, without delay, to a person who has the rights set forth in Article 21, paragraph (1) of the Act that the person should file their claims to the Director of the Regional Bureau of

Economy, Trade and Industry within a certain period of time not less than sixty days and that if the person fails to file their claims within the period, the person should be excluded from the procedures to execute the rights in relation to the business security deposit or preservative measure for advances received pertaining to the public notice.

- (3) When a public notice under Article 20-3, paragraph (1) of the Act has been given or the Director of the Regional Bureau of Economy, Trade and Industry has given a public notice pursuant to the provisions of the preceding two paragraphs, the Director must give a notice to a licensed installment seller, etc. (where the person has concluded a security deposit entrustment contract, to that person and the entrusted person of the security deposit entrustment contract; the same applies in Article 12, paragraph (1) and paragraph (2)), and a person who has made a request under Article 8, paragraph (1) to that effect.
- (4) After a public notice under paragraph (2) has been given, the progress of the procedures will not be hindered even in cases where a person who made a request under Article 8, paragraph (1) has withdrawn the request.

(Examination of Rights)

- Article 11 (1) The Director of the Regional Bureau of Economy, Trade and Industry must carry out an examination of rights without delay, after the period set forth in Article 20-3, paragraph (1) of the Act or paragraph (1) or paragraph (2) of the preceding Article has passed.
- (2) The Director of the Regional Bureau of Economy, Trade and Industry must publicly notify the date and place and give a notice to a licensed installment seller, etc. in advance, and provide a person who has made a request under Article 8, paragraph (1), a person who has filed their claims within the period set forth in Article 20-3, paragraph (1) of the Act or paragraph (1) or paragraph (2) of the preceding Article, and a licensed installment seller, etc. with the opportunity to present evidence and state their opinions with regard to the existence of their rights and the amount of their claims secured by the rights.

(Preparation of a Distribution List)

- Article 12 (1) The Director of the Regional Bureau of Economy, Trade and Industry must promptly prepare a distribution list, based on the results of the examination of rights under the preceding Article related to a person who has filed their claims pertaining to a public notice under Article 20-3, paragraph (1) of the Act or Article 10, paragraph (1) or paragraph (2) (in cases other than those prescribed in the following paragraph, where a public notice under Article 20-3, paragraph (1) of the Act has been given after a public notice under Article 10, paragraph (2) was given or where a public notice under Article 10, paragraph (1) has been given, related to a person who has filed their claims

pertaining to a public notice under Article 20-3, paragraph (1) of the Act or Article 10, paragraph (1) and a public notice under paragraph (2) of that Article), and must publicly notify the list and give a notice to a licensed installment seller, etc.

(2) When a public notice under Article 20-3, paragraph (1) of the Act has been given or the Director of the Regional Bureau of Economy, Trade and Industry has given a public notice under Article 10, paragraph (1) on or after the day on which the Director publicly notified a distribution list pertaining to the public notice under Article 10, paragraph (2) up to the day on which eighty days have passed from the day of the public notice of the distribution list, the Director must promptly correct the distribution list, based on the results of the examination of rights under the preceding Article related to a person who has filed their claims pertaining to the public notice under Article 20-3, paragraph (1) of the Act or Article 10, paragraph (1) and the public notice under paragraph (2) of that Article, and must publicly notify the corrected list and give a notice to a licensed installment seller, etc.

(3) The distribution list is to be prepared or corrected with regard to business security deposits and prepaid services security deposits that have been deposited up to the final day of the period set forth in Article 20-3, paragraph (1) of the Act or Article 10, paragraph (1) or paragraph (2).

(Payment of Dividends)

Article 13 Dividends are to be paid in accordance with the distribution list at least eighty days after the day on which public notice under paragraph (1) of the preceding Article is given (in the cases prescribed in paragraph (2) of the preceding Article, from the day on which the public notice under the paragraph is given).

(Cases Where Notice is not Required)

Article 14 When the whereabouts of a licensed installment seller, etc. are unknown, notice to the licensed installment seller, etc. under Article 10, paragraph (3), Article 11, paragraph (2), and Article 12, paragraph (1) and paragraph (2) is not required.

(Realization of Securities)

Article 15 In cases where securities (including book-entry transfer company bonds, etc. prescribed in Article 129, paragraph (1) of the Act on Book-Entry Transfer of Company Bonds, etc. (Act No.75 of 2001)) are deposited, the Director of the Regional Bureau of Economy, Trade and Industry may realize them when necessary. In this case, the expenses for the realization are deducted from the realization price.

(Delegation to Ministerial Order)

Article 16 Beyond what is provided for in this Cabinet Order, necessary matters concerning the execution of the rights under Article 21 of the Act (including as applied mutatis mutandis pursuant to Article 35--62 of the Act) are specified by Order of the Ministry of Justice and Order of the Ministry of Economy, Trade and Industry.

(Means of Using Information and Communications Technology Pertaining to Loan Affiliated Installment Sales)

Article 17 The provisions of Article 2 apply mutatis mutandis to loan affiliated installment sellers. In this case, the term "Article 4-2 of the Act" in Article 2, paragraph (1) and paragraph (2) is deemed to be replaced with "Article 4-2 of the Act as applied mutatis mutandis pursuant to Article 29-4, paragraph (1) of the Act."

(Defense Against Loan Affiliated Installment Sellers)

Article 18 (1) The amount specified by Cabinet Order set forth in Article 30-4, paragraph (4) of the Act as applied mutatis mutandis pursuant to Article 29-4, paragraph (2) of the Act is to be 40,000 yen.

(2) The amount specified by Cabinet Order set forth in Article 30-4, paragraph (4) of the Act as applied mutatis mutandis pursuant to Article 29-4, paragraph (2) of the Act, as applied mutatis mutandis pursuant to Article 30-5, paragraph (1) of the Act, as applied mutatis mutandis pursuant to Article 29-4, paragraph (3) of the Act, is to be 38,000 yen.

(Appropriation of Payment of Tender Pertaining to Loan Affiliated Installment Sales)

Article 19 In cases where the provisions of Article 30-4 of the Act as applied mutatis mutandis pursuant to Article 29-4, paragraph (2) of the Act are applied mutatis mutandis, pursuant to the provisions of Article 30-5, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 29-4, paragraph (3) of the Act, to the payment of tender pertaining to loan affiliated installment sales prescribed in Article 2, paragraph (2), item (ii) of the Act, the provisions of Article 22 apply mutatis mutandis. In this case, the phrase "obligation pertaining to the intermediation of comprehensive credit purchases" in Article 22 is deemed to be replaced with "obligation pertaining to loan affiliated installment sales"; the phrase "the fee for the intermediation of comprehensive credit purchases" in item (i) of the same Article is deemed to be replaced with "interest and other fees for the loan pertaining to the loan affiliated installment sales"; and the term "Article 30-5, paragraph (1), item

(iv) of the Act" in item (v) of the same Article is deemed to be replaced with "Article 30-5, paragraph (1), item (iv) of the Act as applied mutatis mutandis pursuant to Article 29-4, paragraph (3) of the Act."

(Technical Replacement of Terms Concerning Payment of Tender Pertaining to Loan Affiliated Installment Sales)

Article 20 In cases where the provisions of Article 30-5 of the Act are applied mutatis mutandis, pursuant to the provisions of Article 29-4, paragraph (3) of the Act, with regard to the payment of tender pertaining to loan affiliated installment sales prescribed in Article 2, paragraph (2), item (ii) of the Act, technical replacement of terms is to be as shown in the following Table:

Provisions in Which Terms Are Deemed to be Replaced	Terms deemed to be replaced	Terms deemed to be replaced with
Article 30-5, paragraph (1)	the obligation pertaining to the intermediation of comprehensive credit purchases	the obligation pertaining to loan affiliated installment sales
	payment set forth in Article 30-2-3, paragraph (1), item (ii)	amortized repayment set forth in Article 29-3, paragraph (1), item (ii)
	tender set forth in Article 30-2-3, paragraph (3), item (ii)	tender set forth in Article 29-3, paragraph (2), item (ii)
	"payment"	"amortized repayment"
	selling price in cash or offering price in cash set forth in Article 30-2-3, paragraph (2), item (i)	loan set forth in Article 29-3, paragraph (2), item (i)
	the fee for the intermediation of comprehensive credit purchases	interest and other fees for the loan pertaining to the loan affiliated installment sales
Article 30-5, paragraph (2)	the preceding Article	the preceding Article as applied mutatis mutandis pursuant to Article 29-4, paragraph (2)

(Defense Against Comprehensive Credit Purchase Intermediaries)

Article 21 (1) The amount specified by Cabinet Order set forth in Article 30-4, paragraph (4) of the Act is to be 40,000 yen.

(2) The amount specified by Cabinet Order set forth in Article 30-4, paragraph (4) of the Act as applied mutatis mutandis pursuant to Article 30-5, paragraph

(1) of the Act is to be 38,000 yen.

(Appropriation of Payment of Tender Pertaining to the Intermediation of Comprehensive Credit Purchases)

Article 22 In cases where the provisions of Article 30-4 of the Act are applied mutatis mutandis pursuant to the provisions of Article 30-5, paragraph (1) of the Act, with regard to the payment of tender pertaining to the intermediation of comprehensive credit purchases prescribed in Article 2, paragraph (3), item (ii) of the Act, the payment of tender is deemed to have been appropriated, at each time of the payment, to the obligation pertaining to the intermediation of comprehensive credit purchases set forth in the following items, as prescribed in the items, beyond what is provided for in that paragraph:

- (i) with regard to delay damages that arise in the same period of time, any delay damage due to the delay in paying the fee for the intermediation of comprehensive credit purchases (hereinafter the fee is simply referred to as the "fee" in this Article, and the delay damages are referred to as the "portion of the delay damages pertaining to the fee") takes precedence for the appropriation of the payment of tender over other obligations, followed by delay damages due to the delay in performing the obligations other than delay damages and the fee (hereinafter the obligations is referred to as the "principal obligations," and the delay damages are referred to as the "portion of the delay damages pertaining to the principal obligations");
- (ii) with regard to the portion of the delay damages pertaining to the fee that arises due to the delay in paying components of the fee prescribed in item (iv) (hereinafter the portion is referred to as a "component of the delay damages" in this item), the payment of tender is to be appropriated sequentially starting with the one for which the principal obligation pertaining to the component of the delay damages arose the earliest, and in accordance with the amount of the components of the delay damages if the appropriation order is the same;
- (iii) with regard to the portion of the delay damages pertaining to the principal obligations that arises due to the delay in performing the principal obligations (hereinafter the portion is referred to as a "component of the delay damages" in this item), the payment of tender is to be appropriated sequentially starting with the one for which the principal obligation pertaining to the component of the delay damages arose the earliest, and in accordance with the amount of the components of the delay damages if the appropriation order is the same;
- (iv) with regard to the portion of the fees that are due in the same period of time, which pertain to the principal obligations (hereinafter the portion is referred to as a "component of the fees"), the payment of tender is to be

appropriated sequentially starting with the one for which the principal obligation pertaining to the component of the fees arose the earliest, and in accordance with the amount of the components of the fees if the appropriation order is the same;

- (v) with regard to the principal obligations whose appropriation order under Article 30-5, paragraph (1), item (iv) of the Act is the same, the payment of tender is to be appropriated in proportion to the amounts thereof.

(Upper Limit, etc. of Maximum Amount Pertaining to Special Provisions concerning Restrictions on Cancellation, etc. of Contracts by Certified Comprehensive Credit Purchase Intermediaries)

Article 23 (1) The amount specified by Cabinet Order set forth in Article 30-5-7 of the Act is to be 100,000 yen.

- (2) The number of days specified by Cabinet Order set forth in Article 30-2-4, paragraph (1) of the Act applied by replacement of terms pursuant to Article 30-5-7 of the Act is seven days.

(Upper Limit of Maximum Amount Pertaining to Intermediation of Comprehensive Credit Purchases Conducted by Registered Small-Amount Comprehensive Credit Purchase Intermediaries)

Article 24 The amount specified by Cabinet Order set forth in Article 35-2-3, paragraph (1) of the Act is to be 100,000 yen.

(Demand Period Pertaining to Restrictions on Cancellation, etc. of Contracts by Registered Small-Amount Comprehensive Credit Purchase Intermediaries)

Article 25 The number of days specified by Cabinet Order set forth in Article 35-2-6, paragraph (1) of the Act is seven days.

(Defense Against Individual Credit Purchase Intermediaries)

Article 26 The amount specified by Cabinet Order set forth in Article 35-3-19, paragraph (4) of the Act is to be 40,000 yen.

(Means of Using Information and Communications Technology Pertaining to the Intermediation of Individual Credit Purchases)

Article 27 (1) When a seller for the intermediation of individual credit purchases, a service provider for the intermediation of individual credit purchases, or an individual credit purchase intermediary seeks to provide matters prescribed in Article 35-3-22, paragraph (1) of the Act, pursuant to the provisions of that paragraph, they must obtain prior consent from the purchaser or the service recipient, in writing or by electronic or magnetic means, by indicating the type and content of the electronic or magnetic means to be used, as specified by

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

- (2) If a seller for the intermediation of individual credit purchases, a service provider for the intermediation of individual credit purchases, or an individual credit purchase intermediary who has obtained the consent pursuant to the provisions of the preceding paragraph receives a notification in writing or by electronic or magnetic means from the purchaser or the service recipient, stating that they will not accept provision of matters by electronic or magnetic means, the seller for the intermediation of individual credit purchases, the service provider for the intermediation of individual credit purchases, or the individual credit purchase intermediary must not provide matters prescribed in Article 35-3-22, paragraph (1) of the Act by electronic or magnetic means to the purchaser or the service recipient; provided, however, that this does not apply when the purchaser or the service recipient gives the consent prescribed in the preceding paragraph once again.
- (3) Beyond what is provided for in the preceding two paragraphs, an individual credit purchase intermediary who provides matters prescribed in Article 35-3-22, paragraph (2) of the Act by electronic or magnetic means (excluding means specified by Order of the Ministry of Economy, Trade, and Industry and Cabinet Office Order set forth in the same paragraph) must confirm that the matters have been recorded in a file on the computer used by the purchaser or the service recipient, as specified by Order of the Ministry of Economy, Trade, and Industry and Cabinet Office Order.

(Balance After Deducting Total Liabilities from Total Assets of Individual Credit Purchase Intermediary)

Article 28 The amount specified by Cabinet Order set forth in Article 35-3-26, paragraph (1), item (ii) of the Act (including as applied mutatis mutandis pursuant to Article 35-3-27, paragraph (2) of the Act) is to be 50 million yen.

(Fee for Renewal of Registration)

Article 29 The amount specified by Cabinet Order set forth in Article 35-3-27, paragraph (5) of the Act is to be 37,500 yen (in the case of filing an application by using the electronic data processing system prescribed in Article 6, paragraph (1) of the Act on the Promotion of Administrative Affairs through the Use of Information and Communications Technology (Act No. 151 of 2002) pursuant to the provisions of that paragraph, the amount is to be 34,400 yen).

(Act Specified by Cabinet Order Set Forth in Article 8, Item (vi) of the Act as Applied Mutatis Mutandis Pursuant to Article 35-3-62 of the Act)

Article 30 The law specified by Cabinet Order set forth in Article 8, item (vi) of

the Act as applied mutatis mutandis pursuant to Article 35-3-62 of the Act is to be the Travel Agency Act (Act No. 239 of 1952).

(Application for Certification of Certified Installment Sales Association)

Article 31 (1) An application for certification under Article 35-18, paragraph (1) of the Act must be filed by submitting a written application stating the following matters to the Minister of Economy, Trade and Industry:

- (i) the name;
- (ii) the location of the office; and
- (iii) the names of the officers and the names of members.

(2) The application set forth in the preceding paragraph must be attached with the articles of incorporation and other documents specified by Order of the Ministry of Economy, Trade and Industry.

(Consultation with the Consumer Economic Affairs Council and the Consumer Commission)

Article 32 The consultation under Article 36, paragraph (2) of the Act is to be made by the competent ministers listed in the following items with the Consumer Economic Affairs Council or the Consumer Commission specified in the relevant item:

- (i) Minister of Economy, Trade and Industry: Consumer Economic Affairs Council;
- (ii) Prime Minister: Consumer Commission; and
- (iii) the minister having jurisdiction over the physical distribution of the goods set forth in Article 46, item (v) of the Act, the minister having jurisdiction over a business that offers the facilities or the services pertaining to the rights set forth in that item, or the minister having jurisdiction over a business that offers the services set forth in that item: Consumer Affairs Council.

(Collection of Reports from Persons who Engage in Installment Sales in the Course of Trade)

Article 33 (1) The Minister of Economy, Trade and Industry and the minister having jurisdiction over the physical distribution of the goods may require, pursuant to the provisions of Article 40, paragraph (1) of the Act, a person who engages in installment sales prescribed in Article 2, paragraph (1), item (i) of the Act (hereinafter simply referred to as "installment sales" in this paragraph) in the course of trade to make a report with regard to the following matters:

- (i) the sales amount of designated goods, the method of installment sales of the designated goods, and installment sales amount by the method;
- (ii) the rate of the amount of the initial installment to the selling price of

- designated goods, the period for paying the charge for installment sales of designated goods, and other matters concerning a contract to sell designated goods by the installment sales method; and
- (iii) the status of collection of charge credits pertaining to installment sales of designated goods.
- (2) The Minister of Economy, Trade and Industry may require, pursuant to the provisions of Article 40, paragraph (1) of the Act, a licensed installment seller to make a report with regard to the following matters:
- (i) the matters concerning the status of property;
- (ii) the matters concerning the operation of business related to prepaid installment sales; and
- (iii) the matters concerning concurrent businesses.
- (3) The Prime Minister may require a licensed installment seller to make a report with regard to matters concerning the operation of the prepaid installment sale business pursuant to the provisions of Article 40, paragraph (2) of the Act.
- (4) The Minister of Economy, Trade and Industry may order a comprehensive credit purchase intermediary to make a report or to submit books, documents, or other objects with regard to the following matters pursuant to the provisions of Article 40, paragraph (3) of the Act:
- (i) the matters concerning the investigation under the main clause of Article 30-2, paragraph (1) of the Act;
- (ii) the matters concerning the issuance or grant of a card, etc. or increase of the maximum amount pertaining to such card, etc. by the relevant comprehensive credit purchase intermediary;
- (iii) the status of the implementation of the measures prescribed in Article 30-5-2 of the Act;
- (iv) the matters concerning the handling of specified credit information and the announcement of the name or trade name of a member designated credit bureau;
- (v) the matters concerning calculation of user projected payable amounts (the user projected payable amount prescribed in Article 30-5-4, paragraph (1) of the Act; the same applies in paragraph (6), item (iv));
- (vi) the status of the development of the system prescribed in Article 33-2, paragraph (1), item (xi) of the Act (limited to the status pertaining to registered comprehensive credit purchase intermediaries);
- (vii) the status of the development of the system prescribed in Article 35-2-11, paragraph (1), item (x) of the Act (limited to the status pertaining to Registered Small-Amount Comprehensive Credit Purchase Intermediaries);
- (viii) the content of a contract for the intermediation of comprehensive credit purchases concluded with a seller or a service provider and the conclusion

- status thereof (limited to the status pertaining to registered comprehensive credit purchase intermediaries and Registered Small-Amount Comprehensive Credit Purchase Intermediaries);
- (ix) the status of the delivery, granting, use and collection of a card, etc. pertaining to the intermediation of comprehensive credit purchases (limited to the status pertaining to registered comprehensive credit purchase intermediaries and Registered Small-Amount Comprehensive Credit Purchase Intermediaries);
- (x) the matters concerning assets and liabilities (limited to those pertaining to registered comprehensive credit purchase intermediaries and Registered Small-Amount Comprehensive Credit Purchase Intermediaries); and
- (xi) the matters concerning concurrent businesses (limited to those pertaining to registered comprehensive credit purchase intermediaries and Registered Small-Amount Comprehensive Credit Purchase Intermediaries).
- (5) The Minister of Economy, Trade and Industry may order, pursuant to the provisions of Article 40, paragraph (3) of the Act, an individual credit purchase intermediary to make a report or submit books, documents, or other objects with regard to the following matters:
- (i) the matters concerning an investigation under the main clause of Article 35-3-3, paragraph (1) of the Act;
- (ii) the matters concerning execution of a contract for receiving the intermediation of individual credit purchases by the relevant individual credit purchase intermediary;
- (iii) the content of a contract for the intermediation of individual credit purchases concluded with a seller or a service provider and the status of conclusion thereof;
- (iv) the matters concerning the investigation under Article 35-3-5, paragraph (1) of the Act; and
- (v) the matters concerning consent pertaining to an application for a contract for receiving the intermediation of individual credit purchases filed by the individual credit purchase intermediary or an application for a contract for receiving the intermediation of individual credit purchases received by the individual credit purchase intermediary;
- (vi) the matters concerning a notification under Article 35-3-10, paragraph (4) or Article 35-3-11, paragraph (6) of the Act;
- (vii) the status of the implementation of the measures prescribed in Article 35-3-20 of the Act;
- (viii) the matters concerning the handling of specified credit information and the announcement of the trade name or name of a member designated credit bureau;
- (ix) the status of the development of the system prescribed in Article 35-3-26,

- paragraph (1), item (ix) of the Act (limited to the status pertaining to registered individual credit purchase intermediaries);
- (x) the matters concerning assets and liabilities (limited to those pertaining to registered individual credit purchase intermediaries); and
- (xi) the matters concerning concurrent businesses (limited to those pertaining to registered individual credit purchase intermediaries).
- (6) The Prime Minister may order, pursuant to the provisions of Article 40, paragraph (4) of the Act, a comprehensive credit purchase intermediary to make a report or submit books, documents, or other objects with regard to the following matters:
- (i) the matters concerning the investigation under the main clause of Article 30-2, paragraph (1) of the Act;
- (ii) the matters concerning the issuance or grant of a card, etc. or increase of the maximum amount pertaining to such card, etc. by the relevant comprehensive credit purchase intermediary;
- (iii) the status of the implementation of the measures prescribed in Article 30-5-2 of the Act;
- (iv) the matters concerning calculation of user projected payable amounts.
- (7) The Prime Minister may order, pursuant to the provisions of Article 40, paragraph (4) of the Act, an individual credit purchase intermediary to make a report or submit books, documents, or other objects with regard to the following matters:
- (i) the matters concerning an investigation under the main clause of Article 35-3-3, paragraph (1) of the Act;
- (ii) the matters concerning execution of a contract for receiving the intermediation of individual credit purchases by the relevant individual credit purchase intermediary;
- (iii) the content of a contract for the intermediation of individual credit purchases concluded with a seller or a service provider and the status of conclusion thereof;
- (iv) the matters concerning the investigation under Article 35-3-5, paragraph (1) of the Act;
- (v) the matters concerning consent pertaining to an application for a contract for receiving the intermediation of individual credit purchases filed by the individual credit purchase intermediary or an application for a contract for receiving the intermediation of individual credit purchases received by the individual credit purchase intermediary; and
- (vi) the status of the implementation of the measures prescribed in Article 35-3-20 of the Act.
- (8) The Minister of Economy, Trade and Industry may require, pursuant to the provisions of Article 40, paragraph (5) of the Act, a person who has obtained a

license set forth in Article 35-3-61 of the Act to make a report with regard to the following matters:

- (i) the transaction amount of goods or designated services by the specified prepaid transaction method;
 - (ii) the period for paying the charge for goods or the value of designated services pertaining to specified prepaid transactions and other matters concerning a contract for specified prepaid transactions;
 - (iii) the status of collection of charge credits of goods or credits for the value of designated services pertaining to specified prepaid transactions;
 - (iv) the matters concerning the status of property;
 - (v) the matters concerning the operation of business of specified prepaid transactions; and
 - (vi) the matters concerning concurrent businesses.
- (9) The Minister of Economy, Trade and Industry may require, pursuant to the provisions of Article 40, paragraph (5) of the Act, a designated entrusted institution to make a report with regard to the following matters:
- (i) the matters concerning the status of property;
 - (ii) the matters concerning the operation of entrusted business; and
 - (iii) the matters concerning concurrent businesses.
- (10) The Prime Minister may require, pursuant to the provisions of Article 40, paragraph (6) of the Act, a person who has obtained a license set forth in Article 35-3-61 of the Act to make a report with regard to the following matters:
- (i) the transaction amount of goods or designated services by the specified prepaid transaction method;
 - (ii) the period for paying the charge for goods or the value of designated services pertaining to specified prepaid transactions and other matters concerning a contract for specified prepaid transactions;
 - (iii) the status of collection of charge credits of goods or credits for the value of designated services pertaining to specified prepaid transactions; and
 - (iv) the matters concerning the operation of business of specified prepaid transactions.
- (11) The Minister of Economy, Trade and Industry may require, pursuant to the provisions of Article 40, paragraph (7) of the Act, a business operator that handles credit card numbers, etc. to make a report with regard to the matters listed in the following items (with respect to a person listed in Article 35-16, paragraph (1), item (i) and item (iii) to item (vii) of the Act, the items listed in item (i) and item (ii)):
- (i) the status of the implementation of necessary measures for the proper management of credit card numbers, etc. prescribed in Article 35-16, paragraph (1) of the Act; and

- (ii) the status of the implementation of instructions prescribed in Article 35-16, paragraph (3) of the Act and the implementation of other measures.
 - (iii) the status of the implementation of necessary measures for the prevention of unauthorized use of credit card numbers, etc. by the users prescribed in Article 35-17-15 of the Act.
- (12) The Minister of Economy, Trade and Industry may require, pursuant to the provisions of Article 40, paragraph (7) of the Act, an entrusted business operator that handles credit card numbers, etc. to make a report with regard to the matters concerning guidance and other measures prescribed in Article 35-16, paragraph (3) by business operators that handle credit card numbers, etc.:
- (13) The Minister of Economy, Trade and Industry may order a business operator that concludes a contract for handling of credit card numbers, etc. to make a report or to submit books, documents, or other objects with regard to the following matters pursuant to the provisions of Article 40, paragraph (8) of the Act:
- (i) the content of a contract for the handling of credit card numbers, etc. prescribed in Article 35-17-5, paragraph (1), item (viii) of the Act concluded with a seller or a service provider and the conclusion status thereof;
 - (ii) the status of the development of the system prescribed in Article 35-17-5, paragraph (1), item (viii) of the Act;
 - (iii) the matters concerning an investigation under Article 35-17-8, paragraph (1) or paragraph (3) of the Act;
 - (iv) the status of the implementation of the measures prescribed in Article 35-17-8, paragraph (4) or Article 35-17-9 of the Act.
- (14) The Minister of Economy, Trade and Industry may require, pursuant to the provisions of Article 40, paragraph (9) of the Act, a person who has been entrusted with a business related to the intermediation of comprehensive credit purchases by a comprehensive credit purchase intermediary to make a report with regard to matters concerning the entrusted business related to the intermediation of comprehensive credit purchases.

(Collection of Reports from Closely Related Persons)

Article 34 (1) The Minister of Economy, Trade and Industry may order, pursuant to the provisions of Article 40, paragraph (10) of the Act, a report to be made or the submission of books, documents, or other materials with regard to the following matters:

- (i) the matters concerning an investigation under Article 35-3-5, paragraph (1) of the Act;
- (ii) the matters concerning solicitation of application for or conclusion of specified contracts (meaning contracts falling under any of the items of Article 35-3-5, paragraph (1) of the Act; hereinafter the same applies in this

- paragraph) that fall under the category of sales or service contracts for the intermediation of individual credit purchases;
- (iii) the content of a specified contract that falls under the category of a sales or service contract for the intermediation of individual credit purchases and matters concerning the performance thereof;
 - (iv) the matters concerning the withdrawal of an application, received by a seller for the intermediation of individual credit purchases or a service provider for the intermediation of individual credit purchases, for a specified contract that falls under the category of a sales contract for the intermediation of individual credit purchases or a service contract for the intermediation of individual credit purchases, or the cancellation of a specified contract, concluded by a seller for the intermediation of individual credit purchases or a service provider for the intermediation of individual credit purchases, that falls under the category of a sales contract for the intermediation of individual credit purchases or a service contract for the intermediation of individual credit purchases;
 - (v) the content of related goods sales contract pertaining to a specified continuous service contract (meaning a specified continuous service contract prescribed in Article 35-3-5, paragraph (1), item (iv) of the Act; the same applies in the following item) that falls under the category of a service contract for the intermediation of individual credit purchases or a sales contract for the intermediation of individual credit purchases (related goods sales contract means a related goods sales contract prescribed in Article 48, paragraph (2) of the Act on Specified Commercial Transactions (Act No. 57 of 1976) and limited to the contract in cases where the service provider for the intermediation of individual credit purchases or seller for the intermediation of individual credit purchases sells the goods or acts as an agency or intermediary therefor; the same applies in the following item); and the matters concerning the performance thereof;
 - (vi) the matters concerning the cancellation of a related goods sales contract pertaining to a specified continuous service contract that falls under the category of a service contract for the intermediation of individual credit purchases or a sales contract for the intermediation of individual credit purchases; and
 - (vii) the content of a contract to offer business related to business opportunity sales transactions prescribed in Article 51, paragraph (1) of the Act on Specified Commercial Transactions that are carried out by a seller for the intermediation of individual credit purchases or a service provider for the intermediation of individual credit purchases and for which the other party is an individual who conducts business offered or mediated in relation to the business opportunity sales prescribed in that paragraph at a place other than

a business establishment or other similar facilities; and the matters concerning the performance thereof.

- (2) The person specified by Cabinet Order set forth in Article 40, paragraph (10) of the Act is be a seller for the intermediation of individual credit purchases and a service provider for the intermediation of individual credit purchases.

(Affairs Administrated by Prefectural Governments)

Article 35 (1) The following affairs that are under the authority of the Minister of Economy, Trade and Industry are to be undertaken by the prefectural governor having jurisdiction over the area of the prefecture that includes the place where a seller for the intermediation of individual credit purchases or a service provider for the intermediation of individual credit purchases related to the individual credit purchase intermediary solicits application for or conclusion of sales contracts for the intermediation of individual credit purchases or service contracts for the intermediation of individual credit purchases pertaining to a contract that falls under any of Article 35-3-5, paragraph (1), item (i), or items (iii) through (v) of the Act; provided, however, that this does not preclude the Minister of Economy, Trade and Industry from personally exercising the authority when the fairness of transactions for the intermediation of individual credit purchases or the interests of purchasers or service recipients are likely to be damaged in the area across two or more prefectures and the Minister of Economy, Trade and Industry finds it especially necessary in order to address the situation in a proper and effective manner, or when there has been a request from a prefectural governor:

- (i) the affairs concerning an order under Article 35-3-21, paragraph (1) of the Act (limited to an order concerning a contract that falls under any of Article 35-3-5, paragraph (1), item (i), or items (iii) through (v) of the Act in cases where there is a violation of the provisions of the same Article or the main clause of Article 35-3-7; the same applies in the following item);
- (ii) the affairs concerning an order under Article 35-3-32, paragraph (2) of the Act (limited to the part pertaining to item (i) of that paragraph; the same applies in item (ii) of the following paragraph) (limited to an order in cases where the individual credit purchase intermediary violates an order under Article 35-3-21, paragraph (1) of the Act issued by the prefectural governor pursuant to the provisions of the preceding item); and
- (iii) the affairs prescribed in Article 40, paragraph (3) and paragraph (10), and Article 41, paragraph (1) and paragraph (5) of the Act pertaining to the affairs listed in the preceding two items.
- (2) The following affairs that are under the authority of the Minister of Economy, Trade and Industry are to be undertaken by the prefectural governor having jurisdiction over the area of the prefecture that includes the place where a

person has received the solicitation for application for or conclusion of sales contracts for the intermediation of individual credit purchases or service contracts for the intermediation of individual credit purchases pertaining to a contract that falls under Article 35-3-5, paragraph (1), item (ii) of the Act by a seller for the intermediation of individual credit purchases or a service provider for the intermediation of individual credit purchases related to the individual credit purchase intermediary; provided, however, that this does not preclude the Minister of Economy, Trade and Industry from personally exercising the authority when the fairness of transactions for the intermediation of individual credit purchases or the interests of purchasers or service recipients are likely to be damaged in the area across two or more prefectures and the Minister of Economy, Trade and Industry finds it especially necessary in order to address the situation in a proper and effective manner, or when there has been a request from a prefectural governor:

- (i) the affairs concerning an order under Article 35-3-21, paragraph (1) of the Act (limited to an order concerning a contract that falls under Article 35-3-5, paragraph (1), item (ii) of the Act in cases where there is a violation of the provisions of that Article or the main clause of Article 35-3-7; the same applies in the following item);
 - (ii) the affairs concerning an order under Article 35-3-32, paragraph (2) of the Act (limited to orders in cases where the individual credit purchase intermediary violates an order under Article 35-3-21, paragraph (1) of the Act issued by the prefectural governor pursuant to the provisions of the preceding item); and
 - (iii) the affairs prescribed in Article 40, paragraph (3) and paragraph (10), and Article 41, paragraph (1) and paragraph (5) of the Act pertaining to the affairs listed in the preceding two items.
- (3) The affairs that are under the authority of the Minister of Economy, Trade and Industry as prescribed in Article 40, paragraph (1) and paragraph (5) and Article 41, paragraph (1) of the Act, which pertain to a licensed installment seller or a person who has obtained a license set forth in Article 35-3-61 of the Act and who has business offices and agency offices only in one prefecture are to be undertaken by the governor of that prefecture; provided, however, that this does not preclude the Minister of Economy, Trade and Industry from personally exercising the authority.
- (4) A prefectural governor who has undertaken the affairs prescribed in the preceding three paragraphs pursuant to the provisions of those paragraphs, must report the results thereof to the Minister of Economy, Trade and Industry, as specified by Order of the Ministry of Economy, Trade and Industry.
- (5) In the case referred to in the main clause of paragraph (1), the main clause of paragraph (2), and the main clause of paragraph (3), the provisions of the Act

concerning the Minister of Economy, Trade and Industry pertaining to the affairs prescribed in the main clause of paragraph (1), the main clause of paragraph (2), and the main clause of paragraph (3) (excluding the provisions of Article 35-3-21, paragraph (2) and paragraph (3), and Article 35-3-32, paragraph (3) and paragraph (4) of the Act) apply to prefectural governors as the provisions concerning prefectural governors.

(Delegation of Authority)

Article 36 The following authority of the Minister of Economy, Trade and Industry based on the Act is to be undertaken by the Director of the Regional Bureau of Economy, Trade and Industry who has jurisdiction over the location of the main business office of an installment seller, a comprehensive credit purchase intermediary, an individual credit purchase intermediary, a person who has obtained a license set forth in Article 35-3-61 of the Act, a business operator that handles credit card numbers, etc., an entrusted business operator that handles credit card numbers, etc., a business operator that concludes a contract for handling of credit card numbers, etc., or a person who uses a designated credit bureau; provided, however, that this does not preclude the Minister of Economy, Trade and Industry from personally exercising the authority listed in items (i) through (iii), item (v), item (vii), and items (ix) through (xiii):

- (i) the authority based on the provisions of Article 10, paragraph (1) of the Act (excluding any authority pertaining to goods whose physical distribution is under the jurisdiction of a minister other than the Minister of Economy, Trade and Industry);
- (ii) the authority based on the provisions of Article 16, paragraph (2) (including as applied mutatis mutandis pursuant to Article 18, paragraph (2) and Article 22, paragraph (3) (including as applied mutatis mutandis pursuant to Article 35-3-62 of the Act), and Article 35-3-62 of the Act); Article 18-4, paragraph (1); Article 18-5, paragraph (3) and paragraph (5); Article 20-3, paragraphs (1) through (3), and paragraph (5); Article 20-4, paragraph (2); and Article 22, paragraph (2) of the Act (including as applied mutatis mutandis pursuant to Article 35-3-62 of the Act);
- (iii) the authority based on the provisions of Article 30-5-3, paragraph (1) of the Act, Article 34, Article 34-2, paragraph (1), paragraph (2), and paragraph (5), and Article 34-4 of the Act;
- (iv) the authority based on the provisions of Article 32, paragraph (1) of the Act; Article 15, paragraph (3) of the Act as applied mutatis mutandis pursuant to Article 33, Article 33-2, paragraph (1) and paragraph (2); Article 33-3, paragraph (1) and paragraph (2) of the Act; Article 34-2, paragraph (5) of the Act as applied mutatis mutandis pursuant to Article 33-4 and Article

- 34-3, paragraph (1) and paragraph (2); and Article 35 of the Act
- (v) the authority based on the provisions of Article 35-3-21, paragraph (1) of the Act; and Article 24 of the Act as applied mutatis mutandis pursuant to Article 35-3-31; Article 35-3-32, paragraph (1), paragraph (2), and paragraph (5), and Article 35-3-35 of the Act;
 - (vi) the authority based on the provisions of Article 35-3-24, paragraph (1); Article 35-3-25 and Article 35-3-26, paragraph (1) (including as applied mutatis mutandis pursuant to Article 35-3-27, paragraph (2) of the Act); Article 35-3-26, paragraph (2) of the Act and Article 15, paragraph (3) of the Act as applied mutatis mutandis pursuant to Article 35-3-27, paragraph (2); Article 35-3-28, paragraph (1) and paragraph (2) of the Act; Article 35-3-32, paragraph (5) of the Act as applied mutatis mutandis pursuant to Article 35-3-29 and Article 35-3-33, paragraph (1) and paragraph (2); and Article 26, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 35-3-35 of the Act;
 - (vii) the authority based on the provisions of Article 35-17 of the Act;
 - (viii) the authority based on the provisions of Article 35-17-3, paragraph (1) of the Act; Article 15, paragraph (3) of the Act as applied mutatis mutandis pursuant to Article 35-17-4 and Article 35-17-5, paragraph (1) and paragraph (2); Article 35-17-6, paragraph (1) and paragraph (2) of the Act; Article 35-17-11, paragraph (3) of the Act as applied mutatis mutandis pursuant to Article 35-17-7 and Article 35-17-12, paragraph (1) and paragraph (2); and Article 35-17-14 of the Act;
 - (ix) the authority based on the provisions of Article 35-17-10, Article 35-17-11, and Article 35-17-13 of the Act;
 - (x) the authority based on the provisions of Article 40, paragraph (1) of the Act (excluding any authority pertaining to goods whose physical distribution is under the jurisdiction of a minister other than the Minister of Economy, Trade and Industry);
 - (xi) the authority based on the provisions of Article 40, paragraph (3), paragraph (5), paragraphs (7) through (10), and paragraph (12) of the Act;
 - (xii) the authority based on the provisions of Article 41, paragraph (1), and paragraphs (3) through (6) of the Act;
 - (xiii) the authority based on the provisions of Article 43, paragraph (1) of the Act (limited to the authority pertaining to registered comprehensive credit purchase intermediaries and registered individual credit purchase intermediaries).

(Authority Not to be Delegated to the Director General of the Consumer Affairs Agency)

Article 37 The authority specified by Cabinet Order set forth in Article 48,

paragraph (2) of the Act is to be the authority based on the provisions of Article 20-2, paragraph (3) and paragraph (4); Article 23, paragraph (3) and paragraph (4) of the Act (including as applied mutatis mutandis pursuant to Article 35-3-62 of the Act); Article 30-5-3, paragraph (2) and paragraph (3); Article 30-6, paragraph (2) and paragraph (3); Article 34-2, paragraph (3) and paragraph (4); Article 35-2-8, paragraph (2) and paragraph (3); Article 35-2-14, paragraph (3) and paragraph (4); Article 35-3-21, paragraph (2) and paragraph (3); Article 35-3-32, paragraph (3) and paragraph (4); Article 36, paragraph (2); and Article 41-2.

Supplementary Provisions [Extract]

- (1) This Cabinet Order shall come into effect as of the day of enforcement of the Act (December 1, 1961).

Supplementary Provisions [Cabinet Order No. 355 of October 25, 1963]

This Cabinet Order shall come into effect as of January 1, 1964.

Supplementary Provisions [Cabinet Order No. 260 of July 26, 1968]

This Cabinet Order shall come into effect as of August 25, 1968.

**Supplementary Provisions [Cabinet Order No. 424 of December 14, 1972]
[Extract]**

(Effective Date)

- (1) This Cabinet Order shall come into effect as of March 15, 1973.

(Transitional Provisions)

- (2) With regard to a refund of a business security deposit pertaining to a person who requested issuance of a written confirmation pursuant to the provisions of Article 5, paragraph (1) of the Order for Enforcement of the Installment Sales Act before amendment (hereinafter referred to as the "Former Order") before enforcement of this Cabinet Order and did not receive a refund of the business security deposit when this Cabinet Order came into effect, the prior provisions shall continue to govern.
- (3) With respect to a request for issuance of a written confirmation pursuant to the provisions of Article 5, paragraph (1) of the Former Order before enforcement of this Cabinet Order by a person other than a person specified in the preceding paragraph, such request shall be deemed a request for issuance

of a written confirmation pursuant to the provisions of Article 5, paragraph (1) of the amended Order for Enforcement of the Installment Sales Act (hereinafter referred to as the "New Order").

- (4) With respect to a request for issuance of a written confirmation deemed to have been made pursuant to the provisions of Article 5, paragraph (1) of the New Order pursuant to the preceding paragraph that pertains to a public notice (excluding those pertaining to rescission pursuant to the provisions of Article 20, paragraph (2) of the Former Act) made prior to enforcement of this Cabinet Order pursuant to the provisions of Article 24 (including as applied mutatis mutandis pursuant to Article 26, paragraph (2) of the Former Act) of the Installment Sales Act prior to revision (hereinafter referred to as the "Former Act") by Article 1 of the Act for Partial Revision of the Installment Sales Act (Act No. 72 of 1972) with regard to the relevant licensed installment seller, "the date on which the request under the preceding paragraph was accepted (hereinafter referred to as the "date of acceptance")" in that item shall be deemed replaced by "the date of enforcement of this Cabinet Order" with respect to application of provisions of Article 5, paragraph (2), item (ii) of the New Order.
- (5) In cases where the period set forth in Article 7, paragraph (1) of the Former Order expired before enforcement of this Cabinet Order, the prior provisions shall continue to govern with regard to the examination of rights, preparation of distribution lists, public notice and notification, and payment of dividends.
- (6) A public notice issued prior to enforcement of this Cabinet Order pursuant to the provisions of Article 7, paragraph (1) of the Former Order that has not yet expired as of the time of enforcement of this Cabinet Order shall be deemed a public notice issued pursuant to the provisions of Article 7, paragraph (2) of the New Order.

Supplementary Provisions [Cabinet Order No. 299 of October 17, 1975]

This Cabinet Order shall come into effect as of October 25, 1975.

Supplementary Provisions [Cabinet Order No. 123 of April 27, 1979]

(Effective Date)

- (1) This Cabinet Order shall come into effect as of June 1, 1979.

(Transitional Provisions)

- (2) The provisions of Article 4, Article 5, paragraphs (1) and (2), and Article 6 of the Installment sales Act (hereinafter referred to as the "Act") shall not apply to an installment sales contract concluded before enforcement of this Cabinet

Order pertaining to Designated Goods listed in Appended Table 1 after its revision that were not listed in said table prior to its revision (hereinafter referred to as "Additional Designated Goods").

- (3) The provisions of Article 4-2, paragraph (1) of the Act (including as applied mutatis mutandis pursuant to Article 29-4 of the Act) shall not apply to an application for a contract for Installment Sales or Loan Affiliated Installment Sales (hereinafter referred to as an "Installment Sale Contract, etc.") relating to Additional Designated Goods which an Installment Seller or a Loan Affiliated Installment Seller receives before this Cabinet Order comes into effect.
- (4) In the case where an application for an Installment Sale Contract, etc. pertaining to Additional Designated Goods received by an Installment Seller or Loan Affiliated Installment Seller before this Cabinet Order comes into effect or an Installment Sale Contract, etc. pertaining to such application is concluded after this Cabinet Order comes into effect, the provisions of Article 4-3, paragraphs (1) through (4) of the Act (including as applied mutatis mutandis pursuant to Article 29-4 of the Act) shall not apply to such Installment Sale Contract, etc. pertaining to Additional Designated Goods concluded before this Cabinet Order comes into effect.
- (5) The provisions of Article 29-3 of the Act shall not apply to a Loan Affiliated Installment Sales contract pertaining to Additional Designated Goods concluded before this Cabinet Order comes into effect.

**Supplementary Provisions [Cabinet Order No. 135 of May 15, 1984]
[Extract]**

- (1) This Cabinet Order shall come into effect as of the date on which the Act on the Amendment of the Amount of Fees and the Rationalization of Provisions comes into effect (May 21, 1984).

**Supplementary Provisions [Cabinet Order No. 305 of October 13, 1984]
[Extract]**

(Effective Date)

- (1) This Cabinet Order shall come into effect as of the date of enforcement of the Act Partially Amending the Installment Sales Act (December 1, 1984).

(Transitional Provisions)

- (2) The provisions of Article 4-3 of the Installment Sales Act (hereinafter referred to as the "Act") (including as applied mutatis mutandis pursuant to Articles 29-4 of the Act) and paragraph (3) of the Supplementary Provisions to the Act for

Partial Amendment of Installment Sales Act shall not apply to a contract concluded before this Cabinet Order comes into effect under which Designated Goods listed in item (i), item (viii)-2, item (xxxii)-2, or item (xxxii)-3 of Appended Table 1 after revision (hereinafter referred to as "Additional Designated Goods") are to be sold in a way that constitutes an Installment Sale as prescribed in Article 2, paragraph (1), item (i) of the Act or in a way that constitutes a Loan Affiliated Installment Sale as prescribed in paragraph (2), item (i) of that Article; nor shall they apply to an application received by an Installment Seller or Loan Affiliated Installment Seller before this Cabinet Order comes into effect for a contract under which Additional Designated Goods are to be sold in a way that constitutes an Installment Sale as prescribed in paragraph (1), item (i) of that Article or in a way that constitutes a Loan Affiliated Installment Sale as prescribed in paragraph (2), item (i) of that Article; nor shall they apply to a contract based on such an application which is concluded after this Cabinet Order comes into effect.

- (3) The provisions of Article 5, paragraphs (1) and (2) and Article 6, paragraph (1) of the Act shall not apply to a contract concluded before this Cabinet Order comes into effect under which Additional Designated Goods are to be sold in a way that constitutes an Installment Sale as prescribed in Article 2, paragraph (1), item (i) of the Act.

**Supplementary Provisions [Cabinet Order No. 49 of March 20, 1987]
[Extract]**

- (1) This Cabinet Order shall come into effect as of April 1, 1987.

Supplementary Provisions [Cabinet Order No. 62 of March 25, 1987]

This Cabinet Order shall come into effect as of April 1, 1987.

**Supplementary Provisions [Cabinet Order No. 49 of March 25, 1991]
[Extract]**

This Cabinet Order shall come into effect as of April 1, 1991.

**Supplementary Provisions [Cabinet Order No. 77 of March 24, 1994]
[Extract]**

- (1) This Cabinet Order shall come into effect as of April 1, 1994.

Supplementary Provisions [Cabinet Order No. 303 of September 19, 1994]

[Extract]

(Effective Date)

Article 1 This Cabinet Order shall come into effect as of the date of enforcement of the Administrative Procedure Act (October 1, 1994).

Supplementary Provisions [Cabinet Order No. 285 of July 5, 1995]

(Effective Date)

(1) This Cabinet Order shall come into effect as of April 1, 1996.

(Transitional Provisions)

- (2) For a period of four years from the date of enforcement of this Cabinet Order, in Article 3, paragraph (1) of the Order for Enforcement of the Installment Sales Act after revision (hereinafter referred to as the "New Order"), the phrase "100 million yen for a corporation that has 50 or more business offices or agencies, 50 million yen for a corporation that has 10 or more but less than 50 business offices or agencies" shall be replaced by "50 million yen for a corporation that has 10 or more business offices or agencies," the phrase "50 million yen" shall be replaced by "2 million yen," and "20 million yen" shall be replaced by "1 million yen" with regard to application of Article 3, Paragraph(1) of the New Order to a person who has actually received a license pursuant to Article 11 or Article 35-3-2 of the Installment Sales Act (hereinafter referred to as the "Act") when this Cabinet Order comes into effect.
- (3) For a period of four years from the date of enforcement of this Cabinet Order, in Article 3, paragraph (2) of the New Order, the phrase "20 million yen" shall be replaced by "2 million yen" with regard to the application of this paragraph to a person that is a registered installment purchase intermediary specified in the provisions of Article 31 of the Act when this Cabinet Order comes into effect.
- (4) With regard to the application of penal provisions to acts committed prior to the enforcement of this Cabinet Order, the provisions then in force shall remain applicable.

Supplementary Provisions [Cabinet Order No. 67 of March 24, 1997]

[Extract]

(Effective Date)

(1) This Cabinet Order shall come into effect as of April 1, 1997.

Supplementary Provisions [Cabinet Order No. 318 of October 8, 1999]

[Extract]

(Effective Date)

Article 1 This Cabinet Order shall come into effect as of the day of enforcement of the Act to Partially Revise the Act on Door-to-Door Sales, etc. and the Installment Sales Act (October 22, 1999).

(Transitional Measures upon Partial Revision of Order for Enforcement of the Installment Sales Act)

Article 3 (1) The provisions of Article 4, Article 5 (including as applied mutatis mutandis pursuant to Article 30-6 of the Act), Article 6, Article 29-3, Article 30-2, and Article 30-3 of the Installment Sales Act (hereinafter referred to in this Article as the "Act") shall not apply to contracts concluded before this Cabinet Order comes into effect for the sale of designated rights listed in Appended Table 1-2 of the Order for Enforcement of the Installment Sales Act after Revision (hereinafter referred to in this Article as the "New Order") or for the provision of designated services listed in Appended Table 1-3 of the New Order in a way that constitutes an Installment Sale as prescribed in Article 2, paragraph (1) of the Act, in a way that constitutes a Loan Affiliated Installment Sale as prescribed in paragraph (2) of that Article, or in a way that constitutes a sale or provision relating to installment purchase intermediation prescribed in paragraph (3) of that Article (hereinafter referred to in this Article as "Way That Involves an Installment Sale, etc.").

(2) The provisions of Article 4-2 of the Act (including as applied mutatis mutandis pursuant to Article 29-4 and Article 30-6 of the Act) shall not apply to an application for a contract for the sale of the Designated Rights listed in Appended Table 1-2 of the New Order or to an application for a contract for the provision of Designated Services listed in Appended Table 1-3 of the New Order by a Way That Involves an Installment Sale, etc. where an Installment Seller, Loan Affiliated Installment Seller, Seller, etc. Affiliated with the Intermediation of an Installment Purchase, or Service Provider Affiliated with the Intermediation of an Installment Purchase received the application for such contract before this Cabinet Order comes into effect.

(3) The provisions of Article 4-3 of the Act (including as applied mutatis mutandis pursuant to Article 29-4 and Article 30-6 of the Act) shall not apply to an application for a contract for the sale of the Designated Rights listed in Appended Table 1-2 of the New Order or to an application for a contract for the provision of Designated Services listed in Appended Table 1-3 of the New Order in a Way That Involves an Installment Sale, etc. where an Installment Seller, Loan Affiliated Installment Seller, Seller, etc. Affiliated with the Intermediation of an Installment Purchase, or Service Provider Affiliated with

the Intermediation of an Installment Purchase received the application for such contract before this Cabinet Order comes into effect, or in respect of a contract based on such an application which is concluded after this Cabinet Order comes into effect or in respect of a contract concluded before this Cabinet Order comes into effect, or in respect of a contract concluded before this Cabinet Order comes into effect for the sale of the Designated Rights listed in Appended Table 1-2 of the New Order in a Way That Involves an Installment Sale, etc. or the provision of Designated Services listed in Appended Table 1-3 of the New Order.

- (4) The provisions of Article 29-4, paragraphs (2) and (3) of the Act shall not apply to installment payments or repayments for the purchase of Designated Rights listed in Appended Table 1-2 of the New Order or receipt of Designated Services listed in Appended Table 1-3 of the New Order for which the purchaser or service recipient concludes a contract for purchase or receipt before this Cabinet Order comes into effect in a way that constitutes a Loan Affiliated Installment Sale as prescribed in Article 2, paragraph (2), item (i) or item (ii) of the Act.
- (5) The provisions of Article 30-4 and Article 30-5 of the Act shall not apply to payments or repayments for purchase of Designated Rights listed in Appended Table 1-2 of the New Order or receipt of Designated Services listed in Appended Table 1-3 of the New Order for which the purchaser or service recipient concludes a contract for purchase or receipt before this Cabinet Order comes into effect in a way that constitutes installment purchase intermediation as prescribed in the items of Article 2, paragraph (3) of the Act.

Supplementary Provisions [Cabinet Order No. 428 of December 27, 1999]

This Cabinet Order shall come into effect as of April 1, 2000.

Supplementary Provisions [Cabinet Order No. 98 of March 24, 2000]

[Extract]

(Effective Date)

- (1) This Cabinet Order shall come into effect as of April 1, 2000.

Supplementary Provisions [Cabinet Order No. 311 of June 7, 2000]

[Extract]

(Effective Date)

Article 1 This Cabinet Order shall come into effect as of the day of the enforcement of the Act for Partial Revision of the Cabinet Act (Act No. 88 of

1999) (January 6, 2001).

Supplementary Provisions [Cabinet Order No. 514 of December 13, 2000]

(Effective Date)

Article 1 This Cabinet Order shall come into effect as of January 1, 2001.

(Transitional Measures)

Article 2 (1) The provisions of Article 4, Article 5 (including as applied mutatis mutandis pursuant to Article 30-6 of the Act), Article 6, Article 29-3, Article 30-2, and Article 30-3 of the Installment Sales Act (hereinafter referred to as the "Act") shall not apply to contracts concluded before this Cabinet Order comes into effect for the sale of those Designated Products listed in Appended Table 1 after revision that are not listed in that table before revision (hereinafter referred to as "Added Designated Products") or Designated Rights listed in item (ii) of Appended Table 1-2 after revision (hereinafter referred to as "Added Designated Rights") or for the provision of the Designated Services listed in item (ii), (iii), (vii), or (viii) of Appended Table 1-3 after revision (hereinafter referred to as "Added Designated Services") in a way that constituted an installment sale as prescribed in Article 2, paragraph (1), in a way that constitutes a Loan Affiliated Installment Sale as prescribed in paragraph (2) of that Article, or in a way that constitutes a sale or provision relating to installment purchase intermediation prescribed in paragraph (3) of that Article (hereinafter referred to as a "Way That Involves an Installment Sale, etc.").

(2) The provisions of Article 4-2 of the Act (including as applied mutatis mutandis pursuant to Article 29-4, paragraph (1) and Article 30-6 of the Act) shall not apply to an application for a contract for the sale of the Added Designated Products or Added Designated Rights or an application for a contract for the provision of Added Designated Services in a Way That Involves an Installment Sale, etc. where an Installment Seller, Loan Affiliated Installment Seller, Seller, etc. Affiliated with the Intermediation of an Installment Purchase, or Service Provider Affiliated with the Intermediation of an Installment Purchase received the application for such contract before this Cabinet Order comes into effect.

(3) The provisions of Article 4-3 of the Act (including as applied mutatis mutandis pursuant to Article 29-4, paragraph (1) and Article 30-6 of the Act) shall not apply to an application for a contract for the sale of the Added Designated Products or Added Designated Rights or to an application for a contract for the provision of Added Designated Services in a Way That Involves an Installment Sale, etc. where an Installment Seller, Loan Affiliated

Installment Seller, Seller, etc. Affiliated with the Intermediation of an Installment Purchase, or Service Provider Affiliated with the Intermediation of an Installment Purchase received the application for such contract before this Cabinet Order comes into effect, or in respect of a contract based on such an application which is concluded after this Cabinet Order comes into effect or in respect of a contract concluded before this Cabinet Order comes into effect.

- (4) The provisions of Article 29-4, paragraphs (2) and (3) of the Act shall not apply to installment payments or repayments for the purchase of Added Designated Products or Added Designated Rights or for the receipt of Designated Services for which the purchaser or service recipient concludes a contract for purchase or receipt before this Cabinet Order comes into effect in a way that constitutes a Loan Affiliated Installment Sale as prescribed in Article 2, paragraph (2), item (i) or item (ii) of the Act.
- (5) The provisions of Article 30-4 and Article 30-5 of the Act shall not apply to payments or repayments for purchase of Added Designated Products or Added Designated Rights or for receipt of Added Designated Services for which the purchaser or service recipient concludes a contract for purchase or receipt before this Cabinet Order comes into effect in a way that constitutes installment purchase intermediation as prescribed in the items of Article 2, paragraph (3) of the Act.

(Transitional Measures Concerning Penal Provisions)

Article 3 With regard to the application of penal provisions to acts committed prior to the enforcement of this Cabinet Order, the provisions then in force shall remain applicable.

**Supplementary Provisions [Cabinet Order No. 4 of January 4, 2001]
[Extract]**

(Effective Date)

- (1) This Cabinet Order shall come into effect as of the day of enforcement of the Act to Arrange the Relevant Acts for the Use of Information and Communications Technology Relating to Delivery, etc. of Documents (April 1, 2001).

(Transitional Measures Concerning Penal Provisions)

- (2) With regard to the application of penal provisions to acts committed prior to the enforcement of this Cabinet Order, the provisions then in force shall remain applicable.

Supplementary Provisions [Cabinet Order No. 76 of March 28, 2001]

[Extract]

(Effective Date)

Article 1 This Cabinet Order shall come into effect as of June 1, 2001.

(Transitional Measure concerning Application of Penal Provisions)

Article 3 With regard to the application of penal provisions to acts committed prior to the enforcement of this Cabinet Order, the provisions then in force shall remain applicable.

**Supplementary Provisions [Cabinet Order No. 363 of December 6, 2002]
[Extract]**

(Effective Date)

Article 1 This Cabinet Order shall come into effect as of January 6, 2003.

Supplementary Provisions [Cabinet Order No. 314 of July 18, 2003]

(Effective Date)

Article 1 This Cabinet Order shall come into effect as of January 1, 2004.

(Transitional Measures)

Article 2 (1) The provisions of Article 4, Article 5 (including as applied mutatis mutandis pursuant to Article 30-6 of the Act), Article 6, Article 29-3, Article 30-2, and Article 30-3 of the Installment Sales Act (hereinafter referred to as the "Act") shall not apply to contracts concluded before this Cabinet Order comes into effect for the sale of Designated Rights listed in Appended Table 1-2, item (vi) or item (vii) (hereinafter referred to as "Added Designated Rights") of the Order for Enforcement of the Installment Sales Act after revision by this Cabinet Order (hereinafter referred to as the "New Order") or for the provision of the Designated Services listed in Appended Table 1-3, item (viii) of the New Order (hereinafter referred to as "Added Designated Services") in a way that constitutes an installment sale as prescribed in Article 2, paragraph (1), in a way that constitutes a Loan Affiliated Installment Sale as prescribed in paragraph (2) of that Article, or in a way that constitutes a sale or provision relating to installment purchase intermediation prescribed in paragraph (3) of that Article (hereinafter referred to as a "Way That Involves an Installment Sale, etc.").

(2) The provisions of Article 4-3 of the Act (including as applied mutatis mutandis pursuant to Article 29-4, paragraph (1) and Article 30-6 of the Act) shall not apply to an application for a contract for the sale of the Added

Designated Rights or to an application for a contract for the provision of Added Designated Services in a Way That Involves an Installment Sale, etc. where an Installment Seller, Loan Affiliated Installment Seller, Seller, etc. Affiliated with the Intermediation of an Installment Purchase, or Service Provider Affiliated with the Intermediation of an Installment Purchase received the application for such contract before this Cabinet Order comes into effect.

- (3) The provisions of Article 4-4 of the Act (including as applied mutatis mutandis pursuant to Article 29-4, paragraph (1) and Article 30-6 of the Act) shall not apply to an application for a contract for the sale of the Added Designated Rights or to an application for a contract for the provision of Added Designated Services in a Way That Involves an Installment Sale, etc. where an Installment Seller, Loan Affiliated Installment Seller, Seller, etc. Affiliated with the Intermediation of an Installment Purchase, or Service Provider Affiliated with the Intermediation of an Installment Purchase received the application for such contract before this Cabinet Order comes into effect, or in respect of a contract based on such an application which is concluded after this Cabinet Order comes into effect or in respect of a contract concluded before this Cabinet Order comes into effect.
- (4) The provisions of Article 29-4, paragraphs (2) and (3) of the Act shall not apply to installment payments or repayments for the purchase of Added Designated Rights or receipt of Designated Services for which the purchaser or service recipient concludes a contract for purchase or receipt before this Cabinet Order comes into effect in a way that constitutes a Loan Affiliated Installment Sale as prescribed in Article 2, paragraph (2) of the Act.
- (5) The provisions of Article 30-4 and Article 30-5 of the Act shall not apply to payments or repayments for the purchase of Added Designated Rights or receipt of Added Designated Services for which the purchaser or service recipient concludes a contract for purchase or receipt before this Cabinet Order comes into effect in a way that constitutes installment purchase intermediation as prescribed in Article 2, paragraph (3) of the Act.

**Supplementary Provisions [Cabinet Order No. 57 of March 24, 2004]
[Extract]**

This Cabinet Order shall come into effect as of March 31, 2004.

**Supplementary Provisions [Cabinet Order No. 261 of August 27, 2004]
[Extract]**

(Effective Date)

Article 1 This Cabinet Order shall come into effect as of the day of enforcement

of the Act to Partially Revise the Act on Specified Commercial Transactions and of the Installment Sales Act (November 11, 2004).

(Transitional Measures upon Partial Revision of Order for Enforcement of the Installment Sales Act)

- Article 3 (1) The provisions of Article 4, Article 5, Article 6, Article 29-3, and Article 30-2 of the Installment Sales Act (hereinafter referred to as the "Act") shall not apply to a contract concluded before this Cabinet Order comes into effect for the sale of Added Designated Products (Designated Products listed in Appended Table 1, item (xi) or item (xiv) of the Order for Enforcement of the Installment Sales Act after revision; the same applies hereinafter) in a way that constitutes an Installment Sale as prescribed in Article 2, paragraph (1) of the Act, a Loan Affiliated Installment Sale as prescribed in paragraph (2) of that Article, or a sale or provision relating to installment purchase intermediation prescribed in paragraph (3) of that Article (hereinafter referred to in this Article as "Way That Involves an Installment Sale, etc.").
- (2) The provisions of Article 4-3, Article 29-3-2, and Article 30-2-2 of the Act shall not apply to an application for a contract for the sale of the Added Designated Products in a Way That Involves an Installment Sale, etc. where an Installment Seller, Loan Affiliated Installment Seller, or Seller, etc. Affiliated with the Intermediation of an Installment Purchase received the application for such contract before this Cabinet Order comes into effect.
- (3) The provisions of Article 4-4, Article 29-3-3, and Article 30-2-3 of the Act shall not apply to an application for a contract for the sale of the Added Designated Products in a Way That Involves an Installment Sale, etc. where an Installment Seller, Loan Affiliated Installment Seller, or Seller, etc. Affiliated with the Intermediation of an Installment Purchase received the application for such contract before this Cabinet Order comes into effect, or in respect of a contract based on such an application which is concluded after this Cabinet Order comes into effect or in respect of a contract concluded before this Cabinet Order comes into effect.
- (4) The provisions of paragraphs (2) and (3) of Article 29-4 of the Act shall not apply to installment payments or repayments for Additional Designated Goods for which the purchaser concludes a contract for purchase before this Cabinet Order comes into effect in a way that constitutes a Loan Affiliated Installment Sale as prescribed in Article 2, paragraph (2) of the Act.
- (5) The provisions of Article 30-2-4 and Article 30-3 of the Act shall not apply to a contract concluded before this Cabinet Order comes into effect for the sale of Additional Designated Goods in a way that constitutes a sale relating to installment purchase intermediation as prescribed in Article 2, paragraph (3) of the Act.

(6) The provisions of Articles 30-4 and 30-5 of the Act shall not apply to payments or repayments for the purchase of Added Designated Goods for which the purchaser concludes a contract for purchase before this Cabinet Order comes into effect in a way that constitutes installment purchase intermediation as prescribed in Article 2, paragraph (3) of the Act.

**Supplementary Provisions [Cabinet Order No. 128 of March 31, 2006]
[Extract]**

(Effective Date)

Article 1 This Cabinet Order shall come into effect as of April 1, 2006.

**Supplementary Provisions [Cabinet Order No. 180 of April 26, 2006]
[Extract]**

(Effective Date)

Article 1 This Cabinet Order shall come into effect as of the day of the enforcement of the Companies Act (May 1, 2006).

**Supplementary Provisions [Cabinet Order No. 363 of December 12, 2007]
[Extract]**

This Cabinet Order shall come into effect as of the day of enforcement of the Act to Partially Revise the School Education Act, etc. (December 26, 2007).

**Supplementary Provisions [Cabinet Order No. 180 of May 21, 2008]
[Extract]**

(Effective Date)

Article 1 This Cabinet Order shall come into effect as of October 1, 2008.

(Transitional Measures Concerning Penal Provisions)

Article 4 With regard to the application of penal provisions to acts committed prior to the enforcement of this Cabinet Order, the provisions then in force shall remain applicable.

**Supplementary Provisions [Cabinet Order No. 219 of July 4, 2008]
[Extract]**

(Effective Date)

Article 1 This Cabinet Order shall come into effect as of the day of the

enforcement of the Act for Partial Revision of the Act on Transfer of Bonds, etc. for Achieving Rationalization of Settlements for Transactions of Shares, etc. and Other Acts (hereinafter referred to as the "Revising Act").

**Supplementary Provisions [Cabinet Order No. 118 of April 3, 2009]
[Extract]**

(Effective Date)

Article 1 This Cabinet Order shall come into effect as of the day of the enforcement of the Act to Partially Revise the Act on Specified Commercial Transactions and of the Installment Sales Act (hereinafter referred to in the following Article and the Article 3 of the Supplementary Provisions as the "Revising Act"). However, the provisions of this Article shall come into effect as of the day of enforcement of the Act for Establishment of the Consumer Affairs Agency and Consumer Commission (Act No. 48 of 2009) (September 1, 2009).

(Transitional Measures in accordance with Enforcement of the Act to Partially Revise the Act on Specified Commercial Transactions and of the Installment Sales Act)

Article 2 Consent already obtained from a person who is equivalent to a user, purchaser, or service recipient at the time of enforcement of the Revised Act by electronic or magnetic means (hereinafter referred to in this Article is "Electronic or Magnetic Means") as prescribed in Article 4-2 of the Installment Sales Act revised pursuant to the provisions of Article 3 of the Revised Act (hereinafter referred to in this Article and the following Article as the "New Act") as applied mutatis mutandis in Article 30-6 of the New Act concerning the provision of notice of the matters to be stated in a document prescribed in Article 30-2-3, paragraphs (1) to (3) of the New Act in accordance with the provisions of that Article, shall be deemed consent by the user, purchaser, or service recipient to receive notice of the matters to be stated in a document prescribed in Article 30-2-3, paragraphs (1) to (3) of the New Act pursuant to that Article by Electronic or Magnetic Means.

(Consultations with the Consumer Economic Affairs Council and Consumer Commission For Formulating a Plan to Enact the Cabinet Order as Prescribed in Article 35-3-19, Paragraph (4) of the New Act)

Article 3 The consultations under Article 5, paragraph (29) of the Supplementary Provisions to the Revised Act for formulating a plan to enact the Cabinet Order as prescribed in Article 35-3-19, paragraph (4) of the New Act are to be conducted by the competent ministers listed in the following items with the Consumer Economic Affairs Council or the Consumer

Commission specified in the relevant item:

- (i) Minister of Economy, Trade and Industry: Consumer Economic Affairs Council;
- (ii) Prime Minister: Consumer Commission; and
- (iii) the minister with jurisdiction over physical distribution of the relevant goods, the minister with jurisdiction over businesses that provide the facilities or services relevant to the rights, and the minister with jurisdiction over businesses that provide the services, who are referred to in Article 46, item (v) of the Installment Sales Act after its revision by the provisions of Article 10 of the Act on Arrangement of the Relevant Acts Incidental to Enforcement of the Act to Establish the Consumer Affairs Agency and the Consumer Commission (Act No. 49 of 2009): the Consumer Affairs Council.

**Supplementary Provisions [Cabinet Order No. 217 of August 14, 2009]
[Extract]**

(Effective Date)

- (1) This Cabinet Order shall come into effect as of the day of enforcement of the Act to Establish the Consumer Affairs Agency and the Consumer Commission (September 1, 2009).

(Transitional Measures Concerning Penal Provisions)

- (2) With regard to the application of penal provisions to acts committed prior to the enforcement of this Cabinet Order, the provisions then in force shall remain applicable.

Supplementary Provisions [Cabinet Order No. 235 of December 1, 2010]

This Cabinet Order shall come into effect as of the day of enforcement of the provisions listed in Article 1, item (iii) of the Supplementary Provisions of the Act to Partially Revise the Act on Specified Commercial Transactions and of the Installment Sales Act (Act No. 74 of 2008) (December 17, 2010).

**Supplementary Provisions [Cabinet Order No. 269 of July 30, 2014]
[Extract]**

(Effective Date)

- Article 1 This Cabinet Order comes into effect as of the effective date of the Amended Act (November 25, 2014).

Supplementary Provisions [Cabinet Order No. 421 of December 16, 2015]

This Cabinet Order shall come into effect as of April 1, 2016.

**Supplementary Provisions [Cabinet Order No. 298 of December 1, 2017]
[Extract]**

(Effective Date)

- (1) This Cabinet Order shall come into effect as of the date of enforcement of the Act for Partial Amendment of Installment Sales Act (June 1, 2018). provided, however, that the provisions set forth in the following items shall take effect on dates specified respectively in these items:
- (i) The revised provisions of Article 3, revised provisions of Article 34, item (iv) (limited to the portion where "Article 34-2, paragraph (3)" is revised to "Article 34-2, paragraph (5)"), and the revised provisions of Article 34, item (vi) (limited to the portion where "Article 35-3-32, paragraph (3)" is revised to "Article 35-3-32, paragraph (5)"): Date of promulgation
 - (ii) The revised provisions of Appended Table 1-2 and the revised provisions of Appended Table 1-3: The date of enforcement (December 1, 2017) of the Act for Partial Revision of the Act on Specified Commercial Transactions (Act No. 60 of 2016)

**Supplementary Provisions [Cabinet Order No. 183 of December 13, 2019]
[Extract]**

(Effective Date)

Article 1 This Cabinet Order shall come into effect as of the date on which the Act Partially Amending the Act on the Use of Information and Communications Technology in Administrative Procedure, etc. for Improving the Convenience of Related Parties and Simplifying and Enhancing Efficiency of Administrative Operations through the Utilization of Information and Communications Technology (referred to in the following article as the "Revised Act") comes into effect (December 16, 2019).

Supplementary Provisions [Cabinet Order No. 351 of December 16, 2020]

This Cabinet Order shall come into effect as of the day of enforcement of the Act Partially Amending the Installment Sales Act (Act No. 64 of 2020) (April 1, 2021).

Appended Table 1 (Re: Article 1)

- (i) processed animal and plant products (limited to those that are not for ordinary human consumption) that are ingested by humans (excluding medicines (meaning medicines prescribed in Article 2, paragraph (1) of the Act on Securing Quality, Efficacy and Safety of Products Including Pharmaceuticals and Medical Devices (Act No. 145 of 1960)))
- (ii) pearls, precious stones, and semiprecious stones
- (iii) textiles with a width of 13 cm or more
- (iv) clothes (excluding footwear and personal items)
- (v) neckties, scarves, handbags, bags, umbrellas, walking sticks, and other personal items, as well as rings, necklaces, cuff buttons, and other personal jewelry
- (vi) footwear
- (vii) floor mats, curtains, bedding, table cloths, towels, and other household textile products
- (viii) furniture, single-panel screens, folding screens, umbrella stands, money safes, lockers, and other equipment, as well as household laundry equipment, indoor decorations, and other household living supplies (excluding those listed in other items)
- (ix) pans, pots, kettles, and other kitchen utensils, as well as table knives, tableware, vacuum bottles, and other table utensils
- (x) books
- (xi) fliers, pamphlets, catalogues, and other similar printed materials
- (xii) mechanical pencils, fountain pens, ball-point pens, ink stands, rulers, and other similar stationery goods
- (xiii) seals
- (xiv) photovoltaic power generation equipment and other power generation equipment
- (xv) electric drills, air hammers, and other handheld power tools
- (xvi) sewing machines and knitting machines
- (xvii) agricultural machines and devices (excluding agricultural tractors) and forestry machines and devices
- (xviii) agricultural tractors and hauling tractors
- (xix) manual platform scales capable of weighing objects up to 2 tons, self-indicating scales capable of weighing objects up to 150 kilograms, and manual pan scales
- (xx) clocks and watches or timekeeping devices (excluding ship's clocks, tower clocks, and other special purpose clocks)
- (xxi) optical instruments and devices (excluding photographic machines and devices, cinematographic machines and devices, and applied electronic machines and devices)
- (xxii) photographic machines and devices
- (xxiii) cinematic machines and devices (limited to those for 8 mm or 16 mm video systems)
- (xxiv) office machines and devices (excluding applied electronic machines and devices)
- (xxv) vending machines for products
- (xxvi) medical machines and devices
- (xxvii) scissors, knives, kitchen knives, and other sharp-edged tools; chisels, planers, saws, and other craftsmen tools; pickaxes, shovels, scoops, and other hand tools

- (xxviii) bathtubs, kitchen sinks, toilet bowls, and other sanitary devices (including household well pumps)
- (xxix) water purifiers
- (xxx) cooking ranges, ovens, cooking stoves, and other cooking equipment, as well as kotatsu (small tables with a heater underneath, covered by a quilt), heating stoves, and other heating equipment (excluding electrical equipment)
- (xxxii) general purpose electric motors
- (xxxiii) electric machines and devices for domestic use
- (xxxiv) light bulbs and lighting fixtures
- (xxxv) telephones and facsimile machines
- (xxxvi) intercoms, radios, televisions, recording machines and devices, record players, and other audio frequency machines and apparatuses
- (xxxvii) phonograph records and media on which sounds, images, or programs are recorded by magnetic or optical means
- (xxxviii) automobiles and motorcycles (including motorized bicycles)
- (xxxviii) bicycles
- (xxxix) carts (limited to those being used mainly in yards or work areas), man-powered towing vehicles, and animal-powered vehicles
- (xl) boats, motorboats, and yachts (limited to those intended for sports)
- (xli) personal computers
- (xlii) net fishing gear, fishing gear, and fishing nets
- (xliii) eyeglasses and hearing aids
- (xliv) electrical and magnetic therapy devices and medical material generators for domestic use
- (xlv) condoms
- (xlvi) cosmetics
- (xlvii) tools for playing the game of go or shogi, and tools for doing other indoor recreational activities
- (xlviii) toys and dolls
- (xlix) sports gear (excluding those listed in other items)
- (l) slides, swings, and children's vehicles
- (li) cosmetic brushes and cosmetic tool sets
- (lii) wigs
- (liii) smoking supplies
- (liv) musical instruments

Appended Table 1-2 (Re: Article 1)

- (i) rights to receive treatment to cleanse or beautify skin, shape the body, or reduce body weight (excluding those matters listed in the following item)
- (ii) rights to receive medical procedures, surgery, or other treatment to cleanse or beautify skin, shape the body, reduce body weight, or bleach teeth (limited to those for the purpose of beauty care by a method specified by Order of the Ministry of Economy, Trade, and Industry and Cabinet Office Order; the same applies in Appended Table 1-3, item (ii))
- (iii) rights to use resort or sports facilities

(iv) rights to receive language lessons (excluding those equivalent to lessons in academic skills in preparation for academic ability entrance examinations for schools prescribed in Article 1 of the School Education Act (Act No. 26 of 1947), the special technical schools prescribed in Article 124 of that Act, or the miscellaneous category schools prescribed in Article 134, paragraph (1) of that Act, or for supplementing education in schools prescribed in Article 1 of that Act (excluding universities))

(v) rights to receive lessons in academic skills in preparation for academic ability examinations for schools prescribed in Article 1 of the School Education Act (excluding kindergartens and elementary schools), the special technical schools prescribed in Article 124 of that Act, or the miscellaneous category schools prescribed in Article 134, paragraph (1) of that Act (in the case of a mandatory education school, limited to those pertaining to the second semester course; the examinations are referred to as "entrance examinations" in the following item and the Appended Table 1-3) or for supplementing school education (meaning education in the schools prescribed in Article 1 of the same Act (excluding kindergartens and universities); the same applies in the following item and the Appended Table 1-3) (limited to lessons offered at a place other than the place prescribed in the following item)

(vi) rights to receive lessons in academic skills for pupils or students of the schools prescribed in Article 1 of the School Education Act (excluding kindergartens and universities) in preparation for entrance examinations or to supplement school education (limited to lessons offered at a service provider's place of business or other places prepared by the service provider for the services)

(vii) rights to receive lessons in the knowledge or techniques for operating computers or word processors

(viii) rights of a person seeking to get married to receive introductions to persons of the opposite sex

Appended Table 1-3 (Re: Article 1)

(i) carrying out treatment to cleanse or beautify skin, shaping the body, or reduce body weight (excluding those matters listed in the following item)

(ii) carrying out medical procedures, surgery, or other treatment to cleanse or beautify skin, shape the body, reduce body weight, or bleach teeth

(iii) offering the use of resort and sports facilities

(iv) repairing or renovating houses, gates, or fences

(v) offering language lessons (excluding those corresponding to lessons in academic skills in preparation for academic ability entrance examinations for the schools prescribed in Article 1 of the School Education Act, the special technical schools prescribed in Article 124 of that Act, or the miscellaneous category schools prescribed in Article 134, paragraph (1) of that Act, or to supplement education in the schools prescribed in Article 1 of that Act (excluding universities))

(vi) offering lessons in academic skills for preparing for entrance examinations or for supplementing school education (limited to lessons offered at a place other than the place prescribed in the following item)

- (vii) offering lessons of academic skills for pupils or students of the schools prescribed in Article 1 of the School Education Act (excluding kindergartens and universities) for preparing for entrance examinations or for supplementing school education (limited to lessons offered at a place of business of a service provider or other places prepared by a service provider for offering the services)
- (viii) offering lessons of knowledge or techniques concerning the operation of computers or word processors
- (ix) introducing persons of the opposite sex for those seeking to get married
- (x) controlling harmful animals or plants in houses
- (xi) teaching art or passing on knowledge (excluding those listed in items (v) through (viii))

Appended Table 2 (Re: Article 1)

- (i) offering facilities for marriage ceremonies (including wedding receptions), renting clothes and providing other benefits, as well as supplying related goods
- (ii) renting altars for funerals and providing other benefits, as well as supplying related goods