

# Order for Enforcement of the Money Lending Act

(Cabinet Order No. 181 of August 10, 1983)

The Cabinet shall enact this Cabinet Order pursuant to the provisions of Article 2, paragraph (1), item (v), Article 3, paragraph (3), Article 4, paragraph (1), items (ii) and (iii), Article 6, paragraph (1), items (vii) and (viii), and Article 45 of the Act on Controls, etc. on Money Lending (Act No. 32 of 1983), and Article 9 of the Supplementary Provisions thereof.

## (Definitions)

Article 1 The terms "Money Lending Business," "Loan," "Money Lender," "Contract for a Loan," "Basic Contract for a Revolving Credit Loan," "Revolving Credit Loan," "Money Lenders Association," "Electromagnetic Means," "Designated Credit Bureau," "Designated Examining Agency," and "Registered Training Agency" as used in this Cabinet Order mean the Money Lending Business, Loan, Money Lender, Contract for a Loan, Basic Contract for a Revolving Credit Loan, Revolving Credit Loan, Money Lenders Association, Electromagnetic Means, Designated Credit Bureau, Designated Examining Agency, and Registered Training Agency defined in Article 2, paragraph (1) through paragraph (3), paragraph (7), paragraph (8), paragraph (10), paragraph (12), and paragraph (16), Article 24-9, paragraph (2), and Article 24-25, paragraph (2) of the Money Lending Act (hereinafter referred to as the "Act"), respectively.

## (Exclusion from the Scope of Money Lending Business)

Article 1-2 The persons specified by Cabinet Order as referred to in Article 2, paragraph (1), item (v) of the Act shall be as follows:

- (i) the following organizations (excluding those who make loans to persons other than the direct or indirect members thereof on a regular basis):
  - (a) employee organizations as defined in Article 108-2 of the National Public Service Act (Act No. 120 of 1947) (including the cases where it is applied *mutatis mutandis* pursuant to the Act on Temporary Measures Concerning Court Officials (Act No. 299 of 1951)) or Article 52 of the Local Public Service Act (Act No. 261 of 1950), or a union defined in Article 18-2 of the Diet Officers Act (Act No. 85 of 1947);
  - (b) labor unions as defined in Article 2 of the Labor Union Act (Act No. 174 of 1949);
- (ii) the following juridical persons (excluding those making loans as their business, with the purpose of profit making):

- (a) incorporated public interest associations or incorporated public interest foundations; and
- (b) juridical persons established based on the Private Schools Act (Act No. 270 of 1949) or any other special Acts;
- (iii) persons who mainly make call loans or act as intermediaries for the lending and borrowing of such call money on a regular basis, and who are designated by the Commissioner of the Financial Services Agency;
- (iv) juridical persons who are Members, etc. (meaning members or trading participants as defined in Article 2, paragraph (11) of the Commodity Exchange Act (Act No. 239 of 1950)) of commodity exchanges as defined in paragraph (1) of that Article, who conduct their loan business only with such Members, etc. of the commodity exchange, and who are designated by the Commissioner of the Financial Services Agency; and
- (v) registered investment corporations as defined in Article 2, paragraph (13) of the Act on Investment Trust and Investment Corporations (Act No. 198 of 1951) that make call loans.

(Fees)

- Article 2 (1) The amount of fees as referred to in Article 3, paragraph (3) of the Act shall be 150,000 yen.
- (2) The fees under the preceding paragraph shall be paid by attaching a revenue stamp for an amount equivalent to the amount of fees to the written application for registration set forth in Article 4, paragraph (1) of the Act; provided, however, that when applying for the renewal of the registration under Article 3, paragraph (2) of the Act in regard to registration by the Prime Minister as referred to in paragraph (1) of that Article by using the electronic data processing system as prescribed in Article 3, paragraph (1) of the Act on Use of Information and Communications Technology in Administrative Procedure (Act No. 151 of 2002) pursuant to that paragraph, the fees may be paid by cash, pursuant to the provisions of Cabinet Office Ordinance.
- (3) The fees under paragraph (1) shall not be refunded, once paid.

(Employees Specified by Cabinet Order as Referred to in Article 4, paragraph (1), item (ii) and Other Provisions of the Act)

Article 3 The employees specified by Cabinet Order as referred to in Article 4, paragraph (1), items (ii) and (iii) and paragraph (2), items (ii) and (iii), and Article 6, paragraph (1), items (ix) and (x) of the Act shall be employees of the person who intends to obtain registration under Article 3, paragraph (1) of the Act, and who is a person that supervises business in the business offices or other offices set forth in Article 4, paragraph (1) of the Act in relation to the Money Lending Business, or any other person specified by Cabinet Office

Ordinance as being equivalent thereto.

(Minimum Net Assets of Money Lenders)

Article 3-2 The amount specified by Cabinet Order as referred to in Article 6, paragraph (1), item (xiv) of the Act shall be 50 million yen.

(Costs Not Deemed to Be Interest)

Article 3-2-2 The costs specified by Cabinet Order as referred to in Article 12-8, paragraph (2) of the Act shall be the following costs (including amounts equivalent to the amount of income tax act and local income tax which are to be imposed by having said amount of income tax as the tax base (referred to as the "Amount Equivalent to Income Tax, etc." in the following Article)):

- (i) reissuance fees for cards issued to the obligors for the purpose of borrowing of money or the performance therefore;
- (ii) fees for the reissuance of documents delivered to the obligors in relation to money lending, or for repeat provision of matters provided to the obligors by Electromagnetic Means in lieu of the delivery of said documents, pursuant to the provisions of the Act; and
- (iii) in cases where performance is to be with the method of account transfer, costs necessary for implementing account transfer procedures again when the obligor fails to make performance by the due date for performance.

(Scope Not Deemed to Be Interest for Charges for Using Automated Teller Machines or Any Other Machines)

Article 3-2-3 The amount specified by Cabinet Order as referred to in Article 12-8, paragraph (2), item (iii) of the Act shall be the amount (including Amount Equivalent to Income Tax, etc.) specified in the following items according to the categories of amounts set forth in the respective items, which are to be received or paid when using a mono-function automated teller machine or any other machine:

- (i) amount not more than 10,000 yen: 105 yen;
- (ii) amount exceeding 10,000 yen: 210 yen.

(Replacement of Terms in the Provisions of the Act as Applied Mutatis Mutandis to Cases Where the Maximum Amount is to be Increased)

Article 3-2-4 In cases where the provisions of Article 13, paragraph (2) through paragraph (4) of the Act are to be applied mutatis mutandis to cases where the maximum amount under a Basic Contract for a Revolving Credit Loan (in cases where the Money Lender has made available to the counterparty to the Basic Contract for a Revolving Credit Loan an amount smaller than the maximum amount as an upper limit on the outstanding balance of principal in the

Revolving Credit Loan under the Basic Contract for the Revolving Credit Loan, such smaller amount) is to be increased (excluding cases specified by Cabinet Office Ordinance as those for which it is found not to hinder the protection of the interests of the counterparty to the Basic Contract for the Revolving Credit Loan) under paragraph (5) of that Article, the technical replacement of terms pertaining to paragraph (2) through paragraph (4) of that Article shall be as in the following table:

| Provisions of the Act whose terms are to be replaced | Original terms  | Terms to replace the original terms  |
|--|---|--|
| Article 13, paragraph (2)                            | intends to conclude a Contract for a Loan (excluding contracts for Revolving Credit Loans and any other Contract for a Loan specified by Cabinet Office Ordinance)  | intends to increase the maximum amount under a Basic Contract for a Revolving Credit Loan (in cases where the Money Lender has made available to the counterparty to the Basic Contract for the Revolving Credit Loan an amount smaller than the maximum amount as an upper limit on the outstanding balance of principal in the Revolving Credit Loan under the Basic Contract for the Revolving Credit Loan, such smaller amount; the same shall apply in paragraph (4)) |
| Article 13, paragraph (3), item (i), sub-item (a)    | The amount of the loan pertaining to the Contract for a Loan (limited to a loan contract; the same shall apply in sub-item (b)) (in cases of a Basic Contract for a Revolving Credit Loan, the maximum amount thereof | The increased maximum amount under the Basic Contract for a Revolving Credit Loan  |
|  | such smaller amount   | such smaller amount after the increase   |
| Article 13, paragraph (4)                            | concluded a Contract for a Loan with a Customer, etc.   | increased the maximum amount under the Basic Contract for a Revolving Credit Loan  |

(Method of Using Information and Communications Technology in Relation to Documents to be Delivered Prior to the Conclusion of a Contract)

Article 3-2-5 (1) When a Money Lender intends to provide the matters set forth in Article 16-2, paragraph (4) of the Act pursuant to that paragraph, the Money

Lender shall, pursuant to the provisions of Cabinet Office Ordinance and in advance, indicate the types and details of the Electromagnetic Means which are to be used to the person who intends to become the counterparty to the relevant Contract for a Loan or the person who intends to become the guarantor, and shall obtain consent therefrom in writing or by Electromagnetic Means.

- (2) When the person who intends to become the counterparty to the relevant Contract for a Loan or the person who intends to become the relevant guarantor states to the effect that he/she will not receive the provision of such matters by Electromagnetic Means, either in writing or by Electromagnetic Means, a Money Lender who has previously obtained consent under the preceding paragraph shall not provide the matters set forth in Article 16-2, paragraph (4) of the Act to such person who intends to become the counterparty to the relevant Contract for the Loan or such person who intends to become the relevant guarantor by Electromagnetic Means; provided, however, that this shall not apply to cases where the person who intends to become the counterparty to the relevant Contract for the Loan or the person who intends to become the guarantor has given his/her consent again under the preceding paragraph.
- (3) The provisions of the preceding two paragraphs shall apply mutatis mutandis to the case where Article 16-2, paragraph (4) of the Act is applied mutatis mutandis pursuant to Article 24, paragraph (2), Article 24-2, paragraph (2), Article 24-3, paragraph (2), Article 24-4, paragraph (2), and Article 24-5, paragraph (2) of the Act.

(Method of Using Information and Communications Technology in Relation to Documents to be Delivered Prior to Consent Pertaining to a Life Insurance Contract, etc.)

Article 3-3 (1) When a Money Lender intends to provide the matters set forth in Article 16-3, paragraph (2) of the Act pursuant to that paragraph, the Money Lender shall, pursuant to the provisions of Cabinet Office Ordinance and in advance, indicate the types and details of the Electromagnetic Means which are to be used to the counterparty or person who intends to become the counterparty to the relevant Contract for the Loan, and shall obtain consent therefrom in writing or by Electromagnetic Means.

- (2) When the counterparty or the person who intends to become the counterparty to the relevant Contract for the Loan states to the effect that he/she will not receive the provision of such matters by Electromagnetic Means, either in writing or by Electromagnetic Means, a Money Lender who has previously obtained consent under the preceding paragraph shall not provide the matters set forth in Article 16-3, paragraph (2) of the Act to such counterparty or

person who intends to become the counterparty to the relevant Contract for the Loan by Electromagnetic Means; provided, however, that this shall not apply to cases where such counterparty or person who intends to become the counterparty to the relevant Contract for the Loan has given his/her consent again under the preceding paragraph.

- (3) The provisions of the preceding two paragraphs shall apply mutatis mutandis to the case where Article 16-3, paragraph (2) of the Act is applied mutatis mutandis pursuant to Article 24, paragraph (2), Article 24-2, paragraph (2), Article 24-3, paragraph (2), Article 24-4, paragraph (2), and Article 24-5, paragraph (2) of the Act.

(Method of Using Information and Communications Technology in Relation to Documents to be Delivered Upon Concluding a Contract)

Article 3-4 (1) When a Money Lender intends to provide the matters set forth in Article 17, paragraph (1) through paragraph (6) of the Act or the matters to be stated in the documents specified by Cabinet Office Ordinance under paragraph (6) of that Article pursuant to paragraph (7) of that Article, the Money Lender shall, pursuant to the provisions of Cabinet Office Ordinance and in advance, indicate the types and details of the Electromagnetic Means which are to be used to the counterparty to the relevant loan contract or guarantee contract, and shall obtain consent therefrom in writing or by Electromagnetic Means.

- (2) When the counterparty to the relevant loan contract or guarantee contract states to the effect that he/she will not receive the provision of such matters by Electromagnetic Means, either in writing or by Electromagnetic Means, a Money Lender who has previously obtained consent under the preceding paragraph shall not provide the matters set forth in Article 17, paragraph (1) through paragraph (6) of the Act or the matters to be stated in the documents specified by Cabinet Office Ordinance under paragraph (6) of that Article to such counterparty to the relevant loan contract or guarantee contract by Electromagnetic Means; provided, however, that this shall not apply to cases where such counterparty to the relevant loan contract or guarantee contract has given his/her consent again under the preceding paragraph.

- (3) The provisions of the preceding two paragraphs shall apply mutatis mutandis to the case where Article 17, paragraph (7) of the Act is applied mutatis mutandis pursuant to Article 24, paragraph (2), Article 24-2, paragraph (2), Article 24-3, paragraph (2), Article 24-4, paragraph (2), and Article 24-5, paragraph (2) of the Act.

(Method of Using Information and Communications Technology in Relation to Receipts)

Article 3-5 (1) When a Money Lender intends to provide the matters set forth in Article 18, paragraph (1) or paragraph (3) of the Act or the matters to be stated in the document specified by Cabinet Office Ordinance under paragraph (3) of that Article pursuant to paragraph (4) of that Article, the Money Lender shall, pursuant to the provisions of Cabinet Office Ordinance and in advance, indicate the types and details of the Electromagnetic Means which are to be used to the relevant person who has made performance, and shall obtain the consent therefrom in writing or by Electromagnetic Means.

(2) When the relevant person who has made performance, states to the effect that he/she will not receive the provision of such matters by Electromagnetic Means, either in writing or by Electromagnetic Means, a Money Lender who has previously obtained consent under the preceding paragraph shall not provide the matters set forth in Article 18, paragraph (1) or paragraph (3) of the Act or the matters to be stated in the documents specified by Cabinet Office Ordinance under paragraph (3) of that Article to such person who has made performance, by Electromagnetic Means; provided, however, that this shall not apply to cases where such person who has made performance, has given his/her consent again under the preceding paragraph.

(3) The provisions of the preceding two paragraphs shall apply mutatis mutandis to the case where Article 18, paragraph (4) of the Act is applied mutatis mutandis pursuant to Article 24, paragraph (2), Article 24-2, paragraph (2), Article 24-3, paragraph (2), Article 24-4, paragraph (2), and Article 24-5, paragraph (2) of the Act.

(Replacement of Terms in the Provisions of the Act as Applied Mutatis Mutandis to Assignees of Claims)

Article 3-6 In cases where a claim under a Money Lender's loan contract has been assigned under Article 24, paragraph (2) of the Act, and where the provisions of the Act are applied mutatis mutandis to the relevant assignee of the claim, the technical replacement of terms pertaining to the provisions of the Act shall be as in the following table:

| Provisions of the Act whose terms are to be replaced | Original terms | Terms to replace the original terms |
|--|----------------|-------------------------------------|
|  |                |                                     |

|                                       |   |   |
|---------------------------------------|---|---|
| Article 12-7                          | A Money Lender shall, when he/she intends to conclude an insurance contract under which he/she shall receive payment of insurance claims upon the death of the counterparty or the person who intends to be the counterparty to the Contract for a Loan (excluding Home Loan Contracts and other contracts specified by a Cabinet Office Ordinance) | An assignee of the claim under a Money Lender's loan contract shall, when he/she intends to conclude an insurance contract under which he/she shall receive payment of insurance claims upon the death of the counterparty or the person who intends to be the counterparty to the Contract for a Loan (excluding Home Loan Contracts and other contracts specified by a Cabinet Office Ordinance) related to said claim, |
| Article 16-2, paragraph (3)           | A Money Lender shall, when concluding a guarantee contract in relation to a loan contract   | An assignee of the claim under a Money Lender's loan contract shall, when concluding a guarantee contract for such claim,   |
| Article 16-2, paragraph (3), item (i) | the Money Lender  | the assignee of the claim and of the Money Lender that concluded the loan contract related to said claim  |
| Article 16-2, paragraph (4)           | A Money Lender may, in lieu of delivering the documents prescribed in the preceding three paragraphs  | An assignee of the claim under a Money Lender's loan contract may, in lieu of delivering the documents prescribed in the preceding paragraph  |
|                                       | the person who intends to be the counterparty to the Contract for a Loan as provided in paragraph (1) or paragraph (2) or consent of the person who intends to be the guarantor set forth in the preceding paragraph  | the person who intends to be the guarantor set forth in that paragraph  |
|                                       | the preceding three paragraphs by way of Electromagnetic Means, with the consent of   | that paragraph by way of Electromagnetic Means, with the consent of   |
|                                       | , the Money Lender  | , said assignee of the claim  |



|  |  |   |
|--|--|---|
| Article 16-3,<br>paragraph (1)           | A Money Lender shall, when he/she intends to conclude an insurance contract under which he/she shall receive payment of insurance claims upon the death of the counterparty to a Contract for a Loan | An assignee of the claim under a Money Lender's loan contract shall, when he/she intends to conclude an insurance contract under which he/she shall receive payment of insurance claims upon the death of the counterparty to a Contract for a Loan related to said claim |
| Article 16-3,<br>paragraph (1), item (i) | the Money Lender   | the assignee of the claim   |
| Article 16-3,<br>paragraph (2)           | A Money Lender may, in lieu of delivering the documents under the preceding paragraph  | An assignee of the claim under a Money Lender's loan contract may, in lieu of delivering the documents under the preceding paragraph  |
|  | the Contract for a Loan  | the Contract for a Loan related to the claim  |
|  | the Money Lender   | said assignee of the claim  |
| Article 17,<br>paragraph (1)             | A Money Lender shall, when he/she has concluded a loan contract (excluding Basic Contract for a Revolving Credit Loan; the same shall apply in paragraph (4))  | An assignee of a claim under a Money Lender's loan contract (excluding a Basic Contract for a Revolving Credit Loan; hereinafter the same shall apply in this paragraph and paragraph (4)) shall, when he/she has accepted the assignment of said claim,                  |
|  | the following matters  | the following matters (with regard to claims under a contract for a Revolving Credit Loan, excluding matters identical to those stated in the documents to be delivered pursuant to the provisions of the following paragraph)  |
|  | the contract   | the claim   |
|  | the counterparty thereof   | the obligor of the claim  |
| Article 17,<br>paragraph (1), item (i)   | the Money Lender   | the assignee of the claim and of the Money Lender that concluded the loan contract related to said claim  |
| Article 17,<br>paragraph (1), item (ii)  | Date of the contract   | Date of assignment of the claim, and the date of the loan contract related to said claim  |
| Article 17,<br>paragraph (1), item (iii) | Amount of the Loan   | Amount of the Loan and the amount of the assigned claim   |

|  |   |   |
|--|---|---|
| Article 17,<br>paragraph (2)           | A Money Lender shall, when he/she has concluded a Basic Contract for a Revolving Credit Loan  | An assignee of the claim under a Money Lender's contract for a Revolving Credit Loan shall, when he/she has accepted the assignment of said claim   |
|  | the following matters   | the following matters (excluding those set forth in items (ii) and (iii))   |
|  | said Basic Contract for a Revolving Credit Loan   | said Basic Contract for a Revolving Credit Loan related to the claim  |
|  | the counterparty thereof  | the obligor of the claim  |
|  | the counterparty's interests  | the interests of the obligor of the claim   |
| Article 17,<br>paragraph (2), item (i) | the Money Lender  | the Money Lender that concluded the Basic Contract for a Revolving Credit Loan related to the assigned claim  |
| Article 17,<br>paragraph (3)           | Where a Money Lender has concluded a guarantee contract for a loan contract, such Money Lender shall,   | Where a guarantee contract has been concluded for the claim or where the assignee of the claim under a Money Lender's loan contract has newly concluded a guarantee contract, such assignee shall,  |
| Article 17,<br>paragraph (4)           | Where a Money Lender has concluded a guarantee contract for a loan contract or has concluded a loan contract pertaining to a guarantee contract, such Money Lender shall, | Where a guarantee contract has been concluded for the claim or where the assignee of the claim under a Money Lender's loan contract has newly concluded a guarantee contract, such assignee shall,  |
|  | matters listed in the items of paragraph (1)  | matters listed in the items of paragraph (1) (with regard to claims under a contract for a Revolving Credit Loan, excluding matters identical to those stated in the documents to be delivered pursuant to the provisions of the following paragraph) |
|  | said loan contract  | said claim  |
| Article 17,<br>paragraph (5)           | Where a Money Lender has concluded a contract for a Revolving Guarantee, such Money Lender shall,   | Where a contract for a Revolving Guarantee has been concluded for the claim, the assignee of the claim under the Money Lender's contract for the Revolving Credit Loan shall,   |

|                                       |   |  |
|---------------------------------------|---|--|
|                                       | the matters set forth in the items of paragraph (2)   | the matters set forth in the items of paragraph (2) (excluding those set forth in items (ii) and (iii) of that paragraph)  |
| Article 17, paragraph (7)             | A Money Lender may,   | An assignee of the claim under the Money Lender's loan contract may,   |
|                                       | in lieu of delivering documents under the provisions of paragraph (1) through paragraph (5), delivering documents specified by Cabinet Office Ordinance under the preceding paragraph, or delivering documents in lieu of delivering them under the first sentence of paragraph (1) or the first sentence of paragraph (4) as provided by the preceding paragraph | in lieu of delivering documents under the provisions of paragraph (1) through paragraph (5)  |
|                                       | said loan contract or guarantee contract  | said loan contract or guarantee contract related to said claim   |
|                                       | the matters specified in the preceding paragraphs or the matters to be stated in the document as specified by Cabinet Office Ordinance under the preceding paragraph  | the matters set forth in paragraph (1) through paragraph (5)   |
|                                       | the Money Lender  | said assignee of the claim   |
| Article 18, paragraph (1)             | A Money Lender shall, upon receiving performance of all or part of his/her claim under a Contract for a Loan,   | An assignee of a Money Lender's loan contract shall, upon receiving performance of all or part of his/her claim under the Contract for a Loan related to said claim, |
| Article 18, paragraph (1), item (i)   | the Money Lender  | the assignee of the claim and of the person who concluded the Contract for a Loan related to said claim  |
| Article 18, paragraph (1), item (ii)  | Date of the contract  | Date of assignment of the claim and the date of the Contract for a Loan related to said claim  |
| Article 18, paragraph (1), item (iii) | Amount of the Loan (  | Amount of the assigned claim and the amount of the Loan (  |

|                              |   |   |
|------------------------------|---|---|
| Article 18,<br>paragraph (3) | A Money Lender may,   | An assignee of the claim under a Money Lender's contract for a Revolving Credit Loan may,   |
|                              | upon receiving performance of all or part of his/her claim under a contract for a Revolving Credit Loan or under a Contract for a Revolving Guarantee concluded pertaining to the Basic Contract for a Revolving Credit Loan under which said contract for Revolving Credit Loan is concluded | upon receiving performance of all or part of said claim or a claim under a Contract for a Revolving Guarantee related to said claim,  |
|                              | with the consent of the person  | with the consent of the person (in cases where the person who has assigned the claim has already obtained the consent of the person who has made performance, through the procedures specified by Cabinet Office Ordinance or with the consent of the person who has made performance,)   |
|                              | to the person who has made performance,   | to said person who has made performance,  |
|                              | the Money Lender shall  | said assignee of the claim shall  |
| Article 18,<br>paragraph (4) | A Money Lender may  | The assignee of the claim under a Money Lender's loan contract may  |
|                              | with the consent of the person who has made performance, under paragraph (1) or the preceding paragraph   | with the consent of the person who has made performance, under paragraph (1) or the preceding paragraph (in cases where the person who has assigned the claim has already obtained the consent of the person who has made performance, through the procedures specified by Cabinet Office Ordinance or with the consent of the person who is to make performance) |
|                              | the Money Lender shall  | said assignee of the claim shall  |
| Article 19                   | A Money Lender  | The assignee of the claim under a Money Lender's loan contract  |

|                           |  |  |
|---------------------------|--|--|
|                           | for each business office or other office   | for each business office or other office (if the person has no business office or other office, his/her domicile or residence)   |
|                           | Contract for a Loan with each obligor  | Contract for a Loan related to said claim with each obligor of said claim  |
|                           | the date of the contract   | the date of assignment of the claim and the date of the Contract for a Loan  |
|                           | the amount of the Loan   | the amount of the claim and the amount of the Loan   |
| Article 19-2              | An Obligor, etc.   | The Obligor, etc. of the claim under a Money Lender's loan contract for which the assignee thereof has accepted assignment,  |
|                           | Money Lender   | Assignee of the claim  |
| Article 20, paragraph (1) | Persons who engage in the Money Lending Business shall not obtain from the Obligor, etc. documents proving that the Obligor, etc. has delegated to an agent the authority to commission a notary to prepare Specified Notarized Deeds with regard to a Contract for a Loan | The assignee of the claim under a Money Lender's loan contract shall not obtain from the Obligor, etc. documents proving that the Obligor, etc. has delegated to an agent the authority to commission a notary to prepare Specified Notarized Deeds with regard to the claim under the Contract for a Loan related to said claim |
|                           | under the Contract for a Loan  | under the Contract for a Loan related to said claim  |
| Article 20, paragraph (2) | Persons who engage in the Money Lending Business shall, when the Obligor, etc. delegates to an agent the authority to commission a notary to prepare a Specified Notarized Deed for a Contract for a Loan  | The assignee of the claim under a Money Lender's loan contract shall, when the Obligor, etc. delegates to an agent the authority to commission a notary to prepare a Specified Notarized Deed for the claim under the Contract for a Loan related to said claim,   |
| Article 20, paragraph (3) | A Money Lender shall, when commissioning a notary to prepare a Specified Notarized Deed for the Contract for a Loan  | An assignee of the claim under a Money Lender's loan contract shall, when commissioning a notary to prepare a Specified Notarized Deed for a claim under the Contract for a Loan related to said claim   |

|  |   |   |
|--|---|---|
|  | with the Contract for the Loan  | with the Contract for the Loan related to said claim  |
| Article 20, paragraph (3), item (i)            | the Contract for a Loan   | the Contract for a Loan related to the assigned claim   |
| Article 20-2                                   | A Person who engages in the Money Lending Business shall, with regard to the Contract for a Loan  | An assignee of the claim under a Money Lender's loan contract shall, with regard to the claim under the Contract for a Loan related to said claim                         |
| Article 20-2, item (ii)                        | claims  | claims under the Contract for a Loan  |
| Article 21, paragraph (1)                      | Persons who engage in the Money Lending Business  | The assignee of the claim under a Money Lender's loan contract  |
|  | or persons who have been entrusted by a person who engages in the Money Lending Business or by any other person with the collection of claims under the Contract for a Loan of the person who engages in the Money Lending Business | or persons who have been entrusted by said assignee of the claim or by any other person with the collection of claims under the Contract for a Loan related to said claim |
|  | in collecting claims under the Contract for a Loan  | in collecting claims under the Contract for a Loan related to said claim  |
| Article 21, paragraph (1), items (vi) and (ix) | the Contract for a Loan   | the Contract for a Loan related to the assigned claim   |
| Article 21, paragraph (2)                      | Persons who engage in the Money Lending Business  | The assignee of the claim under a Money Lender's loan contract  |
|  | or persons who have been entrusted by a person who engages in the Money Lending Business or by any other person with the collection of claims under the Contract for a Loan of the person who engages in Money Lending Business     | or persons who have been entrusted by said assignee of the claim or by any other person with the collection of claims under the Contract for a Loan related to said claim |
| Article 21, paragraph (2), item (i)            | the person who engages in the Money Lending Business  | the assignee of the claim   |
| Article 21, paragraph (2), item (iii)          | Date of the contract  | Date of assignment of the claim and the date of the contract for the loan contract related to said claim  |

|  |   |   |
|--|---|---|
| Article 21,<br>paragraph<br>(2), item (iv) | Amount of the Loan  | Amount of the Loan and the<br>amount of the assigned claim  |
| Article 21,<br>paragraph (3)               | persons who engage in the<br>Money Lending Business   | The assignee of the claim<br>under a Money Lender's loan<br>contract  |
|  | or persons who have been<br>entrusted by a person who<br>engages in the Money<br>Lending Business or by any<br>other person with the<br>collection of claims under<br>the Contract for a Loan of<br>the person who engages in<br>the Money Lending Business | or persons who have been<br>entrusted by said assignee of<br>the claim or by any other<br>person with the collection of<br>claims under the Contract for<br>a Loan related to said claim  |
|  | the Contract for a Loan and   | the Contract for a Loan related<br>to said claim and  |
|  | the trade name and name of<br>the person who engages in<br>the Money Lending Business   | the trade name and name of<br>the assignee of the claim   |
| Article 22                                 | A Money Lender shall, if<br>he/she has received full<br>performance of claims under<br>the Contract for a Loan  | An assignee of the claim under<br>a Money Lender's loan contract<br>shall, if he/she has received<br>full performance of claims<br>under the Contract for a Loan<br>related to said claims  |
| Article 24,<br>paragraph (1)               | A Money Lender shall, in<br>assigning the claims under<br>the loan contract   | The assignee of the claim<br>under a Money Lender's loan<br>contract shall, in assigning<br>said claim  |
|  | Article 12-7, Article 16-2,<br>paragraph (3) and<br>paragraph (4), Article 16-3,<br>Article 17 (excluding<br>paragraph (6)), Article 18<br>through Article 22, Article<br>24-6-10, and this paragraph   | Article 12-7, Article 16-2,<br>paragraph (3) and paragraph<br>(4), Article 16-3, Article 17<br>(excluding paragraph (6)),<br>Article 18 through Article 22,<br>Article 24-6-10, and this<br>paragraph as applied mutatis<br>mutandis by replacing certain<br>terms pursuant to the<br>following paragraph |
| Article 24-6-<br>10,<br>paragraph (2)      | Money Lender with the<br>money lending operations   | assignee of the claim with the<br>business related to said claim  |
|  | Money Lender's money<br>lending operations  | business related to said claim<br>pertaining to the assignee of<br>the claim  |
| Article 24-6-<br>10,<br>paragraph (4)      | Money Lender with the<br>money lending operations   | assignee of the claim with the<br>business related to said claim  |
|  | of the Money Lender   | of the assignee of the claim  |

(Close Relationship with Money Lenders)

Article 3-7 The close relationships specified by Cabinet Order as referred to in Article 24, paragraph (4), Article 24-2, paragraph (4), Article 24-3, paragraph (4), and Article 24-6-4, paragraph (1), item (ix) through item (xi) of the Act shall be the following relationships:

- (i) in cases where the relevant Money Lender is an individual, a relative of said Money Lender;
- (ii) in cases where the relevant Money Lender is a juridical person, an officer as prescribed in Article 4, paragraph (1), item (ii) of the Act of said Money Lender;
- (iii) a person who supervises the business in the business offices or other offices set forth in Article 4, paragraph (1) of the Act in relation to the Money Lending Business of the relevant Money Lender, or any other person specified by Cabinet Office Ordinance as being equivalent thereto;
- (iv) persons satisfying the requirements specified by Cabinet Office Ordinance as those having control over the management of the relevant Money Lender;
- (v) persons satisfying the requirements specified by Cabinet Office Ordinance as those having the management thereof controlled by the relevant Money Lender; and
- (vi) other relationships with the Money Lender specified by Cabinet Office Ordinance as being equivalent to the relationships set forth in the preceding items.

(Replacement of Terms of the Provisions of the Act as Applied Mutatis Mutandis to the Guarantee Business Operator That Has Acquired the Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc.)

Article 3-8 In cases where the Guarantee Business Operator (meaning the guarantee business operator as referred to in Article 12-8, paragraph (6) of the Act; the same shall apply hereinafter) has acquired the Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc. (meaning the right to obtain reimbursement, etc. pertaining to a guarantee, etc. as referred to in Article 24-2, paragraph (2) of the Act; the same shall apply in Article 3-10) under Article 24-2, paragraph (2) of the Act, and where the provisions of the Act are applied mutatis mutandis to the relevant Guarantee Business Operator that has acquired the Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc. , the technical replacement of terms pertaining to the provisions of the Act shall be as in the following table:



| Provisions of the Act whose terms are to be replaced | Original terms  | Terms to replace the original terms   |
|--|---|---|
| Article 12-7   | A Money Lender shall, when he/she intends to conclude an insurance contract under which he/she shall receive payment of insurance claims upon the death of the counterparty or the person who intends to be the counterparty to the Contract for a Loan (excluding Home Loan Contracts and other contracts specified by a Cabinet Office Ordinance) | A Guarantee Business Operator (meaning the guarantee business operator as referred to in paragraph (6) of the following Article) that has acquired the Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc. (meaning the right to obtain reimbursement, etc. pertaining to a guarantee, etc. as referred to in Article 24-2, paragraph (2); hereinafter the same shall apply in this Article through Article 22) shall, when he/she intends to conclude an insurance contract under which he/she is to receive payment of insurance claims upon the death of the counterparty or the person who intends to be the counterparty to the Contract for a Loan (excluding Home Loan Contracts and other contracts specified by a Cabinet Office Ordinance) related to said Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc., |
| Article 16-2, paragraph (3)                          | A Money Lender shall, when concluding a guarantee contract in relation to a loan contract   | A Guarantee Business Operator that has acquired the Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc. shall, when concluding a guarantee contract for said Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc.  |
| Article 16-2, paragraph (3), item (i)                | the Money Lender  | the Guarantee Business Operator and of the Money Lender that concluded the loan contract related to said Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc.  |

|                                       |  |   |
|---------------------------------------|--|---|
| Article 16-2, paragraph (4)           | A Money Lender may, in lieu of delivering the documents prescribed in the preceding three paragraphs   | A Guarantee Business Operator that has acquired the Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc. may, in lieu of delivering the documents prescribed in the preceding paragraph  |
|                                       | the person who intends to be the counterparty to the Contract for a Loan as provided in paragraph (1) or paragraph (2) or the consent of the person who intends to be the guarantor set forth in the preceding paragraph | the person who intends to be the guarantor set forth in that paragraph  |
|                                       | that paragraphs by way of Electromagnetic Means, with the consent of   | that paragraph by way of Electromagnetic Means, with the consent of   |
|                                       | the Money Lender   | said Guarantee Business Operator  |
| Article 16-3, paragraph (1)           | A Money Lender shall, when he/she intends to conclude an insurance contract under which he/she shall receive payment of insurance claims upon the death of the counterparty to a Contract for a Loan                     | A Guarantee Business Operator that has acquired the Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc. shall, when he/she intends to conclude an insurance contract under which he/she is to receive payment of insurance claims upon the death of the counterparty to a Contract for a Loan related to said Right to Obtain Reimbursement, etc. Pertaining to Guarantee, etc. |
| Article 16-3, paragraph (1), item (i) | the Money Lender   | the Guarantee Business Operator   |
| Article 16-3, paragraph (2)           | A Money Lender may, in lieu of delivering the documents under the preceding paragraph  | A Guarantee Business Operator that has acquired the Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc. may, in lieu of delivering the documents under the preceding paragraph  |
|                                       | the Contract for a Loan  | the Contract for a Loan related to the Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc.  |
|                                       | the Money Lender   | said Guarantee Business Operator  |

|  |   |   |
|--|---|---|
| Article 17,<br>paragraph<br>(1)                | A Money Lender shall, when he/she has concluded a loan contract (excluding Basic Contract for a Revolving Credit Loan; the same shall apply in paragraph (4)) | A Guarantee Business Operator that has acquired the Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc. shall, when he/she has acquired said Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc.  |
|  | the following matters   | the following matters (in cases where the loan contract related to said Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc. are those related to a Revolving Credit Loan, excluding matters identical to the matters stated in the documents to be delivered pursuant to the following paragraph) |
|  | the contract  | said Right to Obtain Reimbursement, etc. Pertaining to Guarantee, etc.  |
|  | the counterparty thereof  | the obligor of the loan contract related to said Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc.  |
| Article 17,<br>paragraph<br>(1), item (i)      | the Money Lender  | the Guarantee Business Operator and of the Money Lender that concluded the loan contract related to said Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc.  |
| Article 17,<br>paragraph<br>(1), item (ii)     | Date of the contract  | Date of acquisition of the Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc. and the date of the loan contract related to said Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc.  |
| Article 17,<br>paragraph<br>(1), item<br>(iii) | Amount of the Loan  | Amount of Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc. and the amount of the Loan under the loan contract related to said Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc.  |

|   |   |   |
|---|---|---|
| Article 17,<br>paragraph<br>(2)           | A Money Lender shall, when he/she has concluded a Basic Contract for a Revolving Credit Loan          | A Guarantee Business Operator that has acquired the Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc. (limited to cases where the loan contract related to said Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc. is related to a Revolving Credit Loan; hereinafter the same shall apply in this paragraph and paragraph (5)) shall, when he/she has acquired said Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc. |
|   | the following matters   | the following matters (excluding those set forth in items (ii) and (iii))   |
|   | said Basic Contract for a Revolving Credit Loan   | the Basic Contract for a Revolving Credit Loan related to said Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc.  |
|   | the counterparty thereto  | the obligor of the loan contract related to said Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc.  |
|   | the counterparty's interests  | the interests of the obligor  |
| Article 17,<br>paragraph<br>(2), item (i) | the Money Lender  | the Money Lender that concluded the Basic Contract for a Revolving Credit Loan related to the Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc.   |
| Article 17,<br>paragraph<br>(3)           | Where a Money Lender has concluded a guarantee contract for a loan contract, such Money Lender shall, | Where a guarantee contract related to the Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc. has been concluded or the Guarantee Business Operator that has acquired the Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc. has newly concluded a guarantee contract, such Guarantee Business Operator shall,   |

|                                 |   |  |
|---------------------------------|---|--|
| Article 17,<br>paragraph<br>(4) | Where a Money Lender has concluded a guarantee contract for a loan contract or a loan contract pertaining to a guarantee contract, such Money Lender shall, | Where a guarantee contract related to the Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc. has been concluded or the Guarantee Business Operator that has acquired the Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc. has newly concluded a guarantee contract, such Guarantee Business Operator shall,      |
|                                 | matters listed in the items of paragraph (1)  | matters listed in the items of paragraph (1) (in cases where the loan contract related to said Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc. are those related to a Revolving Credit Loan, excluding matters identical to those stated in the documents to be delivered pursuant to the provisions of the following paragraph) |
|                                 | said loan contract  | said Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc.   |
| Article 17,<br>paragraph<br>(5) | Where a Money Lender has concluded a contract for a Revolving Guarantee, such Money Lender shall,   | Where a contract for a Revolving Guarantee related to the Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc. has been concluded, the Guarantee Business Operator that has acquired the Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc. shall,   |
|                                 | the matters set forth in the items of paragraph (2)   | the matters set forth in the items of paragraph (2) (excluding those set forth in items (ii) and (iii) of that paragraph)  |
| Article 17,<br>paragraph<br>(7) | A Money Lender may,   | A Guarantee Business Operator that has acquired the Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc. may,   |

|                                      |  |  |
|--------------------------------------|--|--|
|                                      | in lieu of delivering documents under the provisions of paragraph (1) through paragraph (5), delivering documents specified by a Cabinet Office Ordinance under the preceding paragraph, or delivering documents in lieu of delivering them under the first sentence of paragraph (1) or the first sentence of paragraph (4) as provided by the preceding paragraph, | in lieu of delivering documents under the provisions of paragraph (1) to paragraph (5)   |
|                                      | said loan contract or guarantee contract   | said loan contract or guarantee contract related to said Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc.   |
|                                      | the matters specified in the preceding paragraphs or the matters to be stated in the document specified by Cabinet Office Ordinance under the preceding paragraph  | the matters set forth in paragraphs (1) through paragraph (5)  |
|                                      | the Money Lender   | said Guarantee Business Operator   |
| Article 18, paragraph (1)            | A Money Lender shall, upon receiving performance of all or part of his/her claim under a Contract for a Loan,  | A Guarantee Business Operator that has acquired the Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc. shall, upon receiving performance of all or part of his/her Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc., |
| Article 18, paragraph (1), item (i)  | the Money Lender   | the Guarantee Business Operator and of the Money Lender that concluded the Contract for a Loan related to said Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc.   |
| Article 18, paragraph (1), item (ii) | Date of the contract   | Date of acquisition of the Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc. and the date of the Contract for a Loan related to said Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc.                             |

|                                       |   |   |
|---------------------------------------|---|---|
| Article 18, paragraph (1), item (iii) | Amount of the Loan (  | Amount of the Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc. and the amount of the Loan under the loan contract related to said Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc. (  |
| Article 18, paragraph (3)             | A Money Lender may, upon receiving performance of all or part of his/her claim under a contract for a Revolving Credit Loan or under a Contract for a Revolving Guarantee concluded pertaining to the Basic Contract for a Revolving Credit Loan under which said contract for the Revolving Credit Loan is concluded | A Guarantee Business Operator that has acquired the Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc. (limited to cases where the loan contract related to said Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc. is related to a Revolving Credit Loan) may, upon receiving performance of all or part of said Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc. or a claim under a contract for a Revolving Credit Loan related to said Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc. |
|                                       | with the consent of the person  | with the consent of the person (in cases where the Money Lender that concluded a loan contract related to said Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc. has already obtained the consent of the person who has made performance, through the procedures specified by Cabinet Office Ordinance or with the consent of the person who has made performance,)   |
|                                       | to the person who has made performance,   | to said person who has made performance,  |
|                                       | the Money Lender shall  | the Guarantee Business Operator shall   |
| Article 18, paragraph (4)             | A Money Lender may  | A Guarantee Business Operator that has acquired the Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc. may   |

|              |   |  |
|--------------|---|--|
|              | with the consent of the person who has made performance, under paragraph (1) or the preceding paragraph | with the consent of the person who has made performance, under paragraph (1) or the preceding paragraph (in cases where the Money Lender that concluded a loan contract related to said Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc. has already obtained the consent of the person who has made performance, through the procedures specified by Cabinet Office Ordinance or with the consent of the person who has made performance,) |
|              | the Money Lender shall  | said Guarantee Business Operator shall   |
| Article 19   | A Money Lender  | A Guarantee Business Operator that has acquired the Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc.  |
|              | for each business office or other office  | for each business office or other office (if the person has no business office or other office, his/her domicile or residence)   |
|              | on the Contract for a Loan with each obligor  | on the Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc. with each obligor subject to said Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc.   |
|              | the date of the contract  | the date of acquisition of the Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc. and the date of the loan contract related to said Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc.   |
|              | the amount of the Loan  | the amount of the Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc. and the amount of the Loan under the loan contract related to said Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc.   |
| Article 19-2 | An Obligor, etc.  | An Obligor, etc. subject to a Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc.  |



|                                     |  |  |
|-------------------------------------|--|--|
|                                     | to the Money Lender  | to the Guarantee Business Operator that has acquired the Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc.   |
|                                     | the Money Lender shall   | said Guarantee Business Operator shall   |
| Article 20, paragraph (1)           | Persons who engage in the Money Lending Business shall not obtain from the Obligor, etc. documents proving that the Obligor, etc. has delegated to an agent the authority to commission a notary to prepare Specified Notarized Deeds with regard to a Contract for a Loan | A Guarantee Business Operator that has acquired the Right to Obtain Reimbursement, etc. Pertaining to Guarantee, etc. shall not obtain from the Obligor, etc. documents proving that the Obligor, etc. has delegated to an agent the authority to commission a notary to prepare Specified Notarized Deeds with regard to said Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc. |
|                                     | under the Contract for a Loan  | in relation to said Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc.  |
| Article 20, paragraph (2)           | Persons who engage in the Money Lending Business shall, when the Obligor, etc. delegates to an agent the authority to commission a notary to prepare a Specified Notarized Deed for a Contract for a Loan  | A Guarantee Business Operator that has acquired the Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc. shall, when the Obligor, etc. delegates to an agent the authority to commission a notary to prepare a Specified Notarized Deed for said Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc.,   |
| Article 20, paragraph (3)           | A Money Lender shall, when commissioning a notary to prepare a Specified Notarized Deed for the Contract for a Loan  | A Guarantee Business Operator that has acquired the Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc. shall, when commissioning a notary to prepare a Specified Notarized Deed for the Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc.   |
|                                     | with the Contract for a Loan   | with the Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc.   |
| Article 20, paragraph (3), item (i) | under the Contract for a Loan  | in relation to the Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc.   |

|                                       |   |   |
|---------------------------------------|---|---|
| Article 20-2                          | A person who engages in the Money Lending Business shall, with regard to a Contract for a Loan  | A Guarantee Business Operator that has acquired the Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc. shall, with regard to the Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc. |
|                                       | claims under the Contract for a Loan  | Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc.   |
| Article 20-2, item (ii)               | claims  | Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc.   |
| Article 21, paragraph (1)             | Persons who engage in the Money Lending Business  | A Guarantee Business Operator that has acquired the Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc.   |
|                                       | or persons who have been entrusted by a person who engages in the Money Lending Business or by any other person with the collection of claims under the Contract for a Loan of a person who engages in the Money Lending Business | or persons who have been entrusted by said Guarantee Business Operator or by any other person with the collection of said Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc.                         |
|                                       | in collecting claims under the Contract for a Loan  | in collecting said Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc.  |
| Article 21, paragraph (1), items (vi) | under the Contract for a Loan   | related to the Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc.  |
| Article 21, paragraph (1), items (ix) | claims under the Contract for a Loan  | Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc.   |
| Article 21, paragraph (2)             | Persons who engage in the Money Lending Business  | A Guarantee Business Operator that has acquired the Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc.   |

|                                       |   |  |
|---------------------------------------|---|--|
|                                       | or persons who have been entrusted by a person who engages in the Money Lending Business or by any other person with the collection of claims under the Contract for a Loan of a person who engages in the Money Lending Business | or persons who have been entrusted by said Guarantee Business Operator or by any other person with the collection of said Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc.                                |
| Article 21, paragraph (2), item (i)   | the person who engages in the Money Lending Business  | the Guarantee Business Operator  |
| Article 21, paragraph (2), item (iii) | Date of the contract  | Date of acquisition of the Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc. and the date of the loan contract related to said Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc.       |
| Article 21, paragraph (2), item (iv)  | Amount of the Loan  | Amount of the Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc. and the amount of the Loan under the loan contract related to said Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc. |
| Article 21, paragraph (3)             | persons who engage in the Money Lending Business  | a Guarantee Business Operator that has acquired the Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc.  |
|                                       | or persons who have been entrusted by a person who engages in the Money Lending Business or by any other person with the collection of claims under the Contract for a Loan of a person who engages in the Money Lending Business | or persons who have been entrusted by said Guarantee Business Operator or by any other person with the collection of said Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc.                                |
|                                       | claims under the Contract for a Loan and  | said Right to Obtain Reimbursement, etc. Pertaining to Guarantee, etc. and   |
|                                       | the trade name and name of the person who engages in the Money Lending Business   | the trade name and name of said Guarantee Business Operator  |

|                                |   |   |
|--------------------------------|---|---|
| Article 22                     | A Money Lender shall, if he/she has received full performance of claims under the Contract for a Loan | A Guarantee Business Operator that has acquired the Right to Obtain Reimbursement, etc. Pertaining to Guarantee, etc. shall, if he/she has received full performance of said Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc., |
|                                | the claims  | the Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc.   |
| Article 24-6-10, paragraph (2) | Money Lender with the money lending operations  | Guarantee Business Operator with the business related to said Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc.   |
|                                | Money Lender's money lending operations   | business related to said Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc. pertaining to a Guarantee Business Operator  |
| Article 24-6-10, paragraph (4) | Money Lender with the money lending operations  | Guarantee Business Operator with the business related to said Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc.   |
|                                | of the Money Lender   | of the Guarantee Business Operator  |

(Replacement of Terms of the Provisions of the Act as Applied Mutatis Mutandis to Persons Entrusted With Performance Who Have Acquired the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment)

Article 3-9 In cases where the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment (meaning the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment as defined in Article 24-3, paragraph (2) of the Act; the same shall apply in Article 3-11) has been acquired under that paragraph, and where the provisions of the Act are applied mutatis mutandis to the Person Entrusted With Performance (meaning the Person Entrusted With Performance as defined in that paragraph), the technical replacement of terms pertaining to the provisions of the Act shall be as in the following table:

| Provisions of the Act whose terms are to be replaced | Original terms | Terms to replace the original terms |
|--|----------------|-------------------------------------|
|  |                |                                     |

|                                       |   |  |
|---------------------------------------|---|--|
| Article 12-7                          | A Money Lender shall, when he/she intends to conclude an insurance contract under which he/she shall receive payment of insurance claims upon the death of the counterparty or the person who intends to be the counterparty to the Contract for a Loan (excluding Home Loan Contracts and other contracts specified by a Cabinet Office Ordinance) | A Person Entrusted With Performance (meaning a Person Entrusted With Performance as defined in Article 24-3, paragraph (2); hereinafter the same shall apply in this Article through Article 22) that has acquired the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment (meaning the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment as defined in that paragraph; hereinafter the same shall apply in this Article through Article 22) shall, when he/she intends to conclude an insurance contract under which he/she is to receive payment of insurance claims upon the death of the counterparty or the person who intends to be the counterparty to the Contract for a Loan (excluding Home Loan Contracts and other contracts specified by a Cabinet Office Ordinance) related to said Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment, |
| Article 16-2, paragraph (3)           | A Money Lender shall, when concluding a guarantee contract in relation to a loan contract   | A Person Entrusted With Performance shall, when concluding a guarantee contract for said Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment   |
| Article 16-2, paragraph (3), item (i) | the Money Lender  | the Person Entrusted With Performance and of the Money Lender that entrusted the performance to said Person Entrusted With Performance   |
| Article 16-2, paragraph (4)           | A Money Lender may, in lieu of delivering the documents prescribed in the preceding three paragraphs  | A Person Entrusted With Performance may, in lieu of delivering the documents prescribed in the preceding paragraph   |

|                                       |  |  |
|---------------------------------------|--|--|
|                                       | the person who intends to be the counterparty to the Contract for a Loan as provided in paragraph (1) or paragraph (2) or the consent of the person who intends to be the guarantor set forth in the preceding paragraph | the person who intends to be the guarantor set forth in that paragraph   |
|                                       | that paragraphs by way of Electromagnetic Means, with the consent of   | that paragraph by way of Electromagnetic Means, with the consent of  |
|                                       | the Money Lender   | said Person Entrusted With Performance   |
| Article 16-3, paragraph (1)           | A Money Lender shall, when he/she intends to conclude an insurance contract under which he/she shall receive payment of insurance claims upon the death of the counterparty to a Contract for a Loan                     | A Person Entrusted With Performance shall, when he/she intends to conclude an insurance contract under which he/she shall receive payment of insurance claims upon the death of the counterparty to a Contract for a Loan related to the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment |
| Article 16-3, paragraph (1), item (i) | the Money Lender   | the Person Entrusted With Performance  |
| Article 16-3, paragraph (2)           | A Money Lender may, in lieu of delivering the documents under the preceding paragraph  | A Person Entrusted With Performance may, in lieu of delivering the documents under the preceding paragraph   |
|                                       | the Contract for a Loan  | the Contract for a Loan related to the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment   |
|                                       | the Money Lender   | said Person Entrusted With Performance   |
| Article 17, paragraph (1)             | A Money Lender shall, when he/she has concluded a loan contract (excluding Basic Contract for a Revolving Credit Loan; the same shall apply in paragraph (4))  | A Person Entrusted With Performance shall, when he/she has acquired the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment  |

|                                       |                          |  |
|---------------------------------------|--------------------------|--|
|                                       | the following matters    | the following matters (in cases where the loan contract related to said Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment is related to a Revolving Credit Loan, excluding those matters identical to the matters stated in the documents to be delivered pursuant to the following paragraph) |
|                                       | the contract             | said Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment   |
|                                       | the counterparty thereto | the obligor of the loan contract related to said Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment   |
| Article 17, paragraph (1), item (i)   | the Money Lender         | the Person Entrusted With Performance and of the Money Lender that entrusted the performance to said Person Entrusted With Performance   |
| Article 17, paragraph (1), item (ii)  | Date of the contract     | Date of acquisition of the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment and the date of the loan contract related to said Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment   |
| Article 17, paragraph (1), item (iii) | Amount of the Loan       | Amount of the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment and the amount of the Loan under the loan contract related to said Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment   |

|   |   |  |
|---|---|--|
| Article 17,<br>paragraph<br>(2)           | A Money Lender shall, when he/she has concluded a Basic Contract for a Revolving Credit Loan  | A Person Entrusted With Performance shall, when he/she has acquired the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment (limited to cases where the loan contract related to said Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment is related to a Revolving Credit Loan; hereinafter the same shall apply in this paragraph and paragraph (5)) |
|   | the following matters   | the following matters (excluding those set forth in items (ii) and (iii))  |
|   | said Basic Contract for the Revolving Credit Loan   | the Basic Contract for the Revolving Credit Loan related to said Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment   |
|   | the counterparty thereto  | the obligor of the loan contract related to said Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment   |
|   | the counterparty's interests  | the interests of the obligor   |
| Article 17,<br>paragraph<br>(2), item (i) | the Money Lender  | the Money Lender that entrusted performance to the Person Entrusted With Performance   |
| Article 17,<br>paragraph<br>(3)           | Where a Money Lender has concluded a guarantee contract for a loan contract, such Money Lender shall,   | Where a guarantee contract related to the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment has been concluded or where the Person Entrusted With Performance has newly concluded a guarantee contract, such Person Entrusted With Performance shall,  |
| Article 17,<br>paragraph<br>(4)           | Where a Money Lender has concluded a guarantee contract for a loan contract or has concluded a loan contract pertaining to a guarantee contract, such Money Lender shall, | Where a guarantee contract related to the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment has been concluded or where the Person Entrusted With Performance has newly concluded a guarantee contract, such Person Entrusted With Performance shall,  |



|                           |   |   |
|---------------------------|---|---|
|                           | matters listed in the items of paragraph (1)  | matters listed in the items of paragraph (1) (in cases where the loan contract related to said Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment is related to a Revolving Credit Loan, excluding those matters identical to the matters stated in the documents to be delivered pursuant to the provisions of the following paragraph) |
|                           | said loan contract  | said Right to Obtain Reimbursement, etc. Pertaining to Performance  |
| Article 17, paragraph (5) | Where a Money Lender has concluded a contract for a Revolving Guarantee, such Money Lender shall,   | Where a contract for a Revolving Guarantee related to the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment has been concluded, the Person Entrusted With Performance who has acquired the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment shall,   |
|                           | the matters set forth in the items of paragraph (2)   | the matters set forth in the items of paragraph (2) (excluding those set forth in items (ii) and (iii) of that paragraph)   |
| Article 17, paragraph (7) | A Money Lender may,   | A Person Entrusted With Performance who has acquired the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment may,   |
|                           | in lieu of delivering documents under the provisions of paragraph (1) through paragraph (5), delivering documents specified by Cabinet Office Ordinance under the preceding paragraph, or delivering documents in lieu of delivering them under the first sentence of paragraph (1) or the first sentence of paragraph (4) as provided by the preceding paragraph | in lieu of delivering documents under the provisions of paragraph (1) through paragraph (5),  |

|                                       |   |  |
|---------------------------------------|---|--|
|                                       | said loan contract or guarantee contract  | said loan contract or guarantee contract related to said Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc.   |
|                                       | the matters specified in the preceding paragraphs or the matters to be stated in the document specified by Cabinet Office Ordinance under the preceding paragraph | the matters set forth in paragraph (1) through paragraph (5)   |
|                                       | the Money Lender  | said Person Entrusted With Performance   |
| Article 18, paragraph (1)             | A Money Lender shall, upon receiving performance of all or part of his/her claim under a Contract for a Loan  | A Person Entrusted With Performance shall, upon receiving performance of all or part of his/her Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment,   |
| Article 18, paragraph (1), item (i)   | the Money Lender  | the Person Entrusted With Performance and of the Money Lender that entrusted the performance to said Person Entrusted With Performance   |
| Article 18, paragraph (1), item (ii)  | Date of the contract  | Date of acquisition of the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment and the date of the loan contract related to said Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment       |
| Article 18, paragraph (1), item (iii) | Amount of the Loan (  | Amount of the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment and the amount of the Loan under the loan contract related to said Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment ( |

|                                 |   |   |
|---------------------------------|---|---|
| Article 18,<br>paragraph<br>(3) | A Money Lender may, upon receiving performance of all or part of his/her claim under a contract for a Revolving Credit Loan or under a Contract for a Revolving Guarantee concluded pertaining to the Basic Contract for a Revolving Credit Loan under which said contract for a Revolving Credit Loan is concluded | A Person Entrusted With Performance may, upon receiving performance of all or part of said Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment (limited to cases where the loan contract related to said Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment is related to a Revolving Credit Loan) or a claim under a contract for a Revolving Guarantee related to said Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment |
|                                 | with the consent of the person  | with the consent of the person (in cases where the Money Lender that entrusted performance to the Person Entrusted With Performance has already obtained the consent of the person who has made performance, through the procedures specified by Cabinet Office Ordinance or with the consent of the person who has made performance,)  |
|                                 | to the person who has made performance,   | to said person who has made performance,  |
|                                 | the Money Lender shall  | said Person Entrusted With Performance shall  |
| Article 18,<br>paragraph<br>(4) | A Money Lender may  | A Person Entrusted With Performance may   |
|                                 | with the consent of the person who has made performance, under paragraph (1) or the preceding paragraph   | with the consent of the person who has made performance, under paragraph (1) or the preceding paragraph (in cases where the Money Lender that entrusted the performance to the Person Entrusted With Performance has already obtained the consent of the person who has made performance, through the procedures specified by Cabinet Office Ordinance or with the consent of the person who has made performance,)   |
|                                 | the Money Lender shall  | said Person Entrusted With Performance shall  |

|                           |  |  |
|---------------------------|--|--|
| Article 19                | A Money Lender   | A Person Entrusted With Performance  |
|                           | for each business office or other office   | for each business office or other office (if the person has no business office or other office, his/her domicile or residence)   |
|                           | on the Contract for a Loan with each obligor   | on the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment with each obligor subject to said Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment   |
|                           | the date of the contract   | the date of acquisition of the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment and the date of the Contract for a Loan related to said Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment   |
|                           | the amount of the Loan   | the amount of the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment and the amount of the Loan under the loan contract related to said Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment   |
| Article 19-2              | An Obligor, etc.   | An Obligor, etc. subject to a Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment  |
|                           | to the Money Lender  | to the Person Entrusted With Performance   |
|                           | the Money Lender   | said Person Entrusted With Performance   |
| Article 20, paragraph (1) | Persons who engage in the Money Lending Business shall not obtain from the Obligor, etc. documents proving that the Obligor, etc. has delegated to an agent the authority to commission a notary to prepare Specified Notarized Deeds with regard to a Contract for a Loan | A Person Entrusted With Performance shall not obtain from the Obligor, etc. documents proving that the Obligor, etc. has delegated to an agent the authority to commission a notary to prepare Specified Notarized Deeds with regard to said Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment |

|                                     |   |   |
|-------------------------------------|---|---|
|                                     | under the Contract for a Loan   | in relation to said Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment   |
| Article 20, paragraph (2)           | Persons who engage in the Money Lending Business shall, when the Obligor, etc. delegates to an agent the authority to commission a notary to prepare a Specified Notarized Deed for a Contract for a Loan                           | A Person Entrusted With Performance shall, when the Obligor, etc. delegates to an agent the authority to commission a notary to prepare a Specified Notarized Deed for the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment,       |
| Article 20, paragraph (3)           | A Money Lender shall, when commissioning a notary to prepare a Specified Notarized Deed for the Contract for a Loan   | A Person Entrusted With Performance shall, when commissioning a notary to prepare a Specified Notarized Deed for the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment  |
|                                     | with the Contract for a Loan  | with the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment  |
| Article 20, paragraph (3), item (i) | under the Contract for a Loan   | in relation to the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment  |
| Article 20-2                        | A Person who engages in the Money Lending Business shall, with regard to the Contract for a Loan  | A Person Entrusted With Performance shall, with regard to the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment   |
|                                     | claims under the Contract for a Loan  | the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment   |
| Article 20-2, item (ii)             | claims  | the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment   |
| Article 21, paragraph (1)           | Persons who engage in the Money Lending Business  | A Person Entrusted With Performance   |
|                                     | or persons who have been entrusted by a person who engages in the Money Lending Business or by any other person with the collection of claims under the Contract for a Loan of the person who engages in the Money Lending Business | or persons who have been entrusted by said Person Entrusted With Performance or by any other person with the collection of the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment acquired by said Person Entrusted With Performance |

|                                       |   |   |
|---------------------------------------|---|---|
|                                       | in collecting claims under the Contract for a Loan  | in collecting said Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment  |
| Article 21, paragraph (1), items (vi) | under the Contract for a Loan   | related to the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment  |
| Article 21, paragraph (1), items (ix) | claims under the Contract for a Loan  | the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment   |
| Article 21, paragraph (2)             | Persons who engage in the Money Lending Business  | A Person Entrusted With Performance   |
|                                       | or persons who have been entrusted by a person who engages in the Money Lending Business or by any other person with the collection of claims under the Contract for a Loan of the person who engages in the Money Lending Business | or persons who have been entrusted by said Person Entrusted With Performance or by any other person with the collection of the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment acquired by said Person Entrusted With Performance |
| Article 21, paragraph (2), item (i)   | the person who engages in the Money Lending Business  | the Person Entrusted With Performance   |
| Article 21, paragraph (2), item (iii) | Date of the contract  | Date of acquisition of the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment and the date of the loan contract related to said Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment                      |
| Article 21, paragraph (2), item (iv)  | Amount of the Loan  | Amount of the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment and the amount of the Loan under the loan contract related to said Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment                  |
| Article 21, paragraph (3)             | persons who engage in Money Lending Business  | a Person Entrusted With Performance   |

|                                |   |  |
|--------------------------------|---|--|
|                                | or persons who have been entrusted by a person who engages in the Money Lending Business or by any other person with the collection of claims under the Contract for a Loan pertaining to such persons engaging in the Money Lending Business | or persons who have been entrusted by said Person Entrusted With Performance or by any other person with the collection of the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment acquired by said Person Entrusted With Performance                |
|                                | claims under the Contract for a Loan and  | said Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment and   |
|                                | the trade name and name of the person who engages in the Money Lending Business   | the trade name and name of said Person Entrusted With Performance  |
| Article 22                     | A Money Lender shall, if he/she has received full performance of claims under a Contract for a Loan   | A Person Entrusted With Performance who has acquired the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment shall, if he/she has received full performance of said Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment, |
|                                | the claims  | the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment  |
| Article 24-6-10, paragraph (2) | Money Lender with money lending operations  | Person Entrusted With Performance with the business related to said Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment  |
|                                | Money Lender's money lending operations   | business related to said Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment pertaining to the Person Entrusted With Performance   |
| Article 24-6-10, paragraph (4) | Money Lender with the money lending operations  | Person Entrusted With Performance with the business related to said Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment  |
|                                | of the Money Lender   | of the Person Entrusted With Performance   |

(Replacement of Terms in the Provisions of the Act as Applied Mutatis Mutandis to the Assignee of the Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc.)

Article 3-10 In cases where the Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc. has been assigned under Article 24-4, paragraph (2) of the Act, and where the provisions of the Act are applied mutatis mutandis to the assignee of said Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc. , the technical replacement of terms pertaining to the provisions of the Act shall be as in the following table:

| Provisions of the Act whose terms are to be replaced | Original terms  | Terms to replace the original terms   |
|--|---|---|
| Article 12-7   | A Money Lender shall, when he/she intends to conclude an insurance contract under which he/she is to receive payment of insurance claims upon the death of the counterparty or the person who intends to be the counterparty to the Contract for a Loan (excluding Home Loan Contracts and other contracts specified by a Cabinet Office Ordinance) | An assignee of the Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc. (meaning the right to obtain reimbursement pertaining to a guarantee, etc. as defined in Article 24-2, paragraph (2); hereinafter the same shall apply in this Article through Article 22) shall, when he/she intends to conclude an insurance contract under which he/she is to receive payment of insurance claims upon the death of the counterparty or the person who intends to be the counterparty to the Contract for a Loan (excluding Home Loan Contracts and other contracts specified by a Cabinet Office Ordinance) related to said Right to Obtain Reimbursement Pertaining to the Guarantee, etc., |
| Article 16-2, paragraph (3)                          | A Money Lender shall, when concluding a guarantee contract in relation to a loan contract   | An assignee of the Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc. shall, when concluding a guarantee contract for said Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc.   |



|                                       |  |  |
|---------------------------------------|--|--|
| Article 16-2, paragraph (3), item (i) | the Money Lender   | the assignee of the Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc., of the Guarantee Business Operator that acquired said Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc., and of the Money Lender that concluded the loan contract related to said Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc. |
| Article 16-2, paragraph (4)           | A Money Lender may, in lieu of delivering the documents prescribed in the preceding three paragraphs   | An assignee of the Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc. may, in lieu of delivering the documents prescribed in the preceding paragraph  |
|                                       | the person who intends to be the counterparty to a Contract for a Loan as provided in paragraph (1) or paragraph (2) or the consent of the person who intends to be the guarantor set forth in the preceding paragraph | the person who intends to be the guarantor set forth in that paragraph   |
|                                       | that paragraphs by way of Electromagnetic Means, with the consent of   | that paragraph by way of Electromagnetic Means, with the consent of  |
|                                       | the Money Lender   | said assignee of the Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc.   |
| Article 16-3, paragraph (1)           | A Money Lender shall, when he/she intends to conclude an insurance contract under which he/she is to receive payment of insurance claims upon the death of the counterparty to a Contract for a Loan                   | An assignee of the Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc. shall, when he/she intends to conclude an insurance contract under which he/she is to receive payment of insurance claims upon the death of the counterparty to a Contract for a Loan related to said Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc.   |
| Article 16-3, paragraph (1), item (i) | the Money Lender   | the assignee of the Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc.  |

|   |   |  |
|---|---|--|
| Article 16-3,<br>paragraph<br>(2)         | A Money Lender may, in lieu of delivering the documents under the preceding paragraph   | An assignee of the Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc. may, in lieu of delivering the documents under the preceding paragraph  |
|   | the Contract for a Loan   | the Contract for a Loan related to the Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc.   |
|   | the Money Lender  | said assignee of the Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc.   |
| Article 17,<br>paragraph<br>(1)           | A Money Lender shall, when he/she has concluded a loan contract (excluding a Basic Contract for a Revolving Credit Loan; the same shall apply in paragraph (4)) | An assignee of the Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc. shall, when he/she has accepted the assignment of said Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc.  |
|   | the following matters   | the following matters (in cases where the loan contract related to said Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc. is related to a Revolving Credit Loan, excluding those matters identical to the matters stated in the documents to be delivered pursuant to the following paragraph)   |
|   | the contract  | said Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc.   |
|   | the counterparty thereto  | the obligor of the loan contract related to said Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc.   |
| Article 17,<br>paragraph<br>(1), item (i) | the Money Lender  | the assignee of the Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc., of the Guarantee Business Operator that acquired said Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc., and of the Money Lender that concluded the loan contract related to said Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc. |

|  |  |  |
|--|--|--|
| Article 17,<br>paragraph<br>(1), item (ii)     | Date of the contract   | Date of assignment of the Right to Obtain Reimbursement, etc.<br>Pertaining to a Guarantee, etc.,<br>date of acquisition of said Right to Obtain Reimbursement, etc.<br>Pertaining to the Guarantee, etc.,<br>and the date of the loan contract related to said Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc.  |
| Article 17,<br>paragraph<br>(1), item<br>(iii) | Amount of the Loan   | Amount of the Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc. and the amount of the Loan under the loan contract related to said Right to Obtain Reimbursement, etc.<br>Pertaining to the Guarantee, etc.  |
| Article 17,<br>paragraph<br>(2)                | A Money Lender shall, when he/she has concluded a Basic Contract for a Revolving Credit Loan | An assignee of the Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc. (limited to cases where the loan contract related to said Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc. is related to a Revolving Credit Loan; hereinafter the same shall apply in this paragraph and paragraph (5)) shall, when he/she has accepted the assignment of said Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc. |
|  | the following matters  | the following matters (excluding those set forth in items (ii) and (iii))  |
|  | said Basic Contract for a Revolving Credit Loan  | the Basic Contract for a Revolving Credit Loan related to said Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc.   |
|  | the counterparty thereof   | the obligor of the loan contract related to said Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc.   |
|  | the counterparty's interests   | the interests of the obligor   |
| Article 17,<br>paragraph<br>(2), item (i)      | the Money Lender   | the Money Lender that concluded a Basic Contract for a Revolving Credit Loan related to the Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc.  |

|                                 |  |  |
|---------------------------------|--|--|
| Article 17,<br>paragraph<br>(3) | Where a Money Lender<br>has concluded a<br>guarantee contract for a<br>loan contract, such Money<br>Lender shall,  | Where a guarantee contract<br>related to the Right to Obtain<br>Reimbursement, etc. Pertaining to<br>a Guarantee, etc. has been<br>concluded or the assignee of the<br>Right to Obtain Reimbursement,<br>etc. Pertaining to a Guarantee, etc.<br>has newly concluded a guarantee<br>contract, such assignee shall,   |
| Article 17,<br>paragraph<br>(4) | Where a Money Lender<br>has concluded a<br>guarantee contract for a<br>loan contract or has<br>concluded a loan contract<br>pertaining to a guarantee<br>contract, such Money<br>Lender shall, | Where a guarantee contract<br>related to the Right to Obtain<br>Reimbursement, etc. Pertaining to<br>a Guarantee, etc. has been<br>concluded or where the assignee of<br>the Right to Obtain<br>Reimbursement, etc. Pertaining to<br>a Guarantee, etc. has newly<br>concluded a guarantee contract,<br>such assignee shall,  |
|                                 | matters listed in the<br>items of paragraph (1)  | matters listed in the items of<br>paragraph (1) (in cases where the<br>loan contract related to said Right<br>to Obtain Reimbursement, etc.<br>Pertaining to the Guarantee, etc.<br>are those related to a Revolving<br>Credit Loan, excluding matters<br>identical to those stated in the<br>documents to be delivered<br>pursuant to the provisions of the<br>following paragraph) |
|                                 | said loan contract   | said Right to Obtain<br>Reimbursement, etc. Pertaining to<br>a Guarantee, etc.   |
| Article 17,<br>paragraph<br>(5) | Where a Money Lender<br>has concluded a contract<br>for a Revolving<br>Guarantee, such Money<br>Lender shall,  | Where a contract for a Revolving<br>Guarantee related to the Right to<br>Obtain Reimbursement, etc.<br>Pertaining to the Guarantee, etc.<br>has been concluded, the assignee of<br>the Right to Obtain<br>Reimbursement, etc. Pertaining to<br>the Guarantee, etc. shall,  |
|                                 | the matters set forth in<br>the items of paragraph (2)   | the matters set forth in the items<br>of paragraph (2) (excluding those<br>set forth in items (ii) and (iii) of<br>that paragraph)   |
| Article 17,<br>paragraph<br>(7) | A Money Lender may,  | An assignee of the Right to Obtain<br>Reimbursement, etc. Pertaining to<br>a Guarantee, etc. may,  |

|                                     |   |  |
|-------------------------------------|---|--|
|                                     | in lieu of delivering documents under the provisions of paragraph (1) through paragraph (5), delivering documents specified by a Cabinet Office Ordinance under the preceding paragraph, or delivering documents in lieu of delivering them under the first sentence of paragraph (1) or the first sentence of paragraph (4) as provided in the preceding paragraph | in lieu of delivering documents under the provisions of paragraph (1) through paragraph (5),   |
|                                     | said loan contract or guarantee contract  | said loan contract or guarantee contract related to said Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc.   |
|                                     | the matters specified in the preceding paragraphs or the matters to be stated in the document specified by Cabinet Office Ordinance under the preceding paragraph   | the matters set forth in paragraph (1) through paragraph (5) inclusive   |
|                                     | the Money Lender  | said assignee of the Right to Obtain Reimbursement, etc. Pertaining to Guarantee, etc.   |
| Article 18, paragraph (1)           | A Money Lender shall, upon receiving performance of all or part of his/her claim under a Contract for a Loan  | An assignee of the Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc. shall, upon receiving performance of all or part of his/her Right to Obtain Reimbursement Pertaining to the Guarantee, etc.,  |
| Article 18, paragraph (1), item (i) | the Money Lender  | the assignee of the Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc., of the Guarantee Business Operator that acquired said Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc., and of the Money Lender that concluded the loan contract related to said Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc. |

|  |   |   |
|--|---|---|
| Article 18,<br>paragraph<br>(1), item (ii)     | Date of the Contract  | Date of assignment of the Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc., the date of acquisition of said Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc., and the date of the loan contract related to said Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc.   |
| Article 18,<br>paragraph<br>(1), item<br>(iii) | Amount of the Loan (  | Amount of the Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc. and the amount of the Loan under the loan contract related to said Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc. (  |
| Article 18,<br>paragraph<br>(3)                | A Money Lender may, upon receiving performance of all or part of his/her claim under a contract for a Revolving Credit Loan or under a Contract for a Revolving Guarantee concluded pertaining to the Basic Contract for a Revolving Credit Loan under which said contract for a Revolving Credit Loan is concluded | An assignee of the Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc. (limited to cases where the loan contract related to said Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc. is related to a Revolving Credit Loan) may, upon receiving performance of all or part of his/her claim or a claim under a Contract for a Revolving Guarantee related to said Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc.                   |
|  | with the consent of the person  | with the consent of the person (in cases where the person who assigned said Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc. or the Money Lender that concluded a loan contract related to said Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc. has already obtained the consent of the person who has made performance, through the procedures specified by Cabinet Office Ordinance or with the consent of the person who has made performance,) |
|  | to the person who has made performance,   | to said person who has made performance,  |

|                           |   |  |
|---------------------------|---|--|
|                           | the Money Lender shall  | the assignee of the Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc. shall  |
| Article 18, paragraph (4) | A Money Lender may  | An assignee of the Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc. may   |
|                           | with the consent of the person who has made performance, under paragraph (1) or the preceding paragraph | with the consent of the person who has made performance, under paragraph (1) or the preceding paragraph (in cases where the person who assigned said Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc. or the Money Lender that concluded a loan contract related to said Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc. has already obtained the consent of the person who has made performance, through the procedures specified by Cabinet Office Ordinance or with the consent of the person who has made performance,) |
|                           | the Money Lender shall  | said assignee of the Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc. shall   |
| Article 19                | A Money Lender  | An assignee of the Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc.   |
|                           | for each business office or other office  | for each business office or other office (if the person has no business office or other office, his/her domicile or residence)   |
|                           | on a Contract for a Loan with each obligor  | on a Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc. with each obligor subject to said Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc.   |

|                           |  |   |
|---------------------------|--|---|
|                           | the date of the contract   | the date of assignment of the Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc., the date of acquisition of said Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc., and the date of the Contract for a Loan related to said Right to Obtain Reimbursement, etc. Pertaining to Guarantee, etc.                                   |
|                           | the amount of the Loan   | the amount of the Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc. and the amount of the Loan under the loan contract related to said Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc.  |
| Article 19-2              | An Obligor, etc.   | An Obligor, etc. subject to a Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc.   |
|                           | to the Money Lender  | to the assignee of the Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc.  |
|                           | the Money Lender   | said assignee of the Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc.  |
| Article 20, paragraph (1) | Persons who engage in the Money Lending Business shall not obtain from the Obligor, etc. documents proving that the Obligor, etc. has delegated to an agent the authority to commission a notary to prepare Specified Notarized Deeds with regard to a Contract for a Loan | An assignee of the Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc. shall not obtain from the Obligor, etc. documents proving that the Obligor, etc. has delegated to an agent the authority to commission a notary to prepare Specified Notarized Deeds with regard to said Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc. |
|                           | under the Contract for a Loan  | in relation to said Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc.   |
| Article 20, paragraph (2) | Persons who engage in the Money Lending Business shall, when the Obligor, etc. delegates to an agent the authority to commission a notary to prepare a Specified Notarized Deed for a Contract for a Loan  | An assignee of the Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc. shall, when the Obligor, etc. delegates to an agent the authority to commission a notary to prepare a Specified Notarized Deed for said Right to Obtain Reimbursement, etc. Pertaining to the Guarantee,   |



|  |   |   |
|--|---|---|
| Article 20,<br>paragraph<br>(3)                | A Money Lender shall,<br>when commissioning a<br>notary to prepare a<br>Specified Notarized Deed<br>for the Contract for a<br>Loan  | An assignee of the Right to Obtain<br>Reimbursement, etc. Pertaining to<br>a Guarantee, etc. shall, when<br>commissioning a notary to prepare<br>a Specified Notarized Deed for the<br>Right to Obtain Reimbursement,<br>etc. Pertaining to the Guarantee,<br>etc.        |
|  | with the Contract for a<br>Loan   | with the Right to Obtain<br>Reimbursement, etc. Pertaining to<br>the Guarantee, etc.  |
| Article 20,<br>paragraph<br>(3), item (i)      | under the Contract for a<br>Loan  | in relation to the Right to Obtain<br>Reimbursement, etc. Pertaining to<br>the Guarantee, etc.  |
| Article 20-2                                   | A Person who engages in<br>the Money Lending<br>Business shall, with<br>regard to a Contract for a<br>Loan  | An assignee of the Right to Obtain<br>Reimbursement, etc. Pertaining to<br>a Guarantee, etc. shall, with<br>regard to a Right to Obtain<br>Reimbursement, etc. Pertaining to<br>a Guarantee, etc.   |
|  | claims under a Contract<br>for a Loan   | Right to Obtain Reimbursement,<br>etc. Pertaining to a Guarantee, etc.  |
| Article 20-2,<br>item (ii)                     | claims  | Right to Obtain Reimbursement,<br>etc. Pertaining to a Guarantee, etc.  |
| Article 21,<br>paragraph<br>(1)                | Persons who engage in<br>the Money Lending<br>Business  | An assignee of the Right to Obtain<br>Reimbursement, etc. Pertaining to<br>a Guarantee, etc.  |
|  | or persons who have been<br>entrusted by a person<br>who engages in the<br>Money Lending Business<br>or any other person with<br>the collection of claims<br>under the Contract for a<br>Loan of the person who<br>engages in the Money<br>Lending Business | or persons who have been<br>entrusted by said assignee of the<br>Right to Obtain Reimbursement,<br>etc. Pertaining to a Guarantee, etc.<br>or any other person with the<br>collection of said Right to Obtain<br>Reimbursement, etc. Pertaining to<br>the Guarantee, etc. |
|  | in collecting claims under<br>the Contract for a Loan   | in collecting said Right to Obtain<br>Reimbursement, etc. Pertaining to<br>Guarantee, etc.  |
| Article 21,<br>paragraph<br>(1), items<br>(vi) | under the Contract for a<br>Loan  | related to the Right to Obtain<br>Reimbursement, etc. Pertaining to<br>the Guarantee, etc.  |
| Article 21,<br>paragraph<br>(1), items<br>(ix) | claims under the Contract<br>for a Loan   | the Right to Obtain<br>Reimbursement, etc. Pertaining to<br>the Guarantee, etc.   |

|  |  |  |
|--|--|--|
| Article 21,<br>paragraph<br>(2)                | Persons who engage in<br>the Money Lending<br>Business   | An assignee of the Right to Obtain<br>Reimbursement, etc. Pertaining to<br>a Guarantee, etc.   |
|  | or persons who have been<br>entrusted by persons who<br>engage in the Money<br>Lending Business or by<br>any other person with the<br>collection of claims under<br>a Contract for a Loan of<br>the person who engages<br>in the Money Lending<br>Business | or persons who have been<br>entrusted by said assignee of the<br>Right to Obtain Reimbursement,<br>etc. Pertaining to the Guarantee,<br>etc. or by any other person with<br>the collection of said Right to<br>Obtain Reimbursement, etc.<br>Pertaining to the Guarantee, etc.   |
| Article 21,<br>paragraph<br>(2), item (i)      | the person who engages<br>in the Money Lending<br>Business   | the assignee of the Right to Obtain<br>Reimbursement, etc. Pertaining to<br>a Guarantee, etc.  |
| Article 21,<br>paragraph<br>(2), item<br>(iii) | Date of the contract   | Date of assignment of the Right to<br>Obtain Reimbursement, etc.<br>Pertaining to a Guarantee, etc.,<br>the date of acquisition of said<br>Right to Obtain Reimbursement,<br>etc. Pertaining to the Guarantee,<br>etc., and the date of the loan<br>contract related to said Right to<br>Obtain Reimbursement, etc.<br>Pertaining to the Guarantee, etc. |
| Article 21,<br>paragraph<br>(2), item (iv)     | Amount of the Loan   | Amount of the Right to Obtain<br>Reimbursement, etc. Pertaining to<br>the Guarantee, etc. and the<br>amount of the Loan under the loan<br>contract related to said Right to<br>Obtain Reimbursement, etc.<br>Pertaining to the Guarantee, etc.   |
| Article 21,<br>paragraph<br>(3)                | persons who engage in<br>the Money Lending<br>Business   | an assignee of the Right to Obtain<br>Reimbursement, etc. Pertaining to<br>a Guarantee, etc.   |
|  | or persons who have been<br>entrusted by persons who<br>engage in the Money<br>Lending Business or by<br>any other person with the<br>collection of claims under<br>the Contract for a Loan of<br>the person engaging in<br>the Money Lending<br>Business  | or persons who have been<br>entrusted by said assignee of the<br>Right to Obtain Reimbursement,<br>etc. Pertaining to the Guarantee,<br>etc. or by any other person with<br>the collection of said Right to<br>Obtain Reimbursement, etc.<br>Pertaining to the Guarantee, etc.   |
|  | claims under the Contract<br>for a Loan and  | said Right to Obtain<br>Reimbursement, etc. Pertaining to<br>the Guarantee, etc. and   |

|                                |  |   |
|--------------------------------|--|---|
|                                | the trade name and name of the person who engages in the Money Lending Business  | the trade name and name of said assignee of the Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc.   |
| Article 22                     | A Money Lender shall, if he/she has received full performance of claims under the Contract for a Loan,   | An assignee of the Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc. shall, if he/she has received full performance of said Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc.,  |
|                                | the claims   | the Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc.   |
| Article 24-4, paragraph (1)    | A Guarantee Business Operator shall,   | An assignee of the Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc. shall,   |
|                                | the provisions of Article 12-7, Article 16-2, paragraphs (3) and (4), Article 16-3, Article 17 (excluding paragraph (6)), Article 18 through Article 22, Article 24-6-10, and this paragraph | the provisions of Article 12-7, Article 16-2, paragraphs (3) and (4), Article 16-3, Article 17 (excluding paragraph (6)), Article 18 through Article 22, Article 24-6-10, and this paragraph as applied mutatis mutandis by replacing certain terms pursuant to the following paragraph |
| Article 24-6-10, paragraph (2) | Money Lender with the money lending operations   | assignee of the Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc. with the business related to said Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc.   |
|                                | Money Lender's money lending operations  | business related to said Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc. pertaining to the assignee of the Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc.  |
| Article 24-6-10, paragraph (4) | Money Lender with the money lending operations   | assignee of the Right to Obtain Reimbursement, etc. Pertaining to Guarantee, etc. with the business related to said Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc.   |
|                                | of the Money Lender  | of the assignee of the Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc.  |

(Replacement of Terms in the Provisions of the Act as Applied Mutatis

Mutandis to the Assignee of the Right to Obtain Reimbursement, etc.

Pertaining to Performance under Entrustment)

Article 3-11 In cases where the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment has been assigned under Article 24-5, paragraph (2) of the Act, and where the provisions of the Act are applied mutatis mutandis to the assignee of said Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment, the technical replacement of terms pertaining to the provisions of the Act shall be as in the following table:

| Provisions of the Act whose terms are to be replaced | Original terms  | Terms to replace the original terms   |
|--|---|---|
| Article 12-7   | A Money Lender shall, when he/she intends to conclude an insurance contract under which he/she is to receive payment of insurance claims upon the death of the counterparty or the person who intends to be the counterparty to the Contract for a Loan (excluding Home Loan Contracts and other contracts specified by a Cabinet Office Ordinance) | An assignee of the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment (meaning the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment as defined in Article 24-3, paragraph (2); hereinafter the same shall apply in this Article through Article 22) shall, when he/she intends to conclude an insurance contract under which he/she is to receive payment of insurance claims upon the death of the counterparty or the person who intends to be the counterparty to the Contract for a Loan (excluding Home Loan Contracts and other contracts specified by a Cabinet Office Ordinance) related to said Right to Obtain Reimbursement Pertaining to Performance under Entrustment, |
| Article 16-2, paragraph (3)                          | A Money Lender shall, when concluding a guarantee contract in relation to a loan contract   | An assignee of the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment shall, when concluding a guarantee contract for said Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment   |

|                                       |  |  |
|---------------------------------------|--|--|
| Article 16-2, paragraph (3), item (i) | the Money Lender   | the assignee of the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment, of the Person Entrusted With Performance (meaning the Person Entrusted With Performance as defined in Article 24-3, paragraph (2); the same shall apply in Article 17 and Article 18), and of the Money Lender that entrusted the performance to said Person Entrusted With Performance |
| Article 16-2, paragraph (4)           | A Money Lender may, in lieu of delivering the documents prescribed in the preceding three paragraphs   | An assignee of the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment may, in lieu of delivering the documents prescribed in the preceding paragraph  |
|                                       | the person who intends to be the counterparty to the Contract for a Loan as provided in paragraph (1) or paragraph (2) or the consent of the person who intends to be the guarantor set forth in the preceding paragraph | the person who intends to be the guarantor set forth in that paragraph   |
|                                       | that paragraphs by way of Electromagnetic Means, with the consent of   | that paragraph by way of Electromagnetic Means, with the consent of  |
|                                       | the Money Lender   | said assignee of the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment   |
| Article 16-3, paragraph (1)           | A Money Lender shall, when he/she intends to conclude an insurance contract under which he/she is to receive payment of insurance claims upon the death of the counterparty to a Contract for a Loan                     | An assignee of the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment shall, when he/she intends to conclude an insurance contract under which he/she is to receive payment of insurance claims upon the death of the counterparty to a Contract for a Loan related to said Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment     |
| Article 16-3, paragraph (1), item (i) | the Money Lender   | the assignee of the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment  |

|   |   |  |
|---|---|--|
| Article 16-3,<br>paragraph<br>(2)         | A Money Lender may, in lieu of delivering the documents under the preceding paragraph   | An assignee of the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment may, in lieu of delivering the documents under the preceding paragraph  |
|   | the Contract for a Loan   | the Contract for a Loan related to the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment   |
|   | the Money Lender  | said assignee of the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment   |
| Article 17,<br>paragraph<br>(1)           | A Money Lender shall, when he/she has concluded a loan contract (excluding Basic Contracts for Revolving Credit Loans; the same shall apply in paragraph (4)) | An assignee of the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment shall, when he/she has accepted the assignment of said Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment  |
|   | the following matters   | the following matters (in cases where the loan contract related to said Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment is related to a Revolving Credit Loan, excluding the matters identical to the matters stated in the documents to be delivered pursuant to the following paragraph) |
|   | the contract  | said Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment   |
|   | the counterparty thereto  | the obligor of the loan contract related to said Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment   |
| Article 17,<br>paragraph<br>(1), item (i) | the Money Lender  | the assignee of the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment, of the Person Entrusted With Performance, and of the Money Lender that entrusted the performance to said Person Entrusted With Performance  |

|  |  |  |
|--|--|--|
| Article 17,<br>paragraph<br>(1), item (ii)     | Date of the contract   | Date of assignment of the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment, the date of acquisition of said Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment, and the date of the loan contract related to said Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment  |
| Article 17,<br>paragraph<br>(1), item<br>(iii) | Amount of the Loan   | Amount of Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment and the amount of the Loan under the loan contract related to said Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment   |
| Article 17,<br>paragraph<br>(2)                | A Money Lender shall, when he/she has concluded a Basic Contract for a Revolving Credit Loan | An assignee of the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment (limited to cases where the loan contract related to said Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment is related to a Revolving Credit Loan; hereinafter the same shall apply in this paragraph and paragraph (5)) shall, when he/she has accepted the assignment of said Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment |
|  | the following matters  | the following matters (excluding those set forth in items (ii) and (iii))  |
|  | said Basic Contract for a Revolving Credit Loan  | the Basic Contract for a Revolving Credit Loan related to said Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment   |
|  | the counterparty thereto   | the obligor of the loan contract related to said Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment   |
|  | the counterparty's interests   | the interests of the obligor   |

|   |  |   |
|---|--|---|
| Article 17,<br>paragraph<br>(2), item (i) | the Money Lender   | the Money Lender that entrusted<br>performance to the Person<br>Entrusted With Performance  |
| Article 17,<br>paragraph<br>(3)           | Where a Money Lender<br>has concluded a<br>guarantee contract for a<br>loan contract, such Money<br>Lender shall,  | Where a guarantee contract<br>related to the Right to Obtain<br>Reimbursement, etc. Pertaining to<br>Performance under Entrustment<br>has been concluded or where the<br>assignee of the Right to Obtain<br>Reimbursement, etc. Pertaining to<br>Performance under Entrustment<br>has newly concluded a guarantee<br>contract, such assignee shall,   |
| Article 17,<br>paragraph<br>(4)           | Where a Money Lender<br>has concluded a<br>guarantee contract for a<br>loan contract or has<br>concluded a loan contract<br>pertaining to a guarantee<br>contract, such Money<br>Lender shall, | Where a guarantee contract<br>related to the Right to Obtain<br>Reimbursement, etc. Pertaining to<br>Performance under Entrustment<br>has been concluded or where the<br>assignee of the Right to Obtain<br>Reimbursement, etc. Pertaining to<br>Performance under Entrustment<br>has newly concluded a guarantee<br>contract, such assignee shall,   |
|   | matters listed in the<br>items of paragraph (1)  | matters listed in the items of<br>paragraph (1) (in cases where the<br>loan contract related to said Right<br>to Obtain Reimbursement, etc.<br>Pertaining to Performance under<br>Entrustment is related to a<br>revolving credit loan, excluding the<br>matters identical to those stated in<br>the documents to be delivered<br>pursuant to the provisions of the<br>following paragraph) |
|   | said loan contract   | said Right to Obtain<br>Reimbursement, etc. Pertaining to<br>Performance under Entrustment  |
| Article 17,<br>paragraph<br>(5)           | Where a Money Lender<br>has concluded a contract<br>for a Revolving<br>Guarantee, such Money<br>Lender shall,  | Where a contract for a Revolving<br>Guarantee related to the Right to<br>Obtain Reimbursement, etc.<br>Pertaining to Performance under<br>Entrustment has been concluded,<br>the assignee of the Right to Obtain<br>Reimbursement, etc. Pertaining to<br>Performance under Entrustment<br>shall,  |
|   | the matters set forth in<br>the items of paragraph (2)   | the matters set forth in the items<br>of paragraph (2) (excluding those<br>set forth in items (ii) and (iii) of<br>that paragraph)  |



|                                 |   |   |
|---------------------------------|---|---|
| Article 17,<br>paragraph<br>(7) | A Money Lender may,   | An assignee of the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment may,   |
|                                 | in lieu of delivering documents under the provisions of paragraph (1) through paragraph (5), delivering documents specified by a Cabinet Office Ordinance under the preceding paragraph, or delivering documents in lieu of delivering them under the first sentence of paragraph (1) or the first sentence of paragraph (4) as provided by the preceding paragraph | in lieu of delivering documents under the provisions of paragraph (1) through paragraph (5) inclusive   |
|                                 | said loan contract or guarantee contract  | said loan contract or guarantee contract related to said Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment  |
|                                 | the matters specified in the preceding paragraphs or the matters to be stated in the document specified by Cabinet Office Ordinance under the preceding paragraph   | the matters set forth in paragraph (1) through paragraph (5)  |
|                                 | the Money Lender  | said assignee of the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment  |
| Article 18,<br>paragraph<br>(1) | A Money Lender shall, upon receiving performance of all or part of his/her claim under a Contract for a Loan  | An assignee of the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment shall, upon receiving performance of all or part of his/her Right to Obtain Reimbursement Pertaining to Performance under Entrustment, |

|                                       |   |   |
|---------------------------------------|---|---|
| Article 18, paragraph (1), item (i)   | the Money Lender  | the assignee of the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment, of the Person Entrusted With Performance, and of the Money Lender that entrusted the performance to said Person Entrusted With Performance   |
| Article 18, paragraph (1), item (ii)  | Date of the contract  | Date of assignment of the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment, the date of acquisition of said Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment, and the date of the loan contract related to said Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment   |
| Article 18, paragraph (1), item (iii) | Amount of the Loan (  | Amount of Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment and the amount of the Loan under the loan contract related to said Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment (  |
| Article 18, paragraph (3)             | A Money Lender may, upon receiving performance of all or part of his/her claim under a contract for a Revolving Credit Loan or under a Contract for a Revolving Guarantee concluded pertaining to the Basic Contract for a Revolving Credit Loan under which said contract for Revolving Credit Loan is concluded | An assignee of the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment (limited to cases where the loan contract related to said Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment is related to a Revolving Credit Loan) may, upon receiving performance of all or part of his/her claim or a claim under a Contract for a Revolving Guarantee related to said Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment |

|                           |   |   |
|---------------------------|---|---|
|                           | with the consent of the person  | with the consent of the person (in cases where the person who assigned said Right Obtain Reimbursement, etc. Pertaining to Performance under Entrustment or the Money Lender that entrusted performance to said Person Entrusted With Performance has already obtained the consent of the person who has made performance, through the procedures specified by Cabinet Office Ordinance or with the consent of the person who has made performance,)  |
|                           | to the person   | to the person who has made performance,   |
|                           | the Money Lender shall  | the assignee of the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment shall   |
| Article 18, paragraph (4) | A Money Lender may  | An assignee of the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment may  |
|                           | with the consent of the person who has made performance, under paragraph (1) or the preceding paragraph | with the consent of the person who has made performance, under paragraph (1) or the preceding paragraph (in cases where the person who assigned said Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment or the Money Lender that entrusted performance to the Person Entrusted With Performance has already obtained the consent of the person who has made performance, through the procedures specified by Cabinet Office Ordinance or with the consent of the person who has made performance,) |
|                           | the Money Lender shall  | said assignee of the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment shall  |
| Article 19                | A Money Lender  | An assignee of the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment  |

|              |  |   |
|--------------|--|---|
|              | for each business office or other office     | for each business office or other office (if the person has no business office or other office, his/her domicile or residence)  |
|              | on the Contract for a Loan with each obligor | on the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment with each obligor subject to said Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment  |
|              | the date of the contract                     | the date of assignment of the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment, the date of acquisition of said Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment, and the date of the Contract for a Loan related to said Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment |
|              | the amount of the Loan                       | the amount of the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment and the amount of the Loan under the loan contract related to said Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment  |
| Article 19-2 | An Obligor, etc.                             | An Obligor, etc. subject to the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment   |
|              | to the Money Lender                          | to the assignee of the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment  |
|              | the Money Lender                             | said assignee of the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment  |

|   |  |   |
|---|--|---|
| Article 20,<br>paragraph<br>(1)           | Persons who engage in the Money Lending Business shall not obtain from the Obligor, etc. documents proving that the Obligor, etc. has delegated to an agent the authority to commission a notary to prepare Specified Notarized Deeds with regard to a Contract for a Loan | An assignee of the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment shall not obtain from the Obligor, etc. documents proving that the Obligor, etc. has delegated to an agent the authority to commission a notary to prepare Specified Notarized Deeds with regard to said Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment |
|   | under the Contract for a Loan  | in relation to said Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment   |
| Article 20,<br>paragraph<br>(2)           | Persons who engage in the Money Lending Business shall, when the Obligor, etc. delegates to an agent the authority to commission a notary to prepare a Specified Notarized Deed for a Contract for a Loan  | An assignee of the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment shall, when the Obligor, etc. delegates to an agent the authority to commission a notary to prepare a Specified Notarized Deed for said Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment,   |
| Article 20,<br>paragraph<br>(3)           | A Money Lender shall, when commissioning a notary to prepare a Specified Notarized Deed for the Contract for a Loan  | An assignee of the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment shall, when commissioning a notary to prepare a Specified Notarized Deed for the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment   |
|   | with the Contract for a Loan   | with the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment  |
| Article 20,<br>paragraph<br>(3), item (i) | under the Contract for a Loan  | in relation to the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment  |
| Article 20-2                              | A Person who engages in the Money Lending Business shall, with regard to the Contract for a Loan   | An assignee of the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment shall, with regard to the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment  |
|   | claims under the Contract for a Loan   | Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment   |

|                                       |   |   |
|---------------------------------------|---|---|
| Article 20-2, item (ii)               | claims  | Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment   |
| Article 21, paragraph (1)             | Persons who engage in the Money Lending Business  | An assignee of the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment  |
|                                       | or persons who have been entrusted by a person who engages in the Money Lending Business or by any other person with the collection of claims under the Contract for a Loan of the person who engages in the Money Lending Business | or persons who have been entrusted by said assignee of the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment or by any other person with the collection of said Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment |
|                                       | in collecting claims under the Contract for a Loan  | in collecting said Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment  |
| Article 21, paragraph (1), item (vi)  | under the Contract for a Loan   | related to the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment  |
| Article 21, paragraph (1), items (ix) | claims under the Contract for a Loan  | the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment   |
| Article 21, paragraph (2)             | Persons who engage in the Money Lending Business  | An assignee of the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment  |
|                                       | or persons who have been entrusted by a person who engages in Money Lending Business or by any other person with the collection of claims under the Contract for a Loan of the person who engages in the Money Lending Business     | or persons who have been entrusted by said assignee of the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment or any other person with the collection of said Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment    |
| Article 21, paragraph (2), item (i)   | the person who engages in the Money Lending Business  | the assignee of the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment   |

|  |  |   |
|--|--|---|
| Article 21,<br>paragraph<br>(2), item<br>(iii) | Date of the contract   | Date of assignment of the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment, the date of acquisition of said Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment, and the date of the loan contract related to said Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment |
| Article 21,<br>paragraph<br>(2), item (iv)     | Amount of the Loan   | Amount of the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment and the amount of the Loan under the loan contract related to said Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment  |
| Article 21,<br>paragraph<br>(3)                | persons who engage in the Money Lending Business   | an assignee of the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment  |
|  | or persons who have been entrusted by a person who engages in the Money Lending Business or by any other person with the collection of claims under the Contract for a Loan of the person engaging in Money Lending Business | or persons who have been entrusted by said assignee of the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment or by any other person with the collection of said Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment   |
|  | claims under the Contract for a Loan and   | said Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment and  |
|  | the trade name and name of the person who engages in the Money Lending Business  | the trade name and name of said assignee of the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment   |
| Article 22                                     | A Money Lender shall, if he/she has received full performance of claims under the Contract for a Loan  | An assignee of the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment shall, if he/she has received full performance of said Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment,  |

|                                |  |   |
|--------------------------------|--|---|
|                                | the claims   | the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment,  |
| Article 24-5, paragraph (1)    | A Person Entrusted With Performance shall  | An assignee of the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment shall,   |
|                                | the provisions of Article 12-7, Article 16-2, paragraphs (3) and (4), Article 16-3, Article 17 (excluding paragraph (6)), Article 18 through Article 22, Article 24-6-10, and this paragraph | the provisions of Article 12-7, Article 16-2, paragraph (3) and paragraph (4), Article 16-3, Article 17 (excluding paragraph (6)), Articles 18 through Article 22, Article 24-6-10, and this paragraph as applied mutatis mutandis by replacing certain terms pursuant to the following paragraph |
| Article 24-6-10, paragraph (2) | Money Lender with the money lending operations   | assignee of the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment with the business related to said Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment   |
|                                | Money Lender's money lending operations  | business related to said Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment pertaining to the assignee of the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment  |
| Article 24-6-10, paragraph (4) | Money Lender with the money lending operations   | assignee of the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment with the business related to said Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment   |
|                                | of the Money Lender  | of the assignee of the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment  |

(Replacement of Terms of the Provisions of the Act as Applied Mutatis Mutandis to Cases Where a Person Engaged in the Money Lending Business Assigns a Claim, etc.)

Article 3-12 (1) In cases where the provisions of Article 24, paragraph (1) of the Act are applied mutatis mutandis to the case where a person who engages in the Money Lending Business (excluding Money Lenders; hereinafter the same



shall apply in this Article) assigns the claim under a loan contract to others under Article 24-6 of the Act, the technical replacement of terms pertaining to Article 24, paragraph (1) of the Act shall be as in the following table:

| Provisions of the Act whose terms are to be replaced | Original terms  | Terms to replace the original terms   |
|--|---|---|
| Article 24, paragraph (1)                            | A Money Lender shall  | A person who engages in the Money Lending Business (excluding Money Lenders; hereinafter the same shall apply in this paragraph)  |
|  | made by the Money Lender  | made by the person who engages in the Money Lending Business  |
|  | the provisions of Article 12-7, Article 16-2, paragraphs (3) and (4), Article 16-3, Article 17 (excluding paragraph (6)), Article 18 through Article 22, Article 24-6-10, and this paragraph shall apply (excluding, with regard to claims contained in mortgage securities prescribed in Article 1, paragraph (1) of the Mortgage Securities Act (Act No. 15 of 1931), the provisions of Article 16-2, paragraphs (3) and (4), and Article 17 (excluding paragraph (6)), and including | the provisions of Article 20, paragraphs (1) and (2), Article 20-2, Article 21, and this paragraph as applied mutatis mutandis by replacing certain terms pursuant to Article 24-6 (including |

(2) In cases where a person who engages in the Money Lending Business has assigned the claim under a loan contract under Article 24-6 of the Act, and where the provisions of the Act are applied mutatis mutandis to the assignee of said claim, the technical replacement of terms pertaining to the provisions of the Act shall be as in the following table:

| Provisions of the Act whose terms are to be replaced | Original terms | Terms to replace the original terms |
|--|----------------|-------------------------------------|
|  |                |                                     |

|                              |  |  |
|------------------------------|--|--|
| Article 20,<br>paragraph (1) | Persons who engage in the Money Lending Business shall not obtain from the Obligor, etc. documents proving that the Obligor, etc. has delegated to an agent the authority to commission a notary to prepare Specified Notarized Deeds with regard to a Contract for a Loan | An assignee of the claim under a loan contract of a person who engages in the Money Lending Business (excluding Money Lenders; hereinafter the same shall apply in this Article through Article 21 and Article 24, paragraph (1)) shall not obtain from the Obligor, etc. documents proving that the Obligor, etc. has delegated to an agent the authority to commission a notary to prepare Specified Notarized Deeds with regard to the claims under the Contract for a Loan related to said claim |
|                              | under the Contract for a Loan  | under the Contract for a Loan related to said claim  |
| Article 20,<br>paragraph (2) | Persons who engage in the Money Lending Business shall, when the Obligor, etc. delegates to an agent the authority to commission a notary to prepare a Specified Notarized Deed for a Contract for a Loan  | An assignee of the claim under the loan contract of a person who engages in the Money Lending Business shall, when the Obligor, etc. delegates to an agent the authority to commission a notary to prepare a Specified Notarized Deed for a claim under the Contract for a Loan related to said claim  |
| Article 20-2                 | A Person who engages in the Money Lending Business shall, with regard to the Contract for a Loan   | An assignee of the claim under a loan contract of a person who engages in the Money Lending Business shall, with regard to the claims under the Contract for a Loan related to said claim  |
| Article 20-2,<br>item (ii)   | claims   | claims under the Contract for a Loan   |
| Article 21,<br>paragraph (1) | Persons who engage in the Money Lending Business   | An assignee of the claim under a loan contract of a person who engages in the Money Lending Business   |

|  |  |   |
|--|--|---|
|  | or persons who have been entrusted by a person who engages in the Money Lending Business or by any other person with the collection of claims under the Contract for a Loan of the person who engages in the Money Lending Business            | or persons who have been entrusted by said assignee of the claim or by any other person with the collection of claims under the Contract for a Loan related to said claim |
|  | in collecting claims under the Contract for a Loan   | in collecting claims under the Contract for a Loan related to said claim  |
| Article 21, paragraph (1), items (vi) and (ix) | Contract for a Loan  | Contract for a Loan related to the assigned claim   |
| Article 21, paragraph (2)                      | Persons who engage in the Money Lending Business   | An assignee of the claim under the loan contract of a person who engages in the Money Lending Business  |
|  | or persons who have been entrusted by a person who engages in the Money Lending Business or by any other person with the collection of claims under the Contract for a Loan pertaining to the person who engages in the Money Lending Business | or persons who have been entrusted by said assignee of the claim or by any other person with the collection of claims under the Contract for a Loan related to said claim |
| Article 21, paragraph (2), item (i)            | the person who engages in the Money Lending Business   | the assignee of the claim   |
| Article 21, paragraph (2), item (iii)          | Date of the contract   | Date of assignment of the claim and the date of the loan contract related to said claim   |
| Article 21, paragraph (2), item (iv)           | Amount of the Loan   | Amount of the Loan and the amount of the assigned claim   |
| Article 21, paragraph (3)                      | persons who engage in the Money Lending Business   | an assignee of the claim under the loan contract of a person who engages in the Money Lending Business  |
|  | or persons who have been entrusted by a person who engages in the Money Lending Business or by any other person with the collection of claims under the Contract for a Loan of the person who engages in the Money Lending Business            | or persons who have been entrusted by said assignee of the claim or by any other person with the collection of claims under the Contract for a Loan related to said claim |

|                           |   |   |
|---------------------------|---|---|
|                           | the Contract for a Loan and   | the Contract for a Loan related to said claim and   |
|                           | the trade name and name of the person who engages in the Money Lending Business   | the trade name and name of the assignee of the claim  |
|                           | A Money Lender shall, in assigning the claims under the loan contract   | An assignee of the claim under the loan contract of a person who engages in the Money Lending Business shall, in assigning said claims  |
| Article 24, paragraph (1) | of the Money Lender   | of a person who engages in the Money Lending Business   |
|                           | the provisions of Article 12-7, Article 16-2, paragraphs (3) and (4), Article 16-3, Article 17 (excluding paragraph (6)), Article 18 through Article 22, Article 24-6-10, and this paragraph shall apply (excluding, with regard to claims contained in mortgage securities prescribed in Article 1, paragraph (1) of the Mortgage Securities Act (Act No. 15 of 1931), the provisions of Article 16-2, paragraphs (3) and (4), and Article 17 (excluding paragraph (6)), and including | the provisions of Article 20, paragraphs (1) and (2), Article 20-2, Article 21, and this paragraph as applied mutatis mutandis by replacing certain terms pursuant to Article 24-6 (including |

(3) In cases where the provisions of Article 24-2, paragraph (1) of the Act are applied mutatis mutandis to the case where a person who engages in the Money Lending Business concludes a guarantee contract for a loan contract with a Guarantee Business Operator under Article 24-6 of the Act, the technical replacement of terms pertaining to Article 24-2, paragraph (1) of the Act shall be as in the following table:

| Provisions of the Act whose terms are to be replaced | Original terms | Terms to replace the original terms  |
|--|----------------|--|
| Article 24-2, paragraph (1)                          | Money Lender   | person who engages in the Money Lending Business (excluding Money Lenders) |

|  |   |  |
|--|---|--|
|  | the provisions of Article 12-7, Article 16-2, paragraphs (3) and (4), Article 16-3, Article 17 (excluding paragraph (6)), Article 18 through Article 22, Article 24-4, paragraph (1), and Article 24-6-10 (excluding, with regard to claims contained in mortgage securities prescribed in Article 1, paragraph (1) of the Mortgage Securities Act, the provisions of Article 16-2, paragraphs (3) and (4), and Article 17 (excluding paragraph (6)), shall be excluded, and the penal provisions pertaining thereto shall be included) | the provisions of Article 20, paragraphs (1) and (3), Article 20-2, Article 21, and this paragraph as applied mutatis mutandis by replacing certain terms pursuant to Article 24-6 (including the penal provisions pertaining thereto) |
|--|---|--|

- (4) In cases where the Guarantee Business Operator has acquired the Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc. (meaning the Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc. as defined in Article 24-6 of the Act; the same shall apply in paragraph (7) through paragraph (9)), and where the provisions of the Act are applied mutatis mutandis to the Guarantee Business Operator that has acquired said Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc. , the technical replacement of terms pertaining to the provisions of the Act shall be as in the following table:

| Provisions of the Act whose terms are to be replaced | Original terms | Terms to replace the original terms |
|--|----------------|-------------------------------------|
|  |                |                                     |

|                              |  |   |
|------------------------------|--|---|
| Article 20,<br>paragraph (1) | Persons who engage in the Money Lending Business shall not obtain from the Obligor, etc. documents proving that the Obligor, etc. has delegated to an agent the authority to commission a notary to prepare Specified Notarized Deeds with regard to a Contract for a Loan | A Guarantee Business Operator that has acquired the Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc. (meaning the Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc. as defined in Article 24-6 of the Act; hereinafter the same shall apply in this Article through Article 21) shall not obtain from the Obligor, etc. documents proving that the Obligor, etc. has delegated to an agent the authority to commission a notary to prepare Specified Notarized Deeds with regard to said Right to Obtain Reimbursement, etc. Pertaining to Guarantee, etc. |
|                              | under the Contract for a Loan  | in relation to said Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc.   |
| Article 20,<br>paragraph (2) | Persons who engage in the Money Lending Business shall, when the Obligor, etc. delegates to an agent the authority to commission a notary to prepare a Specified Notarized Deed for a Contract for a Loan  | A Guarantee Business Operator that has acquired the Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc. shall, when the Obligor, etc. delegates to an agent the authority to commission a notary to prepare a Specified Notarized Deed for said Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc.   |
| Article 20-2                 | A Person who engages in the Money Lending Business shall, with regard to the Contract for a Loan   | A Guarantee Business Operator that has acquired the Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc. shall, with regard to said Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc.,   |
|                              | claims under the Contract for a Loan   | Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc.   |
| Article 20-2,<br>item (ii)   | claims   | Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc.   |
| Article 21,<br>paragraph (1) | Persons who engage in the Money Lending Business   | A Guarantee Business Operator that has acquired the Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc.   |

|                                       |  |   |
|---------------------------------------|--|---|
|                                       | or persons who have been entrusted by a person who engages in the Money Lending Business or by any other person with the collection of claims under the Contract for a Loan of the person who engages in the Money Lending Business            | or persons who have been entrusted by said Guarantee Business Operator or by any other person with the collection of said Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc.                     |
|                                       | in collecting claims under the Contract for a Loan   | in collecting said Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc.  |
| Article 21, paragraph (1), items (vi) | under the Contract for a Loan  | related to the Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc.  |
| Article 21, paragraph (1), item (ix)  | claims under the Contract for a Loan   | the Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc.   |
| Article 21, paragraph (2)             | Persons who engage in the Money Lending Business   | A Guarantee Business Operator that has acquired the Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc.   |
|                                       | or persons who have been entrusted by a person who engages in the Money Lending Business or by any other person with the collection of claims under the Contract for a Loan pertaining to the person who engages in the Money Lending Business | or persons who have been entrusted by said Guarantee Business Operator or by any other person with the collection of said Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc.                     |
| Article 21, paragraph (2), item (i)   | the person who engages in the Money Lending Business   | the Guarantee Business Operator   |
| Article 21, paragraph (2), item (iii) | Date of the contract   | Date of acquisition of the Right to Obtain Reimbursement, etc. Pertaining to Guarantee, etc. and the date of the loan contract related to the Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc. |

|  |   |  |
|--|---|--|
| Article 21,<br>paragraph (2),<br>item (iv) | Amount of the Loan  | Amount of the Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc. and the amount of the Loan under the loan contract related to said Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc. |
| Article 21,<br>paragraph (3)               | persons who engage in the Money Lending Business  | a Guarantee Business Operator that has acquired the Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc.  |
|  | or persons who have been entrusted by a person who engages in the Money Lending Business or by any other person with the collection of claims under the Contract for a Loan of the person who engages in the Money Lending Business | or persons who have been entrusted by said Guarantee Business Operator or by any other person with the collection of said Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc.                              |
|  | claims under the Contract for a Loan and  | said Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc. and   |
|  | the trade name and name of the person who engages in the Money Lending Business   | the trade name and name of said Guarantee Business Operator  |

- (5) In cases where the provisions of Article 24-3, paragraph (1) of the Act are applied mutatis mutandis to the case where the person who engages in the Money Lending Business entrusts performance of the claim under the Contract for a Loan to others under Article 24-6 of the Act, the technical replacement of terms pertaining to Article 24-3, paragraph (1) of the Act shall be as in the following table:

|  |                |                                     |
|--|----------------|-------------------------------------|
| Provisions of the Act whose terms are to be replaced | Original terms | Terms to replace the original terms |
|--|----------------|-------------------------------------|



|                                |   |   |
|--------------------------------|---|---|
| Article 24-3,<br>paragraph (1) | A Money Lender shall  | A person who engages in the Money Lending Business (excluding Money Lenders; hereinafter the same shall apply in this paragraph) shall  |
|                                | Money Lender's Contract for a Loan  | Contract for a Loan of the person who engages in the Money Lending Business   |
|                                | the provisions of Article 12-7, Article 16-2, paragraphs (3) and (4), Article 16-3, Article 17 (excluding paragraph (6)), Article 18 through Article 22, Article 24-5, paragraph (1), and Article 24-6-10 (excluding, with regard to claims contained in mortgage securities as provided in Article 1, paragraph (1) of the Mortgage Securities Act, the provisions of Article 16-2, paragraphs (3) and (4) and Article 17 (excluding paragraph (6)), and including | the provisions of Article 20, paragraphs (1) and (2), Article 20-2, Article 21, and Article 24-5, paragraph (1) as applied mutatis mutandis by replacing certain terms pursuant to Article 24-6 of the Act (including |

(6) In cases where the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment (meaning the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment as defined in Article 24-6 of the Act; the same shall apply in paragraphs (9) and (10)) has been acquired under Article 24-6 of the Act, and where the provisions of the Act are applied mutatis mutandis to the person who has made performance, the technical replacement of terms pertaining to the provisions of the Act shall be as in the following table:

|  |                |                                     |
|--|----------------|-------------------------------------|
| Provisions of the Act whose terms are to be replaced | Original terms | Terms to replace the original terms |
|--|----------------|-------------------------------------|

|                              |  |  |
|------------------------------|--|--|
| Article 20,<br>paragraph (1) | Persons who engage in the Money Lending Business shall not obtain from the Obligor, etc. documents proving that the Obligor, etc. has delegated to an agent the authority to commission a notary to prepare Specified Notarized Deeds with regard to a Contract for a Loan | A Person Entrusted With Performance (meaning the person who has made performance, as referred to in Article 24-6; hereinafter the same shall apply in this Article through Article 21) shall not obtain from the Obligor, etc. documents proving that the Obligor, etc. has delegated to an agent the authority to commission a notary to prepare Specified Notarized Deeds with regard to the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment (meaning the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment as defined in Article 24-6; hereinafter the same shall apply in this Article through Article 21) for which said Person Entrusted With Performance has made the performance |
|                              | under the Contract for a Loan  | in relation to said Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment or   |
| Article 20,<br>paragraph (2) | Persons who engage in the Money Lending Business shall, when the Obligor, etc. delegates to an agent the authority to commission a notary to prepare a Specified Notarized Deed for a Contract for a Loan  | A Person Entrusted With Performance shall, when the Obligor, etc. delegates to an agent the authority to commission a notary to prepare a Specified Notarized Deed for the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment   |
| Article 20-2                 | A Person who engages in the Money Lending Business shall, with regard to the Contract for a Loan   | A Person Entrusted With Performance shall, with regard to the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment  |
|                              | claims under the Contract for a Loan   | Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment  |
| Article 20-2,<br>item (ii)   | claims   | Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment  |

|   |   |  |
|---|---|--|
| Article 21,<br>paragraph (1)                | Persons who engage<br>in the Money Lending<br>Business  | A Person Entrusted With<br>Performance   |
|   | or persons who have<br>been entrusted by a<br>person who engages<br>in the Money Lending<br>Business or by any<br>other person with the<br>collection of claims<br>under the Contract<br>for a Loan of the<br>person who engages<br>in the Money Lending<br>Business            | or persons who have been entrusted<br>by said Person Entrusted With<br>Performance or by any other person<br>with the collection of said Right to<br>Obtain Reimbursement, etc.<br>Pertaining to Performance under<br>Entrustment                                  |
|   | in collecting claims<br>under the Contract<br>for a Loan  | in collecting said Right to Obtain<br>Reimbursement, etc. Pertaining to<br>Performance under Entrustment   |
| Article 21,<br>paragraph (1),<br>items (vi) | under the Contract<br>for a Loan  | related to the Right to Obtain<br>Reimbursement, etc. Pertaining to<br>Performance under Entrustment   |
| Article 21,<br>paragraph (1),<br>items (ix) | claims under the<br>Contract for a Loan   | the Right to Obtain<br>Reimbursement, etc. Pertaining to<br>Performance under Entrustment  |
| Article 21,<br>paragraph (2)                | Persons who engage<br>in the Money Lending<br>Business  | A Person Entrusted With<br>Performance   |
|   | or persons who have<br>been entrusted by a<br>person who engages<br>in the Money Lending<br>Business or by any<br>other person with the<br>collection of claims<br>under the Contract<br>for a Loan pertaining<br>to the person who<br>engages in the Money<br>Lending Business | or persons who have been entrusted<br>by said Person Entrusted With<br>Performance or by any other person<br>with the collection of said Right to<br>Obtain Reimbursement, etc.<br>Pertaining to Performance under<br>Entrustment                                  |
| Article 21,<br>paragraph (2),<br>item (i)   | the person who<br>engages in the Money<br>Lending Business  | the Person Entrusted With<br>Performance   |
| Article 21,<br>paragraph (2),<br>item (iii) | Date of the contract  | Date of acquisition of said Right to<br>Obtain Reimbursement, etc.<br>Pertaining to Performance under<br>Entrustment and the date of the<br>loan contract related to said Right<br>to Obtain Reimbursement, etc.<br>Pertaining to Performance under<br>Entrustment |

|  |   |  |
|--|---|--|
| Article 21,<br>paragraph (2),<br>item (iv) | Amount of the Loan  | Amount of the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment and the amount of the Loan under the loan contract related to said Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment |
| Article 21,<br>paragraph (3)               | persons who engage in the Money Lending Business  | a Person Entrusted With Performance  |
|  | or persons who have been entrusted by a person who engages in the Money Lending Business or by any other person with the collection of claims under the Contract for a Loan of the person who engages in the Money Lending Business | or persons who have been entrusted by said Person Entrusted With Performance or by any other person with the collection of said Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment                                  |
|  | claims under the Contract for a Loan and  | said Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment and   |
|  | the trade name and name of the person who engages in the Money Lending Business   | the trade name and name of said Person Entrusted With Performance  |

(7) In cases where the provisions of Article 24-4, paragraph (1) of the Act are applied mutatis mutandis to the case where the Guarantee Business Operator assigns the Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc. to others under Article 24-6 of the Act, the technical replacement of terms pertaining to Article 24-4, paragraph (1) of the Act shall be as in the following table:

|  |                |                                     |
|--|----------------|-------------------------------------|
| Provisions of the Act whose terms are to be replaced | Original terms | Terms to replace the original terms |
|--|----------------|-------------------------------------|

|                             |   |  |
|-----------------------------|---|--|
| Article 24-4, paragraph (1) | the Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc.,  | the Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc. (meaning the Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc. as defined in Article 24-6),  |
|                             | Money Lender  | person who engages in the Money Lending Business (excluding Money Lenders)   |
|                             | the provisions of Article 12-7, Article 16-2, paragraphs (3) and (4), Article 16-3, Article 17 (excluding paragraph (6)), Article 18 through Article 22, Article 24-6-10, and this paragraph (with regard to claims contained in mortgage securities as provided in Article 1, paragraph (1) of the Mortgage Securities Act, Article 16-2, paragraphs (3) and (4), and Article 17 (excluding paragraph (6)) shall be excluded, and the penal provisions pertaining thereto shall be included) | the provisions of Article 20, paragraphs (1) and (2), Article 20-2, Article 21, and this paragraph as applied mutatis mutandis by replacing certain terms pursuant to Article 24-6 (including the penal provisions pertaining thereto) |

(8) In cases where the Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc. has been assigned under Article 24-6 of the Act, and where the provisions of the Act are applied mutatis mutandis to the assignee of said Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc. , the technical replacement of terms pertaining to the provisions of the Act shall be as in the following table:

|  |                |                                     |
|--|----------------|-------------------------------------|
| Provisions of the Act whose terms are to be replaced | Original terms | Terms to replace the original terms |
|--|----------------|-------------------------------------|

|                              |  |   |
|------------------------------|--|---|
| Article 20,<br>paragraph (1) | Persons who engage in the Money Lending Business shall not obtain from the Obligor, etc. documents proving that the Obligor, etc. has delegated to an agent the authority to commission a notary to prepare Specified Notarized Deeds with regard to a Contract for a Loan | An assignee of the Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc. (meaning the Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc. as defined in Article 24-6; hereinafter the same shall apply in this Article through Article 21 and Article 24-4, paragraph (1)) shall not obtain from the Obligor, etc. documents proving that the Obligor, etc. has delegated to an agent the authority to commission a notary to prepare Specified Notarized Deeds with regard to said Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc. |
|                              | under the Contract for a Loan  | in relation to said Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc.   |
| Article 20,<br>paragraph (2) | Persons who engage in the Money Lending Business shall, when the Obligor, etc. delegates to an agent the authority to commission a notary to prepare a Specified Notarized Deed for a Contract for a Loan  | An assignee of the Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc. shall, when the Obligor, etc. delegates to an agent the authority to commission a notary to prepare a Specified Notarized Deed for said Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc.  |
| Article 20-2                 | A Person who engages in the Money Lending Business shall, with regard to the Contract for a Loan   | An assignee of the Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc. shall, with regard to the Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc.  |
|                              | claims under the Contract for a Loan   | Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc.   |

|   |   |   |
|---|---|---|
| Article 20-2,<br>item (ii)                  | claims  | Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc.   |
| Article 21,<br>paragraph (1)                | Persons who engage in the Money Lending Business  | An assignee of the Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc.  |
|   | or persons who have been entrusted by a person who engages in the Money Lending Business or by any other person with the collection of claims under the Contract for a Loan of the person who engages in the Money Lending Business | or persons who have been entrusted by said assignee of the Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc. or by any other person with the collection of said Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc. |
|   | in collecting claims under the Contract for a Loan  | in collecting said Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc.  |
| Article 21,<br>paragraph (1),<br>items (vi) | under the Contract for a Loan   | related to the Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc.  |
| Article 21,<br>paragraph (1),<br>item (ix)  | claims under the Contract for a Loan  | the Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc.   |
| Article 21,<br>paragraph (2)                | Persons who engage in the Money Lending Business  | An assignee of the Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc.  |
|   | or persons who have been entrusted by a person who engages in the Money Lending Business or by any other person with the collection of claims under the Contract for a Loan of the person who engages in the Money Lending Business | or persons who have been entrusted by said assignee of the Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc. or by any other person with the collection of said Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc. |
| Article 21,<br>paragraph (2),<br>item (i)   | the person who engages in the Money Lending Business  | the assignee of the Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc.   |

|   |   |  |
|---|---|--|
| Article 21,<br>paragraph (2),<br>item (iii) | Date of the contract  | Date of assignment of the<br>Right to Obtain<br>Reimbursement, etc.<br>Pertaining to a Guarantee,<br>etc., the date of acquisition<br>of said Right to Obtain<br>Reimbursement, etc.<br>Pertaining to the Guarantee,<br>etc., and the date of the loan<br>contract related to said<br>Right to Obtain<br>Reimbursement, etc.<br>Pertaining to the Guarantee,<br>etc. |
| Article 21,<br>paragraph (2),<br>item (iv)  | Amount of the Loan  | Amount of the Right to<br>Obtain Reimbursement, etc.<br>Pertaining to the Guarantee,<br>etc. and the amount of the<br>Loan under the loan<br>contract related to said<br>Right to Obtain<br>Reimbursement, etc.<br>Pertaining to the Guarantee,<br>etc.  |
| Article 21,<br>paragraph (3)                | persons who engage in the<br>Money Lending Business   | an assignee of the Right to<br>Obtain Reimbursement, etc.<br>Pertaining to a Guarantee,<br>etc.  |
|   | or persons who have been<br>entrusted by a person who<br>engages in the Money Lending<br>Business or by any other<br>person with the collection of<br>claims under the Contract for<br>a Loan of the person who<br>engages in the Money Lending<br>Business | or persons who have been<br>entrusted by said assignee of<br>the Right to Obtain<br>Reimbursement, etc.<br>Pertaining to the Guarantee,<br>etc. or by any other person<br>with the collection of said<br>Right to Obtain<br>Reimbursement, etc.<br>Pertaining to the Guarantee,<br>etc.  |
|   | claims under the Contract for<br>a Loan and   | said Right to Obtain<br>Reimbursement, etc.<br>Pertaining to the Guarantee,<br>etc. and  |
|   | the trade name and name of<br>the person who engages in the<br>Money Lending Business   | the trade name and name of<br>said assignee of the Right to<br>Obtain Reimbursement, etc.<br>Pertaining to the Guarantee,<br>etc.  |



|                             |   |   |
|-----------------------------|---|---|
| Article 24-4, paragraph (1) | A Guarantee Business Operator shall   | An assignee of the Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc. shall  |
|                             | Money Lender  | person who engages in the Money Lending Business (excluding Money Lenders)  |
|                             | the provisions of Article 12-7, Article 16-2, paragraphs (3) and (4), Article 16-3, Article 17 (excluding paragraph (6)), Article 18 through Article 22, Article 24-6-10, and this paragraph (with regard to claims contained in mortgage securities as provided in Article 1, paragraph (1) of the Mortgage Securities Act, Article 16-2, paragraphs (3) and (4), and Article 17 (excluding paragraph (6)) shall be excluded, and the penal provisions pertaining thereto shall be included) | the provisions of Article 20, paragraphs (1) and (2), Article 20-2, Article 21, and this paragraph as applied mutatis mutandis pursuant to Article 24-6 (including the penal provisions pertaining thereto) |

(9) In cases where the provisions of Article 24-5, paragraph (1) of the Act are applied mutatis mutandis to the case where the person who has made performance, on the claim under the loan contract of the person who engages in the Money Lending Business through entrustment of said person who engages in the Money Lending Business, assigns the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment (excluding the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment related to the relevant Contract for a Loan which has been acquired by a Guarantee Business Operator) to others under Article 24-6 of the Act, the technical replacement of terms pertaining to the provisions of Article 24-5, paragraph (1) of the Act shall be as in the following table:

| Provisions of the Act whose terms are to be replaced | Original terms | Terms to replace the original terms |
|--|----------------|-------------------------------------|
|  |                |                                     |

|                                |  |   |
|--------------------------------|--|---|
| Article 24-5,<br>paragraph (1) | A Person Entrusted With Performance shall, in assigning to any other person the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment,   | A Person Entrusted With Performance (meaning the person who has made performance, as referred to in the following Article) shall, in assigning to any other person the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment (meaning the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment as defined in that Article) for which said Person Entrusted With Performance has made performance |
|                                | Money Lender   | Person who engages in the Money Lending Business (excluding Money Lenders)  |
|                                | the provisions of Article 12-7, Article 16-2, paragraphs (3) and (4), Article 16-3, Article 17 (excluding paragraph (6)), Article 18 through Article 22, Article 24-6-10, and this paragraph (with regard to claims contained in mortgage securities provided in Article 1, paragraph (1) of the Mortgage Securities Act, Article 16-2, paragraphs (3) and (4) and Article 17 (excluding paragraph (6)) shall be excluded and the penal provisions pertaining thereto shall be included) | The provisions of Article 20, paragraphs (1) and (2), Article 20-2, Article 21, and this paragraph as applied mutatis mutandis by replacing certain terms pursuant to Article 24-6 (including the penal provisions thereto)   |

(10) In cases where the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment has been assigned under Article 24-6 of the Act, and where the provisions of the Act are applied mutatis mutandis to the assignee of said Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment, the technical replacement of terms pertaining to the provisions of the Act shall be as in the following table:

| Provisions of the Act whose terms are to be replaced | Original terms   | Terms to replace the original terms   |
|--|--|---|
| Article 20, paragraph (1)                            | Persons who engage in the Money Lending Business shall not obtain from the Obligor, etc. documents proving that the Obligor, etc. has delegated to an agent the authority to commission a notary to prepare Specified Notarized Deeds with regard to a Contract for a Loan | An assignee of the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment (meaning the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment as defined in Article 24-6, and excluding the Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc. (meaning the Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc. as defined in Article 24-6) acquired by a Guarantee Business Operator; hereinafter the same shall apply in this Article through Article 21 and Article 24-5, paragraph (1)) shall not obtain from the Obligor, etc. documents proving that the Obligor, etc. has delegated to an agent the authority to commission a notary to prepare Specified Notarized Deeds with regard to said Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment |
|  | under the Contract for a Loan  | in relation to the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment  |

|                              |   |  |
|------------------------------|---|--|
| Article 20,<br>paragraph (2) | Persons who engage in the Money Lending Business shall, when the Obligor, etc. delegates to an agent the authority to commission a notary to prepare a Specified Notarized Deed for a Contract for a Loan                           | An assignee of the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment shall, when the Obligor, etc. delegates to an agent the authority to commission a notary to prepare a Specified Notarized Deed for said Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment |
| Article 20-2                 | A Person who engages in the Money Lending Business shall, with regard to a Contract for a Loan  | An assignee of the assignee of the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment shall, with regard to said Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment  |
|                              | claims under the Contract for a Loan  | Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment  |
| Article 20-2,<br>item (ii)   | claims  | Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment  |
| Article 21,<br>paragraph (1) | Persons who engage in the Money Lending Business  | An assignee of the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment   |
|                              | or persons who have been entrusted by a person who engages in the Money Lending Business or by any other person with the collection of claims under the Contract for a Loan of the person who engages in the Money Lending Business | or persons who have been entrusted by said assignee of the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment or by any other person with the collection of the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment   |
|                              | in collecting claims under the Contract for a Loan  | in collecting said Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment   |

|   |  |  |
|---|--|--|
| Article 21,<br>paragraph<br>(1), item (vi)  | under the Contract for a Loan  | related to the Right to Obtain Reimbursement, etc.<br>Pertaining to Performance under Entrustment  |
| Article 21,<br>paragraph<br>(1), items (ix) | claims under the Contract for a Loan   | the Right to Obtain Reimbursement, etc.<br>Pertaining to Performance under Entrustment   |
| Article 21,<br>paragraph (2)                | Persons who engage in the Money Lending Business   | An assignee of the Right to Obtain Reimbursement, etc.<br>Pertaining to Performance under Entrustment  |
|   | or persons who have been entrusted by a person who engages in the Money Lending Business or by any other person with the collection of claims under a Contract for a Loan pertaining to the person who engages in the Money Lending Business | or persons who have been entrusted by said assignee of the Right to Obtain Reimbursement, etc.<br>Pertaining to Performance under Entrustment or by any other person with the collection of Right to Obtain Reimbursement, etc.<br>Pertaining to Performance under Entrustment   |
| Article 21,<br>paragraph<br>(2), item (i)   | the person who engages in the Money Lending Business   | the assignee of the Right to Obtain Reimbursement, etc.<br>Pertaining to Performance under Entrustment   |
| Article 21,<br>paragraph<br>(2), item (iii) | Date of the contract   | Date of assignment of the Right to Obtain Reimbursement, etc.<br>Pertaining to Performance under Entrustment, the date of acquisition of said Right to Obtain Reimbursement, etc.<br>Pertaining to Performance under Entrustment, and the date of the loan contract related to said Right to Obtain Reimbursement, etc.<br>Pertaining to Performance under Entrustment |

|  |   |   |
|--|---|---|
| Article 21,<br>paragraph<br>(2), item (iv) | Amount of the Loan  | Amount of the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment and the amount of the Loan under the loan contract related to said Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment                              |
| Article 21,<br>paragraph (3)               | persons who engage in the Money Lending Business  | an assignee of the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment  |
|  | or persons who have been entrusted by a person who engages in the Money Lending Business or by any other person with the collection of claims under the Contract for a Loan of the person who engages in the Money Lending Business | or persons who have been entrusted by said assignee of the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment or by any other person with the collection of said Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment |
|  | claims under the Contract for a Loan and  | said Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment and  |
|  | the trade name and name of the person who engages in the Money Lending Business   | the trade name and name of said assignee of the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment   |
| Article 24-5,<br>paragraph (1)             | A Person Entrusted With Performance shall,  | An assignee of the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment shall,   |
|  | Money Lender  | person who engages in the Money Lending Business (excluding Money Lenders)  |

|  |  |  |
|--|--|--|
|  | <p>the provisions of Article 12-7, Article 16-2, paragraphs (3) and (4), Article 16-3, Article 17 (excluding paragraph (6)), Article 18 through Article 22, Article 24-6-10, and this paragraph (with regard to claims contained in mortgage securities as provided in Article 1, paragraph (1) of the Mortgage Securities Act, Article 16-2, paragraphs (3) and (4) and Article 17 (excluding paragraph (6)) shall be excluded and the penal provisions pertaining thereto shall be included)</p> | <p>the provisions of Article 20, paragraphs (1) and (2), Article 20-2, Article 21, and this paragraph as applied mutatis mutandis by replacing certain terms pursuant to the following Article (including the penal provisions pertaining thereto)</p> |
|--|--|--|

(Examination Fees for Qualification Examinations)

- Article 3-13 (1) The amount of examination fees specified by Cabinet Order as referred to in Article 24-22, paragraph (1) of the Act shall be 8,500 yen.
- (2) The examination fees under the preceding paragraph shall be paid by attaching a revenue stamp of the amount equivalent to the amount of the examination fees to the written application for examination; provided, however, that when submitting the written application for examination by using an electronic data processing system as prescribed in Article 3, paragraph (1) of the Act on Use of Information and Communications Technology in Administrative Procedure pursuant to that paragraph, the fees may be paid in cash, pursuant to the provisions of Cabinet Office Ordinance.

(Registration Fees for Chiefs of Money Lending Operations)

- Article 3-14 (1) The amount of the registration fees referred to in Article 24-34, paragraph (1) of the Act shall be 3,150 yen.
- (2) The provisions of paragraph (2) of the preceding Article shall apply mutatis mutandis to the payment of registration fees under the preceding paragraph. In this case, the terms "to the written application for examination" and "submitting the written application for examination" in paragraph (2) of the preceding Article shall be deemed to be replaced with "to the written application for registration" and "applying for the Chief Registration under Article 24-25, paragraph (1) of the Act or for renewal of the Chief Registration under Article 24-32, paragraph (1) of the Act," respectively.
- (3) The registration fees under paragraph (1) shall not be refunded once paid.

(Valid Period of Registration for Registered Training Agencies Related to

(Chiefs of Money Lending Operations)

Article 3-15 The period specified by Cabinet Order as referred to in Article 24-39, paragraph (1) of the Act shall be three years.

(Fees for Training Courses Given by the Prime Minister)

Article 3-16 The amount of fees specified by Cabinet Order as referred to in Article 24-48, paragraph (3) of the Act shall be 8,900 yen.

(Minimum Standard for the Percentage of the Number of Association Members from among All of the Money Lenders)

Article 4 The percentage specified by Cabinet Order as referred to in Article 37, paragraph (2) of the Act shall be 50 percent.

(Designation Under the Provisions of Other Acts in Relation to Business Equivalent to Business of Dispute Resolution, etc.)

Article 4-2 The designation specified by Cabinet Order as referred to in Article 41-39, paragraph (1), item (ii) and item (iv), sub-item (d), Article 41-43, and Article 41-60, paragraph (3) of the Act shall be as follows:

- (i) the designation under Article 156-39, paragraph (1) of the Financial Instruments and Exchange Act (Act No. 25 of 1948); and
- (ii) the designation set forth in the items of Article 4-4.

(Ratio of the Number of Money Lenders Raising Objections to the Total Number of Money Lenders)

Article 4-3 The ratio specified by Cabinet Order as referred to in Article 41-39, paragraph (1), item (viii) of the Act shall be one-third.

(Exclusion from Application of the Restrictions on the Use of Names)

Article 4-4 The persons specified by Cabinet Order as referred to in Article 41-54 of the Act shall be persons who have obtained any of the following designations:

- (i) the designation under Article 35-2, paragraph (1) of the Mutual Loan Business Act (Act No. 42 of 1931);
- (ii) the designation under Article 12-2, paragraph (1) of the Act on Engagement in Trust Business by a Financial Institution (Act No. 43 of 1943);
- (iii) the designation under Article 92-6, paragraph (1) of the Agricultural Cooperatives Act (Act No. 132 of 1947);
- (iv) the designation under Article 121-6, paragraph (1) of the Fisheries Cooperatives Act (Act No. 242 of 1948);
- (v) the designation under Article 69-2, paragraph (1) of the Small and Medium-Sized Enterprise Cooperatives Act (Act No. 181 of 1949);



- (vi) the designation under Article 85-4, paragraph (1) of the Shinkin Bank Act (Act No. 238 of 1951);
- (vii) the designation under Article 16-8, paragraph (1) of the Long-Term Credit Bank Act (Act No. 187 of 1952);
- (viii) the designation under Article 89-5, paragraph (1) of the Labor Bank Act (Act No. 227 of 1953);
- (ix) the designation under Article 52-62, paragraph (1) of the Banking Act (Act No. 59 of 1981);
- (x) the designation under Article 308-2, paragraph (1) of the Insurance Business Act (Act No. 105 of 1995);
- (xi) the designation under Article 95-6, paragraph (1) of the Norin Chukin Bank Act (Act No. 93 of 2001);
- (xii) the designation under Article 85-2, paragraph (1) of the Trust Business Act (Act No. 154 of 2004); and
- (xiii) the designation under Article 99, paragraph (1) of the Act on Settlement of Funds (Act No. 59 of 2009).

(Authority Excluded from the Scope of Authority to Be Delegated to the Commissioner of the Financial Services Agency)

Article 5 The authority specified by Cabinet Order as referred to in Article 45, paragraph (1) of the Act shall be as follows:

- (i) the designation under Article 24-8, paragraph (1) and Article 41-13, paragraph (1) of the Act;
- (ii) the rescission of designation under Article 24-19, paragraphs (1) and (2), and Article 41-33, paragraph (1) of the Act;
- (iii) the authorization under Article 26, paragraph (2) of the Act;
- (iv) the rescission of authorization under Article 29 and Article 41-4 of the Act; and
- (v) the public notice under Article 24-9, paragraph (1), Article 24-19, paragraph (3) (excluding the part pertaining to the suspension of whole or part of the examination affairs under Article 24-19, paragraph (2) of the Act pursuant to that paragraph), Article 41-12 (limited to the part pertaining to item (i), item (ii), and item (vi) (limited to the part pertaining to the rescission of the authorization under Article 41-4 of the Act)), Article 41-13, paragraph (2), and Article 41-33, paragraph (2) of the Act.

(Delegation of Authority to the Director-General of the Local Finance Branch Bureau, etc.)

Article 6 (1) Within the scope of authority delegated to the Commissioner of the Financial Services Agency pursuant to the provisions of Article 45, paragraph (1) of the Act (hereinafter referred to as the "Commissioner's Authority"), the

authority under the provisions of Chapter II of the Act (excluding Article 24-6-3, paragraphs (2) and (3) (including the cases where these provisions are applied mutatis mutandis pursuant to Article 24-6-4, paragraph (3) of the Act), and Article 24-6-11, paragraph (4) of the Act) shall be delegated to the Director-General of a Local Finance Bureau who has jurisdiction over the location of the principal business office or office (referred to as the "Principal Business Office, etc." in the following paragraph and paragraph (3)) of the Money Lender (including those who intend to obtain the registration under Article 3, paragraph (1) of the Act) (in cases where such location is within the jurisdictional district of the Fukuoka Local Finance Branch Bureau, the Director-General of the Fukuoka Local Finance Branch Bureau); provided, however, that the foregoing sentence shall not preclude the Commissioner of the Financial Services Agency from exercising the authority to collect reports under Article 24-6-10, paragraph (1) or (2), or to conduct an on-site inspection under paragraph (3) or (4) of that Article.

(2) The authority to collect reports under Article 24-6-10, paragraph (1) or (2) of the Act or to conduct on-site inspections under paragraph (3) or (4) of that Article that are related to a business office or office of the Money Lender other than the Principal Business Office, etc. thereof (hereinafter referred to as the "Secondary Business Office, etc." in this paragraph and the following paragraph), the business office or office of the Guarantee Business Operator that concluded a guarantee contract for said Money Lender's loan contract, or the business office or office of the person entrusted by such Money Lender with money lending operations (hereinafter collectively referred to as the "Guarantee Business Operator's Business Office, etc." in this paragraph and paragraph (4)) may be exercised by the Director-General of the Local Finance Bureau who has jurisdiction over the location of said Secondary Business Office, etc. or Guarantee Business Operator's Business Office, etc. (in cases where such location is within the jurisdictional district of the Fukuoka Local Finance Branch Bureau, the Director-General of the Fukuoka Local Finance Branch Bureau) in addition to the Director General of the Local Finance Bureau or the Director-General of the Fukuoka Local Finance Branch Bureau under the preceding paragraph.

(3) Pursuant to the provisions of the preceding paragraph, when the Director-General of the Local Finance Bureau or the Director-General of the Fukuoka Local Finance Branch Bureau who has collected reports from or conducted on-site inspections (hereinafter collectively referred to as the "Inspection, etc.") of the Secondary Business Office, etc. of a Money Lender finds it necessary to conduct an Inspection, etc. of the Principal Business Office, etc. or of a Secondary Business Office, etc. other than the first-mentioned Secondary Business Office, etc. of said Money Lender, he/she may conduct an Inspection,

- etc. of such Principal Business Office, etc. or such Secondary Business Office, etc. other than the first-mentioned Secondary Business Office, etc.
- (4) Pursuant to the provisions of paragraph (2), when the Director-General of the Local Finance Bureau or Director-General of the Fukuoka Local Finance Branch Bureau who has conducted an Inspection, etc. of a Guarantee Business Operator's Business Office, etc. finds it necessary to conduct an Inspection, etc. of a Guarantee Business Operator's Business Office, etc. other than the first-mentioned Guarantee Business Operator's Business Office, etc. , he/she may conduct an Inspection, etc. of such Guarantee Business Operator's Business Office, etc. other than the first-mentioned Guarantee Business Operator's Business Office, etc.
- (5) Within the scope of Commissioner's Authority, the authority to collect reports or on-site inspection under the following provisions may be exercised by the Director-General of the Local Finance Bureau who has jurisdiction over the location of the business office or office set forth in the respective items (in cases where the location is within the jurisdictional district of the Fukuoka Local Finance Branch Bureau, the Director-General of the Fukuoka Local Finance Branch Bureau) as well:
- (i) Article 24-17, paragraphs (1) and (2) of the Act: the principal office of the Designated Examining Agency;
  - (ii) Article 24-49, paragraph (1) of the Act: the principal office of the Registered Training Agency;
  - (iii) Article 41-5, paragraphs (1) and (2) of the Act: the principal office of the Money Lenders Association; and
  - (iv) Article 41-30, paragraphs (1) and (2) of the Act: the principal business office or office of the Designated Credit Bureau.
- (6) The authority under the provisions of item (i) of the preceding paragraph related to the secondary office of the Designated Examining Agency or the business office or office of the person entrusted with business from such Designated Examining Agency (hereinafter referred to as the "Business Office, etc. of the Person Entrusted with Business" in this paragraph and paragraph (8)) may be exercised by the Director-General of the Local Finance Bureau who has jurisdiction over the location of the secondary office of said Designated Examining Agency or Business Office, etc. of the Person Entrusted with Business (in cases where such location is within the jurisdictional district of the Fukuoka Local Finance Branch Bureau, or the Director-General of the Fukuoka Local Finance Branch Bureau) in addition to the Director-General of the Local Finance Bureau or Director-General of the Fukuoka Local Finance Branch Bureau under the preceding paragraph.
- (7) Pursuant to the provisions of the preceding paragraph, when the Director-General of the Local Finance Bureau or the Director-General of the Fukuoka

Local Finance Branch Bureau who has conducted an Inspection, etc. of the secondary office of the Designated Examining Agency finds it necessary to conduct an Inspection, etc. of the principal office or a secondary office other than the first-mentioned secondary office of said Designated Examining Agency, he/she may conduct an Inspection, etc. of such principal office or such secondary office.

- (8) Pursuant to the provisions of paragraph (6), when the Director-General of the Local Finance Bureau or the Director-General of the Fukuoka Local Finance Branch Bureau who has conducted an Inspection, etc. of the Business Office, etc. of the Person Entrusted with Business of the Designated Examining Agency finds it necessary to conduct an Inspection, etc. of a Business Office, etc. of the Person Entrusted With Business other than the first-mentioned Business Office, etc. of the Person Entrusted with Business of the Designated Examining Agency, he/she may conduct an Inspection, etc. of such Business Office, etc. of the Person Entrusted with Business.
- (9) The authority under the provisions of paragraph (5), item (ii) which is related to the secondary office of the Registered Training Agency may be exercised by the Director-General of the Local Finance Bureau who has jurisdiction over the location of the secondary office of said Registered Training Agency (in cases where such location is within the jurisdictional district of the Fukuoka Local Finance Branch Bureau, the Director-General of the Fukuoka Local Finance Bureau) in addition to the Director-General of the Local Finance Bureau or the Director-General of the Fukuoka Local Finance Branch Bureau.
- (10) The authority under paragraph (5), item (iii) which is related to the secondary office of the Money Lenders Association or the business office or office of the person entrusted with business by said Money Lenders Association (hereinafter referred to as the "Business Office, etc. of the Person Entrusted with Business" in this paragraph and paragraph (12)), may be exercised by the Director-General of the Local Finance Bureau who has jurisdiction over the location of the secondary office of the Money Lenders Association or the Business Office, etc. of the Person Entrusted with Business (in cases where such location is within the jurisdictional district of the Fukuoka Local Finance Branch Bureau, the Director-General of the Fukuoka Local Finance Branch Bureau) in addition to the Director-General of the Local Finance Bureau or the Director-General of the Fukuoka Local Finance Branch Bureau under paragraph (5).
- (11) The authority under paragraph (5), item (iv) which is related to the business office or office or any other facility of the Designated Credit Bureau other than the principal business office or office thereof (hereinafter referred to as the "Secondary Business Office, etc." in this paragraph and the following paragraph) or the business office or office of the users of said Designated

Credit Bureau or persons who have accepted entrustment under the paragraphs of Article 41-19 of the Act (hereinafter collectively referred to as the "Business Offices, etc. of the Users" in this paragraph and the following paragraph) may be exercised by the Director-General of the Local Finance Bureau who has jurisdiction over the location of the Secondary Business Office, etc. of the Designated Credit Bureau or said Business Office, etc. of the Users (in cases where such location is within the jurisdictional district of the Fukuoka Local Finance Branch Bureau, the Director-General of the Fukuoka Local Finance Branch Bureau) in addition to the Director-General of the Local Finance Bureau or the Director-General of the Fukuoka Local Finance Branch Bureau under paragraph (5).

- (12) The provisions of paragraph (7) shall apply *mutatis mutandis* to the Director-General of the Local Finance Bureau or the Director-General of the Fukuoka Local Finance Branch Bureau who has conducted an Inspection, etc. of the secondary office of the Registered Training Agency, secondary office of the Money Lenders Association, or the Secondary Business Office, etc. of the Designated Credit Bureau pursuant to the preceding three paragraphs, and the provisions of paragraph (8) shall apply *mutatis mutandis* to the Director-General of the Local Finance Bureau or the Director-General of the Fukuoka Local Finance Branch Bureau who has conducted an Inspection, etc. of the Business Office, etc. of the Person Entrusted with Business of the Money Lenders Association or the Business Offices, etc. of the Users of the Designated Credit Bureau pursuant to the preceding two paragraphs, respectively.
- (13) Within the scope of the Commissioner's Authority, the authority to implement examination affairs under Article 24-21, paragraph (2) of the Act or to implement training affairs under Article 24-48, paragraph (1) of the Act shall, except for those set forth in the following items, be delegated to the Director-General of the Local Finance Bureau who has jurisdiction over the place at which the Qualification Examination (meaning the Qualification Examination defined in Article 24-7, paragraph (1) of the Act; hereinafter the same shall apply in this paragraph) or the training courses under Article 24-25, paragraph (2) of the Act are to be given (in cases where such place is within the jurisdictional district of the Fukuoka Local Finance Branch Bureau, the Director-General of the Fukuoka Local Finance Branch Bureau):
- (i) decision of passing;
  - (ii) decision of invalidation of the Qualification Examination or rescission of the decision of passing under Article 24-23, paragraph (1) of the Act and the prohibition of taking the Qualification Examination under paragraph (2) of that Article; and
  - (iii) the appointment of an examiner for carrying out the Qualification Examination for Chiefs of Money Lending Operations under Article 24-11,

paragraph (1) of the Act as well as the authority for creating the examination questions and grading.

(14) The provisions of paragraph (1) through paragraph (4) shall not apply to the Commissioner's Authority related to the Money Lender, which is designated by the Commissioner of the Financial Services Agency.

(15) When the Commissioner of the Financial Services Agency has made a designation under the preceding paragraph, he/she shall give public notice to that effect. The same shall apply when he/she has cancelled such designation.

(Persons Specified by Cabinet Order as Referred to in Article 9, Paragraph (1) of the Supplementary Provisions of the Act)

Article 7 The persons specified by Cabinet Order as referred to in Article 9, paragraph (1) of the Supplementary Provisions of the Act shall be the persons set forth in Article 1-2, items (iii) and (iv).