## 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 Minster 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	Original terms	Terms to replace the original terms
the Act whose		
terms are to		
be replaced		
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
Article 13,	The amount of the	apply in paragraph (4)) The increased maximum amount
paragraph (3),	loan pertaining to the	under the Basic Contract for a
item (i), sub-	Contract for a Loan	Revolving Credit Loan
item (a)	(limited to a loan	itevolving cleuit Loan
item (a)	contract; the same	
	shall apply in sub-	
	item (b)) (in cases of	
	a Basic Contract for a	
	Revolving Credit	
	Loan, the maximum	
	amount thereof	
	such smaller amount	such smaller amount after the
		increase
Article 13,	concluded a Contract	increased the maximum amount
paragraph (4)	for a Loan with a	under the Basic Contract for a
	Customer, etc.	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	Original terms	Terms to replace the original
the Act whose		terms
terms are to		
be replaced		

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  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	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 guarantor set forth in that paragraph
	the person who intends to be the guarantor set forth in the preceding 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, 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, paragraph (1), item (i)	the Money Lender	the assignee of the claim
Article 16-3, paragraph (2)	A Money Lender may, in lieu of delivering the documents under the preceding paragraph  the Contract for a Loan	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 related
		to the claim
Antiala 17	the Money Lender	said assignee of the claim  An assignee of a claim under a
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))  the following matters	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 (with
	the contract	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 claim
Article 17, paragraph (1), item (i)	the counterparty thereof the Money Lender	the obligor of the claim the assignee of the claim and of the Money Lender that concluded the loan contract related to said claim
Article 17, 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, paragraph (1), item (iii)	Amount of the Loan	Amount of the Loan and the amount of the assigned claim

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Article 17,	A Money Lender shall, when	An assignee of the claim under
paragraph (2)	he/she has concluded a Basic	a Money Lender's contract for
	Contract for a Revolving	a Revolving Credit Loan shall,
	Credit Loan	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	said Basic Contract for a
	Revolving Credit Loan	Revolving Credit Loan related
	<b>8</b> - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 -	to the claim
	the counterparty thereof	the obligor of the claim
	the counterparty's interests	the interests of the obligor of
	the counterparty's interests	the claim
Article 17,	the Money Lender	the Money Lender that
paragraph	one maney Bender	concluded the Basic Contract
(2), item (i)		for a Revolving Credit Loan
(2), 100111 (1)		related to the assigned claim
Article 17,	Whomas Monoy Landar has	
	Where a Money Lender has	Where a guarantee contract
paragraph (3)	concluded a guarantee	has been concluded for the
	contract for a loan contract,	claim or where the assignee of
	such Money Lender shall,	the claim under a Money
		Lender's loan contract has
		newly concluded a guarantee
		contract, such assignee shall,
Article 17,	Where a Money Lender has	Where a guarantee contract
paragraph (4)	concluded a guarantee	has been concluded for the
	contract for a loan contract	claim or where the assignee of
	or has concluded a loan	the claim under a Money
	contract pertaining to a	Lender's loan contract has
	guarantee contract, such	newly concluded a guarantee
	Money Lender shall,	contract, such assignee shall,
	matters listed in the items	matters listed in the items of
	of paragraph (1)	paragraph (1) (with regard to
	or paragraph (1)	
		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,	Where a Money Lender has	Where a contract for a
paragraph (5)	concluded a contract for a	Revolving Guarantee has been
	Revolving Guarantee, such	concluded for the claim, the
	Money Lender shall,	assignee of the claim under the
		Money Lender's contract for
		the Revolving Credit Loan
		shall,
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	the matters set forth in the	the matters set forth in the
	items of paragraph (2)	items of paragraph (2)
	rems of paragraph (2)	(excluding those set forth in
		items (ii) and (iii) of that
		paragraph)
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Article 17,	A Money Lender may,	An assignee of the claim under
paragraph (7)		the Money Lender's loan
		contract may,
	in lieu of delivering	in lieu of delivering documents
	documents under the	under the provisions of
	provisions of paragraph (1)	paragraph (1) through
	through paragraph (5),	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	
	said loan contract or	said loan contract or guarantee
	guarantee contract	contract related to said claim
	the matters specified in the	the matters set forth in
	preceding paragraphs or the	paragraph (1) through
	matters to be stated in the	paragraph (5)
	document as specified by	paragraph (0)
	Cabinet Office Ordinance	
	under the preceding	
	paragraph	
	the Money Lender	anid agaigm an of the alaim
A		said assignee of the claim
Article 18,	A Money Lender shall, upon	An assignee of a Money
paragraph (1)	receiving performance of all	Lender's loan contract shall,
	or part of his/her claim	upon receiving performance of
	under a Contract for a Loan,	all or part of his/her claim
		under the Contract for a Loan
A	.1. 36	related to said claim,
Article 18,	the Money Lender	the assignee of the claim and
paragraph		of the person who concluded
(1), item (i)		the Contract for a Loan related
		to said claim
Article 18,	Date of the contract	Date of assignment of the
paragraph		claim and the date of the
(1), item (ii)		Contract for a Loan related to
		said claim
Article 18,	Amount of the Loan (	Amount of the assigned claim
paragraph		and the amount of the Loan (
(1), item (iii)		
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Article 18, 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,
A .: 1 .10	the Money Lender shall	said assignee of the claim shall
Article 18, 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) said assignee of the claim shall
Article 19	A Money Lender	The assignee of the claim shall
		under a Money Lender's loan contract

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	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	Contract for a Loan related to
	each obligor	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,	Persons who engage in the	The assignee of the claim
paragraph (1)	Money Lending Business	under a Money Lender's loan
	shall not obtain from the	contract shall not obtain from
	Obligor, etc. documents	the Obligor, etc. documents
	proving that the Obligor,	proving that the Obligor, etc.
	etc. has delegated to an	has delegated to an agent the
	agent the authority to	authority to commission a
	commission a notary to	notary to prepare Specified
	prepare Specified Notarized	Notarized Deeds with regard
	Deeds with regard to a	to the claim under the
	Contract for a Loan	Contract for a Loan related to
		said claim
	under the Contract for a	under the Contract for a Loan
	Loan	related to said claim
Article 20,	Persons who engage in the	The assignee of the claim
paragraph (2)	Money Lending Business	under a Money Lender's loan
	shall, when the Obligor, etc.	contract shall, when the
	delegates to an agent the	Obligor, etc. delegates to an
	authority to commission a	agent the authority to
	notary to prepare a Specified	commission a notary to
	Notarized Deed for a	prepare a Specified Notarized
	Contract for a Loan	Deed for the claim under the
		Contract for a Loan related to
		said claim,
Article 20,	A Money Lender shall, when	An assignee of the claim under
paragraph (3)	commissioning a notary to	a Money Lender's loan contract
3 - 1 - 2	prepare a Specified	shall, when commissioning a
	Notarized Deed for the	notary to prepare a Specified
	Contract for a Loan	Notarized Deed for a claim
	1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	under the Contract for a Loan
		related to said claim
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	with the Contract for the Loan	with the Contract for the Loan related to said claim
Article 20,	the Contract for a Loan	the Contract for a Loan related
paragraph		to the assigned claim
(3), item (i)		
Article 20-2	A Person who engages in the	An assignee of the claim under
	Money Lending Business	a Money Lender's loan contract
	shall, with regard to the	shall, with regard to the claim
	Contract for a Loan	under the Contract for a Loan
		related to said claim
Article 20-2,	claims	claims under the Contract for
item (ii)		a Loan
Article 21,	Persons who engage in the	The assignee of the claim
paragraph (1)	Money Lending Business	under a Money Lender's loan
		contract
	or persons who have been	or persons who have been
	entrusted by a person who	entrusted by said assignee of
	engages in the Money	the claim or by any other
	Lending Business or by any	person with the collection of
	other person with the	claims under the Contract for
	collection of claims under	a Loan related to said claim
	the Contract for a Loan of	
	the person who engages in	
	the Money Lending Business	
	in collecting claims under	in collecting claims under the
	the Contract for a Loan	Contract for a Loan related to
		said claim
Article 21,	the Contract for a Loan	the Contract for a Loan related
paragraph		to the assigned claim
(1), items (vi)		
and (ix)		
Article 21,	Persons who engage in the	The assignee of the claim
paragraph (2)	Money Lending Business	under a Money Lender's loan
		contract
	or persons who have been	or persons who have been
	entrusted by a person who	entrusted by said assignee of
	engages in the Money	the claim or by any other
	Lending Business or by any	person with the collection of
	other person with the	claims under the Contract for
	collection of claims under	a Loan related to said claim
	the Contract for a Loan of	
	the person who engages in	
	Money Lending Business	
Article 21,	the person who engages in	the assignee of the claim
paragraph	the Money Lending Business	
(2), item (i)		
Article 21,	Date of the contract	Date of assignment of the
paragraph		claim and the date of the
(2), item (iii)		contract for 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	The assignee of the claim under a Money Lender's loan
	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 trade name and name of the person who engages in the Money Lending Business	the Contract for a Loan related to said claim and the trade name and name of the assignee of the claim
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 claim under a Money Lender's loan contract shall, if he/she has received full performance of claims under the Contract for a Loan related to said claims
Article 24, paragraph (1)	A Money Lender shall, in assigning the claims under the loan contract	The assignee of the claim under a Money Lender's loan contract shall, in assigning said claim
	Article 12-7, Article 16-2, paragraph (3) and paragraph (4), Article 16-3, Article 17 (excluding paragraph (6)), Article 18 through Article 22, Article 24-6-10, and this paragraph	Article 12-7, Article 16-2, paragraph (3) and paragraph (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 claim with the business related to said claim
	Money Lender's money lending operations	business related to said claim pertaining to the assignee of the claim
Article 24-6- 10, paragraph (4)	Money Lender with the money lending operations	assignee of the claim with the 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	Original terms	Terms to replace the original terms
of the Act		
whose terms		
are to be		
replaced	4.25	1.0
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,	A Money Lender shall,	A Guarantee Business Operator
paragraph	when concluding a	that has acquired the Right to
(3)	guarantee contract in	Obtain Reimbursement, etc.
	relation to a loan contract	Pertaining to a Guarantee, etc.
		shall, when concluding a guarantee
		contract for said Right to Obtain
		Reimbursement, etc. Pertaining to
Antiala 16-9	the Money Lender	a Guarantee, etc.
Article 16-2, paragraph	the Money Lender	the Guarantee Business Operator and of the Money Lender that
(3), item (i)		concluded the loan contract related
(0), 100111 (1)		to said Right to Obtain
		Reimbursement, etc. Pertaining to
		a Guarantee, etc.
		a Guarantee, etc.

Article 16-2,	A Money Lender may, in	A Guarantee Business Operator
paragraph	lieu of delivering the	that has acquired the Right to
(4)	documents prescribed in	Obtain Reimbursement, etc.
. ,	the preceding three	Pertaining to a Guarantee, etc.
	paragraphs	may, in lieu of delivering the
	L we was a keep	documents prescribed in the
		preceding paragraph
	the person who intends to	the person who intends to be the
	be the counterparty to the	guarantor set forth in that
	Contract for a Loan as	paragraph
	provided in paragraph (1)	Paragraph
	or paragraph (2) or the	
	consent of the person who	
	intends to be the	
	guarantor set forth in the	
	preceding paragraph	
	that paragraphs by way	that paragraph by way of
	of Electromagnetic	Electromagnetic Means, with the
	Means, with the consent	consent of
	of	
	the Money Lender	said Guarantee Business Operator
Article 16-3,	A Money Lender shall,	A Guarantee Business Operator
paragraph	when he/she intends to	that has acquired the Right to
(1)	conclude an insurance	Obtain Reimbursement, etc.
	contract under which	Pertaining to a Guarantee, etc.
	he/she shall receive	shall, when he/she intends to
	payment of insurance	conclude an insurance contract
	claims upon the death of	under which he/she is to receive
	the counterparty to a	payment of insurance claims upon
	Contract for a Loan	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,	the Money Lender	the Guarantee Business Operator
paragraph		
(1), item (i)		
Article 16-3,	A Money Lender may, in	A Guarantee Business Operator
paragraph	lieu of delivering the	that has acquired the Right to
(2)	documents under the	Obtain Reimbursement, etc.
	preceding paragraph	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
	.1 26 7 1	a Guarantee, etc.
	the Money Lender	said Guarantee Business Operator

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Article 17,	A Money Lender shall,	A Guarantee Business Operator
paragraph	when he/she has	that has acquired the Right to
(1)	concluded a loan contract	Obtain Reimbursement, etc.
	(excluding Basic Contract	Pertaining to a Guarantee, etc.
	for a Revolving Credit	shall, when he/she has acquired
	Loan; the same shall	said Right to Obtain
	apply in paragraph (4))	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,	the Money Lender	the Guarantee Business Operator
paragraph	ľ	and of the Money Lender that
(1), item (i)		concluded the loan contract related
. , , == . , ,		to said Right to Obtain
		Reimbursement, etc. Pertaining to
		a Guarantee, etc.
Article 17,	Date of the contract	Date of acquisition of the Right to
paragraph		Obtain Reimbursement, etc.
(1), item (ii)		Pertaining to the Guarantee, etc.
(1), 100111 (11)		and the date of the loan contract
		related to said Right to Obtain
		Reimbursement, etc. Pertaining to
		the Guarantee, etc.
Article 17,	Amount of the Loan	Amount of Right to Obtain
paragraph	limount of the Boan	Reimbursement, etc. Pertaining to
(1), item		the Guarantee, etc. and the
(iii)		amount of the Loan under the loan
(111)		contract related to said Right to
		Obtain Reimbursement, etc.
		·
		Pertaining to the Guarantee, etc.

Article 17, paragraph (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, paragraph (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, paragraph (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, paragraph (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, 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 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, paragraph (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,	Amount of the Loan (	Amount of the Right to Obtain
paragraph	Amount of the Loan (	Reimbursement, etc. Pertaining to
(1), item		the Guarantee, etc. and the
		,
(iii)		amount of the Loan under the loan
		contract related to said Right to
		Obtain Reimbursement, etc.
		Pertaining to the Guarantee, etc. (
Article 18,	A Money Lender may,	A Guarantee Business Operator
paragraph	upon receiving	that has acquired the Right to
(3)	performance of all or part	Obtain Reimbursement, etc.
	of his/her claim under a	Pertaining to a Guarantee, etc.
	contract for a Revolving	(limited to cases where the loan
	Credit Loan or under a	contract related to said Right to
	Contract for a Revolving	Obtain Reimbursement, etc.
	Guarantee concluded	Pertaining to the Guarantee, etc. is
	pertaining to the Basic	related to a Revolving Credit Loan)
	Contract for a Revolving	may, upon receiving performance
	Credit Loan under which	of all or part of said Right to
	said contract for the	Obtain Reimbursement, etc.
	Revolving Credit Loan is	Pertaining to the Guarantee, etc.
	concluded	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	with the consent of the person (in
	person	cases where the Money Lender
	porson	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
	4. 41	has made performance,)
	to the person who has	to said person who has made
	made performance,	performance,
	the Money Lender shall	the Guarantee Business Operator shall
Article 18,	A Money Lender may	A Guarantee Business Operator
paragraph		that has acquired the Right to
(4)		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.

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	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 under the 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.  in relation to said Right to Obtain Reimbursement, etc. Pertaining to
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 Guarantee, etc.  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.
	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  claims under 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 the Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc. Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc.
Article 20-2,	claims	Right to Obtain Reimbursement,
item (ii) Article 21, paragraph (1)	Persons who engage in the Money Lending Business	etc. Pertaining to a Guarantee, etc.  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 in collecting claims under	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 said Right to Obtain
	the Contract for a Loan	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.

Article 21,	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 the person who engages	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.
paragraph (2), item (i)	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	A Guarantee Business Operator
THURST 22	he/she has received full	that has acquired the Right to
	performance of claims	Obtain Reimbursement, etc.
	under the Contract for a	Pertaining to Guarantee, etc. shall,
	Loan	if he/she has received full
	Doan	performance of said Right to
		Obtain Reimbursement, etc.
		· · · · · · · · · · · · · · · · · · ·
	411 . :	Pertaining to the Guarantee, etc.,
	the claims	the Right to Obtain
		Reimbursement, etc. Pertaining to
		a Guarantee, etc.
Article 24-6-	Money Lender with the	Guarantee Business Operator with
10,	money lending operations	the business related to said Right
paragraph		to Obtain Reimbursement, etc.
(2)		Pertaining to a Guarantee, etc.
	Money Lender's money	business related to said Right to
	lending operations	Obtain Reimbursement, etc.
		Pertaining to the Guarantee, etc.
		pertaining to a Guarantee
		Business Operator
Article 24-6-	Money Lender with the	Guarantee Business Operator with
10,	money lending operations	the business related to said Right
paragraph		to Obtain Reimbursement, etc.
(4)		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	Original terms	Terms to replace the original terms
terms are to be replaced		

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

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

	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, paragraph (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 said Basic Contract for the Revolving Credit Loan	the following matters (excluding those set forth in items (ii) and (iii)) the Basic Contract for the Revolving Credit Loan related to said Right to Obtain Reimbursement, etc. Pertaining to
	the counterparty thereto the counterparty's	Performance under Entrustment the obligor of the loan contract related to said Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment the interests of the obligor
Article 17, paragraph (2), item (i)	interests the Money Lender	the Money Lender that entrusted performance to the Person Entrusted With Performance
Article 17, paragraph (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, 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 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,

1	matters listed in the	mottomalistad in the items of
	items of paragraph (1)	matters listed in the items of paragraph (1) (in cases where the
	rooms of paragraph (1)	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,	Where a Money Lender	Where a contract for a Revolving
paragraph	has concluded a contract	Guarantee related to the Right to
(5)	for a Revolving	Obtain Reimbursement, etc.
	Guarantee, such Money	Pertaining to Performance under
	Lender shall,	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 matters set forth in the items of
	the items of paragraph	paragraph (2) (excluding those set
	(2)	forth in items (ii) and (iii) of that
	\ <b>-</b> /	paragraph)
Article 17,	A Money Lender may,	A Person Entrusted With
paragraph		Performance who has acquired the
(7)		Right to Obtain Reimbursement,
		etc. Pertaining to Performance
		under Entrustment may,
	in lieu of delivering	in lieu of delivering documents
	documents under the	under the provisions of paragraph
	provisions of paragraph	(1) through paragraph (5),
	(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	
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	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 (

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Article 18,	A Money Lender may,	A Person Entrusted With
paragraph	upon receiving	Performance may, upon receiving
(3)	performance of all or part	performance of all or part of said
	of his/her claim under a	Right to Obtain Reimbursement,
	contract for a Revolving	etc. Pertaining to Performance
	Credit Loan or under a	under Entrustment (limited to
	Contract for a Revolving	cases where the loan contract
	Guarantee concluded	related to said Right to Obtain
	pertaining to the Basic	Reimbursement, etc. Pertaining to
	Contract for a Revolving	Performance under Entrustment is
	Credit Loan under which	related to a Revolving Credit Loan)
	said contract for a	or a claim under a contract for a
	Revolving Credit Loan is	Revolving Guarantee related to
	concluded	said Right to Obtain
	Concraded	Reimbursement, etc. Pertaining to
		Performance under Entrustment
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	with the consent of the	with the consent of the person (in
	person	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	to said person who has made
	made performance,	performance,
	the Money Lender shall	said Person Entrusted With
		Performance shall
Article 18,	A Money Lender may	A Person Entrusted With
paragraph	Triviney Bender may	Performance may
(4)		1 criormance may
	with the consent of the	with the consent of the person who
	person who has made	has made performance, under
	performance, under	paragraph (1) or the preceding
	paragraph (1) or the	paragraph (in cases where the
	preceding paragraph	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
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Article 19	A Money Lender	A Person Entrusted With
Alticle 13	A Money Lender	Performance
	c 1.1 · cc·	for each business office or other
	for each business office or	
	other office	office (if the person has no business
		office or other office, his/her
		domicile or residence)
	on the Contract for a	on the Right to Obtain
	Loan with each obligor	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
	the date of the contract	-
		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
11101010 10 2	Tim Obligor, etc.	to Obtain Reimbursement, etc.
		Pertaining to Performance under
		Entrustment
	, ,1 7/L T 1	
	to the Money Lender	to the Person Entrusted With
		Performance
	the Money Lender	said Person Entrusted With
		Performance
Article 20,	Persons who engage in	A Person Entrusted With
paragraph	the Money Lending	Performance shall not obtain from
(1)	Business shall not obtain	the Obligor, etc. documents proving
	from the Obligor, etc.	that the Obligor, etc. has delegated
	documents proving that	to an agent the authority to
	the Obligor, etc. has	commission a notary to prepare
	delegated to an agent the	Specified Notarized Deeds with
	authority to commission	regard to said Right to Obtain
	a notary to prepare	Reimbursement, etc. Pertaining to
		Performance under Entrustment
	Specified Notarized	refformance under Entrustment
	Deeds with regard to a	
	Contract for a Loan	

	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  with 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 Right to Obtain Reimbursement, etc. Pertaining to
Article 20, paragraph (3), item (i)	under the Contract for a Loan	Performance under Entrustment 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 claims under 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 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	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

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	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 claims under the Contract for a Loan and	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  said Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment
	the trade name and name of the person who engages in the Money Lending Business	and 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,	the Money Lender	the assignee of the Right to Obtain
paragraph		Reimbursement, etc. Pertaining to
(3), item (i)		a Guarantee, etc., of the Guarantee
(3), 100111 (1)		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.
A+: -1 - 1 C O	A M	Pertaining to the Guarantee, etc.
Article 16-2,	A Money Lender may, in	An assignee of the Right to Obtain
paragraph	lieu of delivering the	Reimbursement, etc. Pertaining to
(4)	documents prescribed in	a Guarantee, etc. may, in lieu of
	the preceding three	delivering the documents
	paragraphs	prescribed in the preceding
		paragraph
	the person who intends to	the person who intends to be the
	be the counterparty to a	guarantor set forth in that
	Contract for a Loan as	paragraph
	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	
	that paragraphs by way	that paragraph by way of
	of Electromagnetic	Electromagnetic Means, with the
	Means, with the consent	consent of
	of	
	the Money Lender	said assignee of the Right to
	-	Obtain Reimbursement, etc.
		Pertaining to the Guarantee, etc.
Article 16-3,	A Money Lender shall,	An assignee of the Right to Obtain
paragraph	when he/she intends to	Reimbursement, etc. Pertaining to
(1)	conclude an insurance	a Guarantee, etc. shall, when
	contract under which	he/she intends to conclude an
	he/she is to receive	insurance contract under which
	payment of insurance	he/she is to receive payment of
	claims upon the death of	insurance claims upon the death of
	the counterparty to a	the counterparty to a Contract for
	Contract for a Loan	a Loan related to said Right to
		Obtain Reimbursement, etc.
		Pertaining to the Guarantee, etc.
Article 16-3,	the Money Lender	the assignee of the Right to Obtain
paragraph	the Money Denuel	Reimbursement, etc. Pertaining to
(1), item (i)		a Guarantee, etc.
(1), Item (1)		a Guarantee, etc.

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Article 16-3,	A Money Lender may, in	An assignee of the Right to Obtain
paragraph	lieu of delivering the	Reimbursement, etc. Pertaining to
(2)	documents under the	a Guarantee, etc. may, in lieu of
	preceding paragraph	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.
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	the Money Lender	said assignee of the Right to
		Obtain Reimbursement, etc.
		Pertaining to the Guarantee, etc.
Article 17,	A Money Lender shall,	An assignee of the Right to Obtain
paragraph	when he/she has	Reimbursement, etc. Pertaining to
(1)	concluded a loan contract	a Guarantee, etc. shall, when
	(excluding a Basic	he/she has accepted the
	Contract for a Revolving	assignment of said Right to Obtain
	Credit Loan; the same	Reimbursement, etc. Pertaining to
	shall apply in paragraph	the Guarantee, etc.
	(4))	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,	the Money Lender	the assignee of the Right to Obtain
· ·	the Money Lender	
paragraph		Reimbursement, etc. Pertaining to
(1), item (i)		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.
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		Pertaining to the Guarantee, etc.

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Article 17,	Whore a Money Landon	Whore a guarantee contract
· ·	Where a Money Lender has concluded a	Where a guarantee contract
paragraph		related to the Right to Obtain
(3)	guarantee contract for a	Reimbursement, etc. Pertaining to
	loan contract, such Money	a Guarantee, etc. has been
	Lender shall,	concluded or the assignee of the
		Right to Obtain Reimbursement,
		etc. Pertaining to a Guarantee, etc.
		has newly concluded a guarantee
		contract, such assignee shall,
Article 17,	Where a Money Lender	Where a guarantee contract
paragraph	has concluded a	related to the Right to Obtain
(4)	guarantee contract for a	Reimbursement, etc. Pertaining to
(4)	loan contract or has	a Guarantee, etc. has been
	concluded a loan contract	•
		concluded or where the assignee of
	pertaining to a guarantee	the Right to Obtain
	contract, such Money	Reimbursement, etc. Pertaining to
	Lender shall,	a Guarantee, etc. has newly
		concluded a guarantee contract,
		such assignee shall,
	matters listed in the	matters listed in the items of
	items of paragraph (1)	paragraph (1) (in cases where the
		loan contract related to said Right
		to Obtain Reimbursement, etc.
		Pertaining to the 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,	Where a Money Lender	Where a contract for a Revolving
paragraph	has concluded a contract	Guarantee related to the Right to
(5)	for a Revolving	Obtain Reimbursement, etc.
	Guarantee, such Money	Pertaining to the Guarantee, etc.
	Lender shall,	has been concluded, the assignee of
	Beliati shan,	the Right to Obtain
		Reimbursement, etc. Pertaining to
	11	the Guarantee, etc. shall,
	the matters set forth in	the matters set forth in the items
	the items of paragraph (2)	of paragraph (2) (excluding those
		set forth in items (ii) and (iii) of
		that paragraph)
Article 17,	A Money Lender may,	An assignee of the Right to Obtain
paragraph		Reimbursement, etc. Pertaining to
(7)		a Guarantee, etc. may,
1		,,

	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  the matters specified in	said loan contract or guarantee contract related to said Right to Obtain Reimbursement, etc.  Pertaining to the Guarantee, etc.  the matters set forth in paragraph
	the preceding paragraphs or the matters to be stated in the document specified by Cabinet Office Ordinance under the preceding 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.

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Article 18,	Date of the Contract	Date of assignment of the Right to
paragraph		Obtain Reimbursement, etc.
(1), item (ii)		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.
A .: 1 10	A	Pertaining to the Guarantee, etc.
Article 18,	Amount of the Loan (	Amount of the Right to Obtain
paragraph		Reimbursement, etc. Pertaining to
(1), item		the Guarantee, etc. and the
(iii)		amount of the Loan under the loan
		contract related to said Right to
		Obtain Reimbursement, etc.
		Pertaining to the Guarantee, etc. (
Article 18,	A Money Lender may,	An assignee of the Right to Obtain
paragraph	upon receiving	Reimbursement, etc. Pertaining to
(3)	performance of all or part	a Guarantee, etc. (limited to cases
(0)	of his/her claim under a	where the loan contract related to
	contract for a Revolving	said Right to Obtain
	Credit Loan or under a	Reimbursement, etc. Pertaining to
	Contract for a Revolving	the Guarantee, etc. is related to a
	Guarantee concluded	Revolving Credit Loan) may, upon
	pertaining to the Basic	receiving performance of all or part
	Contract for a Revolving	of his/her claim or a claim under a
	Credit Loan under which	Contract for a Revolving
	said contract for a	Guarantee related to said Right to
	Revolving Credit Loan is	Obtain Reimbursement, etc.
	concluded	Pertaining to the Guarantee, etc.
	with the consent of the	with the consent of the person (in
	person	cases where the person who
	person	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	to said person who has made
	_	_
1	made performance,	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 essiment of the Dight
	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.
	.1	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,	Persons who engage in	An assignee of the Right to Obtain
paragraph	the Money Lending	Reimbursement, etc. Pertaining to
(1)	Business shall not obtain	a Guarantee, etc. shall not obtain
	from the Obligor, etc.	from the Obligor, etc. documents
	documents proving that	proving that the Obligor, etc. has
	the Obligor, etc. has	delegated to an agent the authority
	delegated to an agent the	to commission a notary to prepare
	authority to commission a	Specified Notarized Deeds with
	notary to prepare	regard to said Right to Obtain
	Specified Notarized	Reimbursement, etc. Pertaining to
	Deeds with regard to a	the Guarantee, etc.
	Contract for a Loan	
	under the Contract for a	in relation to said Right to Obtain
	Loan	Reimbursement, etc. Pertaining to
A 1	n	the Guarantee, etc.
Article 20,	Persons who engage in	An assignee of the Right to Obtain
paragraph	the Money Lending	Reimbursement, etc. Pertaining to
(2)	Business shall, when the	a Guarantee, etc. shall, when the
	Obligor, etc. delegates to	Obligor, etc. delegates to an agent
	an agent the authority to	the authority to commission a
	commission a notary to	notary to prepare a Specified
	prepare a Specified	Notarized Deed for said Right to
	Notarized Deed for a	Obtain Reimbursement, etc.
	Contract for a Loan	Pertaining to the Guarantee,

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Article 20,	A Money Lender shall,	An assignee of the Right to Obtain
paragraph	when commissioning a	Reimbursement, etc. Pertaining to
(3)	notary to prepare a	a Guarantee, etc. shall, when
	Specified Notarized Deed	commissioning a notary to prepare
	for the Contract for a	a Specified Notarized Deed for the
	Loan	Right to Obtain Reimbursement,
		etc. Pertaining to the Guarantee,
		etc.
	with the Contract for a	with the Right to Obtain
	Loan	Reimbursement, etc. Pertaining to
		the Guarantee, etc.
Article 20,	under the Contract for a	in relation to the Right to Obtain
paragraph	Loan	Reimbursement, etc. Pertaining to
(3), item (i)		the Guarantee, etc.
Article 20-2	A Person who engages in	An assignee of the Right to Obtain
	the Money Lending	Reimbursement, etc. Pertaining to
	Business shall, with	a Guarantee, etc. shall, with
	regard to a Contract for a	regard to a Right to Obtain
	Loan	Reimbursement, etc. Pertaining to
		a Guarantee, etc.
	claims under a Contract	Right to Obtain Reimbursement,
	for a Loan	etc. Pertaining to a Guarantee, etc.
Article 20-2,	claims	Right to Obtain Reimbursement,
item (ii)		etc. Pertaining to a Guarantee, etc.
Article 21,	Persons who engage in	An assignee of the Right to Obtain
paragraph	the Money Lending	Reimbursement, etc. Pertaining to
(1)	Business	a Guarantee, etc.
(1)	or persons who have been	or persons who have been
	entrusted by a person	entrusted by said assignee of the
	who engages in the	Right to Obtain Reimbursement,
	Money Lending Business	etc. Pertaining to a Guarantee, etc.
	or any other person with	or any other person with the
	the collection of claims	collection of said Right to Obtain
	under the Contract for a	Reimbursement, etc. Pertaining to
	Loan of the person who	_
	_	the Guarantee, etc.
	engages in the Money Lending Business	
	in collecting claims under	in collecting said Right to Obtain
	the Contract for a Loan	
	the Contract for a Loan	Reimbursement, etc. Pertaining to
Amtiala 01	under the Contract for a	Guarantee, etc.
Article 21,		related to the Right to Obtain
paragraph	Loan	Reimbursement, etc. Pertaining to
(1), items		the Guarantee, etc.
(vi)	1 1 2	1 D: 1 + + O1 + :
Article 21,	claims under the Contract	the Right to Obtain
paragraph	for a Loan	Reimbursement, etc. Pertaining to
(1), items (ix)		the Guarantee, etc.

Article 21, paragraph (2)	Persons who engage in the Money Lending Business	An assignee of the Right to Obtain Reimbursement, etc. Pertaining to a Guarantee, etc.
\ <b>-</b> /	or persons who have been	or persons who have been
	entrusted by persons who	entrusted by said assignee of the
	engage in the Money	Right to Obtain Reimbursement,
	Lending Business or by	etc. Pertaining to the Guarantee,
	any other person with the	etc. or by any other person with
	collection of claims under	the collection of said Right to
	a Contract for a Loan of	Obtain Reimbursement, etc.
	the person who engages	Pertaining to the Guarantee, etc.
	in the Money Lending	,
	Business	
Article 21,	the person who engages	the assignee of the Right to Obtain
paragraph	_	Reimbursement, etc. Pertaining to
	in the Money Lending Business	
(2), item (i)		a Guarantee, etc.
Article 21,	Date of the contract	Date of assignment of the Right to
paragraph		Obtain Reimbursement, etc.
(2), item		Pertaining to a Guarantee, etc.,
(iii)		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 21,	Amount of the Loan	Amount of the Right to Obtain
paragraph	Timount of the Loan	Reimbursement, etc. Pertaining to
(2), item (iv)		the Guarantee, etc. and the
(2), 100111 (1)		amount of the Loan under the loan
		contract related to said Right to
		•
		Obtain Reimbursement, etc.
4 .: 1 01	, .	Pertaining to the Guarantee, etc.
Article 21,	persons who engage in	an assignee of the Right to Obtain
paragraph	the Money Lending	Reimbursement, etc. Pertaining to
(3)	Business	a Guarantee, etc.
	or persons who have been	or persons who have been
	entrusted by persons who	entrusted by said assignee of the
	engage in the Money	Right to Obtain Reimbursement,
	Lending Business or by	etc. Pertaining to the Guarantee,
	any other person with the	etc. or by any other person with
	collection of claims under	the collection of said Right to
	the Contract for a Loan of	Obtain Reimbursement, etc.
	the person engaging in	Pertaining to the Guarantee, etc.
	the Money Lending	<i>g</i>
	Business	
	claims under the Contract	said Right to Obtain
	for a Loan and	Reimbursement, etc. Pertaining to
		the Guarantee, etc. and
i contract of the contract of	1	one quarantee, etc. and

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	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 claims	the Guarantee, etc., 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

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Article 16-2, paragraph	the Money Lender	the assignee of the Right to Obtain Reimbursement, etc. Pertaining to
(3), item (i)		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,	A Money Lender may, in	An assignee of the Right to Obtain
paragraph	lieu of delivering the	Reimbursement, etc. Pertaining to
(4)	documents prescribed in	Performance under Entrustment
	the preceding three	may, in lieu of delivering the
	paragraphs	documents prescribed in the
	paragraphs	preceding paragraph
	the person who intends to	the person who intends to be the
	be the counterparty to the	guarantor set forth in that
	Contract for a Loan as	paragraph
	provided in paragraph (1)	paragraph
	or paragraph (2) or the	
	consent of the person who	
	intends to be the	
	guarantor set forth in the preceding paragraph	
		that navagraph by way of
	that paragraphs by way of Electromagnetic	that paragraph by way of Electromagnetic Means, with the
	Means, with the consent	consent of
	of	consent of
	the Money Lender	said assignee of the Right to
	the Money Lender	Obtain Reimbursement, etc.
		Pertaining to Performance under Entrustment
Article 16-2	A Money Lender shall,	An assignee of the Right to Obtain
Article 16-3,	when he/she intends to	· ·
paragraph (1)	conclude an insurance	Reimbursement, etc. Pertaining to Performance under Entrustment
(1)	contract under which	shall, when he/she intends to
	he/she is to receive	conclude an insurance contract
		under which he/she is to receive
	payment of insurance	
	claims upon the death of	payment of insurance claims upon
	the counterparty to a Contract for a Loan	the death of the counterparty to a Contract for a Loan related to said
	Contract for a Loan	
		Right to Obtain Reimbursement,
		etc. Pertaining to Performance
Anticle 10-9	the Money Lander	under Entrustment
Article 16-3,	the Money Lender	the assignee of the Right to Obtain
paragraph		Reimbursement, etc. Pertaining to
(1), item (i)		Performance under Entrustment

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Article 16-3, paragraph	A Money Lender may, in lieu of delivering the	An assignee of the Right to Obtain Reimbursement, etc. Pertaining to
(2)	documents under the	Performance under Entrustment
(4)	preceding paragraph	may, in lieu of delivering the
	preceding paragraph	documents under the preceding
		paragraph
	the Contract for a Loan	the Contract for a Loan related to
	the Contract for a Loan	the Right to Obtain
		_
		Reimbursement, etc. Pertaining to Performance under Entrustment
	the Money Lender	
	the Money Lender	said assignee of the Right to Obtain Reimbursement, etc.
		·
		Pertaining to Performance under Entrustment
Article 17,	A Manay Landay shall	
*	A Money Lender shall, when he/she has	An assignee of the Right to Obtain Reimbursement, etc. Pertaining to
paragraph (1)	concluded a loan contract	Performance under Entrustment
(1)		
	(excluding Basic Contracts for Revolving	shall, when he/she has accepted
	Credit Loans; the same	the assignment of said Right to Obtain Reimbursement, etc.
		Pertaining to Performance under
	shall apply in paragraph (4))	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
	.1	paragraph)
	the contract	said Right to Obtain
		Reimbursement, etc. Pertaining to
	the country of the	Performance under Entrustment
	the counterparty thereto	the obligor of the loan contract
		related to said Right to Obtain
		Reimbursement, etc. Pertaining to
A .: 1 .17	1 N/ T 1	Performance under Entrustment
Article 17,	the Money Lender	the assignee of the Right to Obtain
paragraph		Reimbursement, etc. Pertaining to
(1), item (i)		Performance under Entrustment,
		of the Person Entrusted With
		Performance, and of the Money
		Lender that entrusted the
		performance to said Person
		Entrusted With Performance

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Article 17,	Date of the contract	Date of assignment of the Right to
paragraph		Obtain Reimbursement, etc.
(1), item (ii)		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,	Amount of the Loan	Amount of Right to Obtain
paragraph	Timodile of the Boah	Reimbursement, etc. Pertaining to
(1), item		Performance under Entrustment
(iii)		and the amount of the Loan under
(111)		
		the loan contract related to said
		Right to Obtain Reimbursement,
		etc. Pertaining to Performance
		under Entrustment
Article 17,	A Money Lender shall,	An assignee of the Right to Obtain
paragraph	when he/she has	Reimbursement, etc. Pertaining to
(2)	concluded a Basic	Performance under Entrustment
	Contract for a Revolving	(limited to cases where the loan
	Credit 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
	.1 6.11	Entrustment
	the following matters	the following matters (excluding
		those set forth in items (ii) and
		(iii))
	said Basic Contract for a	the Basic Contract for a Revolving
	Revolving Credit Loan	Credit Loan related to said Right
		to Obtain Reimbursement, etc.
		Pertaining to Performance under
		Entrustment
	the counterparty thereto	the obligor of the loan contract
	l l l l l l l l l l l l l l l l l l l	related to said Right to Obtain
		Reimbursement, etc. Pertaining to
		Performance under Entrustment
	the counterments!	<del> </del>
	the counterparty's	the interests of the obligor
	interests	

Article 17,	the Money Lender	the Money Lender that entrusted
paragraph		performance to the Person
(2), item (i)		Entrusted With Performance
Article 17,	Where a Money Lender	Where a guarantee contract
paragraph	has concluded a	related to the Right to Obtain
(3)	guarantee contract for a	Reimbursement, etc. Pertaining to
(0)	loan contract, such Money	Performance under Entrustment
	Lender shall,	has been concluded or where the
	Bonder Shari,	assignee of the Right to Obtain
		Reimbursement, etc. Pertaining to
		Performance under Entrustment
		has newly concluded a guarantee
		contract, such assignee shall,
Article 17,	Whoma a Manay Landar	Where a guarantee contract
	Where a Money Lender has concluded a	_
paragraph		related to the Right to Obtain
(4)	guarantee contract for a	Reimbursement, etc. Pertaining to
	loan contract or has	Performance under Entrustment
	concluded a loan contract	has been concluded or where the
	pertaining to a guarantee	assignee of the Right to Obtain
	contract, such Money	Reimbursement, etc. Pertaining to
	Lender shall,	Performance under Entrustment
		has newly concluded a guarantee
	1: . 1:1	contract, such assignee shall,
	matters listed in the	matters listed in the items of
	items of paragraph (1)	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 the
		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
		Performance under Entrustment
Article 17,	Where a Money Lender	Where a contract for a Revolving
paragraph	has concluded a contract	Guarantee related to the Right to
(5)	for a Revolving	Obtain Reimbursement, etc.
	Guarantee, such Money	Pertaining to Performance under
	Lender shall,	Entrustment has been concluded,
		the assignee of the Right to Obtain
		Reimbursement, etc. Pertaining to
		Performance under Entrustment
		shall,
	the matters set forth in	the matters set forth in the items
	the items of paragraph (2)	of paragraph (2) (excluding those
		set forth in items (ii) and (iii) of
		that paragraph)
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Article 17, paragraph (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, 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 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 the Money Lender shall	to the person who has made performance, the assignee of the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment
Article 18, paragraph (4)	with the consent of the person who has made performance, under paragraph (1) or the preceding paragraph	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 (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

Amtiala 20	Dancara mba an marain	An assismas of the Dight to Obtain
Article 20,	Persons who engage in	An assignee of the Right to Obtain
paragraph	the Money Lending	Reimbursement, etc. Pertaining to
(1)	Business shall not obtain	Performance under Entrustment
	from the Obligor, etc.	shall not obtain from the Obligor,
	documents proving that	etc. documents proving that the
	the Obligor, etc. has	Obligor, etc. has delegated to an
	delegated to an agent the	agent the authority to commission
	authority to commission a	a notary to prepare Specified
	notary to prepare	Notarized Deeds with regard to
	Specified Notarized	said Right to Obtain
	Deeds with regard to a	Reimbursement, etc. Pertaining to
	Contract for a Loan	Performance under Entrustment
	under the Contract for a	in relation to said Right to Obtain
	Loan	Reimbursement, etc. Pertaining to
		Performance under Entrustment
Article 20,	Persons who engage in	An assignee of the Right to Obtain
paragraph	the Money Lending	Reimbursement, etc. Pertaining to
(2)	Business shall, when the	Performance under Entrustment
	Obligor, etc. delegates to	shall, when the Obligor, etc.
	an agent the authority to	delegates to an agent the authority
	commission a notary to	to commission a notary to prepare
	prepare a Specified	a Specified Notarized Deed for said
	Notarized Deed for a	Right to Obtain Reimbursement,
	Contract for a Loan	etc. Pertaining to Performance
		under Entrustment,
Article 20,	A Money Lender shall,	An assignee of the Right to Obtain
paragraph	when commissioning a	Reimbursement, etc. Pertaining to
(3)	notary to prepare a	Performance under Entrustment
	Specified Notarized Deed	shall, when commissioning a
	for the Contract for a	notary to prepare a Specified
	Loan	Notarized Deed for the Right to
		Obtain Reimbursement, etc.
		Pertaining to Performance under
		Entrustment
	with the Contract for a	with the Right to Obtain
	Loan	Reimbursement, etc. Pertaining to
		Performance under Entrustment
Article 20,	under the Contract for a	in relation to the Right to Obtain
paragraph	Loan	Reimbursement, etc. Pertaining to
(3), item (i)		Performance under Entrustment
Article 20-2	A Person who engages in	An assignee of the Right to Obtain
	the Money Lending	Reimbursement, etc. Pertaining to
	Business shall, with	Performance under Entrustment
	regard to the Contract for	shall, with regard to the Right to
	a Loan	Obtain Reimbursement, etc.
	a Douit	Pertaining to Performance under
		Entrustment
	claims under the Contract	Right to Obtain Reimbursement,
i	Loranno anaci die Condidet	ingin to Obtain neimbursement,
	for a Loan	ate Partaining to Parformance
	for a Loan	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 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	An assignee of the Right to Obtain Reimbursement, etc. Pertaining to Performance under Entrustment 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,	Date of the contract	Date of assignment of the Right to
paragraph		Obtain Reimbursement, etc.
(2), item		Pertaining to Performance under
(iii)		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,	Amount of the Loan	Amount of the Right to Obtain
paragraph	Amount of the Loan	Reimbursement, etc. Pertaining to
(2), item (iv)		Performance under Entrustment
(2), Item (IV)		and the amount of the Lloan under
		the loan contract related to said
		Right to Obtain Reimbursement,
		etc. Pertaining to Performance
A .: 1 .01	1 .	under Entrustment
Article 21,	persons who engage in	an assignee of the Right to Obtain
paragraph	the Money Lending	Reimbursement, etc. Pertaining to
(3)	Business	Performance under Entrustment
	or persons who have been	or persons who have been
	entrusted by a person	entrusted by said assignee of the
	who engages in the	Right to Obtain Reimbursement,
	Money Lending Business	etc. Pertaining to Performance
	or by any other person	under Entrustment or by any other
	with the collection of	person with the collection of said
	claims under the Contract	Right to Obtain Reimbursement,
	for a Loan of the person	etc. Pertaining to Performance
	engaging in Money	under Entrustment
	Lending Business	
	claims under the Contract	said Right to Obtain
	for a Loan and	Reimbursement, etc. Pertaining to
		Performance under Entrustment
		and
	the trade name and name	the trade name and name of said
	of the person who	assignee of the Right to Obtain
	engages in the Money	Reimbursement, etc. Pertaining to
	Lending Business	Performance under Entrustment
Article 22	A Money Lender shall, if	An assignee of the Right to Obtain
	he/she has received full	Reimbursement, etc. Pertaining to
	performance of claims	Performance under Entrustment
	under the Contract for a	shall, if he/she has received full
	Loan	performance of said Right to
		Obtain Reimbursement, etc.
		Pertaining to Performance under
		Entrustment,
1		,

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

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 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 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	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, item (ii)	claims	claims under the Contract for a Loan
Article 21, 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	or persons who have been
	entrusted by a person who	entrusted by said assignee
	engages in the Money Lending	of the claim or by any other
	Business or by any other person	person with the collection
	with the collection of claims	of claims under the
	under the Contract for a Loan	Contract for a Loan related
	of the person who engages in	to said claim
	the Money Lending Business	
	in collecting claims under the	in collecting claims under
	Contract for a Loan	the Contract for a Loan
		related to said claim
Article 21,	Contract for a Loan	Contract for a Loan related
paragraph		to the assigned claim
(1), items (vi)		
and (ix)		
Article 21,	Persons who engage in the	An assignee of the claim
paragraph (2)	Money Lending Business	under the loan contract of a
		person who engages in the
		Money Lending Business
	or persons who have been	or persons who have been
	entrusted by a person who	entrusted by said assignee
	engages in the Money Lending	of the claim or by any other
	Business or by any other person	person with the collection
	with the collection of claims	of claims under the
	under the Contract for a Loan	Contract for a Loan related
	pertaining to the person who	to said claim
	engages in the Money Lending	
Article 21,	Business the person who engages in the	the assignee of the claim
paragraph	Money Lending Business	the assignee of the claim
(2), item (i)	Woney Lending Dusiness	
Article 21,	Date of the contract	Date of assignment of the
paragraph		claim and the date of the
(2), item (iii)		loan contract related to
(2), 100111 (111)		said claim
Article 21,	Amount of the Loan	Amount of the Loan and
paragraph		the amount of the assigned
(2), item (iv)		claim
Article 21,	persons who engage in the	an assignee of the claim
paragraph (3)	Money Lending Business	under the loan contract of a
		person who engages in the
		Money Lending Business
	or persons who have been	or persons who have been
	entrusted by a person who	entrusted by said assignee
	engages in the Money Lending	of the claim or by any other
	Business or by any other person	person with the collection
	with the collection of claims	of claims under the
	under the Contract for a Loan	Contract for a Loan related
	of the person who engages in	to said claim
	the Money Lending Business	

	<b></b>	
	the Contract for a Loan and	the Contract for a Loan
		related to said claim and
	the trade name and name of the	the trade name and name
	person who engages in the	of the assignee of the claim
	Money Lending Business	
Article 24,	A Money Lender shall, in	An assignee of the claim
paragraph (1)	assigning the claims under the	under the loan contract of a
	loan contract	person who engages in the
		Money Lending Business
		shall, in assigning said
		claims
	of the Money Lender	of a person who engages in
		the Money Lending
		Business
	the provisions of Article 12-7,	the provisions of Article 20,
	Article 16-2, paragraphs (3) and	paragraphs (1) and (2),
	(4), Article 16-3, Article 17	Article 20-2, Article 21, and
	(excluding paragraph (6)),	this paragraph as applied
	Article 18 through Article 22,	mutatis mutandis by
	Article 24-6-10, and this	replacing certain terms
	paragraph shall apply	pursuant to Article 24-6
	(excluding, with regard to	(including
	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	
	11101441115	

(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	Original terms	Terms to replace the
the Act whose		original terms
terms are to be		
replaced		
Article 24-2,	Money Lender	person who engages in
paragraph (1)		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	Original terms	Terms to replace the original terms
the Act whose		
terms are to be		
replaced		

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 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, 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  claims under 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.,  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 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	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, 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 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	Original terms	Terms to replace the
the Act whose		original terms
terms are to be		
replaced		

Article 24-3, 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	Original terms	Terms to replace the original terms
the Act whose		
terms are to be		
replaced		

Antiala 20	Dangana who angaga	A Person Entrusted With
Article 20,	Persons who engage	
paragraph (1)	in the Money Lending	Performance (meaning the person
	Business shall not	who has made performance, as
	obtain from the	referred to in Article 24-6;
	Obligor, etc.	hereinafter the same shall apply in
	documents proving	this Article through Article 21)
	that the Obligor, etc.	shall not obtain from the Obligor,
	has delegated to an	etc. documents proving that the
	agent the authority	Obligor, etc. has delegated to an
	to commission a	agent the authority to commission a
	notary to prepare	notary to prepare Specified
	Specified Notarized	Notarized Deeds with regard to the
	Deeds with regard to	Right to Obtain Reimbursement,
	a Contract for a Loan	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	in relation to said Right to Obtain
	for a Loan	Reimbursement, etc. Pertaining to
		Performance under Entrustment or
Article 20,	Persons who engage	A Person Entrusted With
paragraph (2)	in the Money Lending	Performance shall, when the
	Business shall, when	Obligor, etc. delegates to an agent
	the Obligor, etc.	the authority to commission a
	delegates to an agent	notary to prepare a Specified
	the authority to	Notarized Deed for the Right to
	commission a notary	Obtain Reimbursement, etc.
	to prepare a Specified	Pertaining to Performance under
	Notarized Deed for a	Entrustment
	Contract for a Loan	
Article 20-2	A Person who	A Person Entrusted With
111 01010 20 2	engages in the Money	Performance shall, with regard to
	Lending Business	the Right to Obtain
	_	
	shall, with regard to	Reimbursement, etc. Pertaining to
	the Contract for a	Performance under Entrustment
	Loan	Di lee Ole i Di i
	claims under the	Right to Obtain Reimbursement,
	Contract for a Loan	etc. Pertaining to Performance
		under Entrustment
Article 20-2,	claims	Right to Obtain Reimbursement,
item (ii)		etc. Pertaining to Performance
		under Entrustment
		under Entrustment

Article 21,	Persons who engage	A Person Entrusted With
paragraph (1)	in the Money Lending	Performance
	Business	
	or persons who have	or persons who have been entrusted
	been entrusted by a	by said Person Entrusted With
	person who engages	Performance or by any other person
	in the Money Lending	with the collection of said Right to
	Business or by any	Obtain Reimbursement, etc.
	other person with the	Pertaining to Performance under
	collection of claims	Entrustment
	under the Contract	
	for a Loan of the	
	person who engages	
	in the Money Lending	
	Business	11 11 11 11 11 11 11 11 11 11 11 11 11
	in collecting claims	in collecting said Right to Obtain
	under the Contract	Reimbursement, etc. Pertaining to
Article 21,	for a Loan under the Contract	Performance under Entrustment
paragraph (1),	for a Loan	related to the Right to Obtain Reimbursement, etc. Pertaining to
items (vi)		Performance under Entrustment
Article 21,	claims under the	the Right to Obtain
paragraph (1),	Contract for a Loan	Reimbursement, etc. Pertaining to
items (ix)		Performance under Entrustment
Article 21,	Persons who engage	A Person Entrusted With
paragraph (2)	in the Money Lending	Performance
	Business	
	or persons who have	or persons who have been entrusted
	been entrusted by a	by said Person Entrusted With
	person who engages	Performance or by any other person
	in the Money Lending	with the collection of said Right to
	Business or by any	Obtain Reimbursement, etc.
	other person with the collection of claims	Pertaining to Performance under
	under the Contract	Entrustment
	for a Loan pertaining	
	to the person who	
	engages in the Money	
	Lending Business	
Article 21,	the person who	the Person Entrusted With
paragraph (2),	engages in the Money	Performance
item (i)	Lending Business	
Article 21,	Date of the contract	Date of acquisition of said Right to
paragraph (2),		Obtain Reimbursement, etc.
item (iii)		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 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	Original terms	Terms to replace the
the Act whose		original terms
terms are to be		
replaced		

Article 24-4,	the Right to Obtain	the Right to Obtain
paragraph (1)	Reimbursement, etc. Pertaining	Reimbursement, etc.
	to a Guarantee, 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,	the provisions of Article
	Article 16-2, paragraphs (3) and	20, paragraphs (1) and
	(4), Article 16-3, Article 17	(2), Article 20-2, Article
	(excluding paragraph (6)),	21, and this paragraph as
	Article 18 through Article 22,	applied mutatis mutandis
	Article 24-6-10, and this	by replacing certain
	paragraph (with regard to	terms pursuant to Article
	claims contained in mortgage	24-6 (including the penal
	securities as provided in Article	provisions pertaining
	1, paragraph (1) of the Mortgage	thereto)
	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)	

(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	Original terms	Terms to replace the
the Act whose		original terms
terms are to		
be replaced		

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. (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, 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 20-2	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, 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	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, paragraph (1), items (vi)	under the Contract for a Loan	related to the Right to Obtain Reimbursement, etc. Pertaining to the 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	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, paragraph (2), 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, paragraph (2), item (iii)	Date of the contract	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 loan contract related to said Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, 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	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 the Guarantee, etc. or by any other person with the collection of said Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc. said Right to Obtain
	a Loan and	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 assignee of the Right to Obtain Reimbursement, etc. Pertaining to the Guarantee, etc.

Article 24-4,	A Guarantee Business	An assignee of the Right to
paragraph (1)	Operator shall	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,	the provisions of Article 20,
	Article 16-2, paragraphs (3)	paragraphs (1) and (2),
	and (4), Article 16-3, Article	Article 20-2, Article 21, and
	17 (excluding paragraph (6)),	this paragraph as applied
	Article 18 through Article 22,	mutatis mutandis pursuant
	Article 24-6-10, and this	to Article 24-6 (including the
	paragraph (with regard to	penal provisions pertaining
	claims contained in mortgage	thereto)
	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)	

(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	Original terms	Terms to replace the
the Act whose		original terms
terms are to be		
replaced		

Article 24-5, 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 mutants 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	Original terms	Terms to replace the original terms
be replaced		
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, 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, 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 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,	under the Contract for a Loan	related to the Right to Obtain
paragraph	and the contract of a Boan	Reimbursement, etc.
(1), item (vi)		Pertaining to Performance
(1), 100111 (1)		under Entrustment
Article 21,	claims under the Contract for	the Right to Obtain
paragraph	a Loan	Reimbursement, etc.
(1), items (ix)	a Loan	Pertaining to Performance
(1), Items (1x)		under Entrustment
Article 21,	Persons who engage in the	An assignee of the Right to
	0 0	
paragraph (2)	Money Lending Business	Obtain Reimbursement, etc.
		Pertaining to Performance
		under Entrustment
	or persons who have been	or persons who have been
	entrusted by a person who	entrusted by said assignee of
	engages in the Money	the Right to Obtain
	Lending Business or by any	Reimbursement, etc.
	other person with the	Pertaining to Performance
	collection of claims under a	under Entrustment or by any
	Contract for a Loan	other person with the
	pertaining to the person who	collection of Right to Obtain
	engages in the Money	Reimbursement, etc.
	Lending Business	Pertaining to Performance
		under Entrustment
Article 21,	the person who engages in	the assignee of the Right to
paragraph	the Money Lending Business	Obtain Reimbursement, etc.
(2), item (i)		Pertaining to Performance
		under Entrustment
Article 21,	Date of the contract	Date of assignment of the
paragraph		Right to Obtain
(2), item (iii)		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
		<u> </u>
		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
Article 21, paragraph (3)	persons who engage in the Money Lending Business	under Entrustment 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, 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)

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 the following Article (including the penal provisions pertaining thereto)

(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 onsite 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 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 or the Director-General of the Fukuoka Local Finance 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 or the Director-General of the Fukuoka Local Finance Bureau or the Director-General of the Fukuoka Local Finance 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 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).