割賦販売法施行規則
Regulation for Enforcement of the Installment Sales Act

（昭和三十六年十一月十四日通商産業省令第九十五号）
(Order of the Ministry of International Trade and Industry No. 95 of November 14, 1961)

割賦販売法（昭和三十六年法律第百五十九号）の規定に基づき、および同法を実施するため、割賦販売法施行規則を次のように制定する。

The Regulation for Enforcement of the Installment Sales Act is established as follows based on the provisions of the Installment Sales Act (Act No. 159 of 1961) for the purpose of enforcing the relevant Act.

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第一章　総則
Chapter I General Provisions

（用語の定義）
(Definition of Terms)

第一条　この命令において使用する用語は、特段の定めがある場合を除くほか、割賦販売法（昭和三十六年法律第百五十九号。以下「法」という。）において使用する用語の例による。

Article 1　Except in cases where specifically provided, the terms used in this Order have the same meanings as the terms used in the Installment Sales Act (Act No. 159 of 1961; referred to below as the "Act").

第一章の二　割賦販売
Chapter I-2 Installment Sales
第一節　総則
Section 1 General Provisions

（割賦販売条件の表示の方法）
(Method for Indication of the Terms and Conditions of Installment Sales)

第一条の二　法第三条第一項各号の事項は、次に定めるところにより示さなければならない。ただし、同項第四号の事項にあつては、賦払金の支払の方法が購入者又は役務の提供を受ける者（以下本節、第二章、第三章（第四十四条から第四十七条まで、第五十六条から第五十八条まで、第七十一条、第七十二条、第七十三条の二、第七十四条第一項第四号及び第二項、第八十九条から第九十一条まで並びに第三節を除く。）、第七章及び別表第一において「購入者等」という。）の要求により支払の間隔については第二項第一号に、額については同項第二号に該当する場合以外の場合になつたとき又は割賦手数料（金利、信用調査費、集金費、事務管理費、貸倒補てん費その他何らの名義をもつてするを問わず割賦販売に係る手数料として割賦販売業者が購入者等に対し支払わせるものの総額（抵当権の設定の登記若しくは登録若しくはこれらの抹消に要する手数料又は公正証書の作成に要する手数料（法令に規定する手数料に限る。以下「登記等手数料」という。）を割賦販売の手数料に含めない旨が明示されているときは、登記等手数料を控除した額）。以下同じ。）が二千五百円未満のときは、示さないことができる。

Article 1-2 (1) The matters stated in the items of Article 3, paragraph (1) of the Act must be indicated as specified in the following items; provided, however, that the matters stated in item (iv) of the relevant paragraph may be omitted in cases where, in respect of a payment method of installments, the interval of paying the installments is other than those specified in paragraph (2), item (i) and the amount of the installments is other than those specified in item (ii) of the relevant paragraph as requested by a purchaser or a service recipient

(referred to below as a "purchaser, etc." in this Section, Chapter II, Chapter III (excluding Articles 44 through 47, Articles 56 through 58, Article 71, Article 72, Article 73-2, Article 74, paragraph (1), item (iv) and paragraph (2), Articles 89 through 91, and Section 3), Chapter VII, and Appended Table 1) or where the installment fee (the total amount of money that the installment seller requires the purchaser, etc. to pay as the fee for installment sales, whatever their names, such as interest, credit check expenses, collection expenses, administrative expenses, bad debt expenses and other expenses, regardless of designation (when it is clearly stated that any fee for registration or recording of the establishment of a mortgage or for the cancellation thereof or any fee for preparation of a notarial deed (limited to fees prescribed by laws and regulations; referred to below as the "fee for registration, etc.") is not to be included in the fee for installment sales, the amount that remains after deducting the fee for registration, etc.); the same applies below) is less than 2,500 yen:

一　特定商取引に関する法律（昭和五十一年法律第五十七号）第二条第一項第一号に規定する営業所等（第六十九条第一項第一号において「営業所等」という。）において見やすい方法により掲示し、又は書面により提示すること。

(i) the matters are to be displayed by readily visible means at a business office, etc. as prescribed in Article 2, paragraph (1), item (i) of the Act on Specified Commercial Transactions (Act No. 57 of 1976) (referred to as a "business office, etc." in Article 69, paragraph (1), item (i)) or in writing;

二　指定商品若しくは指定権利を販売しようとする相手方又は指定役務を提供しようとする相手方が読みやすく、理解しやすいような用語により、正確に示すこと。

(ii) matters are to be accurately expressed using terms that are easy to read and understand by counterparties to whom designated goods or designated rights are intended to be sold or designated services are intended to be provided;

三　日本産業規格Ｚ八三〇五に規定する八ポイント以上の大きさの文字及び数字を用いること。

(iii) letters and numbers in 8 point or larger as specified in Japanese Industrial Standard (JIS) Z-8305 are to be used;

四　法第三条第一項第四号の事項は、次項に規定する方法により算定した割賦手数料の料率を年利建てで少なくとも〇・一パーセントの単位まで示し、かつ、当該料率以外の料率を示さないこと。

(iv) the matters stated in Article 3, paragraph (1), item (iv) of the Act are to be indicated as the rate of the installment fee calculated as prescribed in the following paragraph, on an annual rate basis, down to at least three decimal places, and no other rates are to be indicated.

2　法第三条第一項第四号の経済産業省令・内閣府令で定める方法は、別表第一第一号に定める方法とする。ただし、賦払金の支払の方法が、支払の間隔については第一号

に、額については第二号に該当する場合以外の場合にあつては、同表第二号に定める方法とすることができる。

(2) The method specified by Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order stated in Article 3, paragraph (1), item (iv) of the Act is the method specified in row (i) of Appended Table 1; provided, however, that relevant method may be the method specified in row (ii) of the relevant table if, in respect of a payment method of installments, the interval of paying installments is other than those specified in item (i) and the amount of the installments is other than those specified in item (ii):

一　賦払金の支払の間隔が次のいずれかに該当する場合

(i) where the interval of paying installments falls under either of the following:

イ　支払期間における賦払金の支払が月一回であり、かつ、等間隔である場合

(a) where the payment of installments during the period of payment is to be made once every month at regular intervals;

ロ　イに掲げる場合を除き、契約の締結された日から第一回の賦払金の支払日の前日までの期間が二月未満であつて、第一回の賦払金の支払日から支払期間の終了の日までの支払が月一回であり、かつ、等間隔である場合

(b) except in the cases listed in (a), where it is less than two months from the day of concluding the contract to the day preceding the day of the first installment payment, and where, during the period from the day of the first installment payment to the final day of the period of payment, the payment of installments is to be made once every month at regular intervals;

二　賦払金の額が次のいずれかに該当する場合

(ii) where the amount of installments falls under any of the following:

イ　賦払金の額が均等である場合

(a) where installments are of the same amount;

ロ　任意の一回の賦払金を除く他の賦払金の額が均等であり、当該均等な賦払金の額と異なる一回の賦払金の額が他の均等な賦払金の額の一・五倍に相当する額以下の額である場合

(b) where installments except for any one installment are of the same amount and the relevant one different installment is an amount of not more than 150 percent of that of other equal installments;

ハ　支払期間のうちに六月、七月、八月、十二月若しくは一月が含まれている場合（支払期間が一年未満の場合に限る。）であつて、支払期間において当該六月、七月、八月、十二月若しくは一月のうちの一の月のみにおける賦払金（以下「特定月の賦払金」という。）以外の賦払金についてイ若しくはロに該当しており、かつ、特定月の賦払金の額が他の賦払金の額を超えている場合又は支払期間のうちに六月、七月若しくは八月と十二月若しくは一月が含まれている場合であつて、支払期間において当該六月、七月若しくは八月のうちの一の月と十二月若しくは一月のうちの一の月の賦払金（以下「特定の二月の賦払金」という。）以外の賦

払金についてイ若しくはロに該当しており、かつ、特定の二月の賦払金の額が同額で他の賦払金の額を超えている場合

(c) where the period of payment includes any months of June, July, August, December, or January (limited to the cases where the period of payment is less than one year), and the installments for the period of payment except for an installment for any months of June, July, August, December, or January (referred to below as the "installment for the specified month") falls under (a) or (b) and the amount of the installment for the specified month exceeds that of the other installments; or where the period of payment includes any months of June, July, or August, and either of December or January, and the installments for the period of payment except for an installment for any months of June, July or August, and an installment for either of the relevant December or January (referred to below as the "installment for the specified two months") falls under (a) or (b) and the installment for the specified two months are of the same amount and exceed the amount of the other installments.

第二条　法第三条第二項各号の事項を記載した書面を交付するときは、次の各号に定めるところによらなければならない。

Article 2 (1) When an installment seller delivers a document containing the matters stated in the items of Article 3, paragraph (2) of the Act, it must follow the rules specified in the following items:

一　利用者が読みやすく、理解しやすいような用語により、正確に記載すること。

(i) matters are to be accurately stated using terms that are easy for users to read and understand;

二　日本産業規格Ｚ八三〇五に規定する八ポイント以上の大きさの文字及び数字を用いること。

(ii) letters and numbers in 8 point or larger as specified in JIS Z-8305 are to be used;

三　法第三条第二項第二号の事項は、次項に規定する方法により算定した割賦手数料の料率を年利建てで少なくとも〇・一パーセントの単位まで示し、かつ、当該料率以外の料率を示さないこと。

(iii) the matters stated in Article 3, paragraph (2), item (ii) of the Act are to be indicated as the rate of the installment fee calculated as prescribed in the following paragraph, on an annual rate basis, down to at least three decimal places, and no other rates are to be indicated.

２　法第三条第二項第二号の経済産業省令・内閣府令で定める方法は、別表第一第一号に定める方法とする。ただし、賦払金の支払の方法が、支払の間隔については前条第二項第一号に、額については同項第二号に該当する場合以外の場合にあつては、同表第二号に定める方法とすることができる。

(2) The method specified by Order of the Ministry of Economy, Trade and

Industry and Cabinet Office Order stated in Article 3, paragraph (2), item (ii) of the Act is the method specified in row (i) of Appended Table 1; provided, however, that the relevant method may be the method specified in row (ii) of the relevant table if, in respect of a payment method of installments, the interval of paying installments is other than those specified in paragraph (2), item (i) of the preceding Article and the amount of the installments is other than those specified in item (ii) of the relevant paragraph:

3　法第三条第二項第三号の経済産業省令・内閣府令で定める事項は、次のとおりとする。

(3) The matters specified by Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order stated in Article 3, paragraph (2), item (iii) of the Act are as follows:

一　商品若しくは権利の割賦販売価格又は役務の割賦提供価格の具体的算定例

(i) a concrete example of the calculation of the selling price by installment payment of goods or rights or the price by installment payment for the provision of services;

二　極度額（割賦販売の方法により指定商品若しくは指定権利を購入し、又は指定役務を受領することができる額の上限であつて、あらかじめ定められたものをいう。次条第三項第二号において同じ。）について定めがあるときは、その金額

(ii) when there is an agreement on the credit line (meaning the maximum amount for purchasing goods or rights or for receiving services by the installment sales method that is specified in advance; the same applies in paragraph (3), item (ii) of the following Article), the relevant amount;

三　前号に定めるもののほか、カード等の利用に関する特約があるときは、その内容

(iii) beyond what is provided for in the preceding item, when there are any special agreements concerning the use of a card, etc., the details of it.

第三条　法第三条第三項各号の事項を記載した書面を交付するときは、次の各号に定めるところによらなければならない。

Article 3 (1) When an installment seller delivers a document containing the matters stated in the items of Article 3, paragraph (3) of the Act, it must follow the rules specified in the following items:

一　利用者が読みやすく、理解しやすいような用語により、正確に記載すること。

(i) matters are to be accurately stated using terms that are easy for users to read and understand;

二　日本産業規格Ｚ八三〇五に規定する八ポイント以上の大きさの文字及び数字を用いること。

(ii) letters and numbers in 8 point or larger as specified in JIS Z-8305 are to be used;

三　法第三条第三項第二号の事項は、次項に規定する方法により算定した割賦手数料の料率を年利建てで少なくとも〇・一パーセントの単位まで示し、かつ、当該料率

以外の料率を示さないこと。

(iii) the matters stated in Article 3, paragraph (3), item (ii) of the Act are to be indicated as the rate of the installment fee calculated as prescribed in the following paragraph, on an annual rate basis, down to at least three decimal places, and no other rates are to be indicated.

2　法第三条第三項第二号の経済産業省令・内閣府令で定める方法は、別表第一第三号に定める方法とする。

(2) The method specified by Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order stated in Article 3, paragraph (3), item (ii) of the Act is the method specified in row (iii) of Appended Table 1.

3　法第三条第三項第三号の経済産業省令・内閣府令で定める事項は、次のとおりとする。

(3) The matters specified by Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order stated in Article 3, paragraph (3), item (iii) of the Act is as follows:

一　弁済金の額の具体的算定例

(i) a concrete example of the calculation of the amount of the payment money;

二　極度額について定めがあるときは、その金額

(ii) when there is an agreement on the credit line, the relevant amount;

三　前号に定めるもののほか、カード等の利用に関する特約があるときは、その内容

(iii) beyond what is provided for in the preceding item, when there are any special agreements concerning the use of a card, etc., the details of it.

第四条　法第三条第四項の規定により、同条第一項、第二項又は第三項の割賦販売の方法により指定商品若しくは指定権利を販売する場合の販売条件又は指定役務を提供する場合の提供条件について広告するときは、それぞれ同条第一項各号、第二項各号又は第三項各号の事項について次の各号に定めるところにより表示しなければならない。ただし、同条第一項第四号の事項にあつては、割賦手数料が二千五百円未満のときは、表示しないことができる。

Article 4　When an installment seller advertises, pursuant to the provisions of Article 3, paragraph (4) of the Act, the conditions for the sale in cases of selling designated goods or designated rights or the conditions for the provision in cases of designated services being provided by the installment sales method prescribed in paragraph (1), paragraph (2), or paragraph (3) of the relevant Article, it must indicate the relevant matters stated respectively in the items of paragraph (1), the items of paragraph (2), or the items of paragraph (3) of the relevant Article, as specified in the following items; provided, however, that the matters stated in paragraph (1), item (iv) of the relevant Article may be omitted in cases where the installment fee is less than 2,500 yen:

一　法第三条第一項各号、第二項各号又は第三項各号の事項について、指定商品若しくは指定権利を販売しようとする相手方若しくは指定役務を提供しようとする相手

方又は利用者が読みやすく、理解しやすいような用語により、正確に表示すること。

(i) regarding the matters stated in the items of paragraph (1), the items of paragraph (2), or the items of paragraph (3) of Article 3 of the Act, they are to be accurately displayed using terms that are easy to read and understand by counterparties to whom designated goods or designated rights are intended to be sold or designated services are intended to be provided, or users;

二　書面により広告を行う場合にあつては、日本産業規格Ｚ八三〇五に規定する八ポイント以上の大きさの文字及び数字を用いること。

(ii) where the advertisement is made in writing, letters and numbers in 8 point or larger as specified in JIS Z-8305 are to be used;

三　法第三条第一項第四号、第二項第二号又は第三項第二号の事項は、それぞれ第一条の二第二項、第二条第二項又は第三条第二項に規定する方法により算定した割賦手数料の料率を年利建てで少なくとも〇・一パーセントの単位まで示し、かつ、当該料率以外の料率を示さないこと。

(iii) the matters stated in paragraph (1), item (iv), paragraph (2), item (ii), or paragraph (3), item (ii) of Article 3 of the Act are to be indicated as the rate of the installment fee calculated as prescribed respectively in Article 1-2, paragraph (2), Article 2, paragraph (2), or Article 3, paragraph (2), on an annual rate basis, down to at least three decimal places, and no other rates are to be indicated.

（書面の交付等）

(Delivery of Documents)

第五条　法第四条第一項第七号の経済産業省令で定める事項は、次のとおりとする。ただし、法第三条第二項の割賦販売の方法により指定商品若しくは指定権利を販売する契約又は指定役務を提供する契約を締結した場合においては第五号に掲げる事項を、同項の割賦販売の方法により指定商品を販売する契約であつて当該契約に係る指定商品の種類が二以上あるものを締結した場合においては第三号及び第四号に掲げる事項（現金販売価格が三千円に満たない指定商品（当該契約に係る指定商品のうち現金販売価格が最も高額であるものを除く。）に係るものに限る。）をそれぞれ記載しないことができる。

Article 5　The matters specified by Order of the Ministry of Economy, Trade and Industry stated in Article 4, paragraph (1), item (vii) of the Act are as follows; provided, however, that the matters listed in item (v) may be omitted where an installment seller has concluded a contract to sell designated goods or designated rights or to provide designated services by the installment sales method stated in Article 3, paragraph (2) of the Act, and the matters listed in items (iii) and (iv) may be omitted where an installment seller has concluded a contract to sell designated goods by the installment sales method stated in the relevant paragraph to which two or more types of designated goods relate (the

matters that may be omitted are limited to those regarding the types of designated goods whose selling price in cash is less than 3,000 yen (excluding a type of designated goods whose selling price in cash is the highest of all the designated goods regarding the relevant contract)):

一　割賦販売業者の名称及び住所又は電話番号

(i) the name and address or telephone number of the installment seller;

二　契約年月日

(ii) the date of the contract;

三　商品若しくは権利又は役務の種類

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

四　商品の数量（権利又は役務の場合にあつては、契約上権利を行使し得る回数若しくは期間又は役務の提供を受けることができる回数若しくは期間）

(iv) the quantity of the goods (in the case of rights or services, the number of times or the period during which the rights may be exercised or the number of times or the period during which the services may be received under the contract);

五　頭金又は初回金の額

(v) the amount of the initial deposit or the initial payment;

六　賦払金の支払回数

(vi) the number of payments of installments;

七　割賦販売の方法により指定商品若しくは指定権利を販売する契約又は指定役務を提供する契約（以下「割賦販売の契約」という。）について購入者等が問合わせ、相談等を行うことができる機関の名称及び住所又は電話番号

(vii) the name and address or telephone number of the organization to which the purchaser, etc. can make inquiries or hold consultations regarding the contract to sell designated goods or designated rights or to offer designated services by the installment sales method (referred to below as the "contract for installment sales")

八　前払式割賦販売の場合を除き、支払時期の到来していない賦払金の支払を請求することについての定めがあるときは、その内容

(viii) excluding the case of prepaid installment sales, when there is an agreement on the demand for the payment of installments that have not yet become due, the details of it;

九　賦払金の支払の義務が履行されない場合（契約が解除された場合を除く。）の損害賠償額の予定又は違約金の定めがあるときは、その内容

(ix) when there is an agreement on liquidated damages or a provision for a penalty for breach of contract in the case of any failure to perform the obligation to pay installments (excluding cases where the contract has been cancelled), the details of it;

十　役務の提供が指定商品又は指定権利の販売の条件となつているときは、当該役務の内容、提供時期その他当該役務に関する事項

(x) when the provision of services is one of the conditions for the sale of designated goods or designated rights, the details of the relevant services, the timing of their provision, and any other matters concerning the relevant services;

十一　商品の販売が指定権利の販売又は指定役務の提供の条件となつているときは、当該商品の内容、引渡し時期その他当該商品に関する事項

(xi) when the sale of goods is one of the conditions for the sale of designated rights or the provision of designated services, the details of the relevant goods, the delivery time, and any other matters concerning the relevant goods;

十二　権利の販売が指定商品の販売又は指定役務の提供の条件となつているときは、当該権利の内容、移転時期その他当該権利に関する事項

(xii) when the sale of rights is one of the conditions for the sale of designated goods or the provision of designated services, the details of the relevant rights, the timing of their transfer, and any other matters concerning the relevant rights;

十三　商品が種類又は品質に関して契約の内容に適合しない場合の責任についての定めがあるときは、その内容

(xiii) when there is an agreement on the liability in cases where the type or quality of goods does not conform to the content of the contract, the details of it;

十四　前各号に掲げるもののほか特約があるときは、その内容

(xiv) when there are any other special agreements beyond what is listed in the preceding items, the details of those;

十五　割賦販売の契約が連鎖販売個人契約又は業務提供誘引販売個人契約であるときは、その旨

(xv) when the contract for installment sales is a personal multilevel marketing contract or a personal business opportunity sales contract, to that effect.

第六条　法第四条第一項の規定（法第三条第一項の割賦販売の場合に限る。）により法第四条第一項各号に掲げる事項を記載した書面を交付するときは、次の各号に定めるところによらなければならない。

Article 6 (1) When an installment seller delivers, pursuant to the provisions of Article 4, paragraph (1) of the Act (limited to the case of installment sales as stated in Article 3, paragraph (1) of the Act), a document containing the matters listed in the items of Article 4, paragraph (1) of the Act, it must follow the rules specified in the following items:

一　購入者等が読みやすく、理解しやすいような用語により、正確に記載すること。

(i) matters are to be accurately stated using terms that are easy for purchasers, etc. to read and understand;

二　法第四条第一項第五号に掲げる事項については、その内容が次の基準に合致して

いること。

(ii) regarding the matters listed in Article 4, paragraph (1), item (v) of the Act, the details of the relevant matters must be in accordance with the following standards:

イ　購入者等からの契約の解除ができない旨が定められていないこと。

(a) it is not to be provided that the contract may not be canceled by the purchaser, etc.;

ロ　割賦販売の契約の締結の前に割賦販売業者が見本、カタログ等により購入者等に対し提示した当該契約の内容と当該購入者等が受領した商品若しくは権利又は提供を受ける役務が相違している場合には、購入者等は、当該契約の解除をすることができる旨が定められていること。

(b) it is to be provided that if the details of the relevant contract presented by the installment seller by way of using samples, catalogues, etc., before the conclusion of the contract for installment sales, differ from the goods or rights received or the services to be received by the purchaser, etc., the relevant purchaser, etc. may cancel the relevant contract;

ハ　購入者等の支払義務の不履行により契約を解除することができる場合は、割賦販売業者が定める一定期間にわたり義務の不履行があつた場合であつて、割賦販売業者が二十日以上の相当な期間を定めてその支払を書面で催告し、その期間内にその義務が履行されない場合に限る旨が定められていること。

(c) it is to be provided that the cancellation of the contract due to a failure of the purchaser, etc. to perform the obligation to make payments is allowed only when the failure to perform the obligation has continued for a certain period of time as specified by the installment seller, and the installment seller has demanded the payment in writing specifying a reasonable period of not less than 20 days but there has been a failure to perform the obligation within the relevant period;

ニ　購入者等の責に帰すべき事由により契約が解除された場合の損害賠償等の額についての定めが法第六条第一項、第三項及び第四項の規定に合致していること。

(d) an agreement on the amount of damages, etc. in cases where the contract has been cancelled due to a cause attributable to the purchaser, etc. must be in accordance with the provisions of Article 6, paragraph (1), paragraph (3) and paragraph (4) of the Act;

ホ　割賦販売業者の責に帰すべき事由により契約が解除された場合における割賦販売業者の義務に関し、民法（明治二十九年法律第八十九号）第五百四十五条に規定するものより購入者等に不利な特約が定められていないこと。

(e) regarding the obligation of the installment seller in cases where the contract has been cancelled due to a cause attributable to the installment seller, there should be no special agreements that are more disadvantageous to the purchaser, etc. than those prescribed in Article 545 of the Civil Code (Act No. 89 of 1896);

三　法第四条第一項第六号並びに前条第八号、第九号、第十三号及び第十四号に掲げる事項のうち次の表の上欄に掲げる事項についての定めがあるときは、その内容がそれぞれ同表の下欄の基準に合致していること。

事項 Matters	内容の基準 Standaeds
一　所有権の移転に関する事項 (i) matters concerning the transfer of ownership	イ　商品の所有権の移転の時期が明示されていること。 (a) the time for the transfer of ownership of goods is to be clearly indicated ロ　商品の所有権の移転前においては、購入者は、当該商品を担保に供し、譲渡し、又は転売することができない旨が定められていること。 (b) it is to be provided that the purchaser may not pledge the goods as collateral, or transfer or resell the goods, before the transfer of ownership of the goods
二　支払時期の到来していない賦払金の支払の請求に関する事項 (ii) matters concerning the demand for the payment of installments that have not yet become due	イ　購入者等の支払義務の不履行により支払時期の到来していない賦払金の支払を請求することができる場合は、割賦販売業者が定める一定期間にわたり義務の不履行があつた場合であつて、割賦販売業者が二十日以上の相当な期間を定めてその支払を書面で催告し、その期間内にその義務が履行されない場合に限る旨が定められていること。 (a) it is to be provided that the payment of installments that have not yet become due may be demanded due to a failure of the purchaser, etc. to perform the obligation to make payments only when the failure to perform the obligation has continued for a certain period of time as specified by the installment seller, and the installment seller has demanded the payment in writing specifying a reasonable period of not less than 20 days but there has been a failure to perform the obligation within the period

	ロ　購入者等の支払義務の不履行以外の事由により支払時期の到来していない賦払金の支払を請求することができる場合として、購入者等の信用が著しく悪化した場合又は重要な契約条項違反があつた場合以外の場合が定められていないこと。 (b) no other case than the case of the significant deterioration of the credit of the purchaser, etc. or a violation of any important contract clause is to be provided as the case where the payment of installments that have not yet become due may be demanded due to reasons other than a failure of the purchaser, etc. to perform the obligation to make payments
三　賦払金の支払の義務が履行されない場合（契約が解除された場合を除く。）の損害賠償額又は違約金に関する事項 (iii) matters concerning the amount of damages or a penalty for breach of contract in the case of any failure to perform the obligation to pay installments (excluding cases where the contract has been cancelled)	賦払金の支払の義務が履行されない場合（契約が解除された場合を除く。）の損害賠償額の予定又は違約金の定めが法第六条第二項の規定に合致していること。 an agreement on liquidated damages or a provision for a penalty for breach of contract in the case of any failure to perform the obligation to pay installments (excluding cases where the contract has been cancelled) must be in accordance with the provisions of Article 6, paragraph (2) of the Act
四　商品が種類又は品質に関して契約の内容に適合しない場合の責任に関する事項 (iv) matters concerning liability in cases where the type or quality of goods does not conform to the content of the contract	商品が種類又は品質に関して契約の内容に適合しない場合に割賦販売業者がその不適合（道路運送車両法（昭和二十六年法律第百八十五号）の規定による臨時運行以外の運行の用に供された旨が明示されている自動車に係るものであつて、当該運行の用に供されたことにより通常生ずるものを除く。）について責任を負わない旨が定められていないこと。 it is not to be provided that in cases where the type or quality of goods does not conform to the content of the contract (excluding any nonconformity in automobiles where it is clear that they have been used for a purpose other than for temporary special service under the Road Vehicles Act (Act No. 185 of 1951) and where the nonconformity is generally caused by the usage), the installment seller assumes no liability for the nonconformity

五　法第四条第一項第六号並びに前条第八号、第九号及び第十三号に掲げるもの以外の特約 (v) special agreements other than those listed in Article 4, paragraph (1), item (vi) of the Act and item (viii), item (ix), and item (xiii) of the preceding Article	法令に違反する特約が定められていないこと。 there should be no special agreements that are in violation of laws and regulations

四　日本産業規格Ｚ八三〇五に規定する八ポイント以上の大きさの文字及び数字を用いること。

(iv) letters and numbers in 8 point or larger as specified in JIS Z-8305 are to be used.

２　前項の規定は、法第三条第二項の割賦販売の場合に準用する。

(2) The provisions of the preceding paragraph apply mutatis mutandis to the installment sales stated in Article 3, paragraph (2) of the Act.

第七条　法第四条第二項第六号の経済産業省令・内閣府令で定める事項は、次のとおりとする。ただし、割賦販売の契約であつて当該契約に係る指定商品の種類が二以上あるものを締結した場合においては、第三号及び第四号に掲げる事項（現金販売価格が三千円に満たない指定商品（当該契約に係る指定商品のうち現金販売価格が最も高額であるものを除く。）に係るものに限る。）を記載しないことができる。

Article 7　The matters specified by Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order stated in Article 4, paragraph (2), item (vi) of the Act are as follows; provided, however, that the matters listed in items (iii) and (iv) may be omitted where an installment seller has concluded a contract for installment sales to which two or more types of designated goods relates (those matters that may be omitted are limited to those relating to the types of designated goods whose selling price in cash is less than 3,000 yen (excluding a type of designated goods whose selling price in cash is the highest of all the designated goods regarding the relevant contract)):

一　割賦販売業者の名称及び住所又は電話番号

(i) the name and address or telephone number of the installment seller;

二　契約年月日

(ii) the date of the contract;

三　商品若しくは権利又は役務の種類

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

四　商品の数量（権利又は役務の場合にあつては、契約上権利を行使し得る回数若しくは期間又は役務の提供を受けることができる回数若しくは期間）

(iv) the quantity of the goods (in the case of rights or services, the number of times or the period during which the rights may be exercised or the number

of times or the period during which the services may be received under the contract);

五　割賦販売の契約について購入者等が問合わせ、相談等を行うことができる機関の名称及び住所又は電話番号

(v) the name and address or telephone number of the organization to which the purchaser, etc. can make inquiries or hold consultations regarding the contract for installment sales;

六　支払時期の到来していない弁済金の支払を請求することについての定めがあるときは、その内容

(vi) when there is an agreement on the demand for the payment money that have not yet become due, the details of it;

七　弁済金の支払の義務が履行されない場合（契約が解除された場合を除く。）の損害賠償額の予定又は違約金の定めがあるときは、その内容

(vii) when there is an agreement on liquidated damages or a provision for a penalty for breach of contract in the case of any failure to perform the obligation to the payment money (excluding cases where the contract has been cancelled), the details of it;

八　役務の提供が指定商品又は指定権利の販売の条件となつているときは、当該役務の内容、提供時期その他当該役務に関する事項

(viii) when the provision of services is one of the conditions for the sale of designated goods or designated rights, the details of the relevant services, the timing of their provision, and any other matters concerning the relevant services;

九　商品の販売が指定権利の販売又は指定役務の提供の条件となつているときは、当該商品の内容、引渡し時期その他当該商品に関する事項

(ix) when the sale of goods is one of the conditions for the sale of designated rights or the provision of designated services, the details of the relevant goods, the delivery time, and any other matters concerning the relevant goods;

十　権利の販売が指定商品の販売又は指定役務の提供の条件となつているときは、当該権利の内容、移転時期その他当該権利に関する事項

(x) when the sale of rights is one of the conditions for the sale of designated goods or the provision of designated services, the details of the relevant rights, the timing of their transfer, and any other matters concerning the relevant rights;

十一　商品が種類又は品質に関して契約の内容に適合しない場合の責任についての定めがあるときは、その内容

(xi) when there is an agreement on the liability in cases where the type or quality of goods does not conform to the content of the contract, the details of it;

十二　前各号に掲げるもののほか特約があるときは、その内容

(xii) when there are any other special agreements beyond what is listed in the preceding items, the details of those;

十三　割賦販売の契約が連鎖販売個人契約又は業務提供誘引販売個人契約であるときは、その旨

(xiii) when the contract for installment sales is a personal multilevel marketing contract or a personal business opportunity sales contract, to that effect.

第八条　法第四条第二項の規定により同項各号に掲げる事項を記載した書面を交付するときは、次の各号に定めるところによらなければならない。

Article 8 When an installment seller delivers, pursuant to the provisions of Article 4, paragraph (2) of the Act, a document containing the matters listed in the items of the relevant paragraph, it must follow the rules specified in the following items:

一　購入者等が読みやすく、理解しやすいような用語により、正確に記載すること。

(i) matters are to be accurately stated using terms that are easy for purchasers, etc. to read and understand;

二　法第四条第二項第四号に掲げる事項については、その内容が次の基準に合致していること。

(ii) regarding the matters listed in Article 4, paragraph (2), item (iv) of the Act, the details of the relevant matters must be in accordance with the following standards:

イ　購入者等からの契約の解除ができない旨が定められていないこと。

(a) it is not to be provided that the contract may not be canceled by the purchaser, etc.;

ロ　割賦販売の契約の締結の前に割賦販売業者が見本、カタログ等により購入者等に対し提示した当該契約の内容と当該購入者等が受領した商品若しくは権利又は提供を受ける役務が相違している場合には、購入者等は、当該契約の解除をすることができる旨が定められていること。

(b) it is to be provided that if the details of the relevant contract presented by the installment seller by way of using samples, catalogues, etc., before the conclusion of the contract for installment sales, differ from the goods or rights received or the services to be received by the purchaser, etc., the relevant purchaser, etc. may cancel the relevant contract;

ハ　購入者等の支払義務の不履行により契約を解除することができる場合は、割賦販売業者が定める一定期間にわたり義務の不履行があつた場合であつて、割賦販売業者が二十日以上の相当な期間を定めてその支払を書面で催告し、その期間内にその義務が履行されない場合に限る旨が定められていること。

(c) it is to be provided that the cancellation of the contract due to a failure of the purchaser, etc. to perform the obligation to make payments is allowed only when the failure to perform the obligation has continued for a certain

period of time as specified by the installment seller, and the installment seller has demanded the payment in writing specifying a reasonable period of not less than 20 days but there has been a failure to perform the obligation within the relevant period;

ニ　割賦販売業者の責に帰すべき事由により契約が解除された場合における割賦販売業者の義務に関し、民法第五百四十五条に規定するものより購入者等に不利な特約が定められていないこと。

(d) regarding the obligation of the installment seller in cases where the contract has been cancelled due to a cause attributable to the installment seller, there should be no special agreements that are more disadvantageous to the purchaser, etc. than those prescribed in Article 545 of the Civil Code;

三　法第四条第二項第五号並びに前条第六号、第十一号及び第十二号に掲げる事項のうち次の表の上欄に掲げる事項についての定めがあるときは、その内容がそれぞれ同表の下欄の基準に合致していること。

事項 Matters	内容の基準 Standards
一　所有権の移転に関する事項 (i) matters concerning the transfer of ownership	イ　商品の所有権の移転の時期が明示されていること。 (a) the time for the transfer of ownership of goods is to be clearly indicated ロ　商品の所有権の移転前においては、購入者は、当該商品を担保に供し、譲渡し、又は転売することができない旨が定められていること。 (b) it is to be provided that the purchaser may not pledge the goods as collateral, or transfer or resell the goods, prior to the transfer of ownership of said goods

二　支払時期の到来していない弁済金の支払の請求に関する事項 (ii) matters concerning the demand for the payment money that have not yet become due	イ　購入者等の支払義務の不履行により支払時期の到来していない弁済金の支払を請求することができる場合は、割賦販売業者が定める一定期間にわたり義務の不履行があつた場合であつて、割賦販売業者が二十日以上の相当な期間を定めてその支払を書面で催告し、その期間内にその義務が履行されない場合に限る旨が定められていること。 (a) it is to be provided that the payment money that have not yet become due may be demanded due to a failure of the Purchaser, etc. to perform the obligation to make payments only when the failure to perform the obligation has continued for a certain period of time as specified by the installment seller, and the installment seller has demanded the payment in writing specifying a reasonable period of not less than 20 days but there has been a failure to perform the obligation within that period ロ　購入者等の支払義務の不履行以外の事由により支払時期の到来していない弁済金の支払を請求することができる場合として、購入者等の信用が著しく悪化した場合又は重要な契約条項違反があつた場合以外の場合が定められていないこと。 (b) no other case than the case of the significant deterioration of the credit of the Purchaser, etc. or a violation of any important contract clause is to be provided as the case where the payment money that have not yet become due may be demanded due to reasons other than a failure of the Purchaser, etc. to perform the obligation to make payments

三　商品が種類又は品質に関して契約の内容に適合しない場合の責任に関する事項 (iii) matters concerning liability in cases where the type or quality of goods does not conform to the content of the contract	商品が種類又は品質に関して契約の内容に適合しない場合に割賦販売業者がその不適合（道路運送車両法の規定による臨時運行以外の運行の用に供された旨が明示されている自動車に係るものであつて、当該運行の用に供されたことにより通常生ずるものを除く。）について責任を負わない旨が定められていないこと。 it is not to be provided that in cases where the type or quality of goods does not conform to the content of the contract (excluding any nonconformity in automobiles where it is clear that they have been used for a purpose other than for temporary special service under the Road Vehicles Act and where the nonconformity is generally caused by the usage), the installment seller assumes no liability for the nonconformity
四　法第四条第二項第五号並びに前条第六号及び第十一号に掲げるもの以外の特約 (iv) special agreements other than those listed in Article 4, paragraph (2), item (v) of the Act and item (vi) and item (xi) of the preceding Article	法令に違反する特約が定められていないこと。 there should be no special agreements that are in violation of laws and regulations

四　日本産業規格Ｚ八三〇五に規定する八ポイント以上の大きさの文字及び数字を用いること。

(iv) letters and numbers in 8 point or larger as specified in JIS Z-8305 are to be used.

第九条　法第四条第三項各号に掲げる事項を記載した書面を交付するときは、次の各号に定めるところによらなければならない。

Article 9　When an installment seller delivers a document containing the matters listed in the items of Article 4, paragraph (3) of the Act, it must follow the rules specified in the following items:

一　購入者等が読みやすく、理解しやすいような用語により、正確に記載すること。

(i) matters are to be accurately stated using terms that are easy for purchasers, etc. to read and understand;

二　弁済金の算定根拠については、遅延損害金及び割賦販売の手数料以外の債務のうち未払として残つている額、弁済金の内訳その他弁済金の額の算出に必要な事項を

記載すること。

(ii) regarding the grounds for the calculation of the payment money, the amount of the unpaid portion of any obligations other than delay damages and the fee for installment sales, the breakdown of the payment money, and any other matters necessary for calculating the payment money are to be indicated;

三　日本産業規格Ｚ八三〇五に規定する八ポイント以上の大きさの文字及び数字を用いること。

(iii) letters and numbers in 8 point or larger as specified in JIS Z-8305 are to be used.

（情報通信の技術を利用する方法）

(Methods of Using Information and Communications Technology)

第十条　法第四条の二の経済産業省令・内閣府令で定める方法は、次に掲げる方法とする。

Article 10 (1) The methods specified by Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order stated in Article 4-2 of the Act are to be the following:

一　電子情報処理組織を使用する方法のうちイ又はロに掲げるもの

(i) method of using an electronic data processing system as listed in (a) or (b):

イ　割賦販売業者の使用に係る電子計算機と利用者又は購入者等の使用に係る電子計算機とを接続する電気通信回線を通じて送信し、受信者の使用に係る電子計算機に備えられたファイルに記録する方法

(a) method of sending a document through a telecommunication line connecting the computer used by the installment seller and the computer used by the user or the purchaser, etc., and recording it in a file on the computer used by the recipient;

ロ　割賦販売業者の使用に係る電子計算機に備えられたファイルに記録された書面に記載すべき事項を電気通信回線を通じて利用者又は購入者等の閲覧に供し、当該利用者又は購入者等の使用に係る電子計算機に備えられたファイルに当該事項を記録する方法（法第四条の二前段に規定する方法による提供を受ける旨の承諾又は受けない旨の申出をする場合にあつては、割賦販売業者の使用に係る電子計算機に備えられたファイルにその旨を記録する方法）

(b) method of providing a user or purchaser, etc. with the matters to be indicated in a document which are recorded in a file on the computer used by the installment seller for inspection through a telecommunication line, and recording the relevant matters in a file on the computer used by the relevant user or purchaser, etc. (in the case of consenting or refusing to accept the provision of matters through the method prescribed in the first sentence of Article 4-2 of the Act, method of recording to that effect in a file on the computer used by the installment seller);

二　磁気ディスク、シー・ディー・ロムその他これらに準ずる方法により一定の事項を確実に記録しておくことができる物をもつて調製するファイルに書面に記載すべき事項を記録したものを交付する方法

(ii) method of delivering a file, prepared in the form of a magnetic disk, CD-ROM, or any other equivalent method that may reliably store certain matters, which contains the matters to be indicated in a document.

２　前項に掲げる方法は、利用者又は購入者等がファイルへの記録を出力することにより書面を作成することができるものでなければならない。

(2) The methods listed in the preceding paragraph must be the one that allows the user or the purchaser, etc. to prepare a document by outputting the contents recorded in the file.

３　第一項第一号の「電子情報処理組織」とは、割賦販売業者の使用に係る電子計算機と、利用者又は購入者等の使用に係る電子計算機とを電気通信回線で接続した電子情報処理組織をいう。

(3) The "electronic data processing system" stated in paragraph (1), item (i) means an electronic data processing system that connects the computer used by the installment seller and the computer used by the user or the purchaser, etc. through a telecommunication line.

第十一条　割賦販売法施行令（昭和三十六年政令第三百四十一号。以下「令」という。）第二条の規定により示すべき方法の種類及び内容は、次に掲げる事項とする。

Article 11　The type and details of the methods to be indicated pursuant to the provisions of Article 2 of the Order for Enforcement of the Installment Sales Act (Cabinet Order No. 341 of 1961; referred to below as the "Order") are the following matters:

一　前条第一項に規定する方法のうち割賦販売業者が使用するもの

(i) the method prescribed in paragraph (1) of the preceding Article that is used by the installment seller;

二　ファイルへの記録の方式

(ii) the method of recording in the file.

第二節　前払式割賦販売
Section 2 Prepaid Installment Sales

（許可の申請）

(Application for License)

第十二条　法第十二条第一項の申請書は、様式第一によるものとする。

Article 12　(1) A written application as stated in Article 12, paragraph (1) of the Act is to be prepared in accordance with Form 1.

２　法第十二条第二項の経済産業省令で定める書類は、次のとおりとする。

(2) The documents specified by Order of the Ministry of Economy, Trade and

Industry stated in Article 12, paragraph (2) of the Act are as follows:

一　許可申請書提出日前一月以内の一定の日の現在において様式第二により作成した財産に関する調書及び様式第三により作成した許可申請書提出日の直前事業年度の収支に関する調書並びに許可申請書提出日の直前五事業年度（事業年度が六月の法人にあつては、直前十事業年度）の貸借対照表（関連する注記を含む。第百二十二条第二項第一号において同じ。）、損益計算書（関連する注記を含む。同号において同じ。）及び株主資本等変動計算書（関連する注記を含む。同号において同じ。）又はこれらに代わる書面

(i) the record on the financial condition prepared in accordance with Form 2 as of a certain day within one month before the day of submitting the written application for a license, the record on the income and expenditure for the business year immediately before the day of submitting the written application for a license prepared in accordance with Form 3, and the balance sheets (including related notes; the same applies in Article 122, paragraph (2), item (i)), profit and loss statements (including related notes; the same applies in the relevant item), and statements of changes in net assets (including related notes; the same applies in the relevant item) for the last five business years immediately before the day of submitting the written application for a license (regarding a corporation whose business term is six months, for the last ten business terms) or any alternative documents;

二　次の事項を記載した許可後五事業年度（事業年度が六月の法人にあつては、許可後十事業年度）の業務計画書

(ii) documented business plans for the coming five business years (regarding a corporation whose business term is six months, for the coming ten business terms) after obtaining a license that contains the following matters:

イ　前払式割賦販売の方法により販売しようとする指定商品の販売計画

(a) sales plans of designated goods that the person intends to sell by the prepaid installment sales method;

ロ　収支計画

(b) income and expenditure plans;

ハ　資金計画

(c) financial plans;

三　役員の履歴書

(iii) curricula vitae of officers;

四　法第十五条第一項第六号から第八号までの規定に該当しないことを誓約する書面

(iv) a document to pledge that the person does not fall under any of the provisions of Article 15, paragraph (1), items (vi) through (viii) of the Act;

五　前払式割賦販売に関する代理店を有するときは、代理店契約書の写し

(v) when the person has any agency office related to prepaid installment sales, a copy of the agency contract;

六　申請の日前一年間における指定商品の種類別の前払式割賦販売の方法による販売

額

(vi) the sales amount of designated goods sold by the prepaid installment sales method, by type of goods, for one year before the day of filing an application.

3　法第十二条第三項の経済産業省令で定める電磁的記録は、情報通信技術を活用した行政の推進等に関する法律（平成十四年法律第百五十一号。第百四十条において「情報通信技術活用法」という。）第六条第一項に定める行政機関等の使用に係る電子計算機から入手され記録されたものとする。

(3) The electronic or magnetic records specified by Order of the Ministry of Economy, Trade and Industry stated in Article 12, paragraph (3) of the Act is to be the information obtained and recorded from the computer used by administrative organizations, etc. as prescribed in Article 6, paragraph (1) of the Act on the Advancement of Government Administration Processes That Use Information and Communications Technology (Act No. 151 of 2002; referred to as the "Use of Information and Communications Technology Act" in Article 140).

（前払式割賦販売契約約款の基準）

(Standards for the Terms of a Contract for Prepaid Installment Sales)

第十三条　法第十五条第一項第五号の経済産業省令・内閣府令で定める基準は、次のとおりとする。

Article 13　The standards specified by Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order stated in Article 15, paragraph (1), item (v) of the Act are as follows:

一　次の事項が記載される欄があること。

(i) there must be columns to indicate the following:

イ　販売者の名称および住所

(a) the name and address of the seller;

ロ　購入者の氏名

(b) the name of the purchaser;

ハ　契約番号

(c) a contract number;

ニ　契約年月日

(d) the date of the contract;

ホ　商品の種類

(e) the type of the goods;

ヘ　商品の数量

(f) the quantity of the goods;

ト　前払式割賦販売価格

(g) the price by prepaid installment sales; and

チ　賦払金の金額、回数、支払時期及び支払の方法

(h) the amount, number, time of payment, and means of the payment of

installments;

リ　前払式割賦販売契約約款の交付の時期及び交付の方法

(i) the timing and method of delivery of terms of the contract for prepaid installment sales;

二　購入者が読みやすく、理解しやすいような用語により、正確に記載すること。

(ii) matters are to be accurately stated using terms that are easy for purchasers, etc. to read and understand;

三　次の表の上欄の事項（商品の引渡しを受ける前に代金の一部を支払う旨を定める前払式割賦販売契約約款にあつては、同欄の一から五までの項の事項）が記載されており、かつ、その内容が同表の下欄の基準に合致していること。

記載すべき事項 Matters to be indicated	内容の基準 Standards
一　領収書の発行に関すること。 (i) matters concerning the issuance of receipts	支払の方法が集金又は持参の場合には、領収書を発行する旨が定められていること。 it is to be provided that where installment payments are to be collected or brought in, receipts are to be issued
二　商品の引渡し時期に関すること。 (ii) matters concerning the time of the delivery of goods	引渡し時期として商品の引渡しを受ける前に支払うべき代金の完済後三十日以内の一定期間が定められていること。 a certain period within 30 days after the full payment of the charge that is to be paid before receiving the delivery of goods is to be specified as the time of the delivery

三　契約の解除に関すること。 (iii) matters concerning the cancellation of the contract	購入者の支払義務の不履行により契約を解除する場合は、販売者が定める一定期間にわたり義務の不履行があつた場合であつて、販売者が二十日以上の相当な期間を定めてその支払を書面で催告し、その期間内にその義務が履行されない場合に限る旨及び販売者の責に帰すべき事由により契約の目的を達することができなくなつた場合には、購入者は当該契約を解除することができる旨が定められていること。 it is to be provided that the cancellation of the contract due to a failure of the purchaser to perform the obligation to make payments is allowed only when the failure to perform the obligation has continued for a certain period of time as specified by the seller, and the seller has demanded the payment in writing specifying a reasonable period of not less than 20 days but there has been a failure to perform the obligation within the period, and that in cases where the purpose of the contract can no longer be achieved due to a cause attributable to the seller, the purchaser may cancel the contract

四　契約の解除に伴う損害賠償等の額に関すること。 (iv) matters concerning the amount of damages, etc. due to the cancellation of the contract	購入者の責に帰すべき事由により契約を解除する場合には、契約解除の日から六十日以内の一定の期間内に購入者が既に支払つた金額から契約の締結及び履行のために通常要する費用の額を控除した額を払い戻す旨が定められており、かつ、その額が、購入者が容易に計算することができる方法により明確に表示されていること、並びに販売者の責に帰すべき事由により契約を解除する場合には、遅滞なく、支払済金額及び支払済金額に法定利率を乗じた額以上の一定額の合計額を払い戻す旨が定められていること。 it is to be provided that in cases where the contract is cancelled due to a cause attributable to the purchaser, the seller is to refund the amount, which is obtained by deducting the expenses generally required for concluding and performing the contract from the amount already paid by the purchaser, during a certain period within 60 days from the day of cancelling the contract; and the amount to be refunded is clearly indicated in such a way that the purchaser can easily make a calculation; and it is to be provided that in cases where the contract is cancelled due to a cause attributable to the seller, the seller is to refund, without delay, the sum of the amount already paid plus a certain amount not less than the amount obtained by multiplying the amount already paid by the statutory interest rate

五　代金残額の一括支払いに関すること。 (v) matters concerning the lump-sum payment of the remaining amount of the charge	購入者は、賦払金の支払の途中において、契約に係る商品の現金販売価格から支払済金額及び支払済金額に法定利率を乗じた額以上の一定額の合計額を控除した額を現金で支払つた場合には、当該商品の引渡しを受け、契約を結了することができる旨が定められていること。 it is to be provided that in cases where the purchaser pays in cash, in the middle of paying installments, the amount that remains after deducting, from the selling price in cash of the goods related to the contract, the sum of the amount already paid plus a certain amount not less than the amount obtained by multiplying the amount already paid by the statutory interest rate, the purchaser may receive the delivery of the goods and complete the contract
六　支払完済前の商品引渡しに関すること。 (vi) matters concerning the delivery of goods before the full payment	購入者は、販売者が定める一定の回数以上賦払金を支払つた場合であつて、販売者が定める条件に適合するときは、当該割賦販売契約の内容を変更して商品の引渡しを受けることができる旨及びこの場合において販売者は支払済金額及び支払済金額に法定利率を乗じた額以上の一定額の合計額を変更後の代金の一部に充当する旨が定められていること。 it is to be provided that in cases where the purchaser has paid installments a certain number of times or more as specified by the seller and meets the requirements specified by the seller, the purchaser may change the details of that Contract for Installment Sales and take delivery of the goods, and that in this case, the seller must allocate the sum of the amount already paid plus a certain amount not less than the amount obtained by multiplying the amount already paid by the statutory interest rate for a part of the charge after the change to the contract

七　前払式割賦販売契約約款の交付及び再交付に関すること。 (vii) matters concerning delivery and redelivery of the terms of a contract for prepaid installment sales	前払式割賦販売契約約款を交付する場合にあつては、その交付の時期及び交付の方法並びに購入者から当該約款の再交付を求められたときは、遅滞なく、当該約款を再交付する旨が定められていること。 in the case where the terms of a contract for prepaid installment sales is delivered, the timing and method of delivery are provided and, if the purchasers requests redelivery of the relevant contract, it is to be provided that the terms of the contract must be redelivered without delay

四　次の事項が記載されていないこと。

(iv) the following matters must not be indicated:

イ　前払式割賦販売契約約款の再交付をする場合において、その再交付に通常要する費用を超えて手数料を徴収すること。

(a) that in cases where the terms of the contract for prepaid installment sales are reissued, fees exceeding the expenses generally required for the reissuance are to be collected;

ロ　契約締結後に販売者が消費税及び地方消費税の増額以外の理由により価格の引上げを行うことができること。

(b) that the seller may raise the price after concluding the contract for any reason other than an increase of the consumption tax and the local consumption tax;

ハ　契約締結後に販売者が契約に係る商品を変更することができること。

(c) that the seller may change goods regarding the contract after concluding the contract;

ニ　購入者からの契約の解除ができない旨の特約

(d) a special agreement indicating that the purchaser may not cancel the contract;

ホ　法第二十七条第二項に規定する特約

(e) any special agreements as prescribed in Article 27, paragraph (2) of the Act;

ヘ　当該契約に係る訴の属する裁判所の管轄につき購入者に著しく不利となる特約

(f) a special agreement that is significantly disadvantageous to the purchaser regarding the jurisdiction of the court that covers actions regarding the relevant contract;

ト　イからヘまでに掲げるもののほか、法令に違反する特約又は購入者に著しく不利となる特約

(g) beyond what is listed in (a) to (f), any special agreements that are in violation of laws and regulations or significantly disadvantageous to the purchaser;

五　日本産業規格Ｚ八三〇五に規定する八ポイント以上の大きさの文字及び数字を用いること。

(v) letters and numbers in 8 point or larger as specified in JIS Z-8305 are to be used.

（営業保証金の供託の届出）

(Notification of Business Security Deposit)

第十四条　法第十六条第二項（法第十八条第二項及び第二十二条第三項において準用する場合を含む。）の規定による届出は、様式第四による届出書を提出してしなければならない。

Article 14　Notification under Article 16, paragraph (2) of the Act (including cases where applied mutatis mutandis pursuant to Article 18, paragraph (2), and Article 22, paragraph (3) of the Act) must be made by submitting a written notification prepared in accordance with Form 4.

（営業保証金等に充てることができる有価証券）

(Securities That Can Be Allocated for Business Security Deposit)

第十五条　法第十七条第二項（法第十八条第二項、第十八条の三第五項、第二十二条第三項及び第二十二条の二第三項において準用する場合を含む。）の経済産業省令で定める有価証券は、次の各号に掲げるものとする。

Article 15　Securities specified by Order of the Ministry of Economy, Trade and Industry stated in Article 17, paragraph (2) of the Act (including cases where applied mutatis mutandis pursuant to Article 18, paragraph (2), Article 18-3, paragraph (5), Article 22, paragraph (3), and Article 22-2, paragraph (3) of the Act) are to be listed in the following items:

一　金融商品取引法（昭和二十三年法律第二十五号）第二条第一項第一号から第三号までに規定する債券

(i) bonds as prescribed in Article 2, paragraph (1), items (i) through (iii) of the Financial Instruments and Exchange Act (Act No. 25 of 1948);

二　前号に掲げるもののほか、担保付社債信託法（明治三十八年法律第五十二号）による担保付社債券及び法令により優先弁済を受ける権利を保証されている社債券（自己の社債券及び会社法（平成十七年法律第八十六号）による特別清算開始の命令を受け、特別清算終結の決定の確定がない会社、破産法（平成十六年法律第七十五号）による破産手続開始の決定を受け、破産終結の決定若しくは破産廃止の決定の確定がない会社、民事再生法（平成十一年法律第二百二十五号）による再生手続開始の決定を受け、再生手続終結の決定若しくは再生手続廃止の決定の確定がない会社又は会社更生法（平成十四年法律第百五十四号）による更生手続開始の決定を受け、更生手続終結の決定若しくは更生手続廃止の決定の確定がない会社が発行し

た社債券を除く。）

(ii) in addition to those listed in the preceding item, secured bonds under the Secured Bond Trust Act (Act No. 52 of 1905) and bonds guaranteeing the right to receive preferential payment under laws and regulations (excluding own bonds and bonds issued by a company that has received an order of commencement of special liquidation proceedings under the Companies Act (Act No. 86 of 2005) and for which an order for termination of the special liquidation proceedings has not become final and binding, a company that has received an order of commencement of bankruptcy proceedings under the Bankruptcy Act (Act No. 75 of 2004) and for which an order for termination of the bankruptcy proceedings or an order for discontinuance of the bankruptcy proceedings has not become final and binding, a company that has received an order of commencement of rehabilitation proceedings under the Civil Rehabilitation Act (Act No. 225 of 1999) and for which an order for termination of the rehabilitation proceedings or an order for discontinuance of the rehabilitation proceedings has not become final and binding, or a company that has received an order of commencement of reorganization proceedings under the Corporate Reorganization Act (Act No. 154 of 2002) and for which an order for termination of the reorganization proceedings or an order for discontinuance of the reorganization proceedings has not become final and binding);

三　社債、株式等の振替に関する法律（平成十三年法律第七十五号）第八十八条に規定する振替国債

(iii) paperless national government bonds as prescribed in Article 88 of the Act on Book-Entry Transfer of Bonds, Shares, etc. (Act No. 75 of 2001).

（営業保証金等に充てることができる有価証券の価額）

(Value of Securities That Can be Allocated for Business Security Deposit)

第十六条　法第十七条第二項（法第十八条第二項、第十八条の三第五項、第二十二条第三項及び第二十二条の二第三項において準用する場合を含む。）の規定により前条の有価証券を営業保証金又は前受業務保証金に充てる場合における当該有価証券の価額は、次の各号に掲げる有価証券の区分に従い、それぞれ当該各号に掲げる額とする。

Article 16 (1) If the securities stated in the preceding Article are allocated for business security deposit or prepaid services security deposit pursuant to the provisions of Article 17, paragraph (2) of the Act (including cases where applied mutatis mutandis pursuant to Article 18, paragraph (2), Article 18-3, paragraph (5), Article 22, paragraph (3), and Article 22-2, paragraph (3) of the Act), the value of the relevant securities are to be the amount listed respectively in the following items, in accordance with the category of securities listed in the relevant item:

一　前条第一号又は第三号に掲げる有価証券については、その額面金額の百分の九十

五

(i) regarding the securities listed in item (i) or item (iii) of the preceding Article, 95 percent of the face value;

二　前条第二号に掲げる有価証券については、その額面金額の百分の九十

(ii) regarding the securities listed in item (ii) of the preceding Article, 90 percent of the face value.

2　割引の方法により発行した債券については、前項の規定の適用については、その発行価額に別記算式により算出した額を加えた額を額面金額とみなす。

(2) When applying the provisions of the preceding paragraph to bonds issued by means of a discount, the amount obtained by adding the amount calculated by the appended formula to their issue price is deemed to be their face value.

（前受金保全措置）

(Preservative Measures for Advances Received)

第十七条　法第十八条の四第一項及び第二十二条第二項の規定による届出は、様式第五による届出書を提出してしなければならない。

Article 17　Notification under Article 18-4, paragraph (1), and Article 22, paragraph (2) of the Act must be made by submitting a written notification prepared in accordance with Form 5.

第十八条　法第十八条の五第三項の承認の申請は、様式第六による申請書を提出してしなければならない。

Article 18　(1) An application for approval as stated in Article 18-5, paragraph (3) of the Act must be made by submitting a written application prepared in accordance with Form 6.

2　法第十八条の五第五項の承認の申請は、様式第七の申請書を提出してしなければならない。

(2) An application for approval as stated in Article 18-5, paragraph (5) of the Act must be made by submitting a written application prepared in accordance with Form 7.

3　前項の申請書には、供託委託契約を解除したことを証する書面を添付しなければならない。

(3) The written application stated in the preceding paragraph must be attached with a document certifying that the contract on the entrustment of business deposit has been cancelled.

（承継の届出）

(Notification of Succession)

第十九条　法第十八条の六第二項の規定による届出は、様式第八による届出書を提出してしなければならない。

Article 19　(1) Notification under Article 18-6, paragraph (2) of the Act must be

made by submitting a written notification prepared in accordance with Form 8.

２　法第十八条の六第二項の事実を証する書面は、次のとおりとする。

(2) Documents certifying the fact stated in Article 18-6, paragraph (2) of the Act are as follows:

一　登記事項証明書並びに役員の履歴書及び第十二条第二項第四号に規定する書面

(i) a certificate of the registered matters, curricula vitae of officers, and a document as prescribed in Article 12, paragraph (2), item (iv);

二　事業の全部を譲り受けたことによつて許可割賦販売業者の地位を承継した法人にあつては、事業譲渡契約書の写し

(ii) regarding a corporation that has succeeded to the status of a licensed installment seller by accepting a transfer of all the business, a copy of the business transfer contract.

（変更の届出）

(Notification of Change)

第二十条　法第十九条第一項の規定による届出は、様式第九による届出書を提出してしなければならない。

Article 20 (1) Notification under Article 19, paragraph (1) of the Act must be made by submitting a written notification prepared in accordance with Form 9.

２　法第十九条第二項の規定による届出は、様式第十による届出書を提出してしなければならない。

(2) Notification under Article 19, paragraph (2) of the Act must be made by submitting a written notification prepared in accordance with Form 10.

３　法第十九条第四項において準用する法第十二条第二項の経済産業省令で定める書類は、次のとおりとする。

(3) The documents specified by Order of the Ministry of Economy, Trade and Industry stated in Article 12, paragraph (2) of the Act as applied mutatis mutandis pursuant to Article 19, paragraph (4) of the Act are as follows:

一　法第十九条第一項の規定による届出にあつては、次に掲げるもの

(i) regarding notification under Article 19, paragraph (1) of the Act, the following documents:

イ　その変更に係る事項を証する書類

(a) a document certifying the matters regarding the change;

ロ　その変更が新たに就任した役員に係るものであるときは、当該役員の履歴書及び第十二条第二項第四号に掲げる書面（法第十五条第一項第八号に係るものに限る。）

(b) when the change refers to an officer that has newly taken office, the curriculum vitae of the relevant officer, and a document listed in Article 12, paragraph (2), item (iv) (limited to the document regarding Article 15, paragraph (1), item (viii) of the Act);

ハ　その変更が新たに前払式割賦販売に関する代理店を設置したことに係るもので

あるときは、代理店契約書の写し

(c) when the change refers to the establishment of a new agency office related to prepaid installment sales, a copy of the agency contract;

二　法第十九条第二項の規定による届出にあつては、変更前及び変更後の前払式割賦販売契約約款

(ii) regarding a notification under Article 19, paragraph (2) of the Act, the terms of the contract for prepaid installment sales before and after the change.

4　第十二条第三項の規定は、法第十九条第四項において準用する法第十二条第三項の経済産業省令で定める電磁的記録に準用する。

(4) The provisions of Article 12, paragraph (3) applies mutatis mutandis to the electronic or magnetic records specified by Order of the Ministry of Economy, Trade and Industry stated in Article 12, paragraph (3) of the Act as applied mutatis mutandis pursuant to Article 19, paragraph (4) of the Act.

（帳簿の備付け）

(Maintenance of Books)

第二十一条　法第十九条の二の帳簿は、主たる営業所（主たる営業所に備える帳簿に第三項各号に掲げる事項をすべて記載することが困難な場合には、主たる営業所及び従たる営業所であつて経済産業大臣に様式第十一による届出書の提出があつたもの）に備えなければならない。

Article 21 (1) Books as stated in Article 19-2 of the Act must be maintained at the principal business office (where it is difficult to indicate all the matters listed in the items of paragraph (3) in books maintained at the principal business office, such books must be maintained at the principal business office and secondary business offices for which a written notification prepared in accordance with Form 11 has been submitted to the Minister of Economy, Trade and Industry).

2　帳簿は、閉鎖の日から起算して二年間保存しなければならない。

(2) Books must be preserved for two years from the date of closing.

3　法第十九条の二の経済産業省令で定める事項は、次のとおりとする。

(3) The matters specified by Order of the Ministry of Economy, Trade and Industry stated in Article 19-2 of the Act are as follows:

一　前払式割賦販売の契約を締結した者の氏名及び住所

(i) the name and address of the person that has concluded the contract for prepaid installment sales;

二　契約番号

(ii) the contract number;

三　商品名

(iii) the name of the goods;

四　前払式割賦販売の契約に係る商品の代金の全部又は一部として受領した前受金

（以下「予約前受金」という。）の残高

(iv) the balance of advances received that have been received as the whole or a part of the charge for goods regarding the contract for prepaid installment sales (referred below to as "advanced reservation payment");

五　営業所又は代理店ごとの月末における予約前受金の合計額及び契約件数

(v) the total amount of advanced reservation payment and the number of contracts at month-end for each business office or agency office.

4　主たる営業所及び第一項に規定する従たる営業所に帳簿を備える場合においては、主たる営業所に備える帳簿には、帳簿を備える営業所ごとの月末における予約前受金の合計額及び契約件数を記載しなければならない。

(4) If books are maintained at the principal business office, and the secondary business offices prescribed in paragraph (1), the total amount of advanced reservation payment and the number of contracts at month-end for each business office where books are maintained must be indicated in the books maintained at the principal office.

（改善命令に係る収支率等）

(Income and Expenditure Ratio, etc. Regarding Order for Improvement)

第二十二条　法第二十条の二第一項第一号の経済産業省令で定める率は、百分の百とする。

Article 22 (1) The ratio specified by Order of the Ministry of Economy, Trade and Industry stated in Article 20-2, paragraph (1), item (i) of the Act is to be 100 percent.

2　法第二十条の二第一項第二号の経済産業省令で定める率は、百分の九十とする。

(2) The ratio specified by Order of the Ministry of Economy, Trade and Industry stated in Article 20-2, paragraph (1), item (ii) of the Act is to be 90 percent.

3　法第二十条の二第一項第三号の経済産業省令で定める場合は、次のとおりとする。

(3) The cases specified by Order of the Ministry of Economy, Trade and Industry stated in Article 20-2, paragraph (1), item (iii) of the Act are as follows:

一　資産の合計額から負債の合計額を控除した額が資本金又は出資の額に満たないとき。

(i) when the amount of total assets minus total liabilities is less than the amount of stated capital or capital contributions;

二　予約前受金の合計額又は負債の合計額が財産の状況に照らし著しく過大であるとき。

(ii) when the total amount of advanced reservation payment or the total amount of liabilities is significantly excessive in light of the status of the financial condition;

三　前払式割賦販売に係る繰延費用を過大に計上しているときその他経理処理が不健全なとき。

(iii) when costs for deferral regarding prepaid installment sales are recorded in

an inflated manner or accounting procedures are otherwise unsound;

四　基準日において前受金保全措置により前払式割賦販売の契約によつて生じた債務の弁済に充てることができる額が当該基準日に係る基準額を下回つたとき。

(iv) when the amount that may be allocated for the tender arising from the contract for prepaid installment sales based on preservative measures for advances received, as of the base date, is less than the base amount for the relevant base date;

五　販売員その他従業員に対する指導監督が十分でないとき。

(v) when the guidance and supervision for salespersons and other workers is not sufficient;

六　前払式割賦販売の業務の委託先（委託先が法人であるときは、その業務を執行する社員、取締役、執行役その他の法人の代表者）又は代理店（代理店が法人であるときは、その業務を執行する社員、取締役、執行役その他の法人の代表者）に対する指導が十分でないとき。

(vi) when the guidance for a person to which prepaid installment sales business have been entrusted (when the entrusted person is a corporation, the guidance for the members, directors, executive officers, and other corporate representatives who execute the business) or agency offices (when an agency office is a corporation, the guidance for the members, directors, executive officers, and other corporate representatives who execute the business) is not sufficient;

七　購入者に対して、前払式割賦販売の契約に関する事項であつてその判断に影響を及ぼすこととなる重要なものにつき、事実を告げないとき、又は不実のこと若しくは誤解させるおそれのあることを告げ、若しくは表示したとき。

(vii) when the licensed installment seller has failed to convey the truth to the purchaser or has conveyed or indicated to them false information or information that may cause a misunderstanding regarding important matters concerning the contract for prepaid installment sales that may affect the judgment of the purchaser;

八　購入者に対して、不利益となるべき事実を告げずに、既に成立している前払式割賦販売の契約を消滅させて新たな前払式割賦販売の契約の申込みをさせ、又は新たな前払式割賦販売の契約の申込みをさせて既に成立している前払式割賦販売の契約を消滅させる行為を行つたとき。

(viii) when the licensed installment seller has failed to convey any disadvantageous facts to the purchaser and has had the purchaser extinguish the existing contract for prepaid installment sales and apply for a new contract for prepaid installment sales, or has had the purchaser apply for a new contract for prepaid installment sales, and as a result extinguish the existing contract for prepaid installment sales;

九　前払式割賦販売の契約を締結させ、又は前払式割賦販売の契約の解除を妨げるため、購入者を威迫したとき。

(ix) when the purchaser is intimidated in order to cause the conclusion of a contract for prepaid installment sales or to prevent the purchaser from canceling a contract for prepaid installment sales;

十　購入者からの前払式割賦販売の契約の解除の申出を受けることを拒否し、又は不当に遅延させたとき。

(x) when a request for cancellation of a prepaid installment sales contract from a purchaser is refused or is unreasonably delayed;

十一　前払式割賦販売の業務に関して取得した購入者に関する情報の適切な取扱い及び購入者からの苦情の適切かつ迅速な処理のために必要な措置を講じていないとき。

(xi) when necessary measures are not taken for appropriate handling of information concerning purchasers obtained in relation to the prepaid installment sales business and for appropriate and timely processing of complaints from purchasers;

十二　前払式割賦販売契約約款に記載されている義務を履行しないとき。

(xii) when the obligations stated in the terms of the contract for prepaid installment sales are not performed;

十三　前払式割賦販売契約約款の内容が第十三条の基準に適合しないとき。

(xiii) when the details of the terms of the contract for prepaid installment sales do not conform to the standards stated in Article 13.

4　前項第一号に規定する資産の合計額又は負債の合計額、同項第二号に規定する予約前受金の合計額又は負債の合計額及び同項第三号に規定する前払式割賦販売に係る繰延費用は、その計算しようとする日（以下「計算日」という。）における帳簿価額（資産のうち受取手形、売掛金、貸付金及び未収入金については貸倒引当金を、有形固定資産（土地及び建設仮勘定を除く。）については減価償却引当金を控除した額。以下この項及び第百二十四条第四項において同じ。）により計算するものとする。ただし、資産にあつてはその帳簿価額が当該資産を計算日において評価した額を超えるとき、負債にあつてはその帳簿価額が当該負債を計算日において評価した額を下るときは、その評価した額により計算するものとする。

(4) The total amount of assets or total amount of liabilities provided in item (i) of the preceding paragraph, the total amount of advanced reservation payment or total amount of liabilities provided in item (ii) of that paragraph, and the costs for deferral relating to prepaid installment sales provided in item (iii) of that paragraph is to be calculated based on book value (assets after deducting allowances for doubtful accounts relating to notes receivable, accounts receivable, loans receivable, and accounts receivable-other, and in the case of tangible fixed assets (excluding land and construction in progress), after deducting allowances for depreciation; the same applies below in this paragraph and Article 124, paragraph (4)) as of the date when the calculation is made (referred to below as the "date of calculation"); provided, however, that when the book value of the assets exceeds the amount of the assets assessed as of the date of calculation or the book value of the liabilities is below the

amount of the liabilities assessed as of the date of calculation, the calculation is to be based on the relevant assessed amount.

（収益の額等の計算）

(Calculation of the Amount of Revenues)

第二十三条　法第二十条の二第二項に規定する収益の額は、純売上高（役務収益を含む。）の額及び営業外収益の額を合計して計算するものとする。この場合において、割賦販売に係る未実現利益を貸借対照表の負債の部に計上している許可割賦販売業者については、その未実現利益の当該事業年度における増加額は、収益の額から控除し、減少額は、収益の額に算入するものとする。

Article 23 (1) The amount of revenue prescribed in Article 20-2, paragraph (2) of the Act is to be calculated by totaling net sales (including service revenues) and non-operating revenues. In this case, regarding a licensed installment seller that records unrealized profits on installment sales in the liabilities section on the balance sheet, any increase in the relevant unrealized profits on installment sales for the relevant business year is to be deducted from the amount of revenue and any decrease is to be included in the amount of revenue.

２　法第二十条の二第二項に規定する費用の額は、売上原価（役務原価を含む。）の額、販売費及び一般管理費の額並びに営業外費用の額を合計して計算するものとする。

(2) The amount of expenses prescribed in Article 20-2, paragraph (2) of the Act is to be calculated by totaling the cost of sales (including service costs), selling, general and administrative expenses, and non-operating expenses.

３　前二項の場合において、前期損益修正その他通常の営業活動以外の原因により発生した特別の利益又は損失の額は、収益又は費用の額に算入しないものとする。

(3) In the cases referred to in the preceding two paragraphs, the amount of special profits or losses arising from prior-period adjustments or from sources other than regular business activities are not to be included in the amount of revenue or expenses.

４　法第二十条の二第二項に規定する流動資産の合計額は、次の各号に掲げる資産の額を合計して計算するものとする。

(4) The total amount of current assets prescribed in Article 20-2, paragraph (2) of the Act is to be calculated by totaling the following:

一　現金

(i) cash;

二　預金

(ii) deposits;

三　受取手形

(iii) notes receivable;

四　売掛金

(iv) accounts receivable;

五　有価証券（投資有価証券を除く。）

(v) securities (excluding investment securities);
六　商品
(vi) goods;
七　製品
(vii) finished goods;
八　半製品
(viii) semi-finished goods;
九　原材料
(ix) raw materials;
十　仕掛品
(x) work in process;
十一　貯蔵品
(xi) supplies;
十二　前渡金
(xii) advance payments;
十三　前払費用（一年以内に償却されて費用となるべきものに限る。）
(xiii) prepaid expenses (limited to those to be redeemed and become expenses within one year);
十四　短期貸付金
(xiv) short-term loans receivable;
十五　立替金
(xv) advances paid;
十六　未収入金
(xvi) accounts receivable-other;
十七　未収収益
(xvii) accrued income;
十八　前払式割賦販売に係る繰延費用（一年以内に償却されて費用となるべきものに限る。）
(xviii) costs for deferral regarding prepaid installment sales (limited to those to be redeemed and become expenses within one year);
十九　前各号に掲げるもの以外の資産（一年以内に現金化できると認められるものに限る。）
(xix) assets other than those listed in the preceding items (limited to those that are deemed to be cashable within one year).

5　法第二十条の二第二項に規定する流動負債の合計額は、次の各号に掲げる負債を合計して計算するものとする。

(5) The total amount of current liabilities prescribed in Article 20-2, paragraph (2) of the Act is to be calculated by totaling the following:
一　支払手形
(i) notes payable;
二　買掛金

(ii) accounts payable;
三　短期借入金
(iii) short-term loans payable;
四　未払金
(iv) accounts payable;
五　未払費用
(v) accrued expenses;
六　前払式割賦販売に係る前受金（一年以内に取り崩されると見込まれるものに限る。）
(vi) advances received regarding prepaid installment sales (limited to those expected to be withdrawn within one year);
七　預り金
(vii) deposits received;
八　前受収益
(viii) unearned income;
九　未払法人税等
(ix) accrued corporate tax, etc.;
十　前各号に掲げるもの以外の負債（一年以内に支払い又は返済されると認められるものに限る。）
(x) liabilities other than those listed in the preceding items (limited to those that are deemed to be paid or repaid within one year).

6　第四項又は前項に規定する資産又は負債の額は、計算日における帳簿価額（第四項第三号、第四号、及び第十六号に掲げる資産については貸倒引当金を控除した額。以下この項において同じ。）により計算するものとする。ただし、資産にあつては、その帳簿価額が当該資産を計算日において評価した額を超えるとき、負債にあつては、その帳簿価額が当該負債を計算日において評価した額を下るときは、その評価した額により計算するものとする。

(6) The amount of assets or liabilities prescribed in paragraph (4) or the preceding paragraph is to be calculated based on the book value (regarding assets listed in paragraph (4), item (iii), item (iv), and item (xvi), based on the amount that remains after deducting allowances for doubtful accounts; the same applies below in this paragraph) as of the date of calculation; provided, however, that when the book value of the assets exceeds the amount of the assets assessed as of the date of calculation or the book value of the liabilities is below the amount of the liabilities assessed as of the date of calculation, the calculation is to be based on the relevant assessed amount.

（供託委託契約の受託者が供託した前受業務保証金の取戻し）

(Recovery of Security Money for Prepaid Services Deposited by an Entrusted Party Under a Contract on the Entrustment of Business Deposit)

第二十四条　法第二十条の四第二項の承認の申請は、様式第十二による申請書を提出し

てしなければならない。
Article 24 An application for approval as stated in Article 20-4, paragraph (2) of the Act must be made by submitting a written application prepared in accordance with Form 12.

（処分の公示）
(Public Notice of Disposition)
第二十五条　法第二十四条（法第二十六条において準用する場合を含む。）の規定による公示は、官報に掲載してするものとする。
Article 25 A public notice under Article 24 of the Act (including cases where applied mutatis mutandis pursuant to Article 26 of the Act) is to be issued by publishing it in the Official Gazette.

（廃止の届出）
(Notification of Discontinuation)
第二十六条　法第二十六条第一項の規定による届出は、様式第十三による届出書を提出してしなければならない。
Article 26 Notification under Article 26, paragraph (1) of the Act must be made by submitting a written notification prepared in accordance with Form 13.

第二章　ローン提携販売
Chapter II Loan-Affiliated Installment Sales

（ローン提携販売条件の表示の方法）
(Method for Indication of the Terms and Conditions of Loan-Affiliated Installment Sales)
第二十七条　法第二十九条の二第一項各号の事項を記載した書面を交付するときは、次の各号に定めるところによらなければならない。
Article 27 (1) When a loan-affiliated installment seller delivers a document containing the matters stated in the items of Article 29-2, paragraph (1) of the Act, it must follow the rules specified in the following items:
一　利用者が読みやすく、理解しやすいような用語により、正確に記載すること。
(i) matters are to be accurately stated using terms that are easy for users to read and understand;
二　日本産業規格Ｚ八三〇五に規定する八ポイント以上の大きさの文字及び数字を用いること。
(ii) letters and numbers in 8 point or larger as specified in JIS Z-8305 are to be used;
三　法第二十九条の二第一項第二号の事項は、次項に規定する方法により算定した融資手数料（借入金の利息、保証料、信用調査費、事務管理費その他何らの名義をもつてするを問わずローン提携販売に係る手数料としてローン提携販売業者（購入者

等の債務の保証について、ローン提携販売業者から委託を受けて保証を行う者を含む。）又は融資を行う者（購入者等がローン提携販売の方法により指定商品若しくは指定権利を購入し、又は指定役務の提供を受ける場合において、支払総額の全部又は一部に充てるための借入金の借入れを行う相手方をいう。）が購入者等に対し支払わせるものの総額（登記等手数料をローン提携販売に係る手数料に含めない旨が明示されているときは、登記等手数料を控除した額）。以下同じ。）の料率を年利建てで少なくとも〇・一パーセントの単位まで示し、かつ、当該料率以外の料率を示さないこと。

(iii) the matters stated in Article 29-2, paragraph (1), item (ii) of the Act is indicated as the rate of the loan handling commission calculated as prescribed in the following paragraph (the total amount of money that the loan affiliated installment seller (including the person who guarantees the obligations of the purchaser, etc., entrusted by the loan affiliated installment seller) or the person who provides loans (meaning the counterparty from whom the purchaser, etc. obtains loans to be allocated for the whole or a part of the total amount of the payment when purchasing designated goods or designated rights or receiving the offering of designated services by the loan affiliated installment sales method) requests the purchaser, etc. to pay as the fee for loan affiliated installment sales, whatever their names, such as interest on loans, guarantee commission, credit check expenses, administrative expenses, and the like (when it is clearly stated that the fee for registration, etc. is not to be included in the fee for loan affiliated installment sales, the amount that remains after deducting the fee for registration, etc.); the same applies below), on an annual rate basis, down to at least three decimal places, and no other rates are to be indicated.

２　法第二十九条の二第一項第二号の経済産業省令・内閣府令で定める方法は、別表第一第一号に定める方法とする。ただし、分割返済金の返済の方法が、返済の間隔については第一号に、額については第二号に該当する場合以外の場合にあつては、同表第二号に定める方法とすることができる。

(2) The method specified by Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order stated in Article 29-2, paragraph (1), item (ii) of the Act is to be the method specified in row (i) of Appended Table 1; provided, however, that the relevant method may be the method specified in row (ii) of the relevant table in cases where the interval of repaying installment payments is other than those specified in item (i) and the amount of the repayments is other than those specified in item (ii):

一　分割返済金の返済の間隔が次のいずれかに該当する場合

(i) where the interval of repaying installment payments falls under either of the following:

イ　返済期間における分割返済金の返済が月一回であり、かつ、等間隔である場合

(a) where the repayment of installment payments during the period of

repayment is to be made once every month at regular intervals;

ロ　イに掲げる場合を除き、契約の締結された日から第一回の分割返済金の返済日の前日までの期間が二月未満であつて、第一回の分割返済金の返済日から返済期間の終了の日までの返済が月一回であり、かつ、等間隔である場合

(b) except in cases listed in (a), where it is less than two months from the day of concluding the contract to the day preceding the day of repaying the first installment payment, and where, from the day of repaying the first installment payment to the final day of the period of repayment, the repayment of installment payments is to be made once every month at regular intervals;

二　分割返済金の額が次のいずれかに該当する場合

(ii) where the amount of installment payments falls under any of the following:

イ　分割返済金の額が均等である場合

(a) where installment payments are of the same amount;

ロ　任意の一回の分割返済金を除く他の分割返済金の額が均等であり、当該均等な分割返済金の額と異なる一回の分割返済金の額が他の均等な分割返済金の額の一・五倍に相当する額以下の額である場合

(b) where installment payments except for any particular installment payment are of the same amount and the relevant one installment payment that differs is an amount of not more than 150 percent of that of other equal installment payments;

ハ　返済期間のうちに六月、七月、八月、十二月若しくは一月が含まれている場合（返済期間が一年未満の場合に限る。）であつて、返済期間において当該六月、七月、八月、十二月若しくは一月のうちの一の月のみにおける分割返済金（以下「特定月の分割返済金」という。）以外の分割返済金についてイ若しくはロに該当しており、かつ、特定月の分割返済金の額が他の分割返済金の額を超えている場合又は返済期間のうちに六月、七月若しくは八月と十二月若しくは一月が含まれている場合であつて、返済期間において当該六月、七月若しくは八月のうちの一の月と十二月若しくは一月のうちの一の月の分割返済金（以下「特定の二月の分割返済金」という。）以外の分割返済金についてイ若しくはロに該当しており、かつ、特定の二月の分割返済金の額が同額で他の分割返済金の額を超えている場合

(c) where the period of repayment includes any months of June, July, August, December, or January (limited to the cases where the period of repayment is less than one year), and any of the installment payments for the period of repayment except for an installment payment for any months of the relevant June, July, August, December, or January (referred to below as the "installment payment for the specified month") falls under (a) or (b) and the amount of the installment payment for the specified month exceeds that of the other installment payments; or where the period of repayment includes any months of June, July, or August, and either of December or

January, and any of the installment payments for the period of repayment except for an installment payment for any months of the relevant June, July or August, and an installment payment for either of the months of December or January (referred to below as the "installment payments for the specified two months") falls under (a) or (b) and the installment payments for the specified two months are of the same amount and exceed the amount of the other installment payments.

3　法第二十九条の二第一項第三号の経済産業省令で定める事項は、次のとおりとする。

(3) The matters specified by Order of the Ministry of Economy, Trade and Industry stated in Article 29-2, paragraph (1), item (iii) of the Act are as follows:

一　支払総額の具体的算定例

(i) a concrete example of the calculation of the total amount of the payment;

二　極度額（ローン提携販売の方法により指定商品若しくは指定権利を購入し、又は指定役務を受領することができる額の上限であつて、あらかじめ定められたものをいう。次条第三項第二号において同じ。）について定めがあるときは、その金額

(ii) when there is an agreement on the credit line (meaning a maximum amount for purchasing designated goods or designated rights or for receiving designated services by the loan-affiliated installment sales method that is specified in advance; the same applies in paragraph (3), item (ii) of the following Article), the relevant amount;

三　前号に定めるもののほか、カード等の利用に関する特約があるときは、その内容

(iii) beyond what is provided for in the preceding item, when there are any special agreements concerning the use of a card, etc., the details of those.

第二十八条　法第二十九条の二第二項各号の事項を記載した書面を交付するときは、次の各号に定めるところによらなければならない。

Article 28 (1) When a loan-affiliated installment seller delivers a document containing the matters stated in the items of Article 29-2, paragraph (2) of the Act, it must follow the rules specified in the following items:

一　利用者が読みやすく、理解しやすいような用語により、正確に記載すること。

(i) matters are to be accurately stated using terms that are easy for users to read and understand;

二　日本産業規格Ｚ八三〇五に規定する八ポイント以上の大きさの文字及び数字を用いること。

(ii) letters and numbers in 8 point or larger as specified in JIS Z-8305 are to be used;

三　法第二十九条の二第二項第二号の事項は、次項に規定する方法により算定した融資手数料の料率を年利建てで少なくとも〇・一パーセントの単位まで示し、かつ、当該料率以外の料率を示さないこと。

(iii) the matters stated in Article 29-2, paragraph (2), item (ii) of the Act are to

be indicated as the rate of the loan handling commission calculated as prescribed in the following paragraph, on an annual rate basis, down to at least to three decimal places, and no other rates are to be indicated.

２　法第二十九条の二第二項第二号の経済産業省令・内閣府令で定める方法は、別表第一第三号に定める方法とする。

(2) The method specified by Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order stated in Article 29-2, paragraph (2), item (ii) of the Act is to be the method specified in row (iii) of Appended Table 1.

３　法第二十九条の二第二項第三号の経済産業省令・内閣府令で定める事項は、次のとおりとする。

(3) The matters specified by Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order stated in Article 29-2, paragraph (2), item (iii) of the Act are as follows:

一　弁済金の額の具体的算定例

(i) a concrete example of the calculation of the amount of the payment money;

二　極度額について定めがあるときは、その金額

(ii) when there is an agreement on the credit line, the relevant amount;

三　前号に定めるもののほか、カード等の利用に関する特約があるときは、その内容

(iii) beyond what is provided for in the preceding item, when there are any special agreements concerning the use of a card, etc., the details of those.

第二十九条　法第二十九条の二第三項の規定により、同条第一項又は第二項のローン提携販売の方法により指定商品若しくは指定権利を販売する場合の販売条件又は指定役務を提供する場合の提供条件について広告をするときは、それぞれ同条第一項各号又は第二項各号の事項について次の各号に定めるところにより表示しなければならない。

Article 29　When a loan-affiliated installment seller advertises, pursuant to the provisions of Article 29-2, paragraph (3) of the Act, the conditions for the sale in cases of selling designated goods or designated rights or for the provision in cases of providing designated services, by the loan-affiliated installment sales method prescribed in paragraph (1) or paragraph (2) of the relevant Article, the seller must indicate the relevant matters stated respectively in the items of paragraph (1) or the items of paragraph (2) of the relevant Article as specified in the following items:

一　法第二十九条の二第一項各号又は第二項各号の事項について、利用者が読みやすく、理解しやすいような用語により、正確に表示すること。

(i) regarding the matters stated in the items of paragraph (1) or the items of paragraph (2) of Article 29-2 of the Act, they are to be accurately displayed using terms that are easy for users to read and understand;

二　書面により広告を行う場合にあつては、日本産業規格Ｚ八三〇五に規定する八ポイント以上の大きさの文字及び数字を用いること。

(ii) where the advertisement is made in writing, letters and numbers in 8 point

or larger as specified in JIS Z-8305 are to be used;

三　法第二十九条の二第一項第二号又は第二項第二号の事項は、それぞれ第二十七条第二項又は前条第二項に規定する方法により算定した融資手数料の料率を年利建てで少なくとも〇・一パーセントの単位まで示し、かつ、当該料率以外の料率を示さないこと。

(iii) the matters stated in paragraph (1), item (ii), or paragraph (2), item (ii) of Article 29-2 of the Act are to be indicated as the rate of the loan handling commission calculated as prescribed respectively in Article 27, paragraph (2), or paragraph (2) of the preceding Article, on an annual rate basis, down to at least three decimal places, and no other rates are to be indicated.

（書面の交付等）

(Delivery of Documents)

第三十条　法第二十九条の三第一項第七号の経済産業省令・内閣府令で定める事項は、次のとおりとする。ただし、法第二十九条の二第一項のローン提携販売の方法により指定商品を販売する契約であつて、当該契約に係る指定商品の種類が二以上あるものを締結した場合においては、第三号及び第四号に掲げる事項（現金販売価格が三千円に満たない指定商品（当該契約に係る指定商品のうち現金販売価格が最も高額であるものを除く。）に係るものに限る。）を記載しないことができる。

Article 30　The matters specified by Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order stated in Article 29-3, paragraph (1), item (vii) of the Act are as follows; provided, however, that the matters listed in items (iii) and (iv) may be omitted where a loan-affiliated installment seller has concluded a contract to sell designated goods by the loan-affiliated installment sales method stated in Article 29-2, paragraph (1) of the Act to which two or more types of designated goods relate (the matters that may be omitted are limited to those regarding the types of designated goods whose selling price in cash is less than 3,000 yen (excluding a type of designated goods whose selling price in cash is the highest of all the designated goods regarding the relevant contract)):

一　ローン提携販売業者の名称及び住所又は電話番号

(i) the name and address or telephone number of the loan-affiliated installment seller;

二　契約年月日

(ii) the date of the contract;

三　商品若しくは権利又は役務の種類

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

四　商品の数量（権利又は役務の場合にあつては、契約上権利を行使し得る回数若しくは期間又は役務の提供を受けることができる回数若しくは期間）

(iv) the quantity of the goods (in the case of rights or services, the number of times or the period during which the rights may be exercised, or the number

of times or period during which the services may be received under the contract);

五　返還回数

(v) the number of repayments;

六　ローン提携販売の方法により指定商品若しくは指定権利を販売する契約又は指定役務を提供する契約（以下「ローン提携販売の契約」という。）について購入者等が問合わせ、相談等を行うことができる機関の名称及び住所又は電話番号

(vi) the name and address or telephone number of the organization to which the purchaser, etc. can make inquiries or hold consultations regarding the contract to sell designated goods or designated rights or to offer designated services by the loan-affiliated installment sales method (referred to below as the "contract for the loan-affiliated installment sale");

七　法第二十九条の四第二項において準用する法第三十条の四第一項の規定に関する事項

(vii) the matters concerning the provisions of Article 30-4, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 29-4, paragraph (2) of the Act;

八　役務の提供が指定商品又は指定権利の販売の条件となつているときは、当該役務の内容、提供時期その他当該役務に関する事項

(viii) when the provision of services is one of the conditions for the sale of designated goods or designated rights, the details of the relevant services, the timing of their provision, and any other matters concerning the relevant services;

九　商品の販売が指定権利の販売又は指定役務の提供の条件となつているときは、当該商品の内容、引渡し時期その他当該商品に関する事項

(ix) when the sale of goods is one of the conditions for the sale of designated rights or the provision of designated services, the details of the relevant goods, the delivery time, and any other matters concerning the relevant goods;

十　権利の販売が指定商品の販売又は指定役務の提供の条件となつているときは、当該権利の内容、移転時期その他当該権利に関する事項

(x) when the sale of rights is one of the conditions for the sale of designated goods or the provision of designated services, the details of the relevant rights, the timing of their transfer, and any other matters concerning the relevant rights;

十一　商品が種類又は品質に関して契約の内容に適合しない場合の責任についての定めがあるときは、その内容

(xi) when there is an agreement on the liability in cases where the type or quality of goods does not conform to the content of the contract, the details of this;

十二　前各号に掲げるもののほか特約があるときは、その内容

(xii) when there are any other special agreements beyond what is listed in the preceding items, the details of those;

十三　ローン提携販売の契約が連鎖販売個人契約又は業務提供誘引販売個人契約であるときは、その旨

(xiii) when the contract for the loan-affiliated installment sale is a personal multilevel marketing contract or a personal business opportunity sales contract, to that effect.

第三十一条　法第二十九条の三第一項の規定により同項各号に掲げる事項を記載した書面を交付するときは、次の各号に定めるところによらなければならない。

Article 31 When a loan-affiliated installment seller delivers, pursuant to the provisions of Article 29-3, paragraph (1) of the Act, a document containing the matters listed in the items of the relevant paragraph, it must follow the rules specified in the following items:

一　購入者等が読みやすく、理解しやすいような用語により、正確に記載すること。

(i) matters are to be accurately stated using terms that are easy for purchasers, etc. to read and understand;

二　法第二十九条の三第一項第五号に掲げる事項については、その内容が次の基準に合致していること。

(ii) regarding the matters listed in Article 29-3, paragraph (1), item (v) of the Act, the details of the relevant matters must be in accordance with the following standards:

イ　購入者等からの契約の解除ができない旨が定められていないこと。

(a) it is not to be provided that the contract may not be canceled by the purchaser, etc.;

ロ　ローン提携販売の契約の締結の前にローン提携販売業者が見本、カタログ等により購入者等に対し提示した当該契約の内容と当該購入者等が受領した商品若しくは権利又は提供を受ける役務が相違している場合には、購入者等は、当該契約の解除をすることができる旨が定められていること。

(b) it is to be provided that if the details of the relevant contract presented by the loan-affiliated installment seller by way of using samples, catalogues, etc., before the conclusion of the contract for the loan-affiliated installment sales, differ from the goods or rights received or the services to be received by the purchaser, etc., the relevant purchaser, etc. may cancel the relevant contract;

ハ　ローン提携販売業者の責に帰すべき事由により契約が解除された場合におけるローン提携販売業者の義務に関し、民法第五百四十五条に規定するものより購入者等に不利な特約が定められていないこと。

(c) regarding the obligation of the loan-affiliated installment seller in cases where the contract has been cancelled due to a cause attributable to the loan-affiliated installment seller, there should be no special agreements

that are more disadvantageous to the purchaser, etc. than those prescribed in Article 545 of the Civil Code;

三　前条第七号に掲げる事項については、その内容に、指定商品若しくは指定権利の販売につきそれを販売したローン提携販売業者又は指定役務の提供につきそれを提供するローン提携販売業者に対して生じている事由をもつて、分割返済金の返済の請求をするローン提供業者に対抗できる旨が定められていること。

(iii) it is to be provided that regarding the matters listed in item (vii) of the preceding Article, the grounds arising regarding the details of those for the loan-affiliated installment seller that has sold designated goods or designated rights or is to provide designated services may be asserted against the loan-affiliated installment seller that demands the repayment of installment payments;

四　法第二十九条の三第一項第六号並びに前条第十一号及び第十二号に掲げる事項のうち次の表の上欄に掲げる事項についての定めがあるときは、その内容がそれぞれ同表の下欄の基準に合致していること。

事項 Matters	内容の基準 Standards
一　所有権の移転に関する事項 (i) matters concerning the transfer of ownership	イ　商品の所有権の移転の時期が明示されていること。 (a) the time for the transfer of ownership of goods is to be clearly indicated
	ロ　商品の所有権の移転前においては、購入者は、当該商品を担保に供し、譲渡し、又は転売することができない旨が定められていること。 (b) it is to be provided that the purchaser may not pledge the goods as collateral, or transfer or resell the goods, before the transfer of ownership of the goods

二　商品が種類又は品質に関して契約の内容に適合しない場合の責任に関する事項 (ii) matters concerning the liability in cases where the type or quality of goods does not conform to the content of the contract	商品が種類又は品質に関して契約の内容に適合しない場合にローン提携販売業者がその不適合（道路運送車両法の規定による臨時運行以外の運行の用に供された旨が明示されている自動車に係るものであつて、当該運行の用に供されたことにより通常生ずるものを除く。）について責任を負わない旨が定められていないこと。 it is not to be provided that in cases where the type or quality of goods does not conform to the content of the contract (excluding any nonconformity in automobiles where it is clear that they have been used for a purpose other than for temporary special service under the Road Vehicles Act and where the nonconformity is generally caused by the usage), the loan-affiliated installment seller assumes no liability for the nonconformity
三　法第二十九条の三第一項第六号及び前条第十一号に掲げるもの以外の特約 (iii) special agreements other than those listed in Article 29-3, paragraph (1), item (vi) of the Act and item (xi) of the preceding Article	法令に違反する特約が定められていないこと。 there should be no special agreements that are in violation of laws and regulations

五　日本産業規格Ｚ八三〇五に規定する八ポイント以上の大きさの文字及び数字を用いること。

(v) letters and numbers in 8 point or larger as specified in JIS Z-8305 are to be used.

第三十二条　法第二十九条の三第二項第六号の経済産業省令・内閣府令で定める事項は、次のとおりとする。ただし、ローン提携販売の契約であつて当該契約に係る指定商品の種類が二以上あるものを締結した場合においては、第三号及び第四号に掲げる事項（現金販売価格が三千円に満たない指定商品（当該契約に係る指定商品のうち現金販売価格が最も高額であるものを除く。）に係るものに限る。）を記載しないことができる。

Article 32　The matters specified by Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order stated in Article 29-3, paragraph (2), item (vi) of the Act are as follows; provided, however, that the matters listed in items (iii) and (iv) may be omitted where a loan-affiliated installment seller

has concluded a contract for the loan-affiliated installment sale to which two or more types of designated goods relate (the matters that may be omitted are limited to those regarding the types of designated goods whose selling price in cash is less than 3,000 yen (excluding a type of designated goods whose selling price in cash is the highest of all the designated goods regarding the relevant contract)):

一　ローン提携販売業者の名称及び住所又は電話番号

(i) the name and address or telephone number of the loan- affiliated installment seller;

二　契約年月日

(ii) the date of the contract;

三　商品若しくは権利又は役務の種類

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

四　商品の数量（権利又は役務の場合にあつては、契約上権利を行使し得る回数若しくは期間又は役務の提供を受けることができる回数若しくは期間）

(iv) the quantity of the goods (in the case of rights or services, the number of times or the period during which the rights may be exercised, or the number of times or period during which the services may be received under the contract);

五　ローン提携販売の契約について購入者等が問合わせ、相談等を行うことができる機関の名称及び住所又は電話番号

(v) the name and address or telephone number of the organization to which the purchaser, etc. can make inquiries or hold consultations regarding the contract for the loan-affiliated installment sale;

六　法第二十九条の四第三項において準用する法第三十条の五の規定に関する事項

(vi) the matters concerning the provisions of Article 30-5 of the Act as applied mutatis mutandis pursuant to Article 29-4 paragraph (3) of the Act;

七　役務の提供が指定商品又は指定権利の販売の条件となつているときは、当該役務の内容、提供時期その他当該役務に関する事項

(vii) when the provision of services is one of the conditions for the sale of designated goods or designated rights, the details of the relevant services, the timing of their provision, and any other matters concerning the relevant services;

八　商品の販売が指定権利の販売又は指定役務の提供の条件となつているときは、当該商品の内容、引渡し時期その他当該商品に関する事項

(viii) when the sale of goods is one of the conditions for the sale of designated rights or the provision of designated services, the details of the relevant goods, the delivery time, and any other matters concerning the relevant goods;

九　権利の販売が指定商品の販売又は指定役務の提供の条件となつているときは、当該権利の内容、移転時期その他当該権利に関する事項

(ix) when the sale of rights is one of the conditions for the sale of designated goods or the provision of designated services, the details of the relevant rights, the timing of their transfer, and any other matters concerning the relevant rights;

十　商品が種類又は品質に関して契約の内容に適合しない場合の責任についての定めがあるときは、その内容

(x) when there is an agreement on the liability in cases where the type or quality of goods does not conform to the content of the contract, the details thereof;

十一　前各号に掲げるもののほか特約があるときは、その内容

(xi) when there are any other special agreements beyond what is listed in the preceding items, the details of those;

十二　ローン提携販売の契約が連鎖販売個人契約又は業務提供誘引販売個人契約であるときは、その旨

(xii) when the contract for the loan-affiliated installment sale is a personal multilevel marketing contract or a personal business opportunity sales contract, to that effect.

第三十三条　法第二十九条の三第二項の規定により同項各号に掲げる事項を記載した書面を交付するときは、次の各号に定めるところによらなければならない。

Article 33 When a loan-affiliated installment seller delivers, pursuant to the provisions of Article 29-3, paragraph (2) of the Act, a document containing the matters listed in the items of the relevant paragraph, it must follow the rules specified in the following items:

一　購入者等が読みやすく、理解しやすいような用語により、正確に記載すること。

(i) matters are to be accurately stated using terms that are easy for purchasers, etc. to read and understand;

二　法第二十九条の三第二項第四号に掲げる事項については、その内容が次の基準に合致していること。

(ii) regarding the matters listed in Article 29-3, paragraph (2), item (iv) of the Act, the details of the relevant matters must be in accordance with the following standards:

イ　購入者等からの契約の解除ができない旨が定められていないこと。

(a) it is not to be provided that the contract may not be canceled by the purchaser, etc.;

ロ　ローン提携販売の契約の締結の前にローン提携販売業者が見本、カタログ等により購入者等に対し提示した当該契約の内容と当該購入者等が受領した商品若しくは権利又は提供を受ける役務が相違している場合には、購入者等は、当該契約の解除をすることができる旨が定められていること。

(b) it is to be provided that if the details of the relevant contract presented by the loan-affiliated installment seller by way of using samples, catalogues,

etc., before the conclusion of the contract for the loan-affiliated installment sales, differ from the goods or rights received or the services to be received by the purchaser, etc., the relevant purchaser, etc. may cancel the relevant contract;

ハ　ローン提携販売業者の責に帰すべき事由により契約が解除された場合におけるローン提携販売業者の義務に関し、民法第五百四十五条に規定するものより購入者等に不利な特約が定められていないこと。

(c) regarding the obligation of the loan-affiliated installment seller in cases where the contract has been cancelled due to a cause attributable to the loan-affiliated installment seller, there should be no special agreements that are more disadvantageous to the purchaser, etc. than those prescribed in Article 545 of the Civil Code;

三　前条第六号に掲げる事項については、その内容に、指定商品若しくは指定権利の販売につきそれを販売したローン提携販売業者又は指定役務の提供につきそれを提供するローン提携販売業者に対して生じている事由をもつて、弁済金の返済の請求をするローン提供業者に対抗できる旨が定められていること。

(iii) it is to be provided that regarding the matters listed in item (vi) of the preceding Article, the grounds arising regarding the details of those for the loan-affiliated installment seller that has sold designated goods or designated rights or is to provide designated services may be asserted against the loan-affiliated installment seller that demands the repayment of the payment money;

四　法第二十九条の三第二項第五号、前条第十号及び第十一号に掲げる事項のうち次の表の上欄に掲げる事項についての定めがあるときは、その内容がそれぞれ同表の下欄の基準に合致していること。

事項 Matters	内容の基準 Standards
一　所有権の移転に関する事項 (i) matters concerning the transfer of ownership	イ　商品の所有権の移転の時期が明示されていること。 (a) the time for the transfer of ownership of goods is to be clearly indicated ロ　商品の所有権の移転前においては、購入者は、当該商品を担保に供し、譲渡し、又は転売することができない旨が定められていること。 (b) it is to be provided that the purchaser may not pledge the goods as collateral, or transfer or resell the goods, before the transfer of ownership of the goods

二　商品が種類又は品質に関して契約の内容に適合しない場合の責任に関する事項 (ii) matters concerning the liability in cases where the type or quality of goods does not conform to the content of the contract	商品が種類又は品質に関して契約の内容に適合しない場合にローン提携販売業者がその不適合（道路運送車両法の規定による臨時運行以外の運行の用に供された旨が明示されている自動車に係るものであつて、当該運行の用に供されたことにより通常生ずるものを除く。）について責任を負わない旨が定められていないこと。 it is not to be provided that in cases where the type or quality of goods does not conform to the content of the contract (excluding any nonconformity in automobiles where it is clear that they have been used for a purpose other than for temporary special service under the Road Vehicles Act and where the nonconformity is generally caused by the usage), the loan-affiliated installment seller assumes no liability for the nonconformity
三　法第二十九条の三第二項第五号及び前条第十号に掲げるもの以外の特約 (iii) special agreements other than those listed in Article 29-3, paragraph (2), item (v) of the Act and item (x) of the preceding Article	法令に違反する特約が定められていないこと。 there should be no special agreements that are in violation of laws and regulations

五　日本産業規格Ｚ八三〇五に規定する八ポイント以上の大きさの文字及び数字を用いること。

(v) letters and numbers in 8 point or larger as specified in JIS Z-8305 are to be used.

（情報通信の技術を利用する方法）

(Methods of Using Information and Communications Technology)

第三十四条　法第二十九条の四第一項において読み替えて準用する法第四条の二の経済産業省令・内閣府令で定める方法は、次に掲げる方法とする。

Article 34 (1) The methods specified by Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order stated in Article 4-2 of the Act as applied mutatis mutandis pursuant to Article 29-4, paragraph (1) of the Act are to be the following:

一　電子情報処理組織を使用する方法のうちイ又はロに掲げるもの

(i) method of using an electronic data processing system as listed in (a) or (b):

イ　ローン提携販売業者の使用に係る電子計算機と利用者又は購入者等の使用に係る電子計算機とを接続する電気通信回線を通じて送信し、受信者の使用に係る電子計算機に備えられたファイルに記録する方法

(a) method of sending a document through a telecommunication line connecting the computer used by the loan-affiliated installment seller and the computer used by the user or the purchaser, etc., and recording it in a file on the computer used by the recipient;

ロ　ローン提携販売業者の使用に係る電子計算機に備えられたファイルに記録された書面に記載すべき事項を電気通信回線を通じて利用者又は購入者等の閲覧に供し、当該利用者又は購入者等の使用に係る電子計算機に備えられたファイルに当該事項を記録する方法（法第二十九条の四第一項において読み替えて準用する法第四条の二前段に規定する方法による提供を受ける旨の承諾又は受けない旨の申出をする場合にあつては、ローン提携販売業者の使用に係る電子計算機に備えられたファイルにその旨を記録する方法）

(b) method of providing a user or purchaser, etc. with the matters to be indicated in a document which are recorded in a file on the computer used by the loan-affiliated installment seller for inspection through a telecommunication line, and recording the relevant matters in a file on the computer used by the relevant user or purchaser, etc. (in the case of consenting or refusing to accept the provision of matters through the method prescribed in the first sentence of Article 4-2 of the Act as applied mutatis mutandis pursuant to Article 29-4, paragraph (1) of the Act, method of recording to that effect in a file on the computer used by the loan affiliated installment seller);

二　磁気ディスク、シー・ディー・ロムその他これらに準ずる方法により一定の事項を確実に記録しておくことができる物をもつて調製するファイルに書面に記載すべき事項を記録したものを交付する方法

(ii) method of delivering a file, prepared in the form of a magnetic disk, CD-ROM, or any other equivalent means that may reliably store certain matters, which contains the matters to be indicated in a document.

2　前項に掲げる方法は、利用者又は購入者等がファイルへの記録を出力することにより書面を作成できるものでなければならない。

(2) The methods listed in the preceding paragraph must be the one that allows the user or the purchaser, etc. to prepare a document by outputting the contents recorded in the file.

3　第一項第一号の「電子情報処理組織」とは、ローン提携販売業者の使用に係る電子計算機と、利用者又は購入者等の使用に係る電子計算機とを電気通信回線で接続した電子情報処理組織をいう。

(3) The "electronic data processing system" stated in paragraph (1), item (i) means the electronic data processing system that connects the computer used by the loan-affiliated installment seller and the computer used by the user or

the purchaser, etc. through a telecommunication line.

第三十五条　令第十七条において読み替えて準用する令第二条の規定により示すべき方法の種類及び内容は、次に掲げる事項とする。

Article 35 The type and details of the methods to be indicated pursuant to the provisions of Article 2 of the Order as applied mutatis mutandis pursuant to Article 17 of the Order by replacing the terms are the following matters:

一　前条第一項に規定する方法のうちローン提携販売業者が使用するもの

(i) the method prescribed in paragraph (1) of the preceding Article that is used by the loan affiliated installment seller;

二　ファイルへの記録の方式

(ii) the method of recording in the file.

第三章　信用購入あつせん

Chapter III Intermediation of Credit Purchases

第一節　包括信用購入あつせん

Section 1 Intermediation of Comprehensive Credit Purchases

第一款　業務

Subsection 1 Business

（包括信用購入あつせんの取引条件に関する情報の提供等）

(Provision of Information Regarding the Conditions for the Intermediation of Comprehensive Credit Purchases)

第三十六条　法第三十条第一項の規定により同項各号に掲げる事項に係る情報を提供するときは、次の各号に定めるところによらなければならない。

Article 36 (1) When a comprehensive credit purchase intermediary provides information regarding the matters stated in the items of Article 30, paragraph (1) of the Act pursuant to the provisions of that paragraph, it must follow the rules specified in the following items:

一　利用者が読みやすく、理解しやすいような用語により、正確に表示すること。

(i) matters are to be accurately displayed using terms that are easy for users to read and understand;

二　書面の交付又は電子情報処理組織を使用する方法その他の情報通信の技術を利用する方法により提供すること。

(ii) information is to be provided by delivery of a document or method of using an electronic information processing system or other information communication technology;

三　日本産業規格Ｚ八三〇五に規定する八ポイント以上の大きさの文字及び数字を用いること。

(iii) letters and numbers in 8 point or larger as specified in JIS Z-8305 are to be used;

四　法第三十条第一項第二号の事項は、第五項に規定する方法により算定した包括信用購入あつせんの手数料（金利、信用調査費、集金費、事務管理費、貸倒補てん費その他何らの名義をもつてするを問わず包括信用購入あつせんに係る手数料として包括信用購入あつせん業者が購入者等に対し支払わせるものの総額（登記等手数料を包括信用購入あつせんの手数料に含めない旨が明示されているときは、登記等手数料を控除した額）。以下同じ。）の料率を年利建てで少なくとも〇・一パーセントの単位まで示し、かつ、当該料率以外の料率を示さないこと。

(iv) the matters stated in Article 30, paragraph (1), item (ii) of the Act are to be indicated as the rate of the fee for the intermediation of comprehensive credit purchases calculated as prescribed in paragraph (5) (the total amount of money that the comprehensive credit purchase intermediary requests the purchaser, etc. to pay as the fee for the intermediation of comprehensive credit purchases, whatever their names, such as interest, credit check expenses, collection expenses, administrative expenses, bad debt expenses, and other expenses (when it is clearly stated that any fee for registration, etc. are not to be included in the fee for the intermediation of comprehensive credit purchases, the amount that remains after deducting the fee for registration, etc.); the same applies below), on an annual rate basis, down to at least three decimal places, and no other rates are to be indicated.

２　前項第二号の情報通信の技術を利用する方法は、次に掲げる方法とする。

(2) The phrase "method of using information communication technology" in item (ii) of the preceding paragraph are to be the following methods:

一　電子情報処理組織を使用する方法のうちイ、ロ、ハ又はニに掲げるもの

(i) method of using an electronic data processing system as listed in (a) , (b), (c), or (d):

イ　包括信用購入あつせん業者の使用に係る電子計算機と利用者の使用に係る電子計算機とを接続する電気通信回線を通じて送信し、受信者の使用に係る電子計算機に備えられたファイルに記録する方法

(a) method of sending a document through a telecommunication line connecting the computer used by the comprehensive credit purchase intermediary and the computer used by the user, and recording it in a file on the computer used by the recipient;

ロ　包括信用購入あつせん業者の使用に係る電子計算機に備えられたファイルに記録された情報を提供すべき事項（以下「提供事項」という。）を電気通信回線を通じて利用者の閲覧に供し、当該利用者の使用に係る電子計算機に備えられたファイルに当該提供事項を記録する方法

(b) method of offering the information to be provided (referred to below as "information to be provided") that is recorded in a file on the computer used by the comprehensive credit purchase intermediary to the user for inspection through a telecommunication line, and recording the relevant information in a file on a computer used by the relevant user;

ハ　包括信用購入あつせん業者の使用に係る電子計算機に備えられたファイル（専ら利用者又は購入者等の用に供するものに限る。次項、第五十条、第五十三条、第五十五条の四及び第六十八条の七において「顧客ファイル」という。）に記録された提供事項を電気通信回線を通じて利用者の閲覧に供する方法

(c) method of offering the information to be provided that is recorded in a file on the computer used by the comprehensive credit purchase intermediary (limited to those used exclusively by users or purchasers, etc.; referred to below in the following paragraph, Article 50, Article 53, Article 55-4, and Article 68-7 as "customer files") to the user for inspection through a telecommunication line;

ニ　閲覧ファイル（包括信用購入あつせん業者の使用に係る電子計算機に備えられたファイルであつて、同時に複数の利用者又は購入者等の閲覧に供するための提供事項を記録させるファイルをいう。以下次項、第五十条、第五十五条の四及び第六十八条の七において同じ。）に記録された提供事項を電気通信回線を通じて利用者の閲覧に供する方法

(d) method of offering information to be provided recorded in a viewing file (meaning a file on the computer used by the comprehensive credit purchase intermediary in which information to be provided is recorded for offering for simultaneous inspection by multiple users or purchasers, etc.; the same applies below in the following paragraph, Article 50, Article 55-4, and Article 68-7) to the user for inspection through a telecommunication line;

二　磁気ディスク、シー・ディー・ロムその他これらに準ずる方法により一定の事項を確実に記録しておくことができる物をもつて調製するファイルに提供事項を記録したものを交付する方法

(ii) method of delivering a file, prepared in the form of a magnetic disk, CD-ROM, or any other equivalent means that may reliably store certain matters, which contains the information to be provided.

3　前項に掲げる方法は、次に掲げる基準に適合するものでなければならない。

(3) The methods listed in the preceding paragraph must conform to the following standards:

一　利用者がファイルへの記録を出力することにより書面を作成できるものであること。

(i) the user must be able to create a document by outputting the contents recorded in the file;

二　前項第一号ハ又はニに掲げる方法にあつては、カード等に係る取引が結了する日までの間、次に掲げる事項（利用者に適用される包括信用購入あつせんの取引条件に係るものに限る。）を消去し又は改変することができないものであること。ただし、閲覧に供している提供事項を書面により交付する場合、同号イ若しくはロ若しくは同項第二号に掲げる方法により提供する場合又は利用者による当該提供事項に係る消去の指図がある場合は、当該提供事項を消去することができる。

(ii) in the case of the methods listed in item (i), (c) or (d) of the preceding

paragraph, the matters listed below (limited to those matters regarding the transaction terms and conditions of the intermediation of comprehensive credit purchases applicable to the user) may not be deleted or modified during the period until the day on which a transaction regarding a card, etc. is completed; provided, however, that in the case where information to be provided made available for inspection is delivered in a document, the case where information to be provided made available for inspection is provided by the method listed in (a) or (b) of that item or item (ii) of that paragraph, or the case where there are instructions from the user to delete the relevant information to be provided, the relevant information to be provided may be deleted.

イ　前項第一号ハに掲げる方法については、顧客ファイルに記録された提供事項

(a) for the method listed in item (i), (c) of the preceding paragraph: the information to be provided recorded in a customer file;

ロ　前項第一号ニに掲げる方法については、閲覧ファイルに記録された提供事項

(b) for the method listed in item (i), (d) of the preceding paragraph: the information to be provided recorded in a viewing file.

三　前項第一号ニに掲げる方法にあつては、次に掲げる基準に適合すること。

(iii) for the method listed in item (i), (d) of the preceding paragraph, method that conforms to the following standards:

イ　利用者が閲覧ファイルを閲覧するために必要な情報を顧客ファイルに記録すること。

(a) the information required for a user to view the viewing file is to be recorded in a customer file;

ロ　前号に規定する期間において、イの規定により利用者が閲覧ファイルを閲覧するために必要な情報を記録した顧客ファイルと当該閲覧ファイルとを電気通信回線を通じて接続可能な状態を維持させること。ただし、閲覧の提供を受けた利用者が接続可能な状態を維持させることについて不要である旨通知した場合は、この限りでない。

(b) a customer file recording information required for a user to view the viewing file pursuant to provisions of (a), along with the relevant viewing file, must be maintained in a state in which a connection is possible over electronic communication circuits for the period of time prescribed in the preceding item; provided, however, that this does not apply in the case in which the fact has been communicated that a user who has been provided with viewing need not have the information maintained in a state in which a connection is possible.

4　この条から第三十七条の二まで、第五十条、第五十二条から第五十三条の二まで、第五十五条の二から第五十五条の四まで、第六十八条の六及び第六十八条の七の「電子情報処理組織」とは、包括信用購入あつせん業者の使用に係る電子計算機と、利用者の使用に係る電子計算機とを電気通信回線で接続した電子情報処理組織をいう。

(4) In this Article through Article 37-2, Article 50, Article 52 through Article 53-2, Article 55-2 through Article 55-4, and Article 68-6 through Article 68-7, "electronic data processing system" means an electronic data processing system that is connected by a telecommunications line between the computer used by a comprehensive credit purchase intermediary and the computer used by a user.

5　法第三十条第一項第二号の経済産業省令・内閣府令で定める方法は、別表第一第一号に定める方法とする。ただし、支払分の支払の方法が、支払の間隔については第一号に、額については第二号に該当する場合以外の場合にあつては、同表第二号に定める方法とすることができる。

(5) The method specified by Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order stated in Article 30, paragraph (1), item (ii) of the Act is the method specified in row (i) of Appended Table 1; provided, however, that the relevant method may be the method specified in row (ii) of the relevant table in cases where the interval of making payments is other than those specified in item (i), and the amount of the payments is other than those specified in item (ii):

一　支払分の支払の間隔が次のいずれかに該当する場合

(i) where the interval of making payments falls under either of the following:

イ　支払期間における支払分の支払が月一回であり、かつ、等間隔である場合

(a) where payment during the period of payment is to be made once every month at regular intervals;

ロ　イに掲げる場合を除き、包括信用購入あつせん関係受領契約の締結された日から第一回の支払分の支払日の前日までの期間が二月未満であつて、第一回の支払分の支払日から支払期間の終了の日までの支払が月一回であり、かつ、等間隔である場合

(b) except in cases listed in (a), where it is less than two months from the day of concluding the contract providing the receipt of monies subject to the intermediation of comprehensive credit purchases to the day preceding the day of the first payment, and where, during the period from the day of the first payment to the final day of the period of payment, payment is to be made once every month at regular intervals;

二　支払分の額が次のいずれかに該当する場合

(ii) where the amount of the payments falls under any of the following:

イ　支払分の額が均等である場合

(a) where payments are of the same amount;

ロ　任意の一回の支払分を除く他の支払分の額が均等であり、当該均等な支払分の額と異なる一回の支払分の額が他の均等な支払分の額の一・五倍に相当する額以下の額である場合

(b) where payments except for any particular payment are of the same amount and the relevant one payment that differs is an amount of not more than 150 percent of that of other equal payments;

ハ　支払期間のうちに六月、七月、八月、十二月若しくは一月が含まれている場合（支払期間が一年未満の場合に限る。）であつて、支払期間において当該六月、七月、八月、十二月若しくは一月のうちの一の月のみにおける支払分（以下「特定月の支払分」という。）以外の支払分についてイ若しくはロに該当しており、かつ、特定月の支払分の額が他の支払分の額を超えている場合又は支払期間のうちに六月、七月若しくは八月と十二月若しくは一月が含まれている場合であつて、支払期間において当該六月、七月若しくは八月のうちの一の月と十二月若しくは一月のうちの一の月の支払分（以下「特定の二月の支払分」という。）以外の支払分についてイ若しくはロに該当しており、かつ、特定の二月の支払分の額が同額で他の支払分の額を超えている場合

(c) where the period of payment includes any months of June, July, August, December, or January (limited to the cases where the period of payment is less than one year), and any of the payments for the period of payment except for a payment for any months of the relevant June, July, August, December, or January (referred to below as the "payment for the specified month") falls under (a) or (b) and the amount of the payment for the specified month exceeds that of the other payments; or where the period of payment includes any months of June, July, or August, and either of December or January, and any of the payments for the period of payment except for a payment for any months of the relevant June, July or August, and a payment for either of the months of December or January (referred to below as the "payments for the specified two months") falls under (a) or (b) and the payments for the specified two months are of the same amount and exceed the amount of the other payments.

6　法第三十条第一項第三号の経済産業省令・内閣府令で定める事項は、次のとおりとする。

(6) Matters specified by Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order stated in Article 30, paragraph (1), item (iii) of the Act are as follows:

一　支払総額の具体的算定例

(i) a concrete example of the calculation of the total amount of the payment;

二　極度額について定めがあるときは、その金額

(ii) when there is an agreement on the credit line, the relevant amount;

三　前号に定めるもののほか、カード等の利用に関する特約があるときは、その内容

(iii) beyond what is provided for in the preceding item, when there are any special agreements concerning the use of a card, etc., the details of those.

第三十七条　法第三十条第二項の規定により同項各号に掲げる事項に係る情報を提供するときは、次の各号に定めるところによらなければならない。

Article 37 (1) When a comprehensive credit purchase intermediary provides information regarding the matters stated in the items of Article 30, paragraph

(2) of the Act pursuant to the relevant paragraph, it must follow the rules specified in the following items:

一　利用者が読みやすく、理解しやすいような用語により、正確に表示すること。

(i) matters are to be accurately displayed using terms that are easy for users to read and understand;

二　書面の交付又は電子情報処理組織を使用する方法その他の情報通信の技術を利用する方法により提供すること。

(ii) information is to be provided by delivery of a document or method of using an electronic information processing system or other information communication technology;

三　日本産業規格Ｚ八三〇五に規定する八ポイント以上の大きさの文字及び数字を用いること。

(iii) letters and numbers in 8 point or larger as specified in JIS Z-8305 are to be used;

四　法第三十条第二項第二号の事項は、第四項に規定する方法により算定した包括信用購入あつせんの手数料の料率を年利建てで少なくとも〇・一パーセントの単位まで示し、かつ、当該料率以外の料率を示さないこと。

(iv) the matters stated in Article 30, paragraph (2), item (ii) of the Act are to be indicated as the rate of the fee for intermediation of comprehensive credit purchases calculated as prescribed in paragraph (4), on an annual rate basis, down to at least three decimal places, and no other rates are to be indicated.

２　前項第二号の情報通信の技術を利用する方法は、前条第二項に掲げる方法とする。

(2) The phrase "method of using information communication technology" in item (ii) of the preceding paragraph is to be the method listed in paragraph (2) of the preceding Article:

３　前項の方法は、前条第三項に掲げる基準に適合するものでなければならない。

(3) The method in the preceding paragraph must conform to the standards listed in paragraph (3) of the preceding Article:

４　法第三十条第二項第二号の経済産業省令・内閣府令で定める方法は、別表第一第三号に定める方法とする。

(4) The method specified by Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order stated in Article 30, paragraph (2), item (ii) of the Act is the method specified in row (iii) of Appended Table 1.

５　法第三十条第二項第三号の経済産業省令・内閣府令で定める事項は、次のとおりとする。

(5) The matters specified by Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order stated in Article 30, paragraph (2), item (iii) of the Act are as follows:

一　弁済金の額の具体的算定例

(i) a concrete example of the calculation of the amount of the payment money;

二　極度額について定めがあるときは、その金額

(ii) when there is an agreement on the credit line, the relevant amount;
三　前号に定めるもののほか、カード等の利用に関する特約があるときは、その内容
(iii) beyond what is provided for in the preceding item, when there are any special agreements concerning the use of a card, etc., the details of those.

第三十七条の二　法第三十条第三項の規定により同条第一項各号又は同条第二項各号の事項を記載した書面（利用者に適用される包括信用購入あつせんの取引条件に係るものに限る。）を交付するときは、第三十六条第一項、第五項及び第六項又は前条第一項、第四項及び第五項の規定を準用する。
Article 37-2 (1) When delivering a document (limited to documents regarding the transaction terms and conditions of the intermediation of comprehensive credit purchases applicable to the user) containing the matters stated in each item of paragraph (1) or each item of paragraph (2) of Article 30 pursuant to the provisions of Article 30, paragraph (3) of the Act, the provisions of paragraph (1), paragraph (5) and paragraph (6) of Article 36 or paragraph (1), paragraph (4) and paragraph (5) of the preceding Article applies mutatis mutandis.
2　法第三十条第三項ただし書の経済産業省令・内閣府令で定める場合は、次のいずれかに該当する場合とする。
(2) The cases specified by Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order stated in the proviso to Article 30, paragraph (3) of the Act are the cases that fall under any of the following:
一　包括信用購入あつせん業者が利用者又は購入者等に提供する役務が、次のいずれにも該当する場合
(i) the case where the services provided by a comprehensive credit purchase intermediary to a user or purchaser, etc. fall under any of the following:
イ　包括信用購入あつせん業者が、カードその他の物を交付することなく、当該利用者にカード等（法第二条第三項第一号の番号、記号その他の符号に限る。以下この号、第五十三条の二、第五十五条の二、第五十五条の三及び第六十八条の六において同じ。）を付与すること。
(a) the comprehensive credit purchase intermediary is to issue a card, etc. (limited to the numbers, marks or any other signs specified in Article 2, paragraph (3), item (i) of the Act; the same applies below in this item, Article 53-2, Article 55-2, Article 55-3, and Article 68-6) to the relevant user without delivering a card or other object;
ロ　当該利用者が、当該利用者の使用に係る電子計算機を用いて、イのカード等を通知して、法第三十条の二の三第一項又は第二項に規定する契約及び同条第五項に規定する契約を締結すること。
(b) the relevant user uses a computer used by the user and provides notice of the card, etc. specified in (a) to conclude a contract specified in the provisions of Article 30-2-3, paragraph (1) or paragraph (2) of the Act and in the provisions of Article 30-2-3, paragraph (5) of the Act; and

ハ　包括信用購入あつせん業者が、法第三十条の二の三第三項に規定する弁済金であつてロに規定する同条第二項に規定する契約に係るものの支払を請求する場合には、電子情報処理組織を使用する方法のうち第五十三条第二項第一号に掲げるものによること。

(c) if the comprehensive credit purchase intermediary demands the payment money specified in Article 30-2-3, paragraph (3) of the Act in relation to a contract specified in paragraph (2) of that Article provided in (b), the payment is to be made by a method using an electronic information processing system that is listed in Article 53, paragraph (2), item (i).

二　包括信用購入あつせん業者が法第三十条第一項各号又は第二項各号の事項を記載した書面の交付により同条第一項又は第二項の規定による情報の提供を行つた場合

(ii) the case where the comprehensive credit purchase intermediary provided information pursuant to the provisions of Article 30, paragraph (1) or paragraph (2) of the Act by delivering a document that contains the matters specified in each item of paragraph (1) or each item of paragraph (2) of Article 30 of the Act.

第三十八条　法第三十条第四項の規定により、包括信用購入あつせんをする場合の取引条件について広告するときは、同条第一項各号又は第二項各号の事項について次の各号に定めるところにより表示しなければならない。

Article 38 When a comprehensive credit purchase intermediary advertises, pursuant to the provisions of Article 30, paragraph (4) of the Act, the transaction conditions for the intermediation of comprehensive credit purchases, it must indicate the relevant matters stated respectively in the items of paragraph (1), or the items of paragraph (2) of the relevant Article as specified in the following items:

一　法第三十条第一項各号又は第二項各号の事項について、利用者が読みやすく、理解しやすいような用語により、正確に表示すること。

(i) with respect to the matters specified in each item of paragraph (1) or each item of paragraph (2) of Article 30 of the Act, they are to be accurately displayed using terms that are easy for users to read and understand;

二　書面により広告を行う場合にあつては、日本産業規格Ｚ八三〇五に規定する八ポイント以上の大きさの文字及び数字を用いること。

(ii) where the advertisement is made in writing, letters and numbers in 8 point or larger as specified in JIS Z-8305 are to be used;

三　法第三十条第一項第二号又は第二項第二号の事項は、それぞれ第三十六条第五項又は第三十七条第四項に規定する方法により算定した包括信用購入あつせんの手数料の料率を年利建てで少なくとも〇・一パーセントの単位まで示し、かつ、当該料率以外の料率を示さないこと。

(iii) the matters stated in paragraph (1), item (ii), or paragraph (2), item (ii) of Article 30 of the Act are to be indicated as the rate of the fee for the

intermediation of comprehensive credit purchases calculated as prescribed respectively in Article 36, paragraph (5), or Article 37, paragraph (4), on an annual rate basis, down to at least three decimal places, and no other rates are to be indicated.

（包括支払可能見込額の調査等）

(Investigation into the Comprehensive Purchase Amount Projected to Be Affordable)

第三十九条　法第三十条の二第一項本文の経済産業省令・内閣府令で定める事項は、次のとおりとする。

Article 39 The matters specified by Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order stated in the main clause of Article 30-2, paragraph (1) of the Act are as follows:

一　年収

(i) the annual income;

二　預貯金（利用者（個人である利用者に限る。次条から第四十八条まで、第五十六条から第五十八条まで、第六十二条の三、第六十二条の四、第六十八条の三、第六十八条の四、第三節及び別表第二において同じ。）の利益の保護を図るため包括支払可能見込額の算定に必要な場合に限る。）

(ii) the balance of deposits or savings (limited to cases where calculation of the comprehensive purchase amount projected to be affordable is necessary to protect the interests of the user (limited to users who are individuals; the same applies in the following Article to Article 48, Article 56 through Article 58, Article 62-3, Article 62-4, Article 68-3, Article 68-4, Section 3 and Appended Table 2));

三　信用購入あつせんに係る債務の支払の状況

(iii) the payment status of obligations regarding the intermediation of credit purchases;

四　借入れの状況

(iv) the loan status;

五　前各号に掲げるもののほか、包括支払可能見込額の算定に必要な事項であつて客観的に判断することができるもの

(v) beyond what is listed in the preceding items, any other matters necessary to calculate the comprehensive purchase amount projected to be affordable that can be judged objectively.

第四十条　法第三十条の二第一項本文の規定により前条各号に掲げる事項を調査する場合であつて、包括信用購入あつせんをするためカード等を利用者に交付し又は付与しようとするときは、次項から第六項までに定めるところによる。

Article 40 (1) If a comprehensive credit purchase intermediary investigates the matters listed in the items of the preceding Article, pursuant to the provisions

of the main clause of Article 30-2, paragraph (1) of the Act, and when it intends to deliver or grant a card, etc. to a user, it is to follow the rules specified in the following paragraph through paragraph (6).

2　前条第一号に掲げる事項の調査については、利用者から受ける年収の申告その他の適切な方法により行わなければならない。ただし、包括信用購入あつせんをするためカード等を他の者の収入又はその収入及び他の者の収入により生計を維持している利用者に交付し又は付与しようとする場合（主として配偶者（婚姻の届出をしていないが事実上婚姻関係と同様の事情にある者を含む。以下同じ。）の収入により生計を維持している者（以下「特定配偶者」という。）以外の者に交付し又は付与しようとする場合にあつては事前に書面その他の適切な方法により当該他の者の同意を得たときに限る。）には、当該他の者から受ける当該他の者の年収の申告その他の適切な方法により、当該利用者及び当該他の者の年収を合算して算定することができる。

(2) An investigation into the matters listed in item (i) of the preceding Article is based on a report of annual income by a user or by any other appropriate method; provided, however, that in the case where a card, etc. is to be delivered or issued for the purpose of intermediation of comprehensive credit purchases to a user whose livelihood is maintained from the income of another person or the income of the user and the income of another person (in the case where a card, etc. is to be delivered or issued to a person other than a person (referred to below as a "specified spouse") whose livelihood is supported primarily by the income of the spouse (including persons who have not registered their marriage but are living in circumstances equivalent to a de facto marriage; the same applies below), limited to the case where the consent of such other person has been obtained in advance in writing or by any other appropriate method), the calculation may be performed by adding the annual income of the user and such other person based on a report of the annual income of such other person received from the other person or by any other appropriate method:

3　前条第二号に掲げる事項の調査については、利用者から受ける預貯金の申告その他の適切な方法により行わなければならない。ただし、包括信用購入あつせんをするためカード等を他の者の収入又はその収入及び他の者の収入により生計を維持している利用者に交付し又は付与しようとする場合（特定配偶者以外の者に交付し又は付与しようとする場合にあつては事前に書面その他の適切な方法により当該他の者の同意を得たときに限る。）には、当該他の者から受ける当該他の者の預貯金の申告その他の適切な方法により、当該利用者及び当該他の者の預貯金を合算して算定することができる。

(3) An investigation into the matters listed in item (ii) of the preceding Article is based on a report of the balance of deposits or savings received from the user or by any other appropriate method; provided, however, that in the case where a card, etc. is to be delivered or issued for the purpose of intermediation of comprehensive credit purchases to a user whose livelihood is maintained from the income of another person or the income of the user and the income of

another person (in the case where a card, etc. is to be delivered or issued to a person other than a specified spouse, limited to the case where the consent of such other person has been obtained in advance in writing or by any other appropriate method), the calculation may be performed by adding the deposits or savings of the user and such other person based on a report of the deposits or savings of such other person received from the other person or by any other appropriate method.:

4　前条第三号に掲げる事項の調査については、利用者の当該包括信用購入あつせん業者に対する信用購入あつせんに係る債務の支払の状況を確認して行わなければならない。ただし、包括信用購入あつせんをするためカード等を他の者の収入又はその収入及び他の者の収入により生計を維持している利用者に交付し又は付与しようとする場合であつて、前二項の規定により、当該利用者及び当該他の者の年収又は預貯金を合算して算定するときは、当該他の者から受ける当該他の者の支払時期の到来していない又は支払の義務が履行されていない信用購入あつせんに係る債務の申告その他の適切な方法により、当該利用者及び当該他の者の支払時期の到来していない又は支払の義務が履行されていない信用購入あつせんに係る債務を合算して算定しなければならない。

(4) An investigation into the matters listed in item (iii) of the preceding Article is carried out by confirming a user's payment status of obligations regarding the intermediation of credit purchases to the relevant comprehensive credit purchase intermediary; provided, however, that in the case where a card, etc. is to be delivered or issued for the purpose of intermediation of comprehensive credit purchases to a user whose livelihood is maintained from the income of another person or the income of the user and the income of another person, if the calculation is performed by adding the annual income or deposits or savings of the relevant user and such other person pursuant to the provisions of the preceding two paragraphs, the calculation must be performed by adding the obligations of the user and such other person regarding the intermediation of credit purchases that have not yet come due or for which the payment obligation has not been performed by declaring obligations regarding the intermediation of credit purchases received from the other person that have not yet come due or for which the payment obligation has not been performed or by any other appropriate method.:

5　前条第四号に掲げる事項の調査については、利用者の当該包括信用購入あつせん業者からの借入れの状況その他の当該利用者の借入れの状況を勘案して行わなければならない。

(5) An investigation into the matters listed in item (iv) of the preceding Article must be carried out by taking into consideration a user's loan status from the relevant comprehensive credit purchase intermediary and any other loan status of the user.

6　前条第五号に掲げる事項の調査については、利用者から受ける当該事項の申告その

他の適切な方法により行わなければならない。

(6) An investigation into the matters listed in item (v) of the preceding Article must be carried out based on a report received from the user concerning the relevant matters or by any other appropriate method.

第四十一条　法第三十条の二第一項本文の規定により第三十九条各号に掲げる事項を調査する場合であつて、包括信用購入あつせんをするため、利用者に交付し又は付与しているカード等についてそれに係る有効期間（包括信用購入あつせんに係る購入又は受領の方法により商品若しくは権利を購入し、又は役務を受領することができる期間であつて、あらかじめ定められたものをいう。以下同じ。）を更新するためにカード等を当該利用者に交付し又は付与しようとするとき（当該利用者に交付し又は付与しているカード等に付随するカード等（以下「付随カード等」という。）についてそれに係る有効期間を更新するために付随カード等を当該利用者に交付し又は付与しようとするときを除く。）は、前条第二項から第四項まで及び第六項の申告を受けた事項等（変更があつたと認めるときは、その変更後のもの）及び当該利用者の当該包括信用購入あつせん業者に対する信用購入あつせんに係る債務の支払の状況を確認して、並びに当該利用者の借入れの状況を勘案して行わなければならない。

Article 41 (1) If a comprehensive credit purchase intermediary investigates the matters listed in the items of Article 39, pursuant to the provisions of the main clause of Article 30-2, paragraph (1) of the Act, and intends to deliver or grant a card, etc. to a user for the purpose of renewing the effective period for a card, etc. already delivered or granted to the user for the intermediation of comprehensive credit purchases (the effective period means the period during which goods or rights can be purchased or services can be received by the method of purchase or receipt regarding the intermediation of comprehensive credit purchases, which is specified in advance; the same applies below) (excluding cases where the comprehensive credit purchase intermediary intends to deliver or grant a card, etc. associated with a card, etc. already delivered or granted to the user (referred to below as an "associated card, etc.") for the purpose of renewing the effective period for the associated card, etc.), the comprehensive credit purchase intermediary must confirm the matters reported under paragraphs (2) to (4) and paragraph (6) of the preceding Article (when it is deemed that there has been any change to such matters, the matters after the change) and the user's payment status of obligations regarding the intermediation of credit purchases to the relevant comprehensive credit purchase intermediary, and must take into account the user's loan status.

２　前項の調査は、当該有効期間を更新しようとする日の六月前からその更新の日までの間に、一回行えば足りるものとする。

(2) It is to be sufficient to carry out the investigation stated in the preceding paragraph once during the period between six months before the day on which

the comprehensive credit purchase intermediary intends to renew the relevant effective period up to the day of the renewal.

第四十二条　法第三十条の二第一項本文の規定により第三十九条各号に掲げる事項を調査する場合であつて、利用者に交付し又は付与したカード等についてそれに係る極度額を増額しようとするときは、第四十条第二項から第四項まで及び第六項の申告を受けた事項等（変更があつたと認めるときは、その変更後のもの）及び当該利用者の当該包括信用購入あつせん業者に対する信用購入あつせんに係る債務の支払の状況を確認して、並びに当該利用者の借入れの状況を勘案して行わなければならない。

Article 42 If a comprehensive credit purchase intermediary investigates the matters listed in the items of Article 39, pursuant to the provisions of the main clause of Article 30-2, paragraph (1) of the Act, and intends to increase the credit line regarding a card, etc. already delivered or granted to a user, the comprehensive credit purchase intermediary must confirm the matters reported under paragraphs (2) through (4) and paragraph (6) of Article 40 (when it is deemed that there has been any change to those matters, the matters after the change) and the user's payment status of obligations regarding the intermediation of credit purchases to the relevant comprehensive credit purchase intermediary, and must take into account the user's loan status.

第四十三条　法第三十条の二第一項ただし書の経済産業省令・内閣府令で定める場合は、次に掲げる場合とする。

Article 43 (1) The cases specified by Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order stated in the proviso to Article 30-2, paragraph (1) of the Act are the cases listed as follows:

一　包括信用購入あつせんをするため極度額が三十万円以下のカード等を利用者に交付し若しくは付与しようとする場合又は利用者に交付し若しくは付与したカード等についてそれに係る極度額を三十万円を上限として増額しようとする場合（これらのうち、第四十一条又は第四十二条の場合に該当する場合を含み、次のいずれかに該当する場合を除く。）

(i) cases where the comprehensive credit purchase intermediary intends to deliver or grant a card, etc. with a credit line of not more than 300,000 yen to a user for the intermediation of comprehensive credit purchases, or intends to increase the credit line regarding a card, etc. already delivered or granted to a user up to the limit of 300,000 yen (including cases that fall under Article 41 or Article 42 and excluding cases that fall under any of the following):

イ　指定信用情報機関が保有する特定信用情報を使用することにより、当該カード等を当該利用者に交付し若しくは付与しようとする時点又は当該カード等についてそれに係る極度額を増額しようとする時点において、当該利用者の支払の義務

が履行されないと認めるとき。

(a) when it is deemed, by using the specified credit information held by the designated credit bureau, that the user's payment obligations will not be performed as of the time when the comprehensive credit purchase intermediary intends to deliver or grant the relevant card, etc. to the user or intends to increase the credit line regarding the relevant card, etc.;

ロ　指定信用情報機関が保有する特定信用情報を使用することにより、当該利用者の当該包括信用購入あつせん業者に対する包括信用購入あつせんに係る債務の額が五十万円を、又は支払時期の到来していない若しくは支払の義務が履行されていない包括信用購入あつせんに係る債務の額が百万円を超えると認めるとき。

(b) when it is deemed, by using the specified credit information held by the designated credit bureau, that the amount of the user's obligation regarding the intermediation of comprehensive credit purchases to the relevant comprehensive credit purchase intermediary exceeds 500,000 yen or the amount of the user's obligation regarding the intermediation of comprehensive credit purchases which has not yet become due or for which the payment obligations have not been performed exceeds 1,000,000 yen;

二　利用者に交付し又は付与したカード等についてそれに係る極度額を当該利用者の求めに応じ一時的に増額しようとする場合であつて、当該利用者が当該カード等を提示し又は通知して、包括信用購入あつせん関係販売業者から商品若しくは権利を購入し、又は包括信用購入あつせん関係役務提供事業者から役務の提供を受ける目的及び当該包括信用購入あつせん関係販売業者若しくは当該包括信用購入あつせん関係役務提供事業者の名称又はこれに相当するものをあらかじめ確認した場合において、次のいずれかに該当するとき。

(ii) cases where the comprehensive credit purchase intermediary intends to increase the credit line regarding a card, etc. already delivered or granted to a user temporarily in response to a request from the user, and has confirmed, in advance, the purpose for which the user purchases goods or rights from the seller affiliated with the intermediation of comprehensive credit purchases or receives services from the service provider affiliated with the intermediation of comprehensive credit purchases upon presenting or notifying the relevant card, etc., and the name or any equivalent information of the seller affiliated with the intermediation of comprehensive credit purchases or the service provider affiliated with the intermediation of comprehensive credit purchases, and when falling under any of the following:

イ　極度額を一時的に増額しようとする期間が三月以内の場合であつて、当該増額された後の極度額が法第三十条の二第一項本文の規定による調査により得られた事項を基礎として算定した包括支払可能見込額に法第三十条の二の二本文の経済産業大臣が定める割合を乗じて得た額（正当な理由があつて法第三十条の二第一項本文の規定による調査を行つていない場合は、当該カード等に係る極度額（現に当該カード等についてそれに係る極度額を利用者の求めに応じ一時的に増額し

ている場合にあつては、一時的に増額する前の極度額））の二倍に相当する額を超えない場合において、当該増額された後の極度額が当該目的に照らして相当であると認めるとき。

(a) cases where the period during which the credit line is temporarily increased is not more than three months and the increased credit line does not exceed twice the amount obtained by multiplying the comprehensive purchase amount projected to be affordable calculated, based on the information obtained through an investigation under the main clause of Article 30-2, paragraph (1) of the Act, by the rate specified by the Minister of Economy, Trade, and Industry stated in the main clause of Article 30-2-2 of the Act (in cases where an investigation under the main clause of Article 30-2, paragraph (1) of the Act has not been carried out for any justifiable grounds, twice the credit line regarding the relevant card, etc. (in cases where the credit line regarding the relevant card, etc. has already been increased temporarily in response to the request from the user, the credit line before the temporary increase)), and when the increased credit line is deemed to be reasonable in light of the relevant purpose;

ロ　当該利用者が臨時的かつ短期的な収入を得る見込みがあると認められる場合であつて、当該増額された後の極度額が当該収入に照らして相当であると認めるとき。

(b) cases where the user is deemed to be likely to earn temporary short-term income, and when the increased credit line is deemed to be reasonable in light of the relevant income;

ハ　当該利用者が当該カード等を提示し又は通知して、包括信用購入あつせん関係販売業者から当該利用者若しくは当該利用者と生計を一にする者の生命若しくは身体を保護するため緊急に必要があると認められる商品若しくは権利を購入し、又は包括信用購入あつせん関係役務提供事業者から当該利用者若しくは当該利用者と生計を一にする者の生命若しくは身体を保護するため緊急に必要があると認められる役務の提供を受ける場合であつて、当該増額された後の極度額が当該目的に照らして相当であると認めるとき。

(c) cases where the user purchases goods or rights, which are deemed to be urgently necessary to protect the life or body of the user or persons who have the same livelihood as the user, from the seller affiliated with the intermediation of comprehensive credit purchases, or is provided with services, which are deemed to be urgently necessary to protect the life or body of the user or persons who have the same livelihood as the user, from the service provider affiliated with the intermediation of comprehensive credit purchases, upon presenting or notifying the relevant card, etc., and when the increased credit line is deemed to be reasonable in light of the relevant purpose;

三　第四十一条の場合（同条の場合であつて、第一号の規定により、包括信用購入あ

つせんをするため極度額が三十万円以下のカード等を利用者に交付し又は付与しようとするときを含む。）であつて、利用者の当該包括信用購入あつせん業者に対する包括信用購入あつせんに係る債務の額が五万円に満たないとき。

(iii) cases stated in Article 41 (including cases stated in the relevant Article where the comprehensive credit purchase intermediary intends to deliver or grant a card, etc. with a credit line of not more than 300,000 yen to a user for the intermediation of comprehensive credit purchases), and when the user's obligation regarding the intermediation of comprehensive credit purchases to the relevant comprehensive credit purchase intermediary is less than 50,000 yen;

四　包括信用購入あつせん業者が、法第三十条の二第一項本文の規定による調査により得られた事項を基礎として算定した包括支払可能見込額に法第三十条の二の二本文の経済産業大臣が定める割合を乗じて得た額（正当な理由があつて法第三十条の二第一項本文の規定による調査を行つていない場合は、利用者に交付し又は付与したカード等に係る極度額）の範囲内で、付随カード等を利用者に交付し若しくは付与しようとする場合又は当該付随カード等についてそれに係る極度額を増額しようとする場合

(iv) cases where the comprehensive credit purchase intermediary intends to deliver or grant an associated card, etc. to a user within an amount obtained by multiplying the comprehensive purchase amount projected to be affordable calculated, based on the information obtained through an investigation under the main clause of Article 30-2, paragraph (1) of the Act, by the rate specified by the Minister of Economy, Trade, and Industry stated in the main clause of Article 30-2-2 of the Act (in cases where an investigation under the main clause of Article 30-2, paragraph (1) of the Act has not been carried out for any justifiable grounds, within the credit line regarding a card, etc. already delivered or granted to the user), or intends to increase the credit line regarding the relevant associated card, etc.;

五　第一号、第三号又は前号に掲げるもののほか、包括信用購入あつせん業者が、カード等を利用者に交付し又は付与した時から当該カード等についてそれに係る有効期間の満了の日までに、当該カード等に代えてカード等を利用者に交付し又は付与しようとする場合（カード等についてそれに係る有効期間を更新しようとする場合を除く。）

(v) beyond what is listed in item (i), item (iii), or the preceding item, cases where the comprehensive credit purchase intermediary intends to deliver or grant a card, etc. to a user in lieu of a card already delivered or granted, during the period from the time when the comprehensive credit purchase intermediary delivered or granted the relevant card, etc. up to the day of the expiration of the effective period for the relevant card, etc. (excluding cases where the comprehensive credit purchase intermediary intends to renew the effective period for a card, etc.).

２　包括信用購入あつせん業者は、前項各号に掲げる場合には、次の各号に掲げる場合の区分に応じ、利用者ごとに、当該各号に定める事項の記録を、書面又は電磁的記録をもつて作成し、カード等（付随カード等を含む。）についてそれに係る有効期間（第一号に掲げる場合（カード等についてそれに係る有効期間を更新しようとする場合を除く。）には更新された後の有効期間を含み、第一号に掲げる場合（カード等についてそれに係る有効期間を更新しようとする場合に限る。）又は第二号から第五号までのいずれかに掲げる場合には更新された後の有効期間を除く。）の満了の日又は当該有効期間内に締結した全ての包括信用購入あつせん関係受領契約（当該カード等（付随カード等を含む。）に係るものに限る。）に定められた最終の支払期日のうち最後のもの（これらの契約に基づく包括信用購入あつせんに係る債務の全てが弁済その他の事由により消滅したときにあつては、その消滅した日）のうちいずれか遅い日までの間保存しなければならない。

(2) A comprehensive credit purchase intermediary, in the cases listed in the items of the preceding paragraph, must prepare a record on the matters specified in the following items for each user, in accordance with the categories of cases listed in the respective items, in writing or as electronic or magnetic records, and must preserve the relevant record up to the day of the expiration of the effective period for a card, etc. (including an associated card, etc.) (such effective period includes the effective period after the renewal in the cases listed in item (i) (excluding cases where the comprehensive credit purchase intermediary intends to renew the effective period for a card, etc.) and excludes the effective period after the renewal in the cases listed in item (i) (limited to cases where the comprehensive credit purchase intermediary intends to renew the effective period for a card, etc.), any of items (ii) through (v)), or the last one of the final due dates specified under all the contracts providing the receipt of monies subject to the intermediation of comprehensive credit purchases (limited to contracts regarding the relevant card, etc. (including an associated card, etc.)) concluded during the relevant effective period (when all the obligations regarding the intermediation of comprehensive credit purchases under these contracts have been extinguished through the payment thereof or on other grounds, the day of the extinguishment), whichever comes later:

一　前項第一号に掲げる場合　次に掲げる事項

(i) cases listed in item (i) of the preceding paragraph: the following matters:

イ　契約年月日（カード等についてそれに係る極度額を増額しようとする場合にあつては増額した年月日、カード等についてそれに係る有効期間を更新しようとする場合にあつてはその更新しようとする年月日及び指定信用情報機関が保有する特定信用情報を使用して調査を行つた年月日）

(a) the date of the contract (if the comprehensive credit purchase intermediary intends to increase the credit line regarding a card, etc., the date of the increase of the credit line, and if the comprehensive credit purchase intermediary intends to renew the effective period for a card, etc.,

the date for the renewal, and the date on which the comprehensive credit purchase intermediary carried out an investigation by using the specified credit information held by the designated credit bureau);

ロ　利用者に交付し又は付与したカード等についてそれに係る極度額（カード等についてそれに係る極度額を増額しようとする場合にあつては、増額した後の極度額）

(b) the credit line regarding a card, etc. already delivered or granted to the user (in cases where the comprehensive credit purchase intermediary intends to increase the credit line regarding a card, etc., the increased credit line);

ハ　指定信用情報機関が保有する特定信用情報を使用して行つた調査の結果

(c) the results of the investigation carried out by using the specified credit information held by the designated credit bureau;

ニ　当該包括信用購入あつせん業者に対する包括信用購入あつせんに係る債務の額

(d) the amount of the obligation regarding the intermediation of comprehensive credit purchases to the relevant comprehensive credit purchase intermediary;

二　前項第二号に掲げる場合　次に掲げる事項

(ii) cases listed in item (ii) of the preceding paragraph: the following matters:

イ　利用者の求めがあつた日及びカード等についてそれに係る極度額を増額した年月日

(a) the day on which a request was made by the user and the date on which the credit line regarding a card, etc. was increased;

ロ　増額した期間

(b) the period for the increase of the credit line;

ハ　増額した後の極度額

(c) the increased credit line;

ニ　利用者がカード等を提示し又は通知して、包括信用購入あつせん関係販売業者から商品若しくは権利を購入し、又は包括信用購入あつせん関係役務提供事業者から役務の提供を受ける目的

(d) the purpose for which the user purchases goods or rights from the seller affiliated with the intermediation of comprehensive credit purchases or is provided with services by the service provider affiliated with the intermediation of comprehensive credit purchases upon presenting or notifying a card, etc.;

ホ　あらかじめ確認した包括信用購入あつせん関係販売業者若しくは包括信用購入あつせん関係役務提供事業者の名称又はこれに相当するもの

(e) the name or any equivalent information of the seller affiliated with the intermediation of comprehensive credit purchases or the service provider affiliated with the intermediation of comprehensive credit purchases that has been confirmed in advance;

ヘ　増額した期間において、利用者がカード等を提示し又は通知して、商品若しくは権利を購入した包括信用購入あつせん関係販売業者、又は役務の提供を受ける包括信用購入あつせん関係役務提供事業者の名称又はこれに相当するもの

(f) the name or any equivalent information of the seller affiliated with the intermediation of comprehensive credit purchases from which the user has purchased goods or rights or of the service provider affiliated with the intermediation of comprehensive credit purchases by which the user is to be provided with services, upon presenting or notifying a card, etc., during the period for the increase of the credit line;

ト　利用者が得る見込みがあると認められる臨時的かつ短期的な収入（前項第二号ロに該当するときに限る。）

(g) the temporary short-term income that the user is deemed to be likely to earn (limited to the cases falling under item (ii), (b) of the preceding paragraph);

三　前項第三号に掲げる場合　次に掲げる事項

(iii) cases listed in item (iii) of the preceding paragraph: the following matters:

イ　利用者に交付し又は付与しているカード等についてそれに係る有効期間を更新しようとする年月日及び当該利用者の当該包括信用購入あつせん業者に対する包括信用購入あつせんに係る債務の額を調査した年月日

(a) the date on which the comprehensive credit purchase intermediary intends to renew the effective period for a card, etc. already delivered or granted to the user and the date on which the comprehensive credit purchase intermediary investigated the user's obligation regarding the intermediation of comprehensive credit purchases to the relevant comprehensive credit purchase intermediary;

ロ　利用者に交付し又は付与したカード等についてそれに係る極度額

(b) the credit line regarding a card, etc. already delivered or granted to the user;

ハ　当該包括信用購入あつせん業者に対する包括信用購入あつせんに係る債務の額

(c) the amount of the obligation regarding the intermediation of comprehensive credit purchases to the relevant comprehensive credit purchase intermediary;

四　前項第四号に掲げる場合　次に掲げる事項

(iv) cases listed in item (iv) of the preceding paragraph: the following matters:

イ　付随カード等についてそれに係る契約年月日（付随カード等についてそれに係る極度額を増額しようとする場合にあつては、増額した年月日）

(a) the date of the contract regarding an associated card, etc. (in cases where the comprehensive credit purchase intermediary intends to increase the credit line regarding an associated card, etc., the date of the increase of the credit line);

ロ　利用者に交付し又は付与した付随カード等についてそれに係る極度額（付随カ

ード等についてそれに係る極度額を増額しようとする場合にあつては、増額した後の極度額）

(b) the credit line regarding an associated card, etc. already delivered or granted to the user (in cases where the comprehensive credit purchase intermediary intends to increase the credit line regarding an associated card, etc., the increased credit line);

五　前項第五号に掲げる場合　カード等を利用者に交付し又は付与しようとする年月日

(v) cases listed in item (v) of the preceding paragraph: the date on which the comprehensive credit purchase intermediary intends to deliver or grant a card, etc. to the user.

第四十四条　法第三十条の二第二項の経済産業省令・内閣府令で定める資産は、利用者又は購入者等（個人である購入者又は個人である役務の提供を受ける者に限る。以下この条から第四十七条まで、第五十六条から第五十八条まで、第七十一条、第七十二条、第七十三条の二、第七十四条第一項第四号及び第二項、第八十九条から第九十一条まで、第三節並びに別表第二において同じ。）が所有し、自己の居住の用に供する建物（当該建物が二以上ある場合には、これらの建物のうち、当該利用者又は購入者等が主として居住の用に供する一の建物に限る。以下この条において「住宅」という。）又は住宅の用に供されている土地若しくは当該土地に設定されている地上権とする。

Article 44　The assets specified by Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order stated in Article 30-2, paragraph (2) of the Act is to be a building that a user or purchaser, etc. (limited to a purchaser who is an individual or a service recipient who is an individual; the same applies below in this Article through to Article 47, Articles 56 to 58, Article 71, Article 72, Article 73-2, Article 74, paragraph (1), item (iv) and paragraph (2), Articles 89 to 91, Section 3, and Appended Table 2) owns and uses for their own residential purpose (when they own two or more such buildings, limited to a single building out of those buildings that the relevant user or purchaser, etc. mainly uses for their own residential purpose; referred to below as the "residence" in this Article), land that a user or purchaser, etc. owns and uses as their residence, or the superficies right established on the relevant land.

第四十五条　法第三十条の二第二項の経済産業省令・内閣府令で定める額（以下この条及び次条第一項第二号において「生活維持費」という。）は、別表第二の上欄に掲げる利用者又は購入者等及びその者と生計を一にする者の合計数（ただし、当該利用者又は購入者等の包括支払可能見込額又は個別支払可能見込額を算定するために法第三十条の二第一項本文又は第三十五条の三の三第一項本文の規定による調査をするに当たり、他の者の収入により生計を維持している者が、第四十条第二項若しくは第七十二条第二項の規定による年収の合算又は第四十条第三項若しくは第七十二条第三項の

規定による預貯金の合算のいずれもしない場合にあつては、一人とする。）の区分並びに同表の中欄に掲げる場合の区分に応じ、同表の下欄に掲げる額とする。

Article 45 (1) The amount specified by Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order stated in Article 30-2, paragraph (2) of the Act (referred to below as the "subsistence cost" in this Article and paragraph (1), item (ii) of the following Article) is to be the amount listed in the right-hand column of Appended Table 2, in accordance with the categories of the total number of users or purchasers, etc. and persons who have the same livelihood as the relevant users or purchasers, etc. as listed in the left-hand column of the relevant table (provided, however, that when a person whose livelihood is maintained by the income of another person does not add the annual income as prescribed in Article 40, paragraph (2) or Article 72, paragraph (2) or add deposits or savings as prescribed in Article 40, paragraph (3) or Article 72, paragraph (3), when carrying out an investigation under the main clause of Article 30-2, paragraph (1) or the main clause of Article 35-3-3, paragraph (1) of the Act in order to calculate the comprehensive purchase amount projected to be affordable or the individual purchase amount projected to be affordable of the relevant users or purchasers, etc., the total number is one), and in accordance with the category of the cases listed in the middle column of the relevant table.

２　前項の規定にかかわらず、次の各号に掲げる場合における生活維持費は、当該各号に定めるところによることができる。

(2) Notwithstanding the provisions of the preceding paragraph, the subsistence cost in the following cases may be as specified respectively in the following items:

一　別表第二の上欄に掲げる利用者又は購入者等及びその者と生計を一にする者の合計数及び同表の中欄に掲げる場合の区分の双方について申告を受けることができない場合　二百四十万円

(i) cases where it is not possible to receive reports for both the total number of users or purchasers, etc. listed in the left-hand column of Appended Table 2 and persons who share a livelihood with those persons and the categories listed in the middle column of that table: 2,400,000 yen

二　別表第二の中欄に掲げる場合の区分について申告を受けることができない場合（前号に該当する場合を除く。）　同表の上欄に掲げる利用者又は購入者等及びその者と生計を一にする者の合計数の区分に応じ、同表の下欄に掲げる額のうち、より高いもの

(ii) cases where it is not possible to receive a report on the categories of the cases listed in the middle column of Appended Table 2 (excluding cases falling under the preceding item): The higher of the amounts listed in the right-hand column of that table according to the total number of users or purchasers, etc. listed in the left-hand column of that table and persons who

share a livelihood with such persons

三　別表第二の上欄に掲げる利用者又は購入者等及びその者と生計を一にする者の合計数について申告を受けることができない場合（第一号に該当する場合を除く。）　別表第二の上欄に掲げる利用者又は購入者等及びその者と生計を一にする者の合計数を四人以上とみなした上で、同表の中欄に掲げる場合の区分に応じ、同表の下欄に掲げる額

(iii) cases where it is not possible to receive a report on the total number of users or purchasers, etc. listed in the left-hand column of Appended Table 2 and persons who share a livelihood with those persons (excluding cases falling under item (i)): The amount listed in the right-hand column of Appended Table 2 according to the categories of the cases listed in the middle column of that table after deeming the total number of users or purchasers, etc. listed in the left-hand column of that table and persons who share a livelihood with those persons to be four or more

四　利用者又は購入者等から当該利用者又は当該購入者等及びその者と生計を一にする者の最低限度の生活を維持するために必要な費用の一年分に相当する実際の額について客観的かつ合理的な方法により把握した場合　当該方法により把握した額（この場合において、別表第二の上欄に掲げる利用者又は購入者等及びその者と生計を一にする者の合計数の区分並びに同表の中欄に掲げる場合の区分に応じ、同表の下欄に掲げる額を下限の目安として、これに留意するものとする。）

(iv) cases where the actual amount equivalent to one year of expenses necessary to maintain the minimum standard of living of the user or purchaser, etc. and persons who share a livelihood with such persons is determined by objective and reasonable method from the user or purchaser etc.: The amount determined by such method (in this case, the amount in the right-hand column of Appended Table 2 is to be taken into consideration as a lower limit according to the categories of the total number of users or purchasers, etc. listed in the left-hand column of that table and persons who share a livelihood with those persons and the category of the cases listed in the middle column of that table)

3　前二項の規定にかかわらず、次の各号に掲げる場合における生活維持費は、当該各号に定めるところによることができる。

(3) Notwithstanding the provisions of the preceding two paragraphs, the subsistence cost in the following cases may be as specified respectively in the following items:

一　包括信用購入あつせん業者が、包括信用購入あつせんをするためカード等を他者の収入により生計を維持している者であつて当該親族と同居している者に交付し若しくは付与しようとする場合又は当該者に交付し若しくは付与したカード等についてそれに係る極度額を増額しようとする場合において、当該者の包括支払可能見込額を算定するために法第三十条の二第一項本文の規定による調査をするに当たり、第四十条第二項の規定による年収の合算を又は同条第三項の規定による預貯金の合

算のいずれも行わないとき。　ないものとする。

(i) cases where the comprehensive credit purchase intermediary intends to deliver or grant a card, etc. for intermediation of comprehensive credit purchases to a person who makes a living by depending on the income of a another person and lives with the relevant relative, or intends to increase the credit line regarding a card, etc. already delivered or granted to the relevant person, and when the comprehensive credit purchase intermediary does not add annual income as prescribed in Article 40, paragraph (2), or does not add deposits or savings as prescribed in Article 40, paragraph (3), when carrying out an investigation under the main clause of Article 30-2, paragraph (1) of the Act in order to calculate the comprehensive purchase amount projected to be affordable of the relevant person: it is deemed that there is no subsistence cost;

二　包括信用購入あつせん業者が、包括信用購入あつせんをするためカード等をその収入及び他の者の収入により生計を維持している者に交付し若しくは付与しようとする場合又は当該者に交付し若しくは付与したカード等についてそれに係る極度額を増額しようとする場合において、当該者の包括支払可能見込額を算定するために法第三十条の二第一項本文の規定による調査をするに当たり、第四十条第二項の規定による年収の合算又は同条第三項の規定による預貯金の合算のいずれも行わないとき。　前二項の規定による当該者に係る生活維持費を当該者の年収及び当該他の者の申告その他の適切な方法により把握した当該他の者の年収に応じて按分した額（当該他の者からその年収の申告を受けることができない場合であつてその合理的な推定ができないときにあつては、前二項の規定による当該者に係る生活維持費の二分の一に相当する額。第五号において同じ。）とする。

(ii) cases where the comprehensive credit purchase intermediary intends to deliver or grant a card, etc. for intermediation of comprehensive credit purchases to a person who makes a living from their own income and the income of another person, or intends to increase the credit line regarding a card, etc. already delivered or granted to the relevant person, and when the comprehensive credit purchase intermediary does not add the annual income as prescribed in Article 40, paragraph (2) or does not add deposits or savings as prescribed in Article 40, paragraph (3), when carrying out an investigation under the main clause of Article 30-2, paragraph (1) of the Act in order to calculate the comprehensive purchase amount projected to be affordable of the relevant person: the subsistence cost is the amount obtained by dividing the subsistence cost of the relevant person under the preceding two paragraphs proportionally in accordance with the relevant person's annual income and the annual income of the relevant other person ascertained by a declaration of the relevant other person or any other appropriate method (when declaration of the relevant other person concerning the other person's own annual income cannot be obtained, and the relevant annual income

cannot be presumed rationally, the amount equivalent to 50 percent of the subsistence cost of the relevant person under the preceding two paragraphs; the same applies in item (v));

三　個別信用購入あつせん業者が、主として配偶者の収入により生計を維持している者であつてその配偶者と同居しているものを相手方とする個別信用購入あつせん関係受領契約を締結しようとする場合であつて、個別信用購入あつせんに係る販売の方法により商品若しくは指定権利（日常生活において必要とされるものを除く。）を販売する契約又は個別信用購入あつせんに係る提供の方法により役務（日常生活において必要とされるものを除く。）を提供する契約に該当するものに係る個別信用購入あつせん関係受領契約を締結しようとする場合において、当該者の個別支払可能見込額を算定するために法第三十五条の三の三第一項本文の規定による調査をするに当たり、第七十二条第二項の規定による年収の合算を又は同条第三項の規定による預貯金の合算のいずれも行わないとき。　ないものとする。

(iii) cases where the individual credit purchase intermediary intends to conclude a contract providing the receipt of monies subject to the intermediation of individual credit purchases with a person whose livelihood depends primarily on the income of a spouse and who lives with their spouse, intending to conclude a contract providing the receipt of monies subject to the intermediation of individual credit purchases that falls under the category of a contract to sell goods or designated rights (excluding those that are deemed to be necessary for everyday life) by the method of sales regarding the intermediation of individual credit purchases or a contract to provide services (excluding those that are deemed to be necessary for everyday life) by the method of provision regarding the intermediation of individual credit purchases, and when the individual credit purchase intermediary does not add the annual income as prescribed in Article 72, paragraph (2) or does not add deposits or savings as prescribed in Article 72, paragraph (3), when carrying out an investigation under the main clause of Article 35-3-3, paragraph (1) of the Act in order to calculate the individual purchase amount projected to be affordable of the relevant person: it is deemed that there is no subsistence cost;

四　個別信用購入あつせん業者が、他の者の収入により生計を維持している者（主として配偶者の収入により生計を維持している者を除く。）であつて当該他の者と同居している者を相手方とする個別信用購入あつせん関係受領契約を締結しようとする場合において、当該者の個別支払可能見込額を算定するために法第三十五条の三の三第一項本文の規定による調査をするに当たり、第七十二条第二項の規定による年収の合算又は同条第三項の規定による預貯金の合算のいずれも行わないとき。　ないものとする。

(iv) cases where the individual credit purchase intermediary intends to conclude a contract providing the receipt of monies subject to the intermediation of individual credit purchases with a person who makes a

living by depending on the income of another person (excluding a person whose livelihood depends primarily on the income of a spouse) and lives with the relevant other person, and when the individual credit purchase intermediary does not add the annual income as prescribed in Article 72, paragraph (2) or does not add deposits or savings as prescribed in Article 72, paragraph (3) when carrying out an investigation under the main clause of Article 35-3-3, paragraph (1) of the Act in order to calculate the individual purchase amount projected to be affordable of the relevant person: it is deemed that there is no subsistence cost;

五　個別信用購入あつせん業者が、その収入及び他の者の収入により生計を維持している者を相手方とする個別信用購入あつせん関係受領契約を締結しようとする場合において、当該者の個別支払可能見込額を算定するために法第三十五条の三の三第一項本文の規定による調査をするに当たり、第七十二条第二項の規定による年収の合算又は同条第三項の規定による預貯金の合算のいずれも行わないとき。　前二項の規定による当該者に係る生活維持費を当該者の年収及び当該他の者の申告その他の適切な方法により把握した当該他の者の年収に応じて按分した額とする。

(v) cases where the individual credit purchase intermediary intends to conclude a contract providing the receipt of monies subject to the intermediation of individual credit purchases with a person who makes a living from their own income and the income of another person and the individual credit purchase intermediary does not add the annual income as prescribed in Article 72, paragraph (2) or does not add deposits or savings as prescribed in Article 72, paragraph (3) when carrying out an investigation under the main clause of Article 35-3-3, paragraph (1) of the Act in order to calculate the individual purchase amount projected to be affordable of the relevant person: the subsistence cost is the amount obtained by dividing the subsistence cost of the relevant person under the preceding two paragraphs proportionally in accordance with the annual income of the relevant person and the other person's annual income ascertained by a declaration of such other person or any other appropriate method.

4　前三項（第二項第四号を除く。）の規定にかかわらず、包括信用購入あつせん業者又は個別信用購入あつせん業者が、利用者又は購入者等の居住地域を確認する場合における当該利用者又は購入者等に係る生活維持費は、前三項（第二項第四号を除く。）の規定による当該利用者又は購入者等に係る生活維持費に、次の各号に掲げる当該利用者又は購入者等の居住地域の区分（別表第三に定める居住地域の区分をいう。次条において同じ。）に応じ、当該各号に定める割合を乗じて得た額とすることができる。

(4) Notwithstanding the provisions of the preceding three paragraphs (excluding paragraph (2), item (iv)), the subsistence cost of a user or a purchaser, etc. in cases where a comprehensive credit purchase intermediary or an individual credit purchase intermediary confirms the residential area of the user or the

purchaser, etc. may be the amount obtained by multiplying the subsistence cost of the user or the purchaser, etc. under the preceding three paragraphs (excluding paragraph (2), item (iv)) by the rate specified in the following items, in accordance with the category of residential areas of the user or the purchaser, etc. listed in the relevant items (meaning the category of residential areas specified in Appended Table 3; the same applies in the following Article):

一　第一区分　百分の九十

(i) category 1: 90 percent;

二　第二区分　百分の八十五

(ii) category 2: 85 percent.

第四十六条　別表第三に掲げる市町村（特別区を含む。以下この条及び別表第三において同じ。）の廃置分合があつた場合には、次の各号に掲げる区域に居住する利用者又は購入者等の居住地域の区分は、当該各号に定める市町村により定まる。

Article 46 (1) If there has been any reorganization of the municipalities listed in Appended Table 3 (including special wards; the same applies below in this Article and Appended Table 3), the category of residential areas of a user or a purchaser, etc. residing in areas listed in the following items are specified by the municipality specified in the relevant items:

一　廃置分合により市町村の区域の全部又は一部が他の市町村に編入された場合における当該廃置分合後の当該市町村の区域　当該他の市町村

(i) if the whole or a part of a municipality has been incorporated into another municipality as a result of reorganization, the area in the relevant municipality after the reorganization: the relevant other municipality;

二　廃置分合により市町村を新たに置いた場合における当該廃置分合後の当該市町村の区域　当該区域が当該廃置分合前に属していた市町村（当該市町村が二以上あるときは、利用者又は購入者等に係る生活維持費が最も高額なもの）

(ii) if a new municipality has been established as a result of reorganization, the area in the relevant municipality after the reorganization: the municipality to which the relevant area belonged before the reorganization (when there are two or more those municipalities, the municipality where the subsistence cost of the user or the purchaser, etc. is the highest).

2　別表第三に掲げる市町村の境界変更があつた場合には、当該境界変更に係る区域に居住する利用者又は購入者等の居住地域の区分は、当該境界変更により当該区域が属することとなつた市町村により定まる。

(2) If there have been any changes to the border of the municipalities listed in Appended Table 3, the category of residential areas of a user or a purchaser, etc. residing in areas regarding the relevant border changes are specified by the municipality to which the relevant area has come to belong as a result of the relevant border changes.

第四十七条　法第三十条の二第三項の経済産業省令・内閣府令で定めるものは、基礎特定信用情報（信用購入あつせんに係る債務の支払の状況を除き、認定包括信用購入あつせん業者が法第三十条の五の五第二項の規定により特定信用情報を使用する場合及び登録少額包括信用購入あつせん業者が法第三十五条の二の四第二項の規定により特定信用情報を使用する場合には、第百十八条第二項第一号イに規定する事項を除く。）その他利用者又は購入者等の信用購入あつせんに係る支払能力に関する情報をいう。

Article 47 The basic specified credit information specified by Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order stated in Article 30-2, paragraph (3) of the Act (except for the status of payment of obligations regarding intermediation of credit purchases, if a certified comprehensive credit purchase intermediary uses specified credit information pursuant to the provisions of Article 30-5-5, paragraph (2) of the Act or a registered comprehensive small amount credit purchase intermediary uses specified credit information pursuant to the provisions of Article 35-2-4, paragraph (2) of the Act excluding the matters prescribed in Article 118, paragraph (2), item (i), (a)) means any other information concerning the ability to pay of a user or a purchaser, etc. regarding the intermediation of credit purchases.

第四十七条の二　法第三十条の二第四項の規定により、包括信用購入あつせん業者は、次の各号に掲げる場合の区分に応じ、利用者ごとに、次に定める事項の記録を、書面又は電磁的記録をもつて作成し、カード等についてそれに係る有効期間（第一号に掲げる場合には更新された後の有効期間を含み、第二号に掲げる場合には更新された後の有効期間を除く。）の満了の日又は当該有効期間内に締結した全ての包括信用購入あつせん関係受領契約（当該カード等に係るものに限る。）に定められた最終の支払期日のうち最後のもの（これらの契約に基づく包括信用購入あつせんに係る債務の全てが弁済その他の事由により消滅したときにあつては、その消滅した日）のうちいずれか遅い日までの間保存しなければならない。

Article 47-2 A comprehensive credit purchase intermediary, pursuant to the provisions of Article 30-2, paragraph (4) of the Act, must prepare a record on the matters specified in the following items for each user, in accordance with the categories of cases listed in the respective items, in writing or as electronic or magnetic records, and must preserve the relevant record up to the day of the expiration of the effective period for a card, etc. (including the effective period after the renewal in the cases listed in item (i) and excluding the effective period after the renewal in the cases listed in item (ii)), or the last one of the final due dates specified under all the contracts providing the receipt of monies subject to the intermediation of comprehensive credit purchases (limited to contracts regarding the relevant card, etc.) concluded during the relevant effective period (when all the obligations regarding the intermediation of

comprehensive credit purchases under these contracts have been extinguished through the payment thereof or on other grounds, the day of the extinguishment), whichever comes later:

一　第四十条又は第四十二条で定めるところにより調査を行う場合又は第四十二条の場合　次に掲げる事項

(i) cases where the comprehensive credit purchase intermediary carries out an investigation pursuant to the provisions of Article 40 or Article 42, or cases stated in Article 42: the following matters:

イ　契約年月日（カード等についてそれに係る極度額を増額しようとする場合にあつては、増額した年月日）

(a) the date of the contract (if the comprehensive credit purchase intermediary intends to increase the credit line regarding a card, etc., the date of the increase of the credit line);

ロ　利用者に交付し又は付与したカード等についてそれに係る極度額（カード等についてそれに係る極度額を増額しようとする場合にあつては、増額した後の極度額）

(b) the credit line regarding a card, etc. already delivered or granted to the user (if the comprehensive credit purchase intermediary intends to increase the credit line regarding a card, etc., the increased credit line);

ハ　同条第一項本文の規定による調査の結果（法第三十条の二第三項の規定により、指定信用情報機関が保有する特定信用情報を使用して行つた調査の結果を含む。）

(c) the results of the investigation under the main clause of Article 30-2, paragraph (1) of the Act (including the results of the investigation carried out by using the specified credit information held by the designated credit bureau, pursuant to the provisions of paragraph (3) of the relevant Article);

ニ　第四十条第二項又は第三項の同意を得たときは、当該同意に関する事項

(d) when consent has been obtained concerning Article 40, paragraph (2) or paragraph (3), the matters concerning the relevant consent;

ホ　その他法第三十条の二第一項本文の規定による調査に使用した書面又はその写し

(e) any other documents used for the investigation under the main clause of Article 30-2, paragraph (1) of the Act or copies of those;

二　第四十一条で定めるところにより調査を行う場合　次に掲げる事項

(ii) cases where the comprehensive credit purchase intermediary carries out an investigation pursuant to the provisions of Article 41: the following matters:

イ　利用者に交付し又は付与しているカード等についてそれに係る有効期間を更新しようとする年月日及び法第三十条の二第一項本文の規定による調査を行つた年月日

(a) the date on which the comprehensive credit purchase intermediary intends to renew the effective period for a card, etc. already delivered or

granted to the user and the date on which the comprehensive credit purchase intermediary carried out the investigation under the main clause of Article 30-2, paragraph (1) of the Act;

ロ　利用者に交付し又は付与したカード等についてそれに係る極度額

(b) the credit line regarding a card, etc. already delivered or granted to the user;

ハ　法第三十条の二第一項本文の規定による調査の結果（同条第三項の規定により、指定信用情報機関が保有する特定信用情報を使用して行つた調査の結果を含む。）

(c) the results of the investigation under the main clause of Article 30-2, paragraph (1) of the Act (including the results of the investigation carried out by using the specified credit information held by the designated credit bureau, pursuant to the provisions of paragraph (3) of the relevant Article);

ニ　第四十条第二項又は第三項の同意を得たときは、当該同意に関する事項

(d) when consent has been obtained concerning Article 40, paragraph (2) or paragraph (3), the matters concerning the relevant consent;

ホ　その他法第三十条の二第一項本文の規定による調査に使用した書面又はその写し

(e) any other documents used for the investigation under the main clause of Article 30-2, paragraph (1) of the Act or copies of those.

（包括支払可能見込額を超える場合のカード等の交付等の禁止に係る利用者の保護に支障を生ずることがない場合）

(Cases Causing No Hindrances with the Protection of Users Regarding the Prohibition of Delivery of a Card in Cases Exceeding the Comprehensive Purchase Amount Projected to Be Affordable)

第四十八条　法第三十条の二の二ただし書の経済産業省令・内閣府令で定める場合は、第四十三条第一項各号に掲げる場合とする。

Article 48 The cases specified by Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order stated in the proviso to Article 30-2-2 of the Act are the cases listed in the items of Article 43, paragraph (1).

（包括信用購入あつせん関係受領契約に関する情報の提供等）

(Provision of Information Concerning a Contract Providing the Receipt of Monies Subject to the Intermediation of Comprehensive Credit Purchases)

第四十九条　法第三十条の二の三第一項第三号の経済産業省令・内閣府令で定める事項は、次のとおりとする。ただし、第六号から第九号までに掲げる事項については、法第三十条第一項に基づき、次条第一項第四号に定めるところにより情報を提供した場合には省略することができる。

Article 49 The matters specified by Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order stated in Article 30-2-3, paragraph (1), item

(iii) of the Act are the following matters; provided, however, that the matters listed in item (vi) through item (ix) may be omitted in cases where information is provided in accordance with paragraph (1), item (iv) of the following Article pursuant to Article 30, paragraph (1) of the Act:

一　包括信用購入あつせん業者の名称及び住所又は電話番号並びに包括信用購入あつせん関係販売業者又は包括信用購入あつせん関係役務提供事業者の名称その他のこれらの者を特定することができる事項

(i) the name and address or telephone number of the comprehensive credit purchase intermediary, name of the seller affiliated with the intermediation of comprehensive credit purchases or the service provider affiliated with the intermediation of comprehensive credit purchases, and other matters that can identify these persons;

二　契約年月日

(ii) the date of the contract;

三　支払分の支払回数

(iii) the number of payments;

四　包括信用購入あつせん関係受領契約について購入者等が問合わせ、相談等を行うことができる機関の名称及び住所又は電話番号

(iv) the name and address or telephone number of the organization to which the purchaser, etc. can make inquiries or hold consultations regarding the contract providing the receipt of monies subject to the intermediation of comprehensive credit purchases;

五　法第三十条の四の規定に関する事項

(v) the matters concerning the provisions of Article 30-4 of the Act;

六　包括信用購入あつせん関係受領契約の解除に関する定めがあるときは、その内容

(vi) when there is an agreement on the cancellation of the contract providing the receipt of monies subject to the intermediation of comprehensive credit purchases, the details of this;

七　支払時期の到来していない支払分の支払を請求することについての定めがあるときは、その内容

(vii) when there is an agreement on the demand for the payments that have not yet become due, the details of this;

八　支払分の支払の義務が履行されない場合（包括信用購入あつせん関係受領契約が解除された場合を除く。）の損害賠償額の予定又は違約金の定めがあるときは、その内容

(viii) when there is an agreement on liquidated damages or a provision for a penalty for breach of contract in the case of any failure to perform the obligation to make payments (excluding cases where the contract providing the receipt of monies subject to the intermediation of comprehensive credit purchases has been cancelled), the details of it;

九　前各号に掲げるもののほか特約があるときは、その内容

(ix) when there are any other special agreements beyond what is listed in the preceding items, the details of those.

第五十条　法第三十条の二の三第一項各号に掲げる事項に係る情報を提供するときは、次の各号に定めるところによらなければならない。

Article 50 (1) When a comprehensive credit purchase intermediary provides information regarding the matters listed in the items of Article 30-2-3, paragraph (1) of the Act, it must follow the rules specified in the following items:

一　購入者等が読みやすく、理解しやすいような用語により、正確に表示すること。

(i) matters are to be accurately displayed using terms that are easy for purchasers, etc. to read and understand;

二　書面の交付又は電子情報処理組織を使用する方法その他の情報通信の技術を利用する方法により提供すること。

(ii) information is to be provided by delivery of a document or method of using an electronic information processing system or other information communication technology;

三　前条第五号に掲げる事項については、その内容に、商品若しくは指定権利の販売につきそれを販売した包括信用購入あつせん関係販売業者又は役務の提供につきそれを提供する包括信用購入あつせん関係役務提供事業者に対して生じている事由をもつて、支払分の支払の請求をする包括信用購入あつせん業者に対抗できる旨が定められていること。

(iii) it is to be provided that regarding the matters listed in item (v) of the preceding Article, the grounds arising regarding the details of those for the seller affiliated with the intermediation of comprehensive credit purchases that has sold goods or designated rights or for the service provider affiliated with the intermediation of comprehensive credit purchases that is to provide services may be asserted against the comprehensive credit purchase intermediary that demands the payments;

四　前条第六号から第九号までに掲げる事項のうち次の表の上欄に掲げる事項について定めがあるときは、その内容がそれぞれ同表の下欄の基準に合致していること。

事項 Matters	内容の基準 Standards

一　包括信用購入あつせん関係受領契約の解除に関する事項 (i) matters concerning the cancellation of the contract providing the receipt of monies subject to the intermediation of comprehensive credit purchases	イ　購入者等からの契約の解除ができない旨が定められていないこと。 (a) it is not to be provided that the purchaser, etc. cannot cancel the contract

ロ　購入者等の支払義務の不履行により契約を解除することができる場合は、包括信用購入あつせん業者が定める一定期間にわたり義務の不履行があつた場合であつて、包括信用購入あつせん業者が二十日（認定包括信用購入あつせん業者がその交付し又は付与したカード等に係る極度額が令第二十三条第一項で定める金額以下である利用者と包括信用購入あつせん関係受領契約を締結した場合にあつては同条第二項に定める日数、登録少額包括信用購入あつせん業者がその交付し又は付与したカード等に係る極度額が令第二十四条で定める金額以下である利用者と包括信用購入あつせん関係受領契約を締結した場合にあつては令第二十五条に定める日数）以上の相当な期間を定めてその支払を書面（第五十五条の三第一項第一号及び第六十八条の六第一項第一号に定める場合にあつては書面又は電磁的方法、第五十五条の三第一項第二号及び第六十八条の六第一項第二号に定める場合にあつては電磁的方法）で催告し、その義務が履行されない場合に限る旨が定められていること。

(b) it is to be provided that the cancellation of the contract due to a failure of the purchaser, etc. to perform the obligation to make payments is allowed only when the failure to perform the obligation has continued for a certain period of time as specified by the comprehensive credit purchase intermediary, and the comprehensive credit purchase intermediary has demanded the payment in writing (in the cases prescribed in Article 55-3, paragraph (1), item (i) and Article 68-6, paragraph (1), item (i), in writing or by electronic or magnetic means, and in the cases prescribed in Article 55-3, paragraph (1), item (ii) and article 68-6, paragraph (1), item (ii), by electronic or magnetic means) specifying a reasonable period of not less than 20 days (in the case where a certified comprehensive credit purchase intermediary concluded a contract providing the receipt of monies subject to the intermediation of comprehensive credit purchases with a user for which the credit line related to a card, etc. delivered by the certified comprehensive credit purchase intermediary is no more than the amount prescribed in Article 23, paragraph (1) of the Order, then the number of days prescribed in paragraph (2) of said Article, and in the case where a registered comprehensive small amount credit purchase intermediary concluded a contract providing the receipt of monies subject to the intermediation of comprehensive credit purchases with a user for which the credit line related to a card, etc. delivered by the a registered comprehensive small amount credit purchase intermediary is no more than the amount prescribed in Article 24 of the Order, then the number of days prescribed in

	ハ　購入者等の責に帰すべき事由により契約が解除された場合の損害賠償等の額についての定めが法第三十条の三第一項の規定に合致していること。 (c) an agreement on the amount of damages, etc. in cases where the contract has been cancelled due to a cause attributable to the purchaser, etc. must be inaccordance with the provisions of Article 30-3, paragraph (1) of the Act ニ　包括信用購入あつせん業者の責に帰すべき事由により契約が解除された場合における包括信用購入あつせん業者の義務に関し、民法第五百四十五条に規定するものより購入者等に不利な特約が定められていないこと。 (d) concerning the obligation of the comprehensive credit purchase intermediary in cases where the contract has been cancelled due to a cause attributable to the comprehensive credit purchase intermediary, there should be no special agreements that are more disadvantageous to the purchaser, etc. than those prescribed in Article 545 of the Civil Code

二　支払時期の到来していない支払分の支払の請求に関する事項 (ii) matters concerning the demand for the payments that have not yet become due	イ　購入者等の支払義務の不履行により支払時期の到来していない支払分の支払を請求することができる場合は、包括信用購入あつせん業者が定める一定期間にわたり義務の不履行があつた場合であつて、包括信用購入あつせん業者が二十日（認定包括信用購入あつせん業者がその交付し又は付与したカード等に係る極度額が令第二十三条第一項で定める金額以下である利用者と包括信用購入あつせん関係受領契約を締結した場合にあつては同条第二項に定める日数、登録少額包括信用購入あつせん業者がその交付し又は付与したカード等に係る極度額が令第二十四条で定める金額以下である利用者と包括信用購入あつせん関係受領契約を締結した場合にあつては令第二十五条に定める日数）以上の相当な期間を定めてその支払を書面（第五十五条の三第一項第一号及び第六十八条の六第一項第一号に定める場合にあつては書面又は電磁的方法、第五十五条の三第一項第二号及び第六十八条の六第一項第二号に定める場合にあつては電磁的方法）で催告し、その期間内にその義務が履行されない場合に限る旨が定められていること。 (a) it is to be provided that the payments that have not yet become due may be demanded due to a failure of the purchaser, etc. to perform the obligation to make payments only when the failure to perform the obligation has continued for a certain period of time as specified by the comprehensive credit purchase intermediary, and the comprehensive credit purchase intermediary has demanded the payment in writing (in the cases prescribed in Article 55-3, paragraph (1), item (i) and Article 68-6, paragraph (1), item (i), in writing or by electronic or magnetic means, and in the cases prescribed in Article 55-3, paragraph (1), item (ii) and article 68-6, paragraph (1), item (ii), by electronic or magnetic means) specifying a reasonable period of not less than 20 days (in the case where a certified comprehensive credit purchase intermediary concluded a contract providing the receipt of monies subject to the intermediation of comprehensive credit purchases with a user for which the credit line related to a card, etc. delivered by the certified comprehensive credit purchase intermediary is no more than the amount prescribed in Article 23, paragraph (1) of the Order, then the number of days prescribed in paragraph (2) of the Article, and in the case where a registered comprehensive small amount credit purchase intermediary concluded a contract providing the receipt of monies subject to the intermediation of comprehensive credit purchases with a user for which the credit line related to a card, etc. delivered by the a registered comprehensive small amount credit purchase intermediary is no

	ロ　購入者等の支払義務の不履行以外の事由により支払時期の到来していない支払分の支払を請求することができる場合として、購入者等の信用が著しく悪化した場合又は重要な契約条項違反があつた場合以外の場合が定められていないこと。 (b) no other case than the case of the significant deterioration of the credit of the purchaser, etc. or a violation of any important contract clause is to be provided as the case where the payments that have not yet become due may be demanded due to reasons other than a failure of the purchaser, etc. to perform the obligation to make payments
三　支払分の支払の義務が履行されない場合（包括信用購入あつせん関係受領契約が解除された場合を除く。）の損害賠償額又は違約金に関する事項 (iii) matters concerning the amount of damages or a penalty for breach of contract in the case of any failure to perform the obligation to make payments (excluding cases where the contract providing the receipt of monies subject to the intermediation of comprehensive credit purchases has been cancelled)	支払分の支払の義務が履行されない場合（包括信用購入あつせん関係受領契約が解除された場合を除く。）の損害賠償額の予定又は違約金の定めが法第三十条の三第二項の規定に合致していること。 an agreement on liquidated damages or a provision for a penalty for breach of contract in the case of any failure to perform the obligation to make payments (excluding cases where the contract providing the receipt of monies subjet to the intermediation of comprehensive credit purchases has been cancelled) must be in accordance with the provisions of Article 30-3, paragraph (2) of the Act
四　前条第六号から第八号までに掲げるもの以外の特約 (iv) special agreements other than those listed in items (vi) through (viii) of the preceding Article	法令に違反する特約が定められていないこと。 there should be no special agreements that are in violation of laws and regulations

五　日本産業規格Ｚ八三〇五に規定する八ポイント以上の大きさの文字及び数字を用いること。

(v) letters and numbers in 8 point or larger as specified in JIS Z-8305 are to be used.

2　前項第二号の情報通信の技術を利用する方法は、次に掲げる方法とする。

(2) The phrase "method of using information communication technology" in item (ii) of the preceding paragraph are to be the following methods:

一　電子情報処理組織を使用する方法のうちイ、ロ、ハ又はニに掲げるもの

(i) method of using an electronic data processing system as listed in (a) , (b), (c), or (d):

イ　包括信用購入あつせん業者の使用に係る電子計算機と購入者等の使用に係る電子計算機とを接続する電気通信回線を通じて送信し、受信者の使用に係る電子計算機に備えられたファイルに記録する方法

(a) method of sending a document through a telecommunication line connecting the computer used by the comprehensive credit purchase intermediary and the computer used by the purchaser, etc., and recording it in a file on the computer used by the recipient;

ロ　包括信用購入あつせん業者の使用に係る電子計算機に備えられたファイルに記録された提供事項を電気通信回線を通じて購入者等の閲覧に供し、当該購入者等の使用に係る電子計算機に備えられたファイルに当該提供事項を記録する方法

(b) method of offering the information to be provided that is recorded in a file on a computer used by the comprehensive credit purchase intermediary to the purchaser, etc. for inspection through a telecommunication line, and recording the relevant information in a file on the computer used by the purchaser, etc.;

ハ　顧客ファイルに記録された提供事項を電気通信回線を通じて購入者等の閲覧に供する方法

(c) method of offering information to be provided recorded in a customer file to the purchaser, etc. for inspection through a telecommunication line;

ニ　閲覧ファイルに記録された提供事項を電気通信回線を通じて購入者等の閲覧に供する方法

(d) method of offering information to be provided recorded in a viewing file to the purchaser, etc. for inspection through a telecommunication line;

二　磁気ディスク、シー・ディー・ロムその他これらに準ずる方法により一定の事項を確実に記録しておくことができる物をもつて調製するファイルに提供事項を記録したものを交付する方法

(ii) method of delivering a file, prepared in the form of a magnetic disk, CD-ROM, or any other equivalent means that may reliably store certain matters, which contains the information to be provided.

3　前項に掲げる方法は、次に掲げる基準に適合するものでなければならない。

(3) The methods listed in the preceding paragraph must conform to the following standards:

一　購入者等がファイルへの記録を出力することにより書面を作成できるものであること。

(i) the purchaser, etc. is able to prepare a document by outputting the contents recorded in the file;

二　前項第一号ハ又はニに掲げる方法にあつては、包括信用購入あつせん関係受領契約に基づく包括信用購入あつせんに係る債務の全てが弁済その他の事由により消滅した日までの間、次に掲げる事項を消去し又は改変することができないものであること。ただし、閲覧に供している提供事項を書面により交付する場合、同号イ若しくはロ若しくは同項第二号に掲げる方法により提供する場合又は購入者等による当該提供事項に係る消去の指図がある場合は、当該提供事項を消去することができる。

(ii) in the case of the methods listed in item (i), (c) or (d) of the preceding paragraph, the matters listed below may not be deleted or modified during the period until the day on which all the obligations regarding the intermediation of comprehensive credit purchases pursuant to a contract providing the receipt of monies subject to the intermediation of comprehensive credit purchases have been extinguished through the payment of those or on other grounds; provided, however, that in the case where information to be provided made available for inspection is delivered in writing, the case where the information to be provided is provided by the method listed in (a) or (b) of that item or item (ii) of that paragraph, or the case where there are instructions from the purchaser, etc. to delete the relevant information to be provided, the relevant information to be provided may be deleted.

イ　前項第一号ハに掲げる方法については、顧客ファイルに記録された提供事項

(a) for the method listed in item (i), (c) of the preceding paragraph: the information to be provided recorded in a customer file;

ロ　前項第一号ニに掲げる方法については、閲覧ファイルに記録された提供事項

(b) for the method listed in item (i), (d) of the preceding paragraph: the information to be provided recorded in a viewing file.

三　前項第一号ニに掲げる方法にあつては、次に掲げる基準に適合すること。

(iii) for the method listed in item (i), (d) of the preceding paragraph, method that conforms to the following standards:

イ　購入者等が閲覧ファイルを閲覧するために必要な情報を顧客ファイルに記録すること。

(a) the information required for a purchaser, etc. to view the viewing file is to be recorded in a customer file;

ロ　前号に規定する期間において、イの規定により購入者等が閲覧ファイルを閲覧するために必要な情報を記録した顧客ファイルと当該閲覧ファイルとを電気通信回線を通じて接続可能な状態を維持させること。ただし、閲覧の提供を受けた購入者等が接続可能な状態を維持させることについて不要である旨通知した場合は、この限りでない。

(b) a customer file recording information required for a purchaser, etc. to view the viewing file pursuant to provisions of (a), along with the relevant viewing file, must be maintained in a state in which a connection is possible over electronic communication circuits for the period of time

prescribed in the preceding item; provided, however, that this does not apply in the case in which the fact has been communicated that a purchaser, etc. who has been provided with viewing need not have the information maintained in a state in which a connection is possible.

第五十一条　法第三十条の二の三第二項第三号の経済産業省令・内閣府令で定める事項は、次のとおりとする。ただし、第五号から第八号までに掲げる事項については、法第三十条第二項に基づき、次条第一項第四号に定めるところにより情報を提供した場合には省略することができる。

Article 51 The matters specified by Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order stated in Article 30-2-3, paragraph (2), item (iii) of the Act are as follows; provided, however, that the matters listed in item (v) through item (viii) may be omitted if information is provided in accordance with paragraph (1), item (iv) of the following Article pursuant to Article 30, paragraph (2) of the Act:

一　包括信用購入あつせん業者の名称及び住所又は電話番号並びに包括信用購入あつせん関係販売業者又は包括信用購入あつせん関係役務提供事業者の名称その他のこれらの者を特定することができる事項

(i) the name and address or telephone number of the comprehensive credit purchase intermediary, name of the seller affiliated with the intermediation of comprehensive credit purchases or the service provider affiliated with the intermediation of comprehensive credit purchases, and other matters that can identify these persons;

二　契約年月日

(ii) the date of the contract;

三　包括信用購入あつせん関係受領契約について購入者等が問合わせ、相談等を行うことができる機関の名称及び住所又は電話番号

(iii) the name and address or telephone number of the organization to which the purchaser, etc. can make inquiries or hold consultations regarding the contract providing the receipt of monies subject to the intermediation of comprehensive credit purchases;

四　法第三十条の五の規定に関する事項

(iv) the matters concerning the provisions of Article 30-5 of the Act;

五　包括信用購入あつせん関係受領契約の解除に関する定めがあるときは、その内容

(v) when there is an agreement on the cancellation of the contract providing the receipt of monies subject to the intermediation of comprehensive credit purchases, the details of this;

六　支払時期の到来していない弁済金の支払を請求することについての定めがあるときは、その内容

(vi) when there is an agreement on the demand for the payment money that have not yet become due, the details of this;

七　弁済金の支払の義務が履行されない場合（包括信用購入あつせん関係受領契約が解除された場合を除く。）の損害賠償額の予定又は違約金の定めがあるときは、その内容

(vii) when there is an agreement on liquidated damages or a provision for a penalty for breach of contract in the case of any failure to perform the obligation to the payment money (excluding cases where the contract providing the receipt of monies subject to the intermediation of comprehensive credit purchases has been cancelled), the details of it;

八　前各号に掲げるもののほか特約があるときは、その内容

(viii) when there are any other special agreements beyond what is listed in the preceding items, the details of those.

第五十二条　法第三十条の二の三第二項各号に掲げる事項に係る情報を提供するときは、次の各号に定めるところによらなければならない。

Article 52 (1) When a comprehensive credit purchase intermediary provides information regarding the matters stated in the items of Article 30-2-3, paragraph (2) of the Act, it must follow the rules specified in the following items:

一　購入者等が読みやすく、理解しやすいような用語により、正確に表示すること。

(i) matters are to be accurately displayed using terms that are easy for purchasers, etc. to read and understand;

二　書面の交付又は電子情報処理組織を使用する方法その他の情報通信の技術を利用する方法により提供すること。

(ii) information is to be provided by delivery of a document or method of using an electronic information processing system or other information communication technology;

三　前条第四号に掲げる事項については、その内容に、商品若しくは指定権利の販売につきそれを販売した包括信用購入あつせん関係販売業者又は役務の提供につきそれを提供する包括信用購入あつせん関係役務提供事業者に対して生じている事由をもつて、弁済金の支払の請求をする包括信用購入あつせん業者に対抗できる旨が定められていること。

(iii) it is to be provided that regarding matters listed in item (iv) of the preceding Article, the grounds arising regarding the details of those for the seller affiliated with the intermediation of comprehensive credit purchases that has sold goods or designated rights or for the service provider affiliated with the intermediation of comprehensive credit purchases that is to provide services may be asserted against the comprehensive credit purchase intermediary that demands the payment money.

四　前条第五号、第六号及び第八号に掲げる事項のうち次の表の上欄に掲げる事項について定めがあるときは、その内容がそれぞれ同表の下欄の基準に合致していること。

事項 Matters	内容の基準 Standards
一　包括信用購入あつせん関係受領契約の解除に関する事項 (i) matters concerning the cancellation of the contract providing the receipt of monies subject to the intermediation of comprehensive credit purchases	イ　購入者等からの契約の解除ができない旨が定められていないこと。 (a) it is not to be provided that the purchaser, etc. cannot cancel the contract

ロ　購入者等の支払義務の不履行により契約を解除することができる場合は、包括信用購入あつせん業者が定める一定期間にわたり義務の不履行があつた場合であつて、包括信用購入あつせん業者が二十日（認定包括信用購入あつせん業者がその交付し又は付与したカード等に係る極度額が令第二十三条第一項で定める金額以下である利用者と包括信用購入あつせん関係受領契約を締結した場合にあつては同条第二項に定める日数、登録少額包括信用購入あつせん業者がその交付し又は付与したカード等に係る極度額が令第二十四条で定める金額以下である利用者と包括信用購入あつせん関係受領契約を締結した場合にあつては令第二十五条に定める日数）以上の相当な期間を定めてその支払を書面（第五十五条の三第一項第一号及び第六十八条の六第一項第一号に定める場合にあつては書面又は電磁的方法、第五十五条の三第一項第二号及び第六十八条の六第一項第二号に定める場合にあつては電磁的方法）で催告し、その義務が履行されない場合に限る旨が定められていること。

(b) it is to be provided that the cancellation of the contract due to a failure of the purchaser, etc. to perform the obligation to make payments is allowed only when the failure to perform the obligation has continued for a certain period of time as specified by the comprehensive credit purchase intermediary, and the comprehensive credit purchase intermediary has demanded the payment in writing (in the cases prescribed in Article 55-3, paragraph (1), item (i) and Article 68-6, paragraph (1), item (i), in writing or by electronic or magnetic means, and in the cases prescribed in Article 55-3, paragraph (1), item (ii) and article 68-6, paragraph (1), item (ii), by electronic or magnetic means) specifying a reasonable period of not less than 20 days (in the case where a certified comprehensive credit purchase intermediary concluded a contract providing the receipt of monies subject to the intermediation of comprehensive credit purchases with a user for which the credit line related to a card, etc. delivered by the certified comprehensive credit purchase intermediary is no more than the amount prescribed in Article 23, paragraph (1) of the Order, then the number of days prescribed in paragraph (2) of the Article, and in the case where a registered comprehensive small amount credit purchase intermediary concluded a contract providing the receipt of monies subject to the intermediation of comprehensive credit purchases with a user for which the credit line related to a card, etc. delivered by the a registered comprehensive small amount credit purchase intermediary is no more than the amount prescribed in Article 24 of the Order, then the number of days prescribed in

	ハ　包括信用購入あつせん業者の責に帰すべき事由により契約が解除された場合における包括信用購入あつせん業者の義務に関し、民法第五百四十五条に規定するものより購入者等に不利な特約が定められていないこと。 (c) concerning the obligation of the comprehensive credit purchase intermediary in cases where the contract has been cancelled due to a cause attributable to the comprehensive credit purchase intermediary, there should be no special agreements that are more disadvantageous to the purchaser, etc. than those prescribed in Article 545 of the Civil Code

二　支払時期の到来していない弁済金の支払の請求に関する事項 (ii) matters concerning the demand for the payment money that have not yet become due	イ　購入者等の支払義務の不履行により支払時期の到来していない弁済金の支払を請求することができる場合は、包括信用購入あつせん業者が定める一定期間にわたり義務の不履行があつた場合であつて、包括信用購入あつせん業者が二十日（認定包括信用購入あつせん業者がその交付し又は付与したカード等に係る極度額が令第二十三条第一項で定める金額以下である利用者と包括信用購入あつせん関係受領契約を締結した場合にあつては同条第二項に定める日数、登録少額包括信用購入あつせん業者がその交付し又は付与したカード等に係る極度額が令第二十四条で定める金額以下である利用者と包括信用購入あつせん関係受領契約を締結した場合にあつては令第二十五条に定める日数）以上の相当な期間を定めてその支払を書面（第五十五条の三第一項第一号及び第六十八条の六第一項第一号に定める場合にあつては書面又は電磁的方法、第五十五条の三第一項第二号及び第六十八条の六第一項第二号に定める場合にあつては電磁的方法）で催告し、その期間内にその義務が履行されない場合に限る旨が定められていること。 (a) it is provided that the payment of tenders that have not yet become due may be demanded due to a failure of the Purchaser, etc. to perform the obligation to make payments only when the failure to perform the obligation has continued for a certain period of time as specified by the comprehensive credit purchase intermediary, and the comprehensive credit purchase intermediary has demanded the payment in writing (in the cases prescribed in Article 55-3, paragraph (1), item (i) and Article 68-6, paragraph (1), item (i), in writing or by electronic or magnetic means, and in the cases prescribed in Article 55-3, paragraph (1), item (ii) and article 68-6, paragraph (1), item (ii), by electronic or magnetic means) specifying a reasonable period of not less than 20 days (in the case where a certified comprehensive credit purchase intermediary entered into a contract for receiving intermediation of comprehensive credit purchases with a user for which the credit line pertaining to a card, etc. delivered by the certified comprehensive credit purchase intermediary is no more than the amount prescribed in Article 23, paragraph (1) of the Order, then the number of days prescribed in paragraph (2) of said Article, and in the case where a registered low-amount comprehensive credit purchase intermediary entered into a contract for receiving intermediation of comprehensive credit purchases with a user for which the credit line pertaining to a card, etc. delivered by the a registered low-amount comprehensive credit purchase intermediary is no more than the amount prescribed in Article

	ロ　購入者等の支払義務の不履行以外の事由により支払時期の到来していない弁済金の支払を請求することができる場合として、購入者等の信用が著しく悪化した場合又は重要な契約条項違反があつた場合以外の場合が定められていないこと。 (b) no other case than the case of the significant deterioration of the credit of the purchaser, etc. or a violation of any important contract clause is to be provided as the case where the payment money that have not yet become due may be demanded due to reasons other than a failure of the Purchaser, etc. to perform the obligation to make payments
三　前条第五号から第七号までに掲げるもの以外の特約 (iii) special agreements other than those listed in items (v) through (vii) of the preceding Article	法令に違反する特約が定められていないこと。 there should be no special agreements that are in violation of laws and regulations

五　日本産業規格Ｚ八三〇五に規定する八ポイント以上の大きさの文字及び数字を用いること。

(v) letters and numbers in 8 point or larger as specified in JIS Z-8305 are to be used.

２　前項第二号の情報通信の技術を利用する方法は、第五十条第二項に掲げる方法とする。

(2) The phrase "method of using information communication technology" in item (ii) of the preceding paragraph id to be the method listed in Article 50, paragraph (2):

３　前項の方法は、第五十条第三項に掲げる基準に適合するものでなければならない。

(3) The method in the preceding paragraph must conform to the standards listed in Article 50, paragraph (3).

第五十三条　法第三十条の二の三第三項各号に掲げる事項に係る情報を提供するときは、次の各号に定めるところによらなければならない。

Article 53 (1) When a comprehensive credit purchase intermediary provides information regarding the matters stated in the items of Article 30-2-3, paragraph (3) of the Act, it must follow the rules specified in the following items:

一　購入者等が読みやすく、理解しやすいような用語により、正確に表示すること。

(i) matters are to be accurately displayed using terms that are easy for purchasers, etc. to read and understand;

二　書面の交付又は電子情報処理組織を使用する方法その他の情報通信の技術を利用

する方法により提供すること。

(ii) information is to be provided by delivery of a document or method of using an electronic information processing system or other information communication technology;

三　弁済金の算定根拠については、遅延損害金及び包括信用購入あつせんの手数料以外の債務のうち未払として残つている額、弁済金の内訳その他弁済金の額の算出に必要な事項を表示すること。

(iii) regarding the grounds for the calculation of the payment money, the amount of the unpaid portion of any obligations other than delay damages and the fee for intermediation of comprehensive credit purchases, the breakdown of tenders, and any other matters necessary for calculating payment money are to be indicated;

四　日本産業規格Ｚ八三〇五に規定する八ポイント以上の大きさの文字及び数字を用いること。

(iv) letters and numbers in 8 point or larger as specified in JIS Z-8305 are to be used.

２　前項第二号の情報通信の技術を利用する方法は、次に掲げる方法とする。

(2) The phrase "method of using information communication technology" in item (ii) of the preceding paragraph are to be the following methods:

一　電子情報処理組織を使用する方法のうちイ、ロ又はハに掲げるもの

(i) method of using an electronic data processing system as listed in (a) , (b), or (c):

イ　包括信用購入あつせん業者の使用に係る電子計算機と購入者等の使用に係る電子計算機とを接続する電気通信回線を通じて送信し、受信者の使用に係る電子計算機に備えられたファイルに記録する方法

(a) method of sending a document through a telecommunication line connecting the computer used by the comprehensive credit purchase intermediary and the computer used by the purchaser, etc., and recording it in a file on the computer used by the recipient;

ロ　包括信用購入あつせん業者の使用に係る電子計算機に備えられたファイルに記録された提供事項を電気通信回線を通じて購入者等の閲覧に供し、当該購入者等の使用に係る電子計算機に備えられたファイルに当該提供事項を記録する方法

(b) method of offering the information to be provided that is recorded in a file on a computer used by the comprehensive credit purchase intermediary to the purchaser, etc. for inspection through a telecommunication line, and recording the relevant information in a file on a computer used by the purchaser, etc.;

ハ　顧客ファイルに記録された提供事項を電気通信回線を通じて購入者等の閲覧に供する方法

(c) method of offering information to be provided recorded in a customer file to the purchaser, etc. for inspection through a telecommunication line;

二　磁気ディスク、シー・ディー・ロムその他これらに準ずる方法により一定の事項を確実に記録しておくことができる物をもつて調製するファイルに提供事項を記録したものを交付する方法

(ii) method of delivering a file, prepared in the form of a magnetic disk, CD-ROM, or any other equivalent means that may reliably store certain matters, which contains the information to be provided.

3　前項に掲げる方法は、次に掲げる基準に適合するものでなければならない。

(3) The methods listed in the preceding paragraph must conform to the following standards:

一　購入者等がファイルへの記録を出力することにより書面を作成できるものであること。

(i) the purchaser, etc. is able to prepare a document by outputting the contents recorded in the file;

二　前項第一号ハに掲げる方法にあつては、弁済金に係る債務の全てが弁済その他の事由により消滅した日（新たに法第三十条の二の三第三項の規定により当該弁済金に係る情報を提供する場合（当該弁済金について一部の弁済を受けた場合及び当該弁済金に当該弁済金以外の弁済金を合算する場合を含む。）には、当該情報を提供する日）までの間、顧客ファイルに記録された提供事項を消去し又は改変することができないものであること。ただし、閲覧に供している提供事項を書面により交付する場合、前項第一号イ若しくはロ若しくは第二号に掲げる方法により提供する場合又は購入者等による当該提供事項に係る消去の指図がある場合は、当該提供事項を消去することができる。

(ii) in the case of the method listed in item (i), (c) of the preceding paragraph, the information to be provided in the customer file may not be deleted or altered during the period until the day on which all the obligations regarding the payment money have been extinguished through the payment of those or on other grounds (in the case of new provision of information regarding the relevant payment money pursuant to the provisions of Article 30-2-3, paragraph (3) of the Act (including cases where partial payment has been made concerning the relevant payment money and where payments other than the relevant payment money are added to the relevant payment money) the day of provision of the information),; provided, however, that in the case where the information to be provided made available for inspection is delivered in writing, the case where the information to be provided is provided by the method listed in item (i), (a) or (b) or item (ii) of the preceding paragraph, or the case where there are instructions from the purchaser, etc. to delete the relevant information to be provided, the relevant information to be provided may be deleted.

第五十三条の二　法第三十条の二の三第四項本文の規定により同条第一項各号若しくは第二項各号又は第三項各号の事項を記載した書面（包括信用購入あつせんに係る債務

が残存する包括信用購入あつせん関係受領契約に係るものに限る。）を交付するときは、第四十九条及び第五十条第一項若しくは第五十一条及び第五十二条第一項又は前条第一項の規定を準用する。

Article 53-2 (1) When delivering a document (limited to documents regarding contracts providing the receipt of monies subject to the intermediation of comprehensive credit purchases for which obligations relating to the intermediation of comprehensive credit purchases remain outstanding) containing the matters stated in each item of paragraph (1), each item of paragraph (2) or each item of paragraph (3) of Article 30-2-3 pursuant to the provisions of the main clause of Article 30-2-3, paragraph (4) of the Act, the provisions of Article 49 and Article 50, paragraph (1) or Article 51 and Article 52, paragraph (1) or paragraph (1) of the preceding Article applies mutatis mutandis.

２　法第三十条の二の三第四項ただし書の経済産業省令・内閣府令で定める場合は、次のいずれかに該当する場合とする。

(2) The cases specified by Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order stated in the proviso to Article 30-2-3, paragraph (4) of the Act are the cases that fall under any of the following:

一　包括信用購入あつせん業者が利用者又は購入者等に提供する役務が、次のいずれにも該当する場合

(i) the case where the services provided by a comprehensive credit purchase intermediary to a user or purchaser, etc. fall under all of the following:

イ　包括信用購入あつせん業者が、カードその他の物を交付することなく、当該利用者にカード等を付与すること。

(a) the comprehensive credit purchase intermediary is to grant a card, etc. to the relevant user without delivering a card or other object;

ロ　当該利用者が、当該利用者の使用に係る電子計算機を用いて、イのカード等を通知して、法第三十条の二の三第一項又は第二項に規定する契約及び同条第五項に規定する契約を締結すること。

(b) the relevant user uses a computer used by the user and provides notice of the card, etc. specified in (a) to conclude a contract specified in the provisions of Article 30-2-3, paragraph (1) or paragraph (2) of the Act or in the provisions of Article 30-2-3, paragraph (5) of the Act; and

ハ　包括信用購入あつせん業者が、法第三十条の二の三第三項に規定する弁済金であつてロに規定する同条第二項に規定する契約に係るものの支払を請求する場合には、電子情報処理組織を使用する方法のうち前条第二項第一号に掲げるものによること。

(c) in the case where the comprehensive credit purchase intermediary demands the payment money specified in Article 30-2-3, paragraph (3) of the Act in relation to a contract specified in paragraph (2) of that Article provided in (b), the payment is to be made by method of using an electronic

information processing system that is listed in paragraph (2), item (i) of the preceding Article.

二　包括信用購入あつせん業者が法第三十条の二の三第一項各号若しくは第二項各号又は第三項各号の事項を記載した書面の交付により同条第一項若しくは第二項又は第三項の規定による情報の提供を行つた場合

(ii) the case where the comprehensive credit purchase intermediary provided information pursuant to the provisions of Article 30-2-3, paragraph (1), paragraph (2) or paragraph (3) of the Act by delivering a document that contains the matters specified in each item of paragraph (1), each item of paragraph (2) or each item of paragraph (3) of Article 30-2-3 of the Act.

第五十四条　法第三十条の二の三第五項第四号の経済産業省令・内閣府令で定める事項は、次のとおりとする。ただし、包括信用購入あつせん関係役務提供契約であつて当該契約に係る役務（法第二条第五項に規定する指定役務を除く。）の現金提供価格が一万円に満たないもの又は包括信用購入あつせん関係役務提供契約であつて役務の提供を受ける者がカード等を提示し若しくは通知して、若しくはそれと引換えに、役務の提供を受けるときは、直ちに当該役務の全部の履行が行われることが通例である役務（法第二条第五項に規定する指定役務を除く。次項において同じ。）を提供するものを締結した場合においては第四号、第七号、第八号及び第十号に掲げる事項（当該役務の提供を受ける者から当該各号に掲げる事項に係る情報の提供を求められた場合における当該事項を除く。）に係る情報を、包括信用購入あつせん関係販売契約であつて当該契約に係る商品（法第二条第五項に規定する指定商品を除く。）の現金販売価格が一万円に満たないものを締結した場合においては、第四号、第六号、第八号及び第十号に掲げる事項（当該商品の購入者から当該各号に掲げる事項に係る情報の提供を求められた場合における当該事項を除く。）に係る情報を、包括信用購入あつせん関係販売契約であつて当該契約に係る商品の種類が二以上あるものを締結した場合においては第三号及び第四号に掲げる事項（現金販売価格が三千円に満たない商品（当該契約に係る商品のうち現金販売価格が最も高額であるものを除く。）に係るものに限る。）に係る情報をそれぞれ提供しないことができる。

Article 54 (1) The matters specified by Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order stated in Article 30-2-3, paragraph (5), item (iv) of the Act are as follows: provided, however, that in cases where a comprehensive credit purchase intermediary has concluded a service contract for the intermediation of comprehensive credit purchases under which the price in cash for the provision of services regarding the relevant contract (excluding the designated services prescribed in Article 2, paragraph (5) of the Act) is less than 10,000 yen or a service contract for the intermediation of comprehensive credit purchases to provide services that are usually performed in full immediately when a service recipient presents a card, etc. or card details, or in exchange therefor (excluding the designated services prescribed in Article 2, paragraph (5) of the Act; the same applies in the following paragraph),

information relating to the matters listed in item (iv), item (vii), item (viii), and item (x) (excluding the relevant matters in the case where the recipient of such services requests to provide information regarding the matters listed in the relevant items), and in the case where the seller concluded a contract for sales involving the intermediation of comprehensive credit purchases and the selling price in cash of the goods regarding such contract (excluding the designated goods specified in Article 2, paragraph (5) of the Act) is less than 10,000 yen, information relating to the matters listed in item (iv), item (vi), item (viii), and item (x) (excluding the relevant matters in the case where the buyer of such goods is requested to provide information regarding the matters listed in the relevant items), may be omitted; and in cases where a comprehensive credit purchase intermediary has concluded a sales contract for the intermediation of comprehensive credit purchases to which two or more types of goods pertain, information relating to the matters listed in item (iii) and item (iv) need not be provided (such matters that need not be provided shall be limited to those regarding the types of goods whose selling price in cash is less than 3,000 yen (excluding a type of goods whose selling price in cash is the highest of all the goods regarding the relevant contract)):

一　包括信用購入あつせん関係販売業者又は包括信用購入あつせん関係役務提供事業者の名称及び住所又は電話番号

(i) the name and address or telephone number of the seller affiliated with the intermediation of comprehensive credit purchases or the service provider affiliated with the intermediation of comprehensive credit purchases;

二　契約年月日

(ii) the date of the contract;

三　商品若しくは権利又は役務の種類

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

四　商品の数量（権利又は役務の場合にあつては、契約上権利を行使し得る回数若しくは期間又は役務の提供を受けることができる回数若しくは期間）

(iv) the quantity of the goods (in the case of rights or services, the number of times or the period during which the rights may be exercised or the number of times or the period during which the services may be received under the contract);

五　包括信用購入あつせんに係る販売の方法により商品若しくは指定権利を販売する契約又は包括信用購入あつせんに係る提供の方法により役務を提供する契約（以下「包括信用購入あつせん関係販売等契約」という。）について購入者等が問合わせ、相談等を行うことができる機関の名称及び住所又は電話番号

(v) the name and address or telephone number of the organization to which the purchaser, etc. can make inquiries or consult with concerning a contract to sell goods or designated rights by the method of sales regarding the intermediation of comprehensive credit purchases or to offer services by the

method of offering regarding the intermediation of comprehensive credit purchases (referred to below as the "contract for sales involving the intermediation of comprehensive credit purchases");

六　役務の提供が商品又は指定権利の販売の条件となつているときは、当該役務の内容、提供時期（当該役務を提供する契約の締結時において当該役務の提供をするときを除く。）その他当該役務に関する事項

(vi) when the provision of services is one of the conditions for the sale of goods or designated rights, the details of the relevant services, the timing of their provision (excluding the case where the relevant services are provided at the time of conclusion of the contract for the provision of the services), and any other matters concerning the relevant services;

七　商品の販売が指定権利の販売又は役務の提供の条件となつているときは、当該商品の内容、引渡し時期（当該商品を販売する契約の締結時において当該商品の引渡しをするときを除く。）その他当該商品に関する事項

(vii) when the sale of goods is one of the conditions for the sale of designated rights or the provision of services, the details of the relevant goods, the delivery time (excluding the case where the relevant goods are delivered at the time of conclusion of the contract for the sale of the goods), and any other matters concerning the relevant goods;

八　権利の販売が商品の販売又は役務の提供の条件となつているときは、当該権利の内容、移転時期（当該権利を販売する契約の締結時において当該権利の移転をするときを除く。）その他当該権利に関する事項

(viii) when the sale of rights is one of the conditions for the sale of goods or the provision of services, the details of the relevant rights, the timing of their transfer (excluding the case where the relevant rights are transferred at the time of conclusion of the contract for the sale of the rights), and any other matters concerning the relevant rights;

九　商品が種類又は品質に関して契約の内容に適合しない場合の責任についての定めがあるときは、その内容

(ix) when there are provisions on liability in cases where the type or quality of goods does not conform to the content of the contract, the details of those provisions;

十　前各号に掲げるもののほか特約があるときは、その内容

(x) when there are any other special agreements beyond what is listed in the preceding items, the details of those;

十一　包括信用購入あつせん関係販売等契約が連鎖販売個人契約又は業務提供誘引販売個人契約であるときは、その旨

(xi) when the contract for sales involving the intermediation of comprehensive credit purchases is a personal multilevel marketing contract or a personal business opportunity sales contract, to that effect.

2　購入者等が、包括信用購入あつせん関係販売業者又は包括信用購入あつせん関係役

務提供事業者と対面することなく、かつ、勧誘を受けることなく機器にカード等を提示し若しくは通知して、又はそれと引換えに、商品若しくは指定権利を購入し、又は役務の提供を受ける場合であつて、次の各号に掲げる場合のいずれかに該当する契約を締結した場合においては、前項の規定にかかわらず、同項各号に掲げる事項に係る情報を提供しないことができる。

(2) If a purchaser, etc. purchases goods or designated rights or receives services by presenting or notifying a card, etc. to a machine, or in exchange for that, without meeting face to face with a seller affiliated with the intermediation of comprehensive credit purchases or a service provider affiliated with the intermediation of comprehensive credit purchases nor receiving the solicitation from them, and where a contract falling under any of the following has been concluded, information regarding the matters listed in the items of the preceding paragraph may not be provided, notwithstanding the provisions of the relevant paragraph:

一　包括信用購入あつせん関係販売契約であつて購入者がカード等を提示し若しくは通知して、又はそれと引換えに、商品若しくは指定権利を購入するときは、直ちに当該商品の引渡し若しくは当該指定権利の移転がされる商品又は指定権利を販売するもの

(i) a sales contract affiliated with the intermediation of comprehensive credit purchases to sell goods or designated rights that are usually delivered or transferred immediately when the purchaser purchases goods or designated rights by presenting or notifying a card, etc., or in exchange for that;

二　包括信用購入あつせん関係役務提供契約であつて役務の提供を受ける者がカード等を提示し若しくは通知して、又はそれと引換えに、役務の提供を受けるときは、直ちに当該役務の全部の履行が行われることが通例である役務を提供するもの

(ii) a service contract affiliated with the intermediation of comprehensive credit purchases to provide services that are usually performed in full immediately when the service recipient is provided with services by presenting or notifying a card, etc., or in exchange for that.

第五十五条　法第三十条の二の三第五項の規定により同項各号に掲げる事項に係る情報を提供するときは、次の各号に定めるところによらなければならない。

Article 55 (1) When a comprehensive credit purchase intermediary provides information regarding the matters stated in the items of Article 30-2-3, paragraph (5) of the Act, pursuant to the provisions of the relevant paragraph, it must follow the rules specified in the following items:

一　購入者等が読みやすく、理解しやすいような用語により、正確に表示すること。

(i) matters are to be accurately displayed using terms that are easy for purchasers, etc. to read and understand;

二　書面の交付又は電子情報処理組織を使用する方法その他の情報通信の技術を利用する方法により提供すること。

(ii) information is to be provided by delivery of a document or method of using an electronic information processing system or other information communication technology;

三　法第三十条の二の三第五項第三号に掲げる事項については、その内容が次の基準に合致していること。

(iii) regarding the matters listed in Article 30-2-3, paragraph (5), item (iii) of the Act, the details of those matters must be in accordance with the following standards:

イ　購入者等からの包括信用購入あつせん関係販売等契約の解除ができない旨が定められていないこと。

(a) it is not to be provided that the purchaser, etc. may not cancel the contract for sales involving the intermediation of comprehensive credit purchases;

ロ　包括信用購入あつせん関係販売等契約の締結の前に包括信用購入あつせん関係販売業者又は包括信用購入あつせん関係役務提供事業者が見本、カタログ等により購入者等に対し提示した当該契約の内容と当該購入者等が受領した商品若しくは権利又は提供を受ける役務が相違している場合には、購入者等は、当該契約の解除をすることができる旨が定められていること。

(b) it is to be provided that if the details of the contract presented by the seller affiliated with the intermediation of comprehensive credit purchases or the service provider affiliated with the intermediation of comprehensive credit purchases by way of using samples, catalogues, etc., before the conclusion of the contract for sales involving the intermediation of comprehensive credit purchases, differ from the goods or rights received or the services to be received by the purchaser, etc., the relevant purchaser, etc. may cancel the relevant contract;

ハ　包括信用購入あつせん関係販売業者又は包括信用購入あつせん関係役務提供事業者の責に帰すべき事由により包括信用購入あつせん関係販売等契約が解除された場合における包括信用購入あつせん関係販売業者又は包括信用購入あつせん関係役務提供事業者の義務に関し、民法第五百四十五条に規定するものより購入者等に不利な特約が定められていないこと。

(c) regarding the obligation of the seller affiliated with the intermediation of comprehensive credit purchases or the service provider affiliated with the intermediation of comprehensive credit purchases in cases where the contract for sales involving the intermediation of comprehensive credit purchases has been cancelled due to a cause attributable to the seller affiliated with the intermediation of comprehensive credit purchases or the service provider affiliated with the intermediation of comprehensive credit purchases, there should be no special agreements that are more disadvantageous to the purchaser, etc. than those prescribed in Article 545 of the Civil Code;

四　前条第一項第九号及び第十号に掲げる事項のうち次の表の上欄に掲げる事項についての定めがあるときは、その内容がそれぞれ同表の下欄の基準に合致していること。

事項 Matters	内容の基準 Standards
一　商品が種類又は品質に関して契約の内容に適合しない場合の責任に関する事項 (i) matters concerning liability in cases where the type or quality of goods does not conform to the content of the contract	商品が種類又は品質に関して契約の内容に適合しない場合に包括信用購入あつせん関係販売業者がその不適合（道路運送車両法の規定による臨時運行以外の運行の用に供された旨が明示されている自動車に係るものであつて、当該運行の用に供されたことにより通常生ずるものを除く。）について責任を負わない旨が定められていないこと。 it is not to be provided that in cases where the type or quality of goods does not conform to the content of the contract (excluding any defect in automobiles where it is clear that they have been used for a purpose other than for temporary special service under the Road Vehicles Act and where the defect is generally caused by the usage), the seller affiated with the intermediation of comprehensive credit purchases assumes no liability for the nonconformity
二　前条第九号に掲げるもの以外の特約 (ii) special agreements other than those listed in item (ix) of the preceding Article	法令に違反する特約が定められていないこと。 there should be no special agreements that are in violation of laws and regulations

五　日本産業規格Ｚ八三〇五に規定する八ポイント以上の大きさの文字及び数字を用いること。

(v) letters and numbers in 8 point or larger as specified in JIS Z-8305 are to be used.

２　前項第二号の情報通信の技術を利用する方法は、次に掲げる方法とする。

(2) The phrase "method of using information communication technology" in item (ii) of the preceding paragraph are to be the following methods:

一　電子情報処理組織を使用する方法のうちイ、ロ、ハ又はニに掲げるもの

(i) method of using an electronic data processing system as listed in (a), (b), (c), or (d):

イ　包括信用購入あつせん関係販売業者又は包括信用購入あつせん関係役務提供事業者の使用に係る電子計算機と購入者等の使用に係る電子計算機とを接続する電気通信回線を通じて送信し、受信者の使用に係る電子計算機に備えられたファイ

ルに記録する方法

(a) method of sending a document through a telecommunication line connecting the computer used by the seller for the intermediation of comprehensive credit purchases or the service provider for the intermediation of comprehensive credit purchases and the computer used by the purchaser, etc., and recording it in a file on the computer used by the recipient;

ロ　包括信用購入あつせん関係販売業者又は包括信用購入あつせん関係役務提供事業者の使用に係る電子計算機に備えられたファイルに記録された提供事項を電気通信回線を通じて購入者等の閲覧に供し、当該購入者等の使用に係る電子計算機に備えられたファイルに当該提供事項を記録する方法

(b) method of offering the information to be provided that is recorded in a file on a computer used by seller for the intermediation of comprehensive credit purchases or the service provider for the intermediation of comprehensive credit purchases to the purchaser, etc. for inspection through a telecommunication line, and recording the relevant information in a file on a computer used by the purchaser, etc.;

ハ　包括信用購入あつせん関係販売業者又は包括信用購入あつせん関係役務提供事業者の使用に係る電子計算機に備えられたファイル（専ら利用者又は購入者等の用に供するものに限る。次項において「顧客ファイル」という。）に記録された提供事項を電気通信回線を通じて購入者等の閲覧に供する方法

(c) method of offering the information to be provided that is recorded in a file on a computer used by the seller affiliated with the intermediation of comprehensive credit purchases or the service provider affiliated with the intermediation of comprehensive credit purchases (limited to those used exclusively by users or purchasers, etc.; referred to below in the following paragraph as "Customer Files") to the purchaser, etc. for inspection through a telecommunication line;

ニ　閲覧ファイル（包括信用購入あつせん関係販売業者又は包括信用購入あつせん関係役務提供事業者の使用に係る電子計算機に備えられたファイルであつて、同時に複数の購入者等の閲覧に供するための提供事項を記録させるファイルをいう。次項において同じ。）に記録された提供事項を電気通信回線を通じて購入者等の閲覧に供する方法

(d) method of offering information to be provided recorded in a viewing file (meaning a file on a computer used by the seller affiliated with the intermediation of comprehensive credit purchases or the service provider affiliated with the intermediation of comprehensive credit purchases in which information to be provided is recorded for offering for simultaneous inspection by multiple purchasers, etc.; the same applies below in the following paragraph) to purchasers, etc. for inspection through a telecommunication line;

二　磁気ディスク、シー・ディー・ロムその他これらに準ずる方法により一定の事項を確実に記録しておくことができる物をもつて調製するファイルに提供事項を記録したものを交付する方法

(ii) method of delivering a file, prepared in the form of a magnetic disk, CD-ROM, or any other equivalent means that may reliably store certain matters, which contains the information to be provided.

3　前項に掲げる方法は、次に掲げる基準に適合するものでなければならない。

(3) The methods listed in the preceding paragraph must conform to the following standards:

一　購入者等がファイルへの記録を出力することにより書面を作成できるものであること。

(i) the purchaser, etc. is able to prepare a document by outputting the contents recorded in the file;

二　前項第一号ハ又はニに掲げる方法にあつては、商品の引渡し若しくは権利の移転若しくは役務の提供を完了する日又は法第三十条の二の三第五項に規定する契約を締結した時から一年を経過する日のうちいずれか遅い日までの間、次に掲げる事項を消去し又は改変することができないものであること。ただし、閲覧に供している提供事項を書面により交付する場合、前項第一号イ若しくはロ若しくは第二号に掲げる方法により提供する場合又は購入者等による当該提供事項に係る消去の指図がある場合は、当該提供事項を消去することができる。

(ii) in the case of the methods listed in item (i), (c) or (d) of the preceding paragraph, the matters listed below may not be deleted or modified during the period until the day on which delivery of the goods or transfer of the rights or provisions of the services is completed or the day on which one year has passed from the time of conclusion of the contract specified in Article 30-2-3, paragraph (5) of the Act, whichever is later; provided, however, that in the case where information to be provided made available for inspection is delivered in a document, the case where information to be provided is provided by the means listed in item (i), (a) or (b) or item (ii) of the preceding paragraph, or the case where there are instructions from the purchaser, etc. to delete the relevant information to be provided, the relevant information to be provided may be deleted.

イ　前項第一号ハに掲げる方法については、顧客ファイルに記録された提供事項

(a) for the method listed in item (i), (c) of the preceding paragraph: the information to be provided recorded in a customer file;

ロ　前項第一号ニに掲げる方法については、閲覧ファイルに記録された提供事項

(b) for the method listed in item (i), (d) of the preceding paragraph: the information to be provided recorded in a viewing file.

三　前項第一号ニに掲げる方法にあつては、次に掲げる基準に適合すること。

(iii) for the method listed in item (i), (d) of the preceding paragraph, method that conforms to the following standards:

イ　購入者等が閲覧ファイルを閲覧するために必要な情報を顧客ファイルに記録すること。

(a) the information required for a purchaser, etc. to view the viewing file is to be recorded in a customer file;

ロ　前号に規定する期間において、イの規定により購入者等が閲覧ファイルを閲覧するために必要な情報を記録した顧客ファイルと当該閲覧ファイルとを電気通信回線を通じて接続可能な状態を維持させること。ただし、閲覧の提供を受けた購入者等が接続可能な状態を維持させることについて不要である旨通知した場合は、この限りでない。

(b) a customer file recording information required for a purchaser, etc. to view the viewing file pursuant to provisions of (a), along with the relevant viewing file, must be maintained in a state in which a connection is possible over electronic communication circuits for the period of time prescribed in the preceding item; provided, however, that this does not apply in the case in which the fact has been communicated that a purchaser, etc. who has been provided with viewing need not have the information maintained in a state in which a connection is possible.

4　第一項第二号及び第二項第一号の「電子情報処理組織」とは、包括信用購入あつせん関係販売業者又は包括信用購入あつせん関係役務提供事業者の使用に係る電子計算機と、購入者等の使　用に係る電子計算機とを電気通信回線で接続した電子情報処理組織をいう。

(4) The "electronic data processing system" stated in paragraph (1), item (ii) and paragraph (2), item (i) means the electronic data processing system that connects the computer used by the seller affiliated with the intermediation of comprehensive credit purchases or the service provider affiliated with the intermediation of comprehensive credit purchases and the computer used by the purchaser, etc. through a telecommunication line.

第五十五条の二　法第三十条の二の三第六項本文の規定により同条第五項各号に掲げる事項を記載した書面を交付するときは、第五十四条及び前条第一項の規定を準用する。

Article 55-2 (1) When delivering, pursuant to the provisions of the main clause of Article 30-2-3, paragraph (6) of the Act, a document containing the matters listed in the items of paragraph (5) of the relevant Article, the provisions of Article 54 and paragraph (1) of the preceding Article applies mutatis mutandis.

2　法第三十条の二の三第六項ただし書の経済産業省令・内閣府令で定める場合は、次のいずれかに該当する場合とする。

(2) The cases specified by Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order stated in the proviso to Article 30-2-3, paragraph (6) of the Act are the cases that fall under any of the following:

一　包括信用購入あつせん業者が利用者又は購入者等に提供する役務が、次のいずれにも該当する場合

(i) the case where the services provided by a comprehensive credit purchase intermediary to a user or purchaser, etc. fall under all of the following:

イ　包括信用購入あつせん業者が、カードその他の物を交付することなく、当該利用者にカード等を付与すること。

(a) the comprehensive credit purchase intermediary is to grant a card, etc. to the relevant user without delivering a card or other object;

ロ　当該利用者が、当該利用者の使用に係る電子計算機を用いて、イのカード等を通知して、法第三十条の二の三第一項又は第二項に規定する契約及び同条第五項に規定する契約を締結すること。

(b) the relevant user uses a computer used by the user and provides notice of the card, etc. specified in (a) to conclude a contract specified in the provisions of Article 30-2-3, paragraph (1) or paragraph (2) of the Act or in the provisions of Article 30-2-3, paragraph (5) of the Act; and

ハ　包括信用購入あつせん業者が、法第三十条の二の三第三項に規定する弁済金であつてロに規定する同条第二項に規定する契約に係るものの支払を請求する場合には、電子情報処理組織を使用する方法のうち第五十三条第二項第一号に掲げるものによること。

(c) in the case where the comprehensive credit purchase intermediary demands the payment money specified in Article 30-2-3, paragraph (3) of the Act in relation to a contract specified in paragraph (2) of that Article provided in (b), the payment is to be made by method of using an electronic information processing system that is listed in Article 53, paragraph (2), item (i).

二　包括信用購入あつせん関係販売業者又は包括信用購入あつせん関係役務提供事業者が法第三十条の二の三第五項各号の事項を記載した書面の交付により同項の規定による情報の提供を行つた場合

(ii) the case where the seller affiliated with the intermediation of comprehensive credit purchases or the service provider affiliated with the intermediation of comprehensive credit purchases provided information pursuant to the provisions of each item of paragraph (5) of Article 30-2-3 of the Act by delivering a document that contains the matters specified in that Article.

（契約の解除等の制限）

(Restriction on the Cancellation of a Contract)

第五十五条の三　法第三十条の二の四第一項の経済産業省令・内閣府令で定める場合は、次のいずれかに該当する場合とする。

Article 55-3 (1) The cases specified by Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order stated in Article 30-2-4, paragraph (1) of the Act are the cases that fall under any of the following:

一　包括信用購入あつせん業者が利用者又は購入者等に提供する役務が、次のいずれ

にも該当する場合

(i) the case where the services provided by a comprehensive credit purchase intermediary to a user or purchaser, etc. fall under all of the following:

イ　包括信用購入あつせん業者が、カードその他の物を交付することなく、当該利用者にカード等を付与すること。

(a) the comprehensive credit purchase intermediary is to grant a card, etc. to the relevant user without delivering a card or other object;

ロ　当該利用者が、当該利用者の使用に係る電子計算機を用いて、イのカード等を通知して、法第三十条の二の三第一項又は第二項に規定する契約及び同条第五項に規定する契約を締結すること。

(b) the relevant user uses a computer used by the user and provides notice of the card, etc. specified in (a) to conclude a contract specified in the provisions of Article 30-2-3, paragraph (1) or paragraph (2) of the Act or in the provisions of Article 30-2-3, paragraph (5) of the Act; and

ハ　包括信用購入あつせん業者が、法第三十条の二の三第三項に規定する弁済金であつてロに規定する同条第二項に規定する契約に係るものの支払を請求する場合には、電子情報処理組織を使用する方法のうち第五十三条第二項第一号に掲げるものによること。

(c) in the case where the comprehensive credit purchase intermediary demands the payment money specified in Article 30-2-3, paragraph (3) of the Act in relation to a contract specified in paragraph (2) of that Article provided in (b), the payment is to be made by method of using an electronic information processing system that is listed in Article 53, paragraph (2), item (i).

二　包括信用購入あつせん業者が電磁的方法による催告について利用者又は購入者等の承諾を得た場合

(ii) in the case where the comprehensive credit purchase intermediary obtains consent from the user or purchaser, etc. concerning demand by electronic or magnetic means.

2　前項第一号に規定する場合には、包括信用購入あつせん業者は、書面により、法第三十条の二の四第一項に規定する催告を行うことができる。

(2) In the case prescribed in item (i) of the preceding paragraph, a comprehensive credit purchase intermediary may make a written demand specified in Article 30-2-4, paragraph (1) of the Act.

3　第一項第二号に規定する場合には、包括信用購入あつせん業者は、法第三十条の二の四第一項に規定する催告を行うときは、あらかじめ、当該利用者又は購入者等に対し、その用いる電磁的方法の種類及び内容を示し、書面又は電磁的方法による承諾を得なければならない。

(3) In the case prescribed in paragraph (1), item (ii), when a comprehensive credit purchase intermediary makes a written demand specified in Article 30-2-4, paragraph (1) of the Act, the comprehensive credit purchase intermediary

must indicate in advance to the relevant user or purchaser, etc. the type and details of the electronic or magnetic means used and obtain consent in writing or by electronic or magnetic means.

４　前項の規定による承諾を得た包括信用購入あつせん業者は、当該利用者又は購入者等から書面又は電磁的方法により電磁的方法による提供を受けない旨の申出があつたときは、当該利用者又は購入者等に対し、法第三十条の二の四第一項に規定する催告を同項の電磁的方法によつてしてはならない。ただし、当該利用者又は購入者等が再び前項の規定による承諾をした場合は、この限りでない。

(4) If a comprehensive credit purchase intermediary that obtained consent pursuant to the provisions of the preceding paragraph receives notification in writing or by electronic or magnetic means from the relevant user or purchaser, etc. indicating that provision by electronic or magnetic means are not be accepted, the comprehensive credit purchase intermediary may not make a demand specified in Article 30-2-4, paragraph (1) of the Act to the user or purchaser, etc. by electronic or magnetic means specified in that paragraph; provided, however, that this does not apply if the user or purchaser, etc. again consents pursuant to the provisions of the preceding paragraph.

５　第三項の規定により示すべき方法の種類及び内容は、次に掲げる事項とする。

(5) The type and details of the method to be indicated pursuant to the provisions of paragraph (3) are to be the following matters:

一　次条第一項に規定する方法のうち包括信用購入あつせん業者が使用するもの

(i) the means prescribed in paragraph (1) of the following Article that is used by a comprehensive credit purchase intermediary;

二　ファイルへの記録の方式

(ii) the method of recording in the file.

（情報通信の技術を利用する方法）

(Methods of Using Information and Communications Technology)

第五十五条の四　法第三十条の二の四第一項の電磁的方法は、次に掲げる方法とする。

Article 55-4 (1) The electronic or magnetic means stated in Article 30-2-4, paragraph (1) of the Act are to be the following:

一　電子情報処理組織を使用する方法のうちイ又はロに掲げるもの

(i) method of using an electronic data processing system as listed in (a) or (b):

イ　包括信用購入あつせん業者の使用に係る電子計算機と購入者等の使用に係る電子計算機とを接続する電気通信回線を通じて送信し、受信者の使用に係る電子計算機に備えられたファイルに記録する方法

(a) method of sending a document through a telecommunication line connecting the computer used by the comprehensive credit purchase intermediary and the computer used by the purchaser, etc., and recording it in a file on the computer used by the recipient;

ロ　包括信用購入あつせん業者の使用に係る電子計算機に備えられたファイルに記

録された催告に係る事項を電気通信回線を通じて購入者等の閲覧に供し、当該購入者等の使用に係る電子計算機に備えられたファイルに当該事項を記録する方法

(b) method of providing the purchaser, etc. with the matters relating to a demand that is recorded in a file on the computer used by the comprehensive credit purchase intermediary for inspection through a telecommunication line, and recording the relevant information in a file on the computer used by the purchaser, etc.;

二　磁気ディスク、シー・ディー・ロムその他これらに準ずる方法により一定の事項を確実に記録しておくことができる物をもつて調製するファイルに催告に係る事項を記録したものを交付する方法

(ii) method of delivering a file, prepared in the form of a magnetic disk, CD-ROM, or any other equivalent method that may reliably store certain matters, which contains the matters relating to a demand.

2　前項に掲げる方法は、次に掲げる基準に適合するものでなければならない。

(2) The methods listed in the preceding paragraph must conform to the following standards:

一　購入者等がファイルへの記録を出力することにより書面を作成できるものであること。

(i) the purchaser, etc. is to be able to prepare a document by outputting the contents recorded in the file;

二　前項第一号ロに掲げる方法にあつては、催告に係る事項を顧客ファイル又は閲覧ファイルに記録した旨を購入者等に対し通知すること。ただし、購入者等が当該催告に係る事項を閲覧したことを確認したときは、この限りでない。

(ii) in the case of the method listed in item (i), (b) of the preceding paragraph, notification is to be provided to the purchaser etc. indicating that the information relating to a demand is recorded in a customer file or viewing file; provided, however, that this does not apply if it is confirmed that the purchaser, etc. viewed the relevant matters regarding the demand.

（業務の運営に関する措置）

(Measures Concerning Operation of Business)

第五十六条　包括信用購入あつせん業者は、法第三十条の五の二の規定によりその取り扱う利用者又は購入者等に関する情報の安全管理、従業者の監督及び当該情報の取扱いを委託する場合には、その委託先の監督について、当該情報の漏えい、滅失又は毀損の防止を図るために必要かつ適切な措置を講じなければならない。

Article 56　When a comprehensive credit purchase intermediary entrusts the safety management of information on users or purchasers, etc. that it handles, the supervision of workers, and the handling of the relevant information, pursuant to the provisions of Article 30-5-2 of the Act, it must take necessary and appropriate measures for supervising the entrusted person so as to prevent the leakage or loss of or damage to the relevant information.

第五十七条　包括信用購入あつせん業者は、法第三十条の五の二の規定により特定信用情報提供等業務を行う者から提供を受けた情報であつて利用者又は購入者等の支払能力に関するものを、支払能力調査以外の目的に使用しないことを確保するための措置を講じなければならない。

Article 57　A comprehensive credit purchase intermediary must take measures for ensuring that it must not use any information concerning the ability to pay of users or purchasers, etc. that it has received, pursuant to the provisions of Article 30-5-2 of the Act, from a person engaging in the business of specified credit information services, etc., for any other purposes than for the investigation into the ability to pay.

第五十八条　包括信用購入あつせん業者は、法第三十条の五の二の規定によりその取り扱う利用者又は購入者等に関する人種、信条、門地、本籍地、保健医療又は犯罪経歴についての情報その他の特別の非公開情報（その業務上知り得た公表されていない情報をいう。第九十一条において同じ。）を、適切な業務の運営の確保その他必要と認められる目的以外に使用しないことを確保するための措置を講じなければならない。

Article 58　A comprehensive credit purchase intermediary must take measures for ensuring that it must not use any information on users or purchasers, etc. concerning their race, creed, family origin, domicile of origin, health and medical care, or criminal background, or any other special private information (meaning unpublished information that the comprehensive credit purchase intermediary comes to know in the course of business; the same applies in Article 91) that it handles pursuant to the provisions of Article 30-5-2 of the Act, for any other purposes than for ensuring the proper operation of the business and other purposes that are deemed to be necessary.

第五十九条　包括信用購入あつせん業者は、法第三十条の五の二の規定により包括信用購入あつせんの業務を第三者に委託する場合には、当該業務の内容に応じ、次に掲げる措置を講じなければならない。

Article 59　When a comprehensive credit purchase intermediary entrusts the business of the intermediation of comprehensive credit purchases to a third party, pursuant to the provisions of Article 30-5-2 of the Act, it must take the following measures, in accordance with the contents of the relevant business:

一　当該業務を適確に遂行することができる能力を有する者に委託するための措置

(i) measures for entrusting the business to a person that has the ability to perform it properly;

二　当該業務の委託を受けた者（以下この条及び第九十二条において「受託者」という。）における当該業務の実施状況を、定期的に又は必要に応じて確認すること等により、受託者が当該業務を適確に遂行しているかを検証し、必要に応じ改善させる等、受託者に対する必要かつ適切な監督等を行うための措置

(ii) measures for carrying out necessary and appropriate supervision over the person that has been entrusted with the relevant business (referred to below as the "entrusted party" in this Article and Article 92), such as through inspecting whether or not the entrusted party is performing the relevant business properly by confirming, regularly or as necessary, the status of the entrusted party's performance of the relevant business, and through having the relevant person make any required improvements;

三　受託者が行う当該業務に係る利用者又は購入者等からの苦情の適切かつ迅速な処理のために必要な措置

(iii) measures necessary for appropriately and promptly processing complaints from users or purchasers, etc. regarding the relevant business performed by the entrusted party;

四　受託者が当該業務を適切に行うことができない事態が生じた場合に他の適切な第三者に当該業務を速やかに委託する等、当該業務に係る利用者又は購入者等の利益の保護に支障が生じること等を防止するための措置

(iv) measures for preventing any hindrance to the protection of the interests of users or purchasers, etc. regarding the relevant business, such as through entrusting the relevant business to another third party promptly in the event that the entrusted party cannot perform the relevant business properly;

五　受託者が当該業務を適確に遂行していない場合であつて当該業務に係る利用者又は購入者等の利益の保護を図るため必要がある場合には、当該業務の委託に係る契約の変更又は解除をする等の必要な措置を講ずるための措置

(v) measures for taking necessary measures such as changing or canceling the contract for the entrustment of the relevant business, in cases where the entrusted party does not perform the relevant business properly and it is necessary for protecting the interests of users or purchasers, etc. regarding the relevant business.

第六十条　包括信用購入あつせん業者は、法第三十条の五の二の規定により利用者又は購入者等からの苦情（法第三十条の四第一項の規定による対抗を含む。以下この条において同じ。）の適切かつ迅速な処理のために必要な措置を講じるときは、次の各号に定めるところによらなければならない。

Article 60　When a comprehensive credit purchase intermediary takes measures necessary for processing complaints from users or purchasers, etc. (including the assertion under Article 30-4, paragraph (1) of the Act; the same applies below in this Article) properly and promptly, pursuant to the provisions of Article 30-5-2 of the Act, it must follow the rules specified in the following items:

一　利用者又は購入者等からの苦情を受け付けたときは、遅滞なく、当該苦情の内容が包括信用購入あつせん業者又は包括信用購入あつせん関係販売業者若しくは包括信用購入あつせん関係役務提供事業者による包括信用購入あつせんに係る業務に関

する利用者又は購入者等の利益の保護に欠ける行為に起因するものであるかを判別すること。

(i) when receiving complaints from users or purchasers, etc., the comprehensive credit purchase intermediary without delay, is to determine whether the complaint is the result of an act by the comprehensive credit purchase intermediary, a seller affiliated with the intermediation of comprehensive credit purchases, or a service provider affiliated with the intermediation of comprehensive credit purchases that failed to protect the interests of the user or purchaser, etc. in relation to business involving the intermediation of a comprehensive credit purchases;

二　前号の規定により判別した結果その他の事項からみて、次のいずれかに該当するときは、当該苦情の内容を当該包括信用購入あつせん関係販売業者又は当該包括信用購入あつせん関係役務提供事業者とクレジットカード番号等取扱契約を締結したクレジットカード番号等取扱契約締結事業者に通知すること。

(ii) when any of the following apply in light of the results of the determination pursuant to the provisions of the preceding item or other factors, the comprehensive credit purchase intermediary is to provide notification of the details of the complaint to the relevant seller affiliated with the intermediation of comprehensive credit purchases or service provider affiliated with the intermediation of comprehensive credit purchases and the business that has a contract for handling credit card numbers that concluded the contract for handling credit card numbers:

イ　包括信用購入あつせん関係販売業者又は包括信用購入あつせん関係役務提供事業者が包括信用購入あつせん関係販売等契約に関し、法第三十五条の三の七各号のいずれかに該当する行為をしたと認められるとき。

(a) when it is found that the seller affiliated with the intermediation of comprehensive credit purchases or the service provider affiliated with the intermediation of comprehensive credit purchases has conducted an act falling under any of the items of Article 35-3-7 of the Act in relation to a contract for sales, etc. involving the intermediation of comprehensive credit purchases;

ロ　包括信用購入あつせん関係販売業者又は包括信用購入あつせん関係役務提供事業者による包括信用購入あつせんに係る業務に関する利用者又は購入者等の利益の保護に欠ける行為に係る苦情（苦情の内容がイの行為に起因するものである苦情を除く。）の発生状況からみて、当該包括信用購入あつせん関係販売業者又は当該包括信用購入あつせん関係役務提供事業者が包括信用購入あつせんに係る業務に関し利用者又は購入者等の利益の保護に欠けると認められるとき。

(b) when in light of how complaints have been filed concerning acts which fall short of protecting the interests of users or purchasers, etc. about the business regarding the intermediation of comprehensive credit purchases conducted by the seller affiliated with the intermediation of comprehensive

credit purchases or the service provider affiliated with the intermediation of comprehensive credit purchases (excluding complaints whose details arise from acts specified in (a)), it is deemed that the relevant seller affiliated with the intermediation of comprehensive credit purchases or the relevant service provider affiliated with the intermediation of comprehensive credit purchases lacks in protection of the interests of users or purchasers, etc. about the business regarding the intermediation of comprehensive credit purchases;

三　第一号の規定により判別した結果その他の事情からみて、包括信用購入あつせん業者が包括信用購入あつせんに係る業務に関し利用者又は購入者等の利益の保護に欠ける行為をしたと認めるときは、当該苦情の処理のために必要な事項を調査すること。

(iii) when it is found, in light of the results of the determination pursuant to the provisions of item (i) or other factors, that the comprehensive credit purchase intermediary conducted any acts which fall short of protecting the interests of users or purchasers, etc. about the business regarding the intermediation of comprehensive credit purchases, the comprehensive credit purchase intermediary is to investigate matters necessary to process the complaint.

第二款　包括支払可能見込額の調査等の特例
Subsection 2 Special Provisions for Investigation into the Comprehensive Purchase Amount Projected to Be Affordable

（認定包括信用購入あつせん業者の認定の申請）

(Application for Certification as Comprehensive Credit Purchase Intermediaries)

第六十一条　法第三十条の五の四第一項の規定による認定の申請は、次に掲げる事項を記載した申請書を経済産業大臣に提出してしなければならない。

Article 61 (1) An application for certification under Article 30-5-4, paragraph (1) of the Act must be filed by submitting a written application stating the following matters to the Minister of Economy, Trade and Industry:

一　法第三十条の五の四第一項第一号の方法

(i) the means specified in Article 30-5-4, paragraph (1), item (i) of the Act;

二　延滞率（一定の時点における包括信用購入あつせんに係る債務が残存するカード等の件数に対する当該件数のうち延滞している包括信用購入あつせんに係る債務を含むものの割合をいう。以下同じ。）に関する事項

(ii) matters relating to the delinquency rate (meaning the ratio of the number of cards, etc. with outstanding obligations relating to intermediation of comprehensive credit purchases to the number of cards, etc. that have obligations relating to intermediation of comprehensive credit purchases that

are in arrears at a particular time; the same applies below);

三　法第三十条の五の四第一項第二号の体制

(iii) the system specified in Article 30-5-4, paragraph (1), item (ii) of the Act.

２　前項の申請書は、様式第十三の二によるものとする。

(2) The application specified in the preceding paragraph is to be prepared in accordance with Form 13-2.

３　第一項の申請書には、次に掲げる書類を添付しなければならない。

(3) The following documents must be attached to the written application for registration stated in paragraph (1):

一　法第三十条の五の四第一項第一号の方法及び同項第二号の体制に関する社内規則等（認定包括信用購入あつせん業者又はその役員（業務を執行する社員、取締役若しくは執行役又はこれらに準ずる者をいう。第六十三条第二項第七号、第六十四条第一項第四号、第六十五条第三号、第六十八条の十一第三号、第九十九条第二項第七号、第百条第三号及び第百三十三条の二第二項第三号において同じ。）、使用人その他の従業者が遵守すべき規則その他これに準ずるものであつて認定包括信用購入あつせん業者が作成するものをいう。第六十二条の二第二項において同じ。）

(i) the internal rules, etc. concerning the method prescribed in Article 30-5-4, paragraph (1), item (i) of the Act and the systems prescribed in item (ii) of that paragraph (meaning rules that are to be followed by a certified comprehensive credit purchase intermediary or its officers (meaning members, directors, or executive officers that execute the business or any equivalent persons; the same applies in Article 63, paragraph (2), item (vii), Article 64, paragraph (1), item (iv), Article 65, item (iii), Article 68-11, item (iii), Article 99, paragraph (2), item (vii), Article 100, item (iii), and Article 133-2, paragraph (2), item (iii)), workers, and other employees, and other equivalent rules prepared by the certified comprehensive credit purchase intermediary; the same applies in Article 62-2-2, paragraph (2));

二　法第三十条の五の四第一項第二号の体制に関する組織図

(ii) an organization chart relating to the systems prescribed in Article 30-5-4, paragraph (1), item (ii) of the Act.

（認定の基準）

(Standards for Certification)

第六十二条　法第三十条の五の四第一項第一号の経済産業省令で定める基準は、次のとおりとする。

Article 62 (1) The standards specified by Order of Ministry of Economy, Trade and Industry stated in Article 30-5-4, paragraph (1), item (i) of the Act are as follows:

一　法第三十条の五の四第一項第一号の方法を定めるに当たり、不適正又は不十分な技術及び情報を利用していないこと。

(i) when specifying the method prescribed in Article 30-5-4, paragraph (1), item

(i) of the Act, inappropriate or inadequate technology and information is not to be used;

二　利用者の支払能力に関する情報を当該利用者に対する不当な差別、偏見その他の著しい不利益が生じるおそれがあると認められる方法により利用していないこと。

(ii) information concerning a user's ability to pay must not be used in a manner likely to result in unjust discrimination, prejudice, or other significant disadvantage to the relevant user;

三　この命令に基づいて指定信用情報機関が算定する延滞率を超えないよう延滞率を管理すること。

(iii) the delinquency rate is to be managed such that it does not exceed the delinquency rate calculated by a designated credit bureau pursuant to this Order.

２　法第三十条の五の四第一項第二号の経済産業省令で定める基準は、法第三十条の五の五第一項本文に規定する算定の円滑な実施を確保するために必要な体制が定められていることとする。

(2) The standards prescribed by an Order of the Ministry of Economy, Trade and Industry prescribed in Article 30-5-4, paragraph (1), item (ii) of the Act is to provide for a system necessary to ensure the effective performance of the calculations prescribed in the main clause of Article 30-5-5, paragraph (1) of the Act.

（変更の認定）

(Certification for Changes)

第六十二条の二　法第三十条の五の四第三項の規定による認定の申請は、様式第十三の三による申請書を提出してしなければならない。

Article 62-2 (1) An application for certification under Article 30-5-4, paragraph (3) of the Act must be filed by submitting a written application prepared in accordance with Form 13-3.

２　前項の申請書には、次に掲げる書類を添付しなければならない。

(2) The following documents must be attached to the written application for certification stated in the preceding paragraph:

一　法第三十条の五の四第一項の認定に係る同項第一号の方法を変更しようとするときは、変更後の当該方法に関する社内規則等

(i) if the applicant intends to modify the method prescribed in Article 30-5-4, paragraph (1), item (i) of the Act in relation to certification specified in that paragraph, internal rules, etc. relating to the relevant method after modification;

二　法第三十条の五の四第一項の認定に係る同項第二号の体制を変更しようとするときは、変更後の当該体制に関する社内規則等及び組織図

(ii) if the applicant intends to modify the system prescribed in Article 30-5-4, paragraph (1), item (ii) of the Act in relation to certification specified in that

paragraph, internal rules, etc. and an organization chart relating to the relevant system after modification;

（利用者支払可能見込額の算定義務の例外）

(Exceptions to the Obligation to Calculate the User Purchase Amount Projected to Be Affordable)

第六十二条の三　法第三十条の五の五第一項ただし書の経済産業省令・内閣府令で定める場合は、次に掲げる場合とする。

Article 62-3 (1) The cases specified by Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order stated in the proviso to Article 30-5-5, paragraph (1) of the Act are the cases listed as follows:

一　包括信用購入あつせんをするため極度額が三十万円以下のカード等を利用者に交付し若しくは付与しようとする場合（包括信用購入あつせんをするため利用者に交付し又は付与しているカード等についてそれに係る有効期間を更新するためにカード等を当該利用者に交付し又は付与しようとする場合を含む。）又は利用者に交付し若しくは付与したカード等についてそれに係る極度額を三十万円を上限として増額しようとする場合（これらのうち、次のいずれかに該当する場合を除く。）

(i) cases where the comprehensive credit purchase intermediary intends to deliver or grant a card, etc. with a credit line of not more than 300,000 yen to a user for the intermediation of comprehensive credit purchases (including cases where a card, etc. is delivered or granted to a user in order to renew the period of validity of a card, etc. that was delivered or granted for the intermediation of comprehensive credit purchases) or intends to increase the credit line regarding a card, etc. already delivered or granted to a user up to the limit of 300,000 yen (excluding cases that fall under any of the following):

イ　指定信用情報機関が保有する特定信用情報を使用することにより、当該カード等を当該利用者に交付し若しくは付与しようとする時点又は当該カード等についてそれに係る極度額を増額しようとする時点において、当該利用者の支払の義務が履行されないと認めるとき。

(a) when it is deemed, by using the specified credit information held by the designated credit bureau, that the user's payment obligations will not be performed as of the time when the comprehensive credit purchase intermediary intends to deliver or grant the relevant card, etc. to the user or intends to increase the credit line regarding the relevant card, etc.;

ロ　指定信用情報機関が保有する特定信用情報を使用することにより、当該利用者の当該認定包括信用購入あつせん業者に対する包括信用購入あつせんに係る債務の額が五十万円を、又は支払時期の到来していない若しくは支払の義務が履行されていない包括信用購入あつせんに係る債務の額が百万円を超えると認めるとき。

(b) when it is found that, by using the specified credit information held by the designated credit bureau, that the amount of the user's obligation regarding the intermediation of comprehensive credit purchases to the

relevant certified comprehensive credit purchase intermediary exceeds 500,000 yen or the amount of the user's obligation regarding the intermediation of comprehensive credit purchases which has not yet become due or for which the payment obligations have not been performed exceeds 1,000,000 yen;

二　利用者に交付し又は付与したカード等についてそれに係る極度額を当該利用者の求めに応じ一時的に増額しようとする場合であつて、当該利用者が当該カード等を提示し又は通知して、包括信用購入あつせん関係販売業者から商品若しくは権利を購入し、又は包括信用購入あつせん関係役務提供事業者から役務の提供を受ける目的及び当該包括信用購入あつせん関係販売業者若しくは当該包括信用購入あつせん関係役務提供事業者の名称又はこれに相当するものをあらかじめ確認した場合において、次のいずれかに該当するとき。

(ii) cases where the comprehensive credit purchase intermediary intends to increase the credit line regarding a card, etc. already delivered or granted to a user temporarily in response to a request from the user, and has confirmed, in advance, the purpose for which the user purchases goods or rights from the seller affiliated with the intermediation of comprehensive credit purchases or receives services from the service provider affiliated with the intermediation of comprehensive credit purchases upon presenting or notifying the relevant card, etc., and the name or any equivalent information of the seller affiliated with the intermediation of comprehensive credit purchases or the service provider affiliated with the intermediation of comprehensive credit purchases, and when falling under any of the following:

イ　極度額を一時的に増額しようとする期間が三月以内の場合であつて、当該増額された後の極度額が法第三十条の五の五第一項本文の規定により算定した利用者支払可能見込額（正当な理由があつて同項本文の規定による算定を行つていない場合は、当該カード等に係る極度額（現に当該カード等についてそれに係る極度額を利用者の求めに応じ一時的に増額している場合にあつては、一時的に増額する前の極度額））の二倍に相当する額を超えない場合において、当該増額された後の極度額が当該目的に照らして相当であると認めるとき。

(a) cases where the period during which the credit line is temporarily increased is not more than three months and the increased credit line does not exceed twice the amount of the user purchase amount projected to be affordable calculated pursuant to the main clause of Article 30-5-5, paragraph (1) of the Act (in cases where a calculation under the main clause of that paragraph (1) of the Act has not been carried out for any justifiable grounds, twice the credit line regarding the relevant card, etc. (if the credit line regarding the relevant card, etc. has already been increased temporarily in response to the request from the user, the credit line before the temporary increase)), and when the increased credit line is deemed to be reasonable in light of the relevant purpose

ハ　当該利用者が当該カード等を提示し又は通知して、包括信用購入あつせん関係販売業者から当該利用者若しくは当該利用者と生計を一にする者の生命若しくは身体を保護するため緊急に必要があると認められる商品若しくは権利を購入し、又は包括信用購入あつせん関係役務提供事業者から当該利用者若しくは当該利用者と生計を一にする者の生命若しくは身体を保護するため緊急に必要があると認められる役務の提供を受ける場合であつて、当該増額された後の極度額が当該目的に照らして相当であると認めるとき。

(c) cases where the user purchases goods or rights, which are deemed to be urgently necessary to protect the life or body of the user or persons who have the same livelihood as the user, from the seller affiliated with the intermediation of comprehensive credit purchases, or is provided with services, which are deemed to be urgently necessary to protect the life or body of the user or persons who have the same livelihood as the user, from the service provider affiliated with the intermediation of comprehensive credit purchases, upon presenting or notifying the relevant card, etc., and when the increased credit line is deemed to be reasonable in light of the relevant purpose;

三　包括信用購入あつせんをするため、利用者に交付し又は付与しているカード等についてそれに係る有効期間を更新するためにカード等を当該利用者に交付し又は付与しようとする場合（付随カード等についてそれに係る有効期間を更新するために付随カード等を当該利用者に交付し又は付与しようとする場合を除く。）において、当該利用者の当該認定包括信用購入あつせん業者に対する包括信用購入あつせんに係る債務の額が五万円に満たないとき。

(iii) cases where the comprehensive credit purchase intermediary intends to deliver or grant a card, etc. to a user in order to renew the period of validity of a card, etc. that was delivered or granted for the intermediation of comprehensive credit purchases (excluding cases where an associated card, etc. is delivered or granted to a user for the intermediation of comprehensive credit purchases in order to renew the period of validity of an associated card, etc. that was delivered or granted) if the user's obligations relating to the intermediation of comprehensive credit purchases owed to the relevant certified comprehensive credit purchase intermediary is less than 50,000 yen;

四　認定包括信用購入あつせん業者が、法第三十条の五の五第一項本文の規定により算定した利用者支払可能見込額（正当な理由があつて同項本文の規定による算定を行つていない場合は、利用者に交付し又は付与したカード等に係る極度額）の範囲内で、付随カード等を利用者に交付し若しくは付与しようとする場合又は当該付随カード等についてそれに係る極度額を増額しようとする場合

(iv) cases where the certified comprehensive credit purchase intermediary intends to deliver or grant an associated card, etc. to a user within the user purchase amount projected to be affordable calculated pursuant to the main clause of Article 30-5-5, paragraph (1) of the Act (if a calculation under the

main clause of that paragraph has not been carried out on any justifiable grounds, within the credit line regarding a card, etc. already delivered or granted to the user) or intends to increase the credit line regarding the relevant associated card, etc.;

五　第一号、第三号又は前号に掲げるもののほか、認定包括信用購入あつせん業者が、カード等を利用者に交付し又は付与した時から当該カード等についてそれに係る有効期間の満了の日までに、当該カード等に代えてカード等を利用者に交付し又は付与しようとする場合（カード等についてそれに係る有効期間を更新しようとする場合を除く。）

(v) beyond what is listed in item (i), item (iii), or the preceding item, cases where the certified comprehensive credit purchase intermediary intends to deliver or grant a card, etc. to a user in lieu of a card already delivered or granted, during the period from the time when the certified comprehensive credit purchase intermediary delivered or granted the relevant card, etc. up to the day of the expiration of the effective period for the relevant card, etc. (excluding cases where the comprehensive credit purchase intermediary intends to renew the effective period for a card, etc.).

2　認定包括信用購入あつせん業者は、前項各号に掲げる場合には、次の各号に掲げる場合の区分に応じ、利用者ごとに、当該各号に定める事項の記録を、書面又は電磁的記録をもつて作成し、カード等（付随カード等を含む。）についてそれに係る有効期間（更新された後の有効期間を除く。）の満了の日又は当該有効期間内に締結した全ての包括信用購入あつせん関係受領契約（当該カード等（付随カード等を含む。）に係るものに限る。）に定められた最終の支払期日のうち最後のもの（これらの契約に基づく包括信用購入あつせんに係る債務の全てが弁済その他の事由により消滅したときにあつては、その消滅した日）のうちいずれか遅い日までの間保存しなければならない。

(2) A certified comprehensive credit purchase intermediary must , in the cases listed in the items of the preceding paragraph, prepare a record on the matters specified in the following items for each user, in accordance with the categories of cases listed in the respective items, by means of documents or electronic or magnetic records, and must preserve the relevant record up to the day of the expiration of the effective period (excluding the effective period after the renewal) of a card, etc. (including an associated card, etc.) or the last of the final due dates specified under all contracts providing the receipt of monies subject to the intermediation of comprehensive credit purchases (limited to contracts regarding the relevant card, etc. (including an associated card, etc.)) concluded during the relevant effective period (when all the obligations regarding the intermediation of comprehensive credit purchases under those contracts have been extinguished through the payment thereof or on other grounds, the day of the extinguishment), whichever comes later:

一　前項第一号に掲げる場合　次に掲げる事項

(i) cases listed in item (i) of the preceding paragraph: the following matters:

イ　契約年月日（カード等についてそれに係る極度額を増額しようとする場合にあつては増額した年月日、カード等についてそれに係る有効期間を更新しようとする場合にあつてはその更新しようとする年月日及び指定信用情報機関が保有する特定信用情報を使用して調査を行つた年月日）

(a) the date of the contract (in cases where the comprehensive credit purchase intermediary intends to increase the credit line regarding a card, etc., the date of the increase of the credit line, and in cases where the comprehensive credit purchase intermediary intends to renew the effective period for a card, etc., the date for the renewal, and the date on which the comprehensive credit purchase intermediary carried out an investigation by using the specified credit information held by the designated credit bureau);

ロ　利用者に交付し又は付与したカード等についてそれに係る極度額（カード等についてそれに係る極度額を増額しようとする場合にあつては、増額した後の極度額）

(b) the credit line regarding a card, etc. already delivered or granted to the user (in cases where the comprehensive credit purchase intermediary intends to increase the credit line regarding a card, etc., the increased credit line);

ハ　指定信用情報機関が保有する特定信用情報を使用して行つた調査の結果

(c) the results of the investigation carried out by using the specified credit information held by the designated credit bureau;

ニ　当該認定包括信用購入あつせん業者に対する包括信用購入あつせんに係る債務の額

(d) the amount of the obligation regarding the intermediation of comprehensive credit purchases to the relevant certified comprehensive credit purchase intermediary;

二　前項第二号に掲げる場合　次に掲げる事項

(ii) cases listed in item (ii) of the preceding paragraph: the following matters:

イ　利用者の求めがあつた日及びカード等についてそれに係る極度額を増額した年月日

(a) the day on which a request was made by the user and the date on which the credit line regarding a card, etc. was increased;

ロ　増額した期間

(b) the period for the increase of the credit line;

ハ　増額した後の極度額

(c) the increased credit line;

ニ　利用者がカード等を提示し又は通知して、包括信用購入あつせん関係販売業者から商品若しくは権利を購入し、又は包括信用購入あつせん関係役務提供事業者から役務の提供を受ける目的

(d) the purpose for which the user purchases goods or rights from the seller affiliated with the intermediation of comprehensive credit purchases or is provided with services by the service provider affiliated with the intermediation of comprehensive credit purchases upon presenting or notifying a card, etc.;

ホ　あらかじめ確認した包括信用購入あつせん関係販売業者若しくは包括信用購入あつせん関係役務提供事業者の名称又はこれに相当するもの

(e) the name or any equivalent information of the seller affiliated with the intermediation of comprehensive credit purchases or the service provider affiliated with the intermediation of comprehensive credit purchases that has been confirmed in advance;

ヘ　増額した期間において、利用者がカード等を提示し又は通知して、商品若しくは権利を購入した包括信用購入あつせん関係販売業者、又は役務の提供を受ける包括信用購入あつせん関係役務提供事業者の名称又はこれに相当するもの

(f) the name or any equivalent information of the seller affiliated with the intermediation of comprehensive credit purchases from which the user has purchased goods or rights or of the service provider affiliated with the intermediation of comprehensive credit purchases by which the user is to be provided with services, upon presenting or notifying a card, etc., during the period for the increase of the credit line;

ト　利用者が得る見込みがあると認められる臨時的かつ短期的な収入（前項第二号ロに該当するときに限る。）

(g) the temporary short-term income that the user is deemed to be likely to earn (limited to the cases falling under item (ii), (b) of the preceding paragraph);

三　前項第三号に掲げる場合　次に掲げる事項

(iii) cases listed in item (iii) of the preceding paragraph: the following matters:

イ　利用者に交付し又は付与しているカード等についてそれに係る有効期間を更新しようとする年月日及び当該利用者の当該認定包括信用購入あつせん業者に対する包括信用購入あつせんに係る債務の額を調査した年月日

(a) the date on which the comprehensive credit purchase intermediary intends to renew the effective period for a card, etc. already delivered or granted to the user and the date on which the comprehensive credit purchase intermediary investigated the user's obligation regarding the intermediation of comprehensive credit purchases to the relevant certified comprehensive credit purchase intermediary;

ロ　利用者に交付し又は付与したカード等についてそれに係る極度額

(b) the credit line regarding a card, etc. already delivered or granted to the user;

ハ　当該認定包括信用購入あつせん業者に対する包括信用購入あつせんに係る債務の額

(c) the amount of the obligation regarding the intermediation of comprehensive credit purchases to the relevant certified comprehensive credit purchase intermediary;

四　前項第四号に掲げる場合　次に掲げる事項

(iv) cases listed in item (iv) of the preceding paragraph: the following matters:

イ　付随カード等についてそれに係る契約年月日（付随カード等についてそれに係る極度額を増額しようとする場合にあつては、増額した年月日）

(a) the date of the contract regarding an associated card, etc. (in cases where the comprehensive credit purchase intermediary intends to increase the credit line regarding an associated card, etc., the date of the increase of the credit line);

ロ　利用者に交付し又は付与した付随カード等についてそれに係る極度額（付随カード等についてそれに係る極度額を増額しようとする場合にあつては、増額した後の極度額）

(b) the credit line regarding an associated card, etc. already delivered or granted to the user (in cases where the comprehensive credit purchase intermediary intends to increase the credit line regarding an associated card, etc., the increased credit line);

五　前項第五号に掲げる場合　カード等を利用者に交付し又は付与しようとする年月日

(v) cases listed in item (v) of the preceding paragraph: the date on which the comprehensive credit purchase intermediary intends to deliver or grant a card, etc. to the user.

（利用者支払可能見込額の算定に関する記録）

(Records Concerning Calculation of the User Purchase Amount Projected to Be Affordable)

第六十二条の四　法第三十条の五の五第三項の規定により、認定包括信用購入あつせん業者は、次の各号に掲げる場合の区分に応じ、利用者ごとに、次に定める事項の記録を、書面又は電磁的記録をもつて作成し、カード等についてそれに係る有効期間（第一号に掲げる場合には更新された後の有効期間を含み、第二号に掲げる場合には更新された後の有効期間を除く。）の満了の日又は当該有効期間内に締結した全ての包括信用購入あつせん関係受領契約（当該カード等に係るものに限る。）に定められた最終の支払期日のうち最後のもの（これらの契約に基づく包括信用購入あつせんに係る債務の全てが弁済その他の事由により消滅したときにあつては、その消滅した日）のうちいずれか遅い日までの間保存しなければならない。

Article 62-4　A certified comprehensive credit purchase intermediary must, pursuant to the provisions of Article 30-5-5, paragraph (3) of the Act, prepare a record on the matters specified in the following items for each user, in accordance with the categories of cases listed in the respective items, by means of documents or electronic or magnetic records, and must preserve the relevant

record up to the day of the expiration of the effective period for a card, etc. (including the effective period after the renewal in the cases listed in item (i) and excluding the effective period after the renewal in the cases listed in item (ii)), or the last one of the final due dates specified under all the contracts providing the receipt of monies subject to the intermediation of comprehensive credit purchases (limited to contracts regarding the relevant card, etc.) concluded during the relevant effective period (when all the obligations regarding the intermediation of comprehensive credit purchases under those contracts have been extinguished through the payment thereof or on other grounds, the day of the extinguishment), whichever comes later:

一　法第三十条の五の五第一項本文の規定により利用者支払可能見込額を算定した場合であつて、包括信用購入あつせんをするためカード等を利用者に交付し若しくは付与したとき又は利用者に交付し若しくは付与したカード等についてそれに係る極度額を増額したとき　次に掲げる事項

(i) in cases where the user purchase amount projected to be affordable is calculated pursuant to the provisions of the main clause of Article 30-5-5, paragraph (1) of the Act, if a card, etc. is delivered or granted to the user for the purpose of intermediation of comprehensive credit purchases or if the maximum amount regarding a card, etc. delivered or granted to the user for the purpose of intermediation of comprehensive credit purchases is increased: the following matters;

イ　契約年月日（カード等についてそれに係る極度額を増額しようとする場合にあつては、増額した年月日）

(a) the date of the contract (in cases where the comprehensive credit purchase intermediary intends to increase the credit line regarding a card, etc., the date of the increase of the credit line);

ロ　利用者に交付し又は付与したカード等についてそれに係る極度額（カード等についてそれに係る極度額を増額しようとする場合にあつては、増額した後の極度額）

(b) the credit line regarding a card, etc. already delivered or granted to the user (in cases where the comprehensive credit purchase intermediary intends to increase the credit line regarding a card, etc., the increased credit line);

ハ　法第三十条の五の五第一項本文の規定により算定した利用者支払可能見込額（ロの極度額と異なる場合に限る。）

(c) the user purchase amount projected to be affordable calculated pursuant to the provisions of the main clause of Article 30-5-5, paragraph (1) of the Act (limited to cases where the amount differs from the credit line specified in (b));

ニ　法第三十条の五の五第二項の規定により、指定信用情報機関が保有する特定信用情報を使用して行つた調査の結果

(d) the results of the investigation carried out pursuant to Article 30-5-5, paragraph (2) of the Act by using specified credit information held by the designated credit bureau;

二　法第三十条の五の五第一項本文の規定により利用者支払可能見込額を算定した場合であつて、包括信用購入あつせんをするため、利用者に交付し又は付与しているカード等についてそれに係る有効期間を更新するためにカード等を当該利用者に交付し又は付与したとき　次に掲げる事項

(ii) in cases where the user purchase amount projected to be affordable is calculated pursuant to the provisions of the main clause of Article 30-5-5, paragraph (1) of the Act, if a card, etc. is delivered or granted to the user in order to renew the period of validity of a card, etc. delivered or granted for the intermediation of comprehensive credit purchases: the following matters;

イ　利用者に交付し又は付与しているカード等についてそれに係る有効期間を更新しようとする年月日及び法第三十条の五の五第一項本文の規定による算定を行つた年月日

(a) the date on which the comprehensive credit purchase intermediary intends to renew the effective period for a card, etc. already delivered or granted to the user and the date on which the comprehensive credit purchase intermediary carried out the calculation under the main clause of Article 30-5-5, paragraph (1) of the Act;

ロ　利用者に交付し又は付与したカード等についてそれに係る極度額

(b) the credit line regarding a card, etc. already delivered or granted to the user;

ハ　法第三十条の五の五第一項本文の規定により算定した利用者支払可能見込額（ロの極度額と異なる場合に限る。）

(c) the user purchase amount projected to be affordable calculated pursuant to the provisions of the main clause of Article 30-5-5, paragraph (1) of the Act (limited to cases where the amount differs from the credit line specified in (b));

ニ　法第三十条の五の五第二項の規定により、指定信用情報機関が保有する特定信用情報を使用して行つた調査の結果

(d) the results of the investigation carried out pursuant to Article 30-5-5, paragraph (2) of the Act by using specified credit information held by the designated credit bureau;

（経済産業大臣への定期報告）

(Periodic Reports to the Minister of Economy, Trade and Industry)

第六十二条の五　法第三十条の五の五第四項の報告は、様式第十三の四による報告書を提出してしなければならない。

Article 62-5 (1) Reports under Article 30-5-5, paragraph (4) of the Act must be made by submitting a written notification prepared in accordance with Form

13-4.

２　法第三十条の五の五第四項の経済産業省令で定める事項は、報告の対象となる事業年度の延滞率の実績その他利用者支払可能見込額の算定に関する事項とする。

(2) The matters prescribed by Order of the Ministry of Economy, Trade and Industry specified in Article 30-5-5, paragraph (4) of the Act are the actual delinquency rate for the fiscal year covered by the report and other matters relating to calculation of the user purchase amount projected to be affordable.

（利用者支払可能見込額を超える場合のカード等の交付等の禁止に係る利用者の保護に支障を生ずることがない場合）

(Cases Causing No Hindrance to the Protection of Users Regarding the Prohibition of Delivery, etc. of a Card, etc. in Cases Exceeding the User Purchase Amount Projected to Be Affordable)

第六十二条の六　法第三十条の五の六ただし書の経済産業省令・内閣府令で定める場合は、第六十二条の三第一項各号に掲げる場合とする。

Article 62-6 The cases specified by Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order stated in the proviso to Article 30-5-6 of the Act are the cases listed in the items of Article 62-3, paragraph (1).

第三款　包括信用購入あつせん業者の登録等

Subsection 3 Registration, etc. of Comprehensive Credit Purchase Intermediaries

（登録の申請）

(Application for Registration)

第六十三条　法第三十二条第一項の申請書は、様式第十四によるものとする。

Article 63 (1) A written application as stated in Article 32, paragraph (1) of the Act is to be prepared in accordance with Form 14.

２　法第三十二条第二項の経済産業省令で定める書類は、次のとおりとする。

(2) The documents specified by Order of the Ministry of Economy, Trade and Industry stated in Article 32, paragraph (2) of the Act are as follows:

一　登録申請書提出日前一月以内の一定の日の現在において様式第二により作成した財産に関する調書並びに登録申請書提出日の直前事業年度の貸借対照表（関連する注記を含む。第六十八条の九第二項第一号本文及び第九十九条第二項第一号本文において同じ。）、損益計算書（関連する注記を含む。第六十八条の九第二項第一号本文及び第九十九条第二項第一号本文において同じ。）及び株主資本等変動計算書（関連する注記を含む。第六十八条の九第二項第一号本文及び第九十九条第二項第一号本文において同じ。）又はこれらに代わる書面。ただし、登録の申請の日を含む事業年度に設立された法人にあつては、会社法第四百三十五条第一項又は第六百十七条第一項の規定により成立のときに作成する貸借対照表（関連する注記を含む。第六十八条の九第二項第一号ただし書及び第九十九条第二項第一号ただし書におい

て同じ。）又はこれに代わる書面

(i) the record on the financial condition prepared in accordance with Form 2 as of a certain day within one month before the day of submitting the written application for registration, and the balance sheet (including related notes; the same applies in the main clause of Article 68-9, paragraph (2), item (i) and the main clause of Article 99, paragraph (2), item (i)) and profit and loss statements (including related notes; the same applies in the main clause of Article 68-9, paragraph (2), item (1) and the main clause of Article 99, paragraph (2), item (i)), and statements of changes in net assets (including related notes; the same applies in the main clause of Article 68-9, paragraph (2), item (i) and the main clause of Article 99, paragraph (2), item (i)) for the business year immediately before the day of submitting the written application for registration, or any alternative documents; provided, however, that regarding a corporation that has been established in the business year containing the day of filing the application for registration, the balance sheet (including related notes; the same applies in the proviso to Article 68-9, paragraph (2), item (i) and the proviso to Article 99, paragraph (2), item (i)) that is to be prepared upon the establishment of the relevant corporation pursuant to the provisions of Article 435, paragraph (1) or Article 617, paragraph (1) of the Companies Act, or any alternative documents;

二　兼営事業がある場合には、その種類及び概要を記載した書面

(ii) in cases where there are any additional businesses, the documents stating the types and an outline of those;

三　役員（法第三十二条第一項第四号に規定する役員をいう。第六十七条第二項第二号、第六十八条の九第二項第三号、第六十八条の十五第二項第二号、第九十九条第二項第三号、第百二条第二項第二号、第百三十三条の二第二項第一号及び第百三十三条の四第二項第二号において同じ。）の履歴書（役員が法人であるときは、当該役員の沿革を記載した書面。第六十七条第二項第二号、第六十八条の九第二項第三号、第六十八条の十五第二項第二号、第九十九条第二項第三号、第百二条第二項第二号、第百三十三条の二第二項第一号及び第百三十三条の四第二項第二号において同じ。）

(iii) curricula vitae of officers (meaning officers as prescribed in Article 32, paragraph (1), item (iv) of the Act; the same applies in Article 67, paragraph (2), item (ii), Article 68-9, paragraph (2), item (iii), Article 68-15, paragraph (2), item (ii), Article 99, paragraph (2), item (iii), Article 102, paragraph (2), item (ii), Article 133-2, paragraph (2), item (i), and Article 133-4, paragraph (2), item (ii)) (when an officer is a corporation, the documents stating the history of the relevant officer; the same applies in Article 67, paragraph (2), item (ii), Article 68-9, paragraph (2), item (iii), Article 68-15, paragraph (2), item (ii), Article 99, paragraph (2), item (iii), Article 102, paragraph (2), item (ii), Article 133-2, paragraph (2), item (i), and Article 133-4, paragraph (2),

item (ii));

四　株主若しくは社員の名簿及び親会社（会社法第二条第四号に規定する親会社をいう。以下同じ。）の株主若しくは社員の名簿又はこれらに代わる書面

(iv) the list of names of shareholders or members, and the list of names of shareholders or members of the parent company (meaning a parent company as prescribed in Article 2, item (iv) of the Companies Act; the same applies below), or any alternative documents;

五　加入指定信用情報機関の商号又は名称を記載した書面

(v) a document stating the trade names or names of the participating designated credit bureau;

六　特定信用情報提供契約を締結している特定信用情報提供等業務を行う者（加入指定信用情報機関を除く。第六十八条の九第二項第六号及び第九十九条第二項第六号において同じ。）の商号又は名称を記載した書面

(vi) a document stating the trade names or names of persons that have concluded a specified credit information service contract and that perform the business of specified credit information services, etc. (excluding the participating designated credit bureau; the same applies in Article 68-9, paragraph (2), item (vi) and Article 99, paragraph (2), item (vi));

七　包括信用購入あつせんに係る業務に関する社内規則等（包括信用購入あつせん業者又はその役員、使用人その他の従業者が遵守すべき規則その他これに準ずるものであつて包括信用購入あつせん業者が作成するものをいう。第六十六条、第六十八条の九第二項第七号、第六十八条の十二及び第六十八条の十四第二項において同じ。）

(vii) the internal rules, etc. concerning the business regarding the intermediation of comprehensive credit purchases (meaning rules that are to be followed by the comprehensive credit purchase intermediary or its officers, workers, and other employees, and other equivalent rules prepared by the comprehensive credit purchase intermediary; the same applies in Article 66, Article 68-9, paragraph (2), item (vii), Article 68-12, and Article 68-14, paragraph (2));

八　包括信用購入あつせんに係る業務に関する組織図

(viii) an organization chart concerning the business regarding the intermediation of comprehensive credit purchases;

九　法第三十三条の二第一項第五号から第十一号までの規定に該当しないことを誓約する書面

(ix) a document to pledge that the person does not fall under any of the provisions of Article 33-2, paragraph (1), items (v) through (xi) of the Act.

3　第十二条第三項の規定は、法第三十二条第三項の経済産業省令で定める電磁的記録に準用する。

(3) The provisions of Article 12, paragraph (3) applies mutatis mutandis to the electronic or magnetic records specified by Order of the Ministry of Economy,

Trade and Industry stated in Article 32, paragraph (3) of the Act.

（取締役等と同等以上の支配力を有する者）

(A Person Having the Same or Greater Influence as Directors, etc.)

第六十四条　法第三十二条第一項第四号に規定する経済産業省令で定めるものは、次の各号のいずれかに該当するものとする。

Article 64 (1) The person specified by Order of the Ministry of Economy, Trade and Industry stated in Article 32, paragraph (1), item (iv) of the Act is to be a person that falls under any of the following items:

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

(i) an individual that holds shares or capital contributions (referred to below as "shares, etc." in this Article) regarding 25 percent or more of the voting rights of all the shareholders, etc. of the relevant corporation (meaning the voting rights of all shareholders, all members, or all contributors (regarding a stock company, excluding the voting rights regarding the shares which cannot be exercised for all matters that are subject to a resolution at a general meeting of shareholders and including the voting rights regarding the shares for which the shareholder is deemed to have voting rights pursuant to the provisions of Article 879, paragraph (3) of the Companies Act); the same applies below in this Article) under their own name or the name of another person (including a temporary establisher; the same applies in the following item);

二　当該法人の親会社の総株主等の議決権の百分の五十を超える議決権に係る株式等を自己又は他人の名義をもつて所有している個人

(ii) an individual that holds Shares, etc. regarding 50 percent or more of the voting rights of all the shareholders, etc. of the parent company of the relevant corporation under their own name or the name of another person;

三　当該法人の業務を執行する社員又はこれに準ずる者が法人である場合におけるその職務を行うべき者

(iii) a member executing the business of the relevant corporation or in cases where a person equivalent to them is a corporation, a person that is to perform those duties;

四　当該法人の役員又は前三号に掲げる者が未成年者である場合におけるその法定代理人（法定代理人が法人である場合においては、その役員を含む。）

(iv) an officer of the relevant corporation or in cases where any person listed in

the preceding three items is a minor, the statutory agent of them (in the case where the statutory agent is a corporation, the officers of the corporation).

２　前項第一号又は第二号の場合において、これらの規定に掲げる者が保有する議決権には、社債、株式等の振替に関する法律第百四十七条第一項又は第百四十八条第一項（これらの規定を同法第二百二十八条第一項、第二百三十五条第一項、第二百三十九条第一項及び第二百七十六条（同条第二号に係る部分に限る。）において準用する場合を含む。）の規定により発行者に対抗することができない株式等に係る議決権を含むものとする。

(2) In cases stated in item (i) or item (ii) of the preceding paragraph, the voting rights held by persons listed in these provisions are to include the voting rights regarding Shares, etc. that cannot be asserted against the issuer pursuant to the provisions of Article 147, paragraph (1) or Article 148, paragraph (1) of the Act on Book-Entry Transfer of Bonds, Shares, etc. (including cases where these provisions are applied mutatis mutandis pursuant to Article 228, paragraph (1), Article 235, paragraph (1), Article 239, paragraph (1), and Article 276 (limited to the part regarding item (ii) of the relevant Article) of the relevant Act).

（不正な行為等をするおそれがあると認められる法人）

(A Corporation Deemed to be Likely to Conduct Illegal Acts)

第六十五条　法第三十三条の二第一項第十号に規定する経済産業省令で定めるものは、次の各号のいずれかに該当する法人とする。

Article 65 The corporation specified by Order of the Ministry of Economy, Trade and Industry stated in Article 33-2, paragraph (1), item (x) of the Act is to fall under any of the following items:

一　法第三十四条の二第一項各号又は第二項各号のいずれかに該当するとして登録の取消しの処分に係る行政手続法（平成五年法律第八十八号）第十五条の規定による通知があつた日から当該処分をする日又は処分をしないことの決定をする日までの期間内に法第三十五条の規定による届出をした法人（包括信用購入あつせんの営業の廃止について相当の理由のある法人を除く。以下この条において同じ。）で、当該届出の日から五年を経過しない法人

(i) a corporation which has made a notification under Article 35 of the Act during the period from the day on which a notice was given, pursuant to the provisions of Article 15 of the Administrative Procedure Act (Act No. 88 of 1993), regarding a disposition of rescission of registration on the grounds that the corporation falls under any of the items of paragraph (1) or the items of paragraph (2) of Article 34-2 of the Act to the day on which the relevant disposition is made or it is determined not to make the relevant disposition (that corporation excludes a corporation that has reasonable grounds for the discontinuation of its business of the intermediation of comprehensive credit purchases; the same applies below in this Article), and for which five years have not passed from the day of making the relevant

notification;

二　前号の期間内に法第三十五条の規定による届出をした法人の業務を執行する社員又はこれに準ずる者であつた者であつて、同号に規定する通知があつた日前三十日に当たる日から当該法人の廃止の日までの間にその地位にあつたもの（法人に限る。）で、当該届出の日から五年を経過しない法人

(ii) a person that used to be a member executing the business or any equivalent person of a corporation that has made a notification under Article 35 of the Act during the period stated in the preceding item, and that was in the relevant position during the period from the day 30 days before the day on which a notice as stated in the same item was given up to the day of discontinuing the relevant corporation (such person must be limited to a corporation), and for which five years have not passed from the day of making the relevant notification;

三　役員のうちに、第一号の期間内に法第三十五条の規定による届出をした法人の役員であつた者であつて同号に規定する通知があつた日前三十日に当たる日から当該法人の廃止の日までの間にその地位にあつたもので当該届出の日から五年を経過しない者のある法人

(iii) a corporation which has, as one of its officers, a person that used to be an officer of a corporation that has made a notification under Article 35 of the Act during the period stated in item (i), and that was in the relevant position during the period from the day 30 days before the day on which a notice as stated in the same item was given up to the day of discontinuing the relevant corporation, and for which five years have not passed from the day of making the relevant notification.

（包括信用購入あつせんの公正かつ適確な実施を確保するために必要な体制）

(Systems Necessary for Securing Fair and Proper Performance of the Intermediation of Comprehensive Credit Purchases)

第六十六条　法第三十三条の二第一項第十一号に規定する経済産業省令で定める体制は、次のとおりとする。

Article 66 (1) The systems specified by Order of the Ministry of Economy, Trade and Industry stated in Article 33-2, paragraph (1), item (xi) of the Act are as follows:

一　法第三十条の二第一項本文に規定する調査、法第三十五条の十六第一項及び第三項に規定する措置その他法に定める措置の円滑な実施を確保するために必要な体制

(i) a system necessary to ensure the smooth implementation of an investigation as prescribed in the main clause of Article 30-2, paragraph (1) of the Act, measures prescribed in Article 35-16, paragraph (1) and paragraph (3) of the Act, and other measures specified in the Act;

二　利用者又は購入者等の苦情を適切かつ迅速に処理するために必要な体制

(ii) a system necessary for appropriately and promptly processing complaints

from users or purchasers, etc.;

三　包括信用購入あつせんの公正かつ適確な実施を確保するため十分な社内規則等を定めていること。

(iii) sufficient internal rules, etc. are to be established so as to secure the fair and proper performance of the intermediation of comprehensive credit purchases;

四　法若しくは法の規定に基づく命令又は社内規則等を遵守するために必要な体制

(iv) a system necessary for complying with the provisions of the Act, orders based on the provisions of the Act, or internal rules, etc.;

2　前項第三号の社内規則等は包括信用購入あつせんに係る業務に関する責任体制を明確化する規定を含むものでなければならない。

(2) The internal rules, etc. stated in item (iii) of the preceding paragraph must include provisions that clarify allocation of responsibility concerning the operation of the intermediation of comprehensive credit purchases.

（変更の届出）

(Notification of Change)

第六十七条　法第三十三条の三第一項の届出は、様式第十五による届出書を提出してしなければならない。

Article 67 (1) Notification under Article 33-3, paragraph (1) of the Act must be made by submitting a written notification prepared in accordance with Form 15.

2　法第三十三条の三第三項において準用する法第三十二条第二項の経済産業省令で定める書類は、次のとおりとする。

(2) The documents specified by Order of the Ministry of Economy, Trade and Industry stated in Article 32, paragraph (3) of the Act as applied mutatis mutandis pursuant to Article 33-3, paragraph (2) of the Act are as follows:

一　その変更に係る事項を証する書類

(i) a document certifying the matters regarding the change;

二　その変更が新たに就任した役員に係るものであるときは、当該役員の履歴書及び第六十三条第二項第九号に掲げる書面（法第三十三条の二第一項第七号に係るものに限る。）

(ii) when the change refers to an officer that has newly taken office, the curriculum vitae of the relevant officer, and a document listed in Article 63, paragraph (2), item (ix) (limited to the document regarding Article 33-2, paragraph (1), item (vii) of the Act).

3　第十二条第三項の規定は、法第三十三条の三第三項において準用する法第三十二条第三項の経済産業省令で定める電磁的記録に準用する。

(3) The provisions of Article 12, paragraph (3) apply mutatis mutandis to the electronic or magnetic records specified by Order of the Ministry of Economy, Trade and Industry stated in Article 32, paragraph (3) of the Act as applied

mutatis mutandis pursuant to Article 33-3, paragraph (3) of the Act.

（処分の公示）
(Public Notice of Disposition)
第六十八条　法第三十四条の四の規定による公示は、官報に掲載してするものとする。
Article 68　A public notice under Article 34-4 of the Act is to be issued by publishing it in the Official Gazette.

（廃止の届出）
(Notification of Discontinuation)
第六十八条の二　法第三十五条の規定による届出は、様式第十三による届出書を提出してしなければならない。
Article 68-2　Notification under Article 35 of the Act must be made by submitting a written notification prepared in accordance with Form 13.

第四款　登録少額包括信用購入あつせん業者
Subsection 4 Registered Comprehensive Small Amount Credit Purchase Intermediaries

（利用者支払可能見込額の算定義務の例外）
(Exceptions to the Obligation to Calculate the User Purchase Amount Projected to Be Affordable)
第六十八条の三　法第三十五条の二の四第一項ただし書の経済産業省令・内閣府令で定める場合は、次に掲げる場合とする。
Article 68-3　(1) The cases specified by Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order stated in the proviso to Article 35-2-4, paragraph (1) of the Act are the cases listed as follows:
一　利用者に交付し又は付与したカード等についてそれに係る極度額を当該利用者の求めに応じ一時的に増額しようとする場合であつて、当該利用者が当該カード等を提示し又は通知して、包括信用購入あつせん関係販売業者から商品若しくは権利を購入し、又は包括信用購入あつせん関係役務提供事業者から役務の提供を受ける目的及び当該包括信用購入あつせん関係販売業者若しくは当該包括信用購入あつせん関係役務提供事業者の名称又はこれに相当するものをあらかじめ確認した場合において、次のいずれかに該当するとき。
(i) cases where the comprehensive credit purchase intermediary intends to increase the credit line regarding a card, etc. already delivered or granted to a user temporarily in response to a request from the user, and has confirmed, in advance, the purpose for which the user purchases goods or rights from the seller affiliated with the intermediation of comprehensive credit purchases or receives services from the service provider affiliated with the intermediation of comprehensive credit purchases upon presenting or

notifying the relevant card, etc., and the name or any equivalent information of the seller affiliated with the intermediation of comprehensive credit purchases or the service provider affiliated with the intermediation of comprehensive credit purchases, and when falling under any of the following:

イ　極度額を一時的に増額しようとする期間が三月以内の場合であつて、当該増額された後の極度額が法第三十五条の二の四第一項本文の規定により算定した利用者支払可能見込額（正当な理由があつて同項本文の規定による算定を行つていない場合は、当該カード等に係る極度額（現に当該カード等についてそれに係る極度額を利用者の求めに応じ一時的に増額している場合にあつては、一時的に増額する前の極度額））の二倍に相当する額を超えない場合において、当該増額された後の極度額が当該目的に照らして相当であると認めるとき。

(a) cases where the period during which the credit line is temporarily increased is not more than three months and the increased credit line does not exceed twice the amount of the user purchase amount projected to be affordable calculated pursuant to the main clause of Article 35-2-4, paragraph (1) of the Act (in cases where a calculation under the main clause of that paragraph (1) of the Act has not been carried out for any justifiable grounds, twice the credit line regarding the relevant card, etc. (if the credit line regarding the relevant card, etc. has already been increased temporarily in response to the request from the user, the credit line before the temporary increase)), and when the increased credit line is deemed to be reasonable in light of the relevant purpose;

ロ　当該利用者が臨時的かつ短期的な収入を得る見込みがあると認められる場合であつて、当該増額された後の極度額が当該収入に照らして相当であると認めるとき。

(b) cases where the user is deemed to be likely to earn temporary short-term income, and when the increased credit line is deemed to be reasonable in light of the relevant income;

ハ　当該利用者が当該カード等を提示し又は通知して、包括信用購入あつせん関係販売業者から当該利用者若しくは当該利用者と生計を一にする者の生命若しくは身体を保護するため緊急に必要があると認められる商品若しくは権利を購入し、又は包括信用購入あつせん関係役務提供事業者から当該利用者若しくは当該利用者と生計を一にする者の生命若しくは身体を保護するため緊急に必要があると認められる役務の提供を受ける場合であつて、当該増額された後の極度額が当該目的に照らして相当であると認めるとき。

(c) cases where the user purchases goods or rights, which are deemed to be urgently necessary to protect the life or body of the user or persons who have the same livelihood as the user, from the seller affiliated with the intermediation of comprehensive credit purchases, or is provided with services, which are deemed to be urgently necessary to protect the life or body of the user or persons who have the same livelihood as the user, from

the service provider affiliated with the intermediation of comprehensive credit purchases, upon presenting or notifying the relevant card, etc., and when the increased credit line is deemed to be reasonable in light of the relevant purpose;

二　包括信用購入あつせんをするため、利用者に交付し又は付与しているカード等についてそれに係る有効期間を更新するためにカード等を当該利用者に交付し又は付与しようとするとき（付随カード等についてそれに係る有効期間を更新するために付随カード等を当該利用者に交付し又は付与しようとするときを除く。）において、当該利用者の当該登録少額包括信用購入あつせん業者に対する包括信用購入あつせんに係る債務の額が五万円に満たないとき。

(ii) cases where the comprehensive credit purchase intermediary intends to deliver or grant a card, etc. to a user in order to renew the period of validity of a card, etc. that was delivered or granted for the intermediation of comprehensive credit purchases (excluding cases where an associated card, etc. is delivered or granted to a user for the intermediation of comprehensive credit purchases in order to renew the period of validity of an associated card, etc. that was delivered or granted) if the user's obligations relating to the intermediation of comprehensive credit purchases owed to the relevant registered comprehensive small amount credit purchase intermediary is less than 50,000 yen;

三　登録少額包括信用購入あつせん業者が、法第三十五条の二の四第一項本文の規定により算定した利用者支払可能見込額（正当な理由があつて同項本文の規定による算定を行つていない場合は、利用者に交付し又は付与したカード等に係る極度額）の範囲内で、付随カード等を利用者に交付し若しくは付与しようとする場合又は当該付随カード等についてそれに係る極度額を増額しようとする場合

(iii) cases where the registered comprehensive small amount credit purchase intermediary intends to deliver or grant an associated card, etc. to a user within the user purchase amount projected to be affordable calculated pursuant to the main clause of Article 35-2-4, paragraph (1) of the Act (if a calculation under the main clause of that paragraph has not been carried out on any justifiable grounds, within the credit line regarding a card, etc. already delivered or granted to the user) or intends to increase the credit line regarding the relevant associated card, etc.;

四　前二号に掲げるもののほか、登録少額包括信用購入あつせん業者が、カード等を利用者に交付し又は付与した時から当該カード等についてそれに係る有効期間の満了の日までに、当該カード等に代えてカード等を利用者に交付し又は付与しようとする場合（カード等についてそれに係る有効期間を更新しようとする場合を除く。）

(iv) beyond what is listed in the preceding two items, cases where the registered comprehensive small amount credit purchase intermediary intends to deliver or grant a card, etc. to a user in lieu of a card already

delivered or granted, during the period from the time when the registered comprehensive small amount credit purchase intermediary delivered or granted the relevant card, etc. up to the day of the expiration of the effective period for the relevant card, etc. (excluding cases where the registered comprehensive small amount credit purchase intermediary intends to renew the effective period for a card, etc.).

２　登録少額包括信用購入あつせん業者は、前項各号に掲げる場合には、次の各号に掲げる場合の区分に応じ、利用者ごとに、当該各号に定める事項の記録を、書面又は電磁的記録をもつて作成し、カード等（付随カード等を含む。）についてそれに係る有効期間（更新された後の有効期間を除く。）の満了の日又は当該有効期間内に締結した全ての包括信用購入あつせん関係受領契約（当該カード等（付随カード等を含む。）に係るものに限る。）に定められた最終の支払期日のうち最後のもの（これらの契約に基づく包括信用購入あつせんに係る債務の全てが弁済その他の事由により消滅したときにあつては、その消滅した日）のうちいずれか遅い日までの間保存しなければならない。

(2) A registered low-amount comprehensive credit purchase intermediary must, in the cases listed in the items of the preceding paragraph, prepare a record on the matters specified in the following items for each user, in accordance with the categories of cases listed in the respective items, by means of documents or electronic or magnetic records, and keeps the relevant record up to the day of the expiration of the effective period (excluding the effective period after the renewal) of a card, etc. (including an associated card, etc.) or the last of the final due dates specified under all contracts for receiving the intermediation of comprehensive credit purchases (limited to contracts regarding the relevant card, etc. (including an associated card, etc.)) concluded during the relevant effective period (when all the obligations regarding the intermediation of comprehensive credit purchases under those contracts have been extinguished through the payment thereof or on other grounds, the day of the extinguishment), whichever comes later:

一　前項第一号に掲げる場合　次に掲げる事項

(i) cases listed in item (i) of the preceding paragraph: the following matters:

イ　利用者の求めがあつた日及びカード等についてそれに係る極度額を増額した年月日

(a) the day on which a request was made by the user and the date on which the credit line regarding a card, etc. was increased;

ロ　増額した期間

(b) the period for the increase of the credit line;

ハ　増額した後の極度額

(c) the increased credit line;

ニ　利用者がカード等を提示し又は通知して、包括信用購入あつせん関係販売業者から商品若しくは権利を購入し、又は包括信用購入あつせん関係役務提供事業者

から役務の提供を受ける目的

(d) the purpose for which the user purchases goods or rights from the seller for the intermediation of comprehensive credit purchases or is provided with services by the service provider for the intermediation of comprehensive credit purchases upon the presentation of a card, etc. or card details;

ホ　あらかじめ確認した包括信用購入あつせん関係販売業者若しくは包括信用購入あつせん関係役務提供事業者の名称又はこれに相当するもの

(e) the name or any equivalent information of the seller for the intermediation of comprehensive credit purchases or the service provider for the intermediation of comprehensive credit purchases that has been confirmed in advance;

ヘ　増額した期間において、利用者がカード等を提示し又は通知して、商品若しくは権利を購入した包括信用購入あつせん関係販売業者、又は役務の提供を受ける包括信用購入あつせん関係役務提供事業者の名称又はこれに相当するもの

(f) the name or any equivalent information of the seller for the intermediation of comprehensive credit purchases from which the user has purchased goods or rights or of the service provider for the intermediation of comprehensive credit purchases by which the user is to be provided with services, upon the presentation of a card, etc. or card details, during the period for the increase of the credit line;

ト　利用者が得る見込みがあると認められる臨時的かつ短期的な収入（前項第一号ロに該当するときに限る。）

(g) the temporary short-term income that the user is deemed to be likely to earn (limited to the cases falling under item (i), (b) of the preceding paragraph);

二　前項第二号に掲げる場合　次に掲げる事項

(ii) cases listed in item (ii) of the preceding paragraph: the following matters:

イ　利用者に交付し又は付与しているカード等についてそれに係る有効期間を更新しようとする年月日及び当該利用者の当該登録少額包括信用購入あつせん業者に対する包括信用購入あつせんに係る債務の額を調査した年月日

(a) the date on which the comprehensive credit purchase intermediary intends to renew the effective period for a card, etc. already delivered or granted to the user and the date on which the comprehensive credit purchase intermediary investigated the user's obligation regarding the intermediation of comprehensive credit purchases to the relevant registered low-amount comprehensive credit purchase intermediary;

ロ　利用者に交付し又は付与したカード等についてそれに係る極度額

(b) the credit line regarding a card, etc. already delivered or granted to the user;

ハ　当該認定包括信用購入あつせん業者に対する包括信用購入あつせんに係る債務

の額

(c) the amount of the obligation regarding the intermediation of comprehensive credit purchases to the relevant certified comprehensive credit purchase intermediary;

三　前項第三号に掲げる場合　次に掲げる事項

(iii) cases listed in item (iii) of the preceding paragraph: the following matters:

イ　付随カード等についてそれに係る契約年月日（付随カード等についてそれに係る極度額を増額しようとする場合にあつては、増額した年月日）

(a) the date of the contract regarding an associated card, etc. (if the comprehensive credit purchase intermediary intends to increase the credit line regarding an associated card, etc., the date of the increase of the credit line);

ロ　利用者に交付し又は付与した付随カード等についてそれに係る極度額（付随カード等についてそれに係る極度額を増額しようとする場合にあつては、増額した後の極度額）

(b) the credit line regarding an associated card, etc. already delivered or granted to the user (if the comprehensive credit purchase intermediary intends to increase the credit line regarding an associated card, etc., the increased credit line);

四　前項第四号に掲げる場合　カード等を利用者に交付し又は付与しようとする年月日

(iv) cases listed in item (iv) of the preceding paragraph: the date on which the comprehensive credit purchase intermediary intends to deliver or grant a card, etc. to the user.

（利用者支払可能見込額の算定に関する記録）

(A Record Related to Calculation of the User Purchase Amount Projected to Be Affordable)

第六十八条の四　法第三十五条の二の四第三項の規定により、登録少額包括信用購入あつせん業者は、次の各号に掲げる場合の区分に応じ、利用者ごとに、次に定める事項の記録を、書面又は電磁的記録をもつて作成し、カード等についてそれに係る有効期間（第一号に掲げる場合には更新された後の有効期間を含み、第二号に掲げる場合には更新された後の有効期間を除く。）の満了の日又は当該有効期間内に締結した全ての包括信用購入あつせん関係受領契約（当該カード等に係るものに限る。）に定められた最終の支払期日のうち最後のもの（これらの契約に基づく包括信用購入あつせんに係る債務の全てが弁済その他の事由により消滅したときにあつては、その消滅した日）のうちいずれか遅い日までの間保存しなければならない。

Article 68-4　A registered comprehensive small amount credit purchase intermediary must, pursuant to the provisions of Article 35-2-4, paragraph (3) of the Act, prepare a record on the matters specified in the following items for each user, in accordance with the categories of cases listed in the respective

items, by means of documents or electronic or magnetic records, and must keep the relevant record up to the day of the expiration of the effective period for a card, etc. (including the effective period after the renewal in the cases listed in item (i) and excluding the effective period after the renewal in the cases listed in item (ii)), or the last one of the final due dates specified under all the contracts providing the receipt of monies subject to the intermediation of comprehensive credit purchases (limited to contracts regarding the relevant card, etc.) concluded during the relevant effective period (when all the obligations regarding the intermediation of comprehensive credit purchases under those contracts have been extinguished through the payment thereof or on other grounds, the day of the extinguishment), whichever comes later:

一　法第三十五条の二の四第一項本文の規定により利用者支払可能見込額を算定した場合であつて、包括信用購入あつせんをするためカード等を利用者に交付し若しくは付与したとき又は利用者に交付し若しくは付与したカード等についてそれに係る極度額を増額したとき　次に掲げる事項

(i) in cases where the user purchase amount projected to be affordable is calculated pursuant to the provisions of the main clause of Article 35-2-4, paragraph (1) of the Act, if a card, etc. is delivered or granted to the user for the purpose of intermediation of comprehensive credit purchases or if the maximum amount regarding a card, etc. delivered or granted to the user for the purpose of intermediation of comprehensive credit purchases is increased: the following matters;

イ　契約年月日（カード等についてそれに係る極度額を増額しようとする場合にあつては、増額した年月日）

(a) the date of the contract (if the comprehensive credit purchase intermediary intends to increase the credit line regarding a card, etc., the date of the increase of the credit line);

ロ　利用者に交付し又は付与したカード等についてそれに係る極度額（カード等についてそれに係る極度額を増額しようとする場合にあつては、増額した後の極度額）

(b) the credit line regarding a card, etc. already delivered or granted to the user (if the comprehensive credit purchase intermediary intends to increase the credit line regarding a card, etc., the increased credit line);

ハ　法第三十五条の二の四第一項本文の規定により算定した利用者支払可能見込額（ロの極度額と異なる場合に限る。）

(c) the user purchase amount projected to be affordable calculated pursuant to the provisions of the main clause of Article 35-2-4, paragraph (1) of the Act (limited to cases where the amount differs from the credit line specified in (b));

ニ　法第三十五条の二の四第二項の規定により、指定信用情報機関が保有する特定信用情報を使用して行つた調査の結果

(d) the results of the investigation carried out pursuant to Article 35-2-4, paragraph (2) of the Act by using specified credit information held by a designated credit bureau;

二　法第三十五条の二の四第一項本文の規定により利用者支払可能見込額を算定した場合であつて、包括信用購入あつせんをするため、利用者に交付し又は付与しているカード等についてそれに係る有効期間を更新するためにカード等を当該利用者に交付し又は付与したとき　次に掲げる事項

(ii) in cases where the user purchase amount projected to be affordable is calculated pursuant to the provisions of the main clause of Article 35-2-4, paragraph (1) of the Act, if a card, etc. is delivered or granted to the user in order to renew the period of validity of a card, etc. delivered or granted for the intermediation of comprehensive credit purchases: the following matters;

イ　利用者に交付し又は付与しているカード等についてそれに係る有効期間を更新しようとする年月日及び法第三十五条の二の四第一項本文の規定による算定を行つた年月日

(a) the date on which the comprehensive credit purchase intermediary intends to renew the effective period for a card, etc. already delivered or granted to the user and the date on which the comprehensive credit purchase intermediary carried out the calculation under the main clause of Article 35-2-4, paragraph (1) of the Act;

ロ　利用者に交付し又は付与したカード等についてそれに係る極度額

(b) the credit line regarding a card, etc. already delivered or granted to the user;

ハ　法第三十五条の二の四第一項本文の規定により算定した利用者支払可能見込額（ロの極度額と異なる場合に限る。）

(c) the user purchase amount projected to be affordable calculated pursuant to the provisions of the main clause of Article 35-2-4, paragraph (1) of the Act (limited to cases where the amount differs from the credit line specified in (b));

ニ　法第三十五条の二の四第二項の規定により、指定信用情報機関が保有する特定信用情報を使用して行つた調査の結果

(d) the results of the investigation carried out pursuant to Article 35-2-4, paragraph (2) of the Act by using specified credit information held by the designated credit bureau;

（利用者支払可能見込額を超える場合のカード等の交付等の禁止に係る利用者の保護に支障を生ずることがない場合）

(Cases Causing No Hindrances with the Protection of Users Regarding the Prohibition of Delivery of a Card in Cases Exceeding the User Purchase Amount Projected to Be Affordable)

第六十八条の五　法第三十五条の二の五ただし書の経済産業省令・内閣府令で定める場

合は、第六十八条の三第一項各号に掲げる場合とする。

Article 68-5 The cases specified by Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order stated in the proviso to Article 35-2-5 of the Act are the cases listed in the items of Article 68-3, paragraph (1).

（契約の解除等の制限）

(Restriction on the Cancellation of a Contract)

第六十八条の六　法第三十五条の二の六第一項の経済産業省令・内閣府令で定める場合は、次のいずれかに該当する場合とする。

Article 68-6 (1) The cases specified by Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order stated in Article 35-2-6, paragraph (1) of the Act are the cases that fall under any of the following:

一　登録少額包括信用購入あつせん業者が利用者又は購入者等に提供する役務が、次のいずれにも該当する場合

(i) the case where services provided by a registered comprehensive small amount credit purchase intermediary to a user or purchaser, etc. fall under all of the following:

イ　登録少額包括信用購入あつせん業者が、カードその他の物を交付することなく、当該利用者にカード等を付与すること。

(a) the registered comprehensive small amount credit purchase intermediary is to grant a card, etc. to the relevant user without delivering a card or other object;

ロ　当該利用者が、当該利用者の使用に係る電子計算機を用いて、イのカード等を通知して、法第三十条の二の三第一項又は第二項に規定する契約及び同条第五項に規定する契約を締結すること。

(b) the relevant user uses a computer used by the user and provides notice of the card, etc. specified in (a) to conclude a contract specified in the provisions of Article 30-2-3, paragraph (1) or paragraph (2) of the Act or in the provisions of Article 30-2-3, paragraph (5) of the Act; and

ハ　登録少額包括信用購入あつせん業者が、法第三十条の二の三第三項に規定する弁済金であつてロに規定する同条第二項に規定する契約に係るものの支払を請求する場合には、電子情報処理組織を使用する方法のうち第五十三条第二項第一号に掲げるものによること。

(c) in the case where the registered comprehensive small amount credit purchase intermediary demands the payment money specified in Article 30-2-3, paragraph (3) of the Act in relation to a contract specified in paragraph (2) of that Article provided in (b), the payment is to be made by method of using an electronic information processing system that is listed in Article 53, paragraph (2), item (i).

二　登録少額包括信用購入あつせん業者が電磁的方法による催告について利用者又は購入者等の承諾を得た場合

(ii) the case where the registered comprehensive small amount credit purchase intermediary obtains consent from the user or purchaser, etc. concerning demand by electronic or magnetic means.

2　前項第一号に規定する場合には、登録少額包括信用購入あつせん業者は、書面により、法第三十五条の二の六第一項に規定する催告を行うことができる。

(2) In the case prescribed in item (i) of the preceding paragraph, a registered comprehensive small amount credit purchase intermediary may make a written demand specified in Article 35-2-6, paragraph (1) of the Act.

3　第一項第二号に規定する場合には、登録少額包括信用購入あつせん業者は、法第三十五条の二の六第一項に規定する催告を行うときは、あらかじめ、当該利用者又は購入者等に対し、その用いる電磁的方法の種類及び内容を示し、書面又は電磁的方法による承諾を得なければならない。

(3) In the case prescribed in paragraph (1), item (ii), when a registered comprehensive small amount credit purchase intermediary makes a written demand specified in Article 35-2-6, paragraph (1) of the Act, the registered small amount comprehensive credit purchase intermediary must indicate in advance to the relevant user or purchaser, etc. the type and details of the electronic or magnetic means used and obtain consent in writing or by electronic or magnetic means.

4　前項の規定による承諾を得た登録少額包括信用購入あつせん業者は、当該利用者又は購入者等から書面又は電磁的方法により電磁的方法による提供を受けない旨の申出があつたときは、当該利用者又は購入者等に対し、法第三十五条の二の六第一項に規定する催告を電磁的方法によつてしてはならない。ただし、当該利用者又は購入者等が再び前項の規定による承諾をした場合は、この限りでない。

(4) If a registered comprehensive small amount credit purchase intermediary that obtained consent pursuant to the provisions of the preceding paragraph receives notification in writing or by electronic or magnetic means from the relevant user or purchaser, etc. indicating that provision by electronic or magnetic means is not accepted, the registered comprehensive small amount credit purchase intermediary may not make a demand specified in Article 35-2-6, paragraph (1) of the Act to the user or purchaser, etc. by electronic or magnetic means; provided, however, that this does not apply if the user or purchaser, etc. again consents pursuant to the provisions of the preceding paragraph.

5　第三項の規定により示すべき方法の種類及び内容は、次に掲げる事項とする。

(5) The type and details of the method to be indicated pursuant to the provisions of paragraph (3) are to be the following matters:

一　次条第一項に規定する方法のうち登録少額包括信用購入あつせん業者が使用するもの

(i) the method prescribed in paragraph (1) of the following Article that is used by a registered comprehensive small amount credit purchase intermediary;

二　ファイルへの記録の方式

(ii) the method of recording in the file.

（情報通信の技術を利用する方法）

(Methods of Using Information and Communications Technology)

第六十八条の七　法第三十五条の二の六第一項の電磁的方法は、次に掲げる方法とする。

Article 68-7 (1) The electronic or magnetic means stated in Article 35-2-6, paragraph (1) of the Act is the following:

一　電子情報処理組織を使用する方法のうちイ又はロに掲げるもの

(i) method of using an electronic data processing system as listed in (a) or (b):

イ　登録少額包括信用購入あつせん業者の使用に係る電子計算機と購入者等の使用に係る電子計算機とを接続する電気通信回線を通じて送信し、受信者の使用に係る電子計算機に備えられたファイルに記録する方法

(a) method of sending a document through a telecommunication line connecting the computer used by the registered comprehensive small amount credit purchase intermediary and the computer used by the purchaser, etc., and recording it in a file on the computer used by the recipient;

ロ　登録少額包括信用購入あつせん業者の使用に係る電子計算機に備えられたファイルに記録された催告に係る事項を電気通信回線を通じて購入者等の閲覧に供し、当該購入者等の使用に係る電子計算機に備えられたファイルに当該事項を記録する方法

(b) method of providing the purchaser, etc. with the matters relating to a demand that is recorded in a file on a computer used by the registered comprehensive small amount credit purchase intermediary for inspection through a telecommunication line, and recording the relevant information in a file on a computer used by the purchaser, etc.;

二　磁気ディスク、シー・ディー・ロムその他これらに準ずる方法により一定の事項を確実に記録しておくことができる物をもつて調製するファイルに催告に係る事項を記録したものを交付する方法

(ii) method of delivering a file, prepared in the form of a magnetic disk, CD-ROM, or any other equivalent means that may reliably store certain matters, which contains the matters relating to a demand.

２　前項に掲げる方法は、次に掲げる基準に適合するものでなければならない。

(2) The method listed in the preceding paragraph must conform to the following standards:

一　購入者等がファイルへの記録を出力することにより書面を作成できるものであること。

(i) the purchaser, etc. is to be able to prepare a document by outputting the contents recorded in the file;

二　前項第一号ロに掲げる方法にあつては、催告に係る事項を顧客ファイル又は閲覧

ファイルに記録した旨を購入者等に対し通知すること。ただし、購入者等が当該催告に係る事項を閲覧したことを確認したときは、この限りでない。

(ii) in the case of the method listed in item (i), (b) of the preceding paragraph, notification is to be provided to the purchaser etc. indicating that the information relating to a demand is recorded in a customer file or viewing file; provided, however, that this does not apply if it is confirmed that the purchaser, etc. viewed the relevant matters regarding the demand.

（経済産業大臣への定期報告）

(Periodic Reports to the Minister of Economy, Trade and Industry)

第六十八条の八　法第三十五条の二の七の報告は、様式第十五の二による報告書を提出してしなければならない。

Article 68-8 (1) Reports under Article 35-2-7 of the Act must be made by submitting a written notification prepared in accordance with Form 15-2.

２　法第三十五条の二の七の経済産業省令で定める事項は、報告の対象となる事業年度の延滞率の実績その他利用者支払可能見込額の算定に関する事項とする。

(2) The matters prescribed by Order of the Ministry of Economy, Trade and Industry specified in Article 35-2-7 of the Act are the actual delinquency rate for the fiscal year covered by the report and other matters relating to calculation of the user purchase amount projected to be affordable.

（登録の申請）

(Application for Registration)

第六十八条の九　法第三十五条の二の九第一項の申請書は、様式第十五の三によるものとする。

Article 68-9 (1) A written application as stated in Article 35-2-9, paragraph (1) of the Act is to be prepared in accordance with Form 15-3.

２　法第三十五条の二の九第二項の経済産業省令で定める書類は、次のとおりとする。

(2) The documents specified by Order of the Ministry of Economy, Trade and Industry stated in Article 35-2-9, paragraph (2) of the Act are as follows:

一　登録申請書提出日前一月以内の一定の日の現在において様式第二により作成した財産に関する調書並びに登録申請書提出日の直前事業年度の貸借対照表、損益計算書及び株主資本等変動計算書又はこれらに代わる書面（次条第一号に規定する要件を満たすものとして法第三十五条の二の三第一項の登録を受ける場合にあつては、当該登録を受けようとする者及びその親会社に係るもの）。ただし、登録の申請の日を含む事業年度に設立された法人にあつては、会社法第四百三十五条第一項又は第六百十七条第一項の規定により成立のときに作成する貸借対照表又はこれに代わる書面

(i) the record on the financial condition prepared in accordance with Form 2 as of a certain day within one month before the day of submitting the written application for registration, and the balance sheet, profit and loss statements,

and statements of changes in net assets for the business year immediately before the day of submitting the written application for registration or any alternative documents (in the case where the registration specified in Article 35-2-3, paragraph (1) of the Act is obtained as satisfying the conditions specified in item (i) of the following Article, regarding the person who intends to obtain the relevant registration and its parent company); provided, however, that regarding a corporation that has been established in the business year containing the day of filing the application for registration, the balance sheet that is to be prepared upon the establishment of the relevant corporation pursuant to the provisions of Article 435, paragraph (1) or Article 617, paragraph (1) of the Companies Act or any alternative documents;

二　兼営事業がある場合には、その種類及び概要を記載した書面

(ii) if there are any additional businesses, the documents stating the types and an outline of those;

三　役員の履歴書

(iii) curricula vitae of officers;

四　株主若しくは社員の名簿及び親会社の株主若しくは社員の名簿又はこれらに代わる書面

(iv) the list of names of shareholders or members, and the list of names of shareholders or members of the parent company, or any alternative documents;

五　加入指定信用情報機関の商号又は名称を記載した書面

(v) a document stating the trade names or names of the participating designated credit bureau;

六　特定信用情報提供契約を締結している特定信用情報提供等業務を行う者の商号又は名称を記載した書面

(vi) a document stating the trade names or names of persons that have concluded a specified credit information service contract and perform the business of specified credit information services, etc.;

七　包括信用購入あつせんに係る業務に関する社内規則等（法第三十五条の二の九第一項第四号の方法及び同項第五号の体制に関する社内規則等を含む。）

(vii) the internal rules, etc. concerning the business regarding the intermediation of comprehensive credit purchases (including internal rules, etc. relating to the method specified in Article 35-2-9, paragraph (1), item (iv) of the Act and the system specified in item(v) of that paragraph);

八　包括信用購入あつせんに係る業務に関する組織図（法第三十五条の二の九第一項第五号の体制に関する組織図を含む。）

(viii) an organization chart concerning the business regarding the intermediation of comprehensive credit purchases (including an organization chart relating to the system specified in Article 35-2-9, paragraph (1), item (v) of the Act);

九　次条第二号又は第三号に規定する要件を満たすものとして法第三十五条の二の三第一項の登録を受ける場合は、これらの号のうちいずれかを満たすことを明らかにする事業計画書

(ix) in the case where the registration specified in Article 35-2-3, paragraph (1) of the Act is obtained as satisfying the conditions specified in item (ii) or item (iii) of the following Article, a documented business plan showing that any of those items are satisfied;

十　法第三十五条の二の十一第四号から第十一号までの規定に該当しないことを誓約する書面

(x) a document to pledge that the person does not fall under any of the provisions of Article 35-2-11, items (iv) through (xi) of the Act.

3　第十二条第三項の規定は、法第三十五条の二の九第三項の経済産業省令で定める電磁的記録に準用する。

(3) The provisions of Article 12, paragraph (3) applies mutatis mutandis to the electronic or magnetic records specified by Order of the Ministry of Economy, Trade and Industry stated in Article 35-2-9, paragraph (3) of the Act.

（資産の合計額から負債の合計額を控除した額）

(The Amount of Total Assets Minus Total Liabilities)

第六十八条の十　法第三十五条の二の十一第一項第三号に規定する経済産業省令で定める要件は、資産の合計額から負債の合計額を控除した額（以下この条において「純資産額」という。）が負の値でないことであつて、次の各号のいずれかに該当するものとする。

Article 68-10　The requirement prescribed by Order of the Ministry of Economy Trade and Industry specified in Article 35-2-11, paragraph (1), item (iii) of the Act is to be the amount equal to total assets minus total liabilities (referred to below in this Article as "net assets") is not a negative value and falls under any of the following items:

一　法第三十五条の二の三第一項の登録を受けようとする者及びその親会社の純資産額の合計額が、これらの者の資本金又は出資の額の合計額の百分の九十に相当する額以上であるもの

(i) the total amount of the net assets of the person who intends to obtain the registration specified in Article 35-2-3, paragraph (1) of the Act and its parent company is at least an amount equivalent to 90 percent of the total amount of stated capital or equity interest of these persons;

二　事業開始の日から五年以内に純資産額が資本金又は出資の額の百分の九十に相当する額以上であることが見込まれるもの

(ii) net assets are expected to be at least 90 percent of the amount of stated capital or equity interest within five years from the date of the commencement of business;

三　事業開始の日から五年以内に純資産額が千万円以上であることが見込まれるもの

(iii) net assets are expected to be at least 10 million yen within five years from the date of the commencement of business.

（不正な行為等をするおそれがあると認められる法人）

(A Corporation Deemed to be Likely to Conduct Illegal Acts)

第六十八条の十一　法第三十五条の二の十一第一項第九号に規定する経済産業省令で定めるものは、次の各号のいずれかに該当する法人とする。

Article 68-11 The corporation specified by Order of the Ministry of Economy, Trade and Industry stated in Article 35-2-11, paragraph (1), item (ix) of the Act is to fall under any of the following items:

一　法第三十五条の二の十四第一項各号又は第二項各号のいずれかに該当するとして登録の取消しの処分に係る行政手続法第十五条の規定による通知があつた日から当該処分をする日又は処分をしないことの決定をする日までの期間内に法第三十五条の三において準用する法第三十五条の規定による届出をした法人（包括信用購入あつせんの営業の廃止について相当の理由のある法人を除く。以下この条において同じ。）で、当該届出の日から五年を経過しない法人

(i) a corporation which has made a notification under Article 35 of the Act as applied mutatis mutandis pursuant to Article 35-3 of the Act during the period from the day on which a notice was given, pursuant to the provisions of Article 15 of the Administrative Procedure Act, regarding a disposition of revocation of registration on the grounds that the corporation falls under any of the items of paragraph (1) or the items of paragraph (2) of Article 35-2-14 of the Act to the day on which the relevant disposition is made or it is determined not to make the relevant disposition (excluding a corporation that has reasonable grounds for the discontinuation of its business of the intermediation of comprehensive credit purchases; the same applies below in this Article), and for which five years have not passed from the day of making the relevant notification;

二　前号の期間内に法第三十五条の三において準用する法第三十五条の規定による届出をした法人の業務を執行する社員又はこれに準ずる者であつた者であつて、同号に規定する通知があつた日前三十日に当たる日から当該法人の廃止の日までの間にその地位にあつたもの（法人に限る。）で、当該届出の日から五年を経過しない法人

(ii) a person that used to be a member executing the business or any equivalent person of a corporation that has made a notification under Article 35 of the Act as applied mutatis mutandis pursuant to Article 35-3 of the Act during the period stated in the preceding item, and that was in the relevant position during the period from the day 30 days before the day on which a notice as stated in the same item was given up to the day of discontinuing the relevant corporation (that person is limited to a corporation), and for which five years have not passed from the day of making the relevant notification;

三　役員のうちに、第一号の期間内に法第三十五条の三において準用する法第三十五条の規定による届出をした法人の役員であつた者であつて同号に規定する通知があつた日前三十日に当たる日から当該法人の廃止の日までの間にその地位にあつたもので当該届出の日から五年を経過しない者のある法人

(iii) a corporation which has, as one of its officers, a person that used to be an officer of a corporation that has made a notification under Article 35 of the Act as applied mutatis mutandis pursuant to Article 35-3 of the Act during the period stated in item (i), and that was in the relevant position during the period from the day 30 days before the day on which a notice as stated in the same item was given up to the day of discontinuing the relevant corporation, and for which five years have not passed from the day of making the relevant notification.

（少額の包括信用購入あつせんの公正かつ適確な実施を確保するために必要な体制）

(Systems Necessary for Securing Fair and Proper Performance of the Intermediation of Comprehensive Small Amount Credit Purchases)

第六十八条の十二　法第三十五条の二の十一第一項第十号に規定する経済産業省令で定める体制は、次のとおりとする。

Article 68-12 (1) The systems specified by Order of the Ministry of Economy, Trade and Industry stated in Article 35-2-11, paragraph (1), item (x) of the Act are as follows:

一　法第三十五条の十六第一項及び第三項に規定する措置その他法に定める措置の円滑な実施を確保するために必要な体制

(i) a system necessary to ensure the smooth implementation of measures prescribed in Article 35-16, paragraph (1) and paragraph (3) of the Act, and other measures specified in the Act;

二　利用者又は購入者等の苦情を適切かつ迅速に処理するために必要な体制

(ii) a system necessary for appropriately and promptly processing complaints from users or purchasers, etc.;

三　法第三十五条の二の三第一項に規定する包括信用購入あつせんの公正かつ適確な実施を確保するため十分な社内規則等を定めていること。

(iii) sufficient internal rules, etc. are established so as to secure the fair and proper performance of the intermediation of comprehensive credit purchases as prescribed in Article 35-2-3, paragraph (1) of the Act;

四　法若しくは法の規定に基づく命令又は社内規則等を遵守するために必要な体制

(iv) a system necessary for complying with the provisions of the Act, orders based on the provisions of the Act, or internal rules, etc.;

2　前項第三号の社内規則等は包括信用購入あつせんに係る業務に関する責任体制を明確化する規定を含むものでなければならない。

(2) The internal rules, etc. stated in item (iii) of the preceding paragraph must include provisions that clarify allocation of responsibility concerning the

operation of the intermediation of comprehensive credit purchases.

（利用者支払可能見込額の算定の方法等の基準）

(Standards Concerning Methods of Calculation of the User Purchase Amount Projected to be Affordable)

第六十八条の十三　法第三十五条の二の十一第一項第十一号イの経済産業省令で定める基準は、次のとおりとする。

Article 68-13 (1) The criteria prescribed by Order of the Ministry of Economy, Trade and Industry specified in Article 35-2-11, paragraph (1), item (xi), (a) are as follows:

一　法第三十五条の二の十一第一項第十一号イの方法を定めるに当たり、不適正又は不十分な技術及び情報を利用していないこと。

(i) when specifying the method prescribed in Article 35-2-11, paragraph (1), item (xi), (a) of the Act, inappropriate or inadequate technology and information are used;

二　利用者の支払能力に関する情報を当該利用者に対する不当な差別、偏見その他の著しい不利益が生じるおそれがあると認められる方法により利用していないこと。

(ii) information concerning a user's ability to pay is not to be used in a manner likely to result in unjust discrimination, prejudice, or other significant disadvantage to the relevant user;

三　この命令に基づいて指定信用情報機関が算定する延滞率に照らし、延滞率を適切に管理すること。

(iii) the delinquency rate is to be managed appropriately in light of the delinquency rate calculated by a designated credit information institution pursuant to this Order.

２　法第三十五条の二の十一第一項第十一号ロの経済産業省令で定める基準は、法第三十五条の二の四第一項本文に規定する算定の円滑な実施を確保するために必要な体制が定められていることとする。

(2) The criteria prescribed by an Order of the Ministry of Economy, Trade and Industry prescribed in Article 35-2-11, paragraph (1), item (xi), (b) of the Act is to provide for a system necessary to ensure the effective performance of the calculations prescribed in the main clause of Article 35-2-4, paragraph (1) of the Act.

（変更の登録）

(Change in Registration)

第六十八条の十四　法第三十五条の二の十二第一項の規定による変更の登録の申請は、様式第十五の四による申請書を提出してしなければならない。

Article 68-14 (1) An application for change of registration under Article 35-2-12, paragraph (1) of the Act must be filed by submitting a written application prepared in accordance with Form 15-4.

２　前項の申請書には、次に掲げる書類を添付しなければならない。

(2) The following documents must be attached to the written application for registration stated in the preceding paragraph:

一　法第三十五条の二の九第一項第四号の方法を変更しようとするときは、変更後の当該方法に関する社内規則等

(i) if the applicant intends to modify the method prescribed in Article 35-2-9, paragraph (1), item (iv) of the Act, internal rules, etc. relating to the relevant method after modification;

二　法第三十五条の二の九第一項第五号の体制を変更しようとするときは、変更後の当該体制に関する社内規則等及び組織図

(ii) if the applicant intends to modify the system prescribed in Article 35-2-9, paragraph (1), item (v) of the Act, internal rules, etc. and an organization chart relating to the relevant system after modification.

３　前条第一項の規定は法第三十五条の二の十二第二項において準用する法第三十五条の二の十一第一項第十一号イの経済産業省令で定める基準に、前条第二項の規定は法第三十五条の二の十二第二項において準用する法第三十五条の二の十一第一項第十一号ロの経済産業省令で定める基準に準用する。

(3) The provisions of paragraph (1) the preceding Article apply mutatis mutandis to the standards prescribed by Order of the Ministry of Economy, Trade and Industry specified in Article 35-2-11, paragraph (1), item (xi), (a) as applied mutatis mutandis pursuant to Article 35-2-12, paragraph (2) of the Act, and the provisions of paragraph (2) the preceding Article apply mutatis mutandis to the standards prescribed by Order of the Ministry of Economy, Trade and Industry specified in Article 35-2-11, paragraph (1), item (xi), (b) as applied mutatis mutandis pursuant to Article 35-2-12, paragraph (2) of the Act.

（変更の届出）

(Notification of Change)

第六十八条の十五　法第三十五条の二の十三第一項の届出は、様式第十五の五による届出書を提出してしなければならない。

Article 68-15 (1) Notification under Article 35-2-13, paragraph (1) of the Act must be made by submitting a written notification prepared in accordance with Form 15-5.

２　法第三十五条の二の十三第三項において準用する法第三十五条の二の九第二項本文の経済産業省令で定める書類は、次のとおりとする。

(2) The documents specified by Order of the Ministry of Economy, Trade and Industry stated in the main clause of Article 35-2-9, paragraph (2) as applied mutatis mutandis pursuant to Article 35-2-13, paragraph (3) of the Act are as follows:

一　その変更に係る事項を証する書類

(i) a document certifying the matters regarding the change;

二　その変更が新たに就任した役員に係るものであるときは、当該役員の履歴書及び第六十八条の九第二項第十号に掲げる書面（法第三十五条の二の十一第一項第六号に係るものに限る。）

(ii) when the change refers to an officer that has newly taken office, the curriculum vitae of the relevant officer, and document listed in Article 68-9, paragraph (2), item (x) (limited to the document regarding Article 35-2-11, paragraph (1), item (vi) of the Act).

3　第十二条第三項の規定は、法第三十五条の二の十三第三項において準用する法第三十五条の二の九第三項の経済産業省令で定める電磁的記録に準用する。

(3) The provisions of Article 12, paragraph (3) apply mutatis mutandis to the electronic or magnetic records specified by Order of the Ministry of Economy, Trade and Industry stated in Article 35-2-9, paragraph (3) of the Act as applied mutatis mutandis pursuant to Article 35-2-13, paragraph (3) of the Act.

（処分の公示）

(Public Notice of Disposition)

第六十八条の十六　第六十八条の規定は、法第三十五条の三において準用する法第三十四条の四の規定による公示に準用する。

Article 68-16 The provisions of Article 68 apply mutatis mutandis to public notices prescribed in Article 34-4 of the Act as applied mutatis mutandis pursuant to Article 35-3 of the Act.

（廃止の届出）

(Notification of Discontinuation)

第六十八条の十七　第六十八条の二の規定は、法第三十五条の三において準用する法第三十五条の規定による届出に準用する。

Article 68-17 The provisions of Article 68-2 apply mutatis mutandis to notifications prescribed in Article 35 of the Act as applied mutatis mutandis pursuant to Article 35-3 of the Act.

第二節　個別信用購入あつせん

Section 2 Intermediation of Individual Credit Purchases

第一款　業務

Subsection 1 Business

（個別信用購入あつせんの取引条件の表示）

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

第六十九条　法第三十五条の三の二第一項各号の事項を示すときは、次の各号に定めるところによらなければならない。ただし、同項第四号の事項にあつては、支払分の支払の方法が購入者等の要求により支払の間隔については第三十六条第五項第一号に、

額については同項第二号に該当する場合以外の場合になつたとき又は個別信用購入あつせんの手数料（金利、信用調査費、集金費、事務管理費、貸倒補てん費その他何らの名義をもつてするを問わず個別信用購入あつせんに係る手数料として個別信用購入あつせん業者が購入者等に対し支払わせるものの総額（登記等手数料を個別信用購入あつせんの手数料に含めない旨が明示されているときは、登記等手数料を控除した額）。以下同じ。）が二千五百円未満のときは、示さないことができる。この場合において、同項中「包括信用購入あつせん関係受領契約」とあるのは、「個別信用購入あつせん関係受領契約」と読み替えるものとする。

Article 69 (1) The matters stated in the items of Article 35-3-2, paragraph (1) of the Act must be indicated as specified in the following items; provided, however, that the matters stated in item (iv) of the relevant paragraph may be omitted in cases where the interval of making the payments is other than those specified in Article 36, paragraph (5), item (i) and the amount of the payments is other than those specified in item (ii) of the relevant paragraph as requested by a purchaser, etc., or where the fee for the intermediation of individual credit purchases (the total amount of money that the individual credit purchase intermediary requires the purchaser, etc. to pay as the fee for individual credit purchases including interest, credit check expenses, collection expenses, administrative expenses, bad debt expenses and other expenses, regardless of designation (when it is clearly stated that the fee for registration, etc. is not to be included in the fee for individual credit purchases, the amount that remains after deducting the fee for registration, etc.); the same applies below) is less than 2,500 yen. In this case, the term "a contract for receiving the intermediation of comprehensive credit purchases" in the relevant paragraph is deemed to be replaced with "a contract for receiving the intermediation of individual credit purchases":

一　営業所等において見やすい方法により掲示し、又は書面により提示すること。

(i) the matters are to be displayed by readily visible means at a business office, etc. or in writing;

二　購入者等が読みやすく、理解しやすいような用語により、正確に示すこと。

(ii) matters are to be accurately displayed using terms that are easy for purchasers, etc. to read and understand;

三　日本産業規格Ｚ八三〇五に規定する八ポイント以上の大きさの文字及び数字を用いること。

(iii) letters and numbers in 8 point or larger as specified in JIS Z-8305 are to be used;

四　法第三十五条の三の二第一項第四号の事項は、次項に規定する方法により算定した個別信用購入あつせんの手数料の料率を年利建てで少なくとも〇・一パーセントの単位まで示し、かつ、当該料率以外の料率を示さないこと。

(iv) the matters stated in Article 35-3-2, paragraph (1), item (iv) of the Act are to be indicated as the rate of the fee for the intermediation of individual

credit purchases calculated as prescribed in the following paragraph, on an annual rate basis, down to at least three decimal places, and no other rates are to be indicated.

2　法第三十五条の三の二第一項第四号の経済産業省令・内閣府令で定める方法は、別表第一第一号に定める方法とする。ただし、支払分の支払の方法が、支払の間隔については第三十六条第五項第一号に、額については同項第二号に該当する場合以外の場合にあつては、同表第二号に定める方法とすることができる。この場合において、同項中「包括信用購入あつせん関係受領契約」とあるのは、「個別信用購入あつせん関係受領契約」と読み替えるものとする。

(2) The method specified by Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order stated in Article 35-3-2, paragraph (1), item (iv) of the Act is the method specified in row (i) of Appended Table 1; provided, however, that the relevant method may be the method specified in row (ii) of the relevant table in cases where, in respect of a payment method of payments, the interval of paying installments is other than those specified in Article 36, paragraph (5), item (i) and the amount of the installments is other than those specified in item (ii) of the relevant paragraph: In this case, the term "a contract providing the receipt of monies subject to the intermediation of comprehensive credit purchases" in the relevant paragraph is deemed to be replaced with "a contract providing the receipt of monies subject to the intermediation of individual credit purchases."

第七十条　法第三十五条の三の二第二項の規定により、個別信用購入あつせんに係る販売又は提供の方法により商品若しくは指定権利を販売する場合の販売条件又は役務を提供する場合の提供条件について広告するときは、同条第一項各号の事項について次の各号に定めるところにより表示しなければならない。ただし、同条第一項第四号の事項にあつては、個別信用購入あつせんの手数料が二千五百円未満のときは、表示しないことができる。

Article 70　When a seller affiliated with the intermediation of individual credit purchases or a service provider affiliated with the intermediation of individual credit purchases advertises, pursuant to the provisions of Article 35-3-2, paragraph (2) of the Act, the conditions for the sale in the case of selling goods or designated rights or for providing services by the method of sales or provision regarding the intermediation of individual credit purchases, it must indicate the relevant matters stated respectively in the items of paragraph (1) of the relevant Article as specified in the following items; provided, however, that the matters stated in paragraph (1), item (iv) of the relevant Article may be omitted if the fee for the intermediation of individual credit purchases is less than 2,500 yen:

一　購入者等が読みやすく、理解しやすいような用語により、正確に表示すること。

(i) matters are to be accurately displayed using terms that are easy for

purchasers, etc. to read and understand;

二　書面により広告を行う場合にあつては、日本産業規格Ｚ八三〇五に規定する八ポイント以上の大きさの文字及び数字を用いること。

(ii) where the advertisement is made in writing, letters and numbers in 8 point or larger as specified in JIS Z-8305 are to be used;

三　法第三十五条の三の二第一項第四号の事項は、前条第二項に規定する方法により算定した個別信用購入あつせんの手数料の料率を年利建てで少なくとも〇・一パーセントの単位まで示し、かつ、当該料率以外の料率を示さないこと。

(iii) the matters stated in Article 35-3-2, paragraph (1), item (iv) of the Act are to be indicated as the rate of the fee for the intermediation of individual credit purchases calculated as prescribed respectively in paragraph (2) of the preceding Article, on an annual rate basis, down to at least three decimal places, and no other rates are to be indicated.

（個別支払可能見込額の調査等）

(Investigation into the Individual Purchase Amount Projected to Be Affordable)

第七十一条　法第三十五条の三の三第一項本文の経済産業省令・内閣府令で定める事項は、次のとおりとする。

Article 71　The matters specified by Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order stated in the main clause of Article 35-3-3, paragraph (1) of the Act are as follows:

一　年収

(i) the annual income;

二　預貯金（購入者等の利益の保護を図るため個別支払可能見込額の算定に必要な場合に限る。）

(ii) the balance of deposits or savings (limited to cases where necessary for the calculation of the individual purchase amount projected to be affordable to protect the interests of the purchaser, etc.);

三　信用購入あつせんに係る債務の支払の状況

(iii) the payment status of obligations regarding the intermediation of credit purchases;

四　借入れの状況

(iv) the loan status;

五　個別信用購入あつせんに係る購入の方法により購入される商品の価額

(v) the value of goods to be purchased by the method of purchases regarding the intermediation of individual credit purchases;

六　前各号に掲げるもののほか、個別支払可能見込額の算定に必要な事項であつて客観的に判断することができるもの

(vi) beyond what is listed in the preceding items, other matters necessary for the calculation of the individual purchase amount projected to be affordable that can be judged objectively.

第七十二条　法第三十五条の三の三第一項本文の規定により前条各号に掲げる事項を調査するときは、次項から第七項までに定めるところによる。

Article 72 (1) If an individual credit purchase intermediary investigates the matters listed in the items of the preceding Article, pursuant to the provisions of the main clause of Article 35-3-3, paragraph (1) of the Act, it follows the rules specified in the following paragraph through paragraph (7).

２　前条第一号に掲げる事項の調査については、購入者等から受ける年収の申告その他の適切な方法により行わなければならない。ただし、他の者の収入又はその収入及び他の者の収入により生計を維持している購入者等を相手方とする個別信用購入あつせん関係受領契約を締結しようとする場合（特定配偶者を相手方とする個別信用購入あつせん関係受領契約を締結しようとする場合であつて個別信用購入あつせんに係る販売の方法により日常生活において必要とされる商品若しくは指定権利を販売する契約又は個別信用購入あつせんに係る提供の方法により日常生活において必要とされる役務を提供する契約に該当するものに係る個別信用購入あつせん関係受領契約を締結しようとする場合以外の場合にあつては事前に書面その他の適切な方法により当該他の者の同意を得たときに限る。）には、当該他の者から受ける当該他の者の年収の申告その他の適切な方法により、当該購入者等及び当該他の者の年収を合算して算定することができる。

(2) An investigation into the matters listed in item (i) of the preceding Article must be carried out by a report of the annual income received from the purchaser, etc. or by any other appropriate method; provided, however, that in the case where the individual credit purchase intermediary intends to conclude a contract providing the receipt of monies subject to the intermediation of individual credit purchases with a purchaser, etc. whose livelihood is maintained from the income of another person or the income of the purchaser, etc. and the income of another person (the case where the individual credit purchase intermediary intends to conclude a contract providing the receipt of monies subject to intermediation of individual credit purchases with a specified spouse, other than in the case where the contract is a contract for the sale of goods or designated rights that are necessary for daily life by a sales method regarding individual credit purchase intermediation or a contract to provide services that are necessary in daily life by a method of provision regarding individual credit purchase intermediation, limited to the case where the consent of the other person is obtained in writing or by any other appropriate method in advance), the annual income of the relevant purchaser, etc. and the other person may be added together based on a report of the annual income of the other person received from the other person or by any other appropriate method.

３　前条第二号に掲げる事項の調査については、当該購入者等から受ける預貯金の申告その他の適切な方法により行わなければならない。ただし、他の者の収入又はその収

入及び他の者の収入により生計を維持している購入者等を相手方とする個別信用購入あつせん関係受領契約を締結しようとする場合（特定配偶者を相手方とする個別信用購入あつせん関係受領契約を締結しようとする場合であつて個別信用購入あつせんに係る販売の方法により日常生活において必要とされる商品若しくは指定権利を販売する契約又は個別信用購入あつせんに係る提供の方法により日常生活において必要とされる役務を提供する契約に該当するものに係る個別信用購入あつせん関係受領契約を締結しようとする場合以外の場合にあつては事前に書面その他の適切な方法により当該他の者の同意を得たときに限る。）には、当該他の者から受ける当該他の者の預貯金の申告その他の適切な方法により、当該購入者等及び当該他の者の預貯金を合算して算定することができる。

(3) An investigation into the matters listed in item (ii) of the preceding Article must be carried out by a report of deposits or savings received from the relevant purchaser, etc. or by any other appropriate method; provided, however, that in the case where the individual credit purchase intermediary intends to conclude a contract providing the receipt of monies subject to the intermediation of individual credit purchases with a purchaser, etc. whose livelihood is maintained from the income of another person or the income of the purchaser, etc. and the income of another person (the case where the individual credit purchase intermediary intends to conclude a contract providing the receipt of monies subject to the intermediation of individual credit purchases with a specified spouse, other than in the case where the contract is a contract for the sale of goods or designated rights that are necessary for daily life by a sales method regarding individual credit purchase intermediation or a contract to provide services that are necessary in daily life by a method of provision regarding individual credit purchase intermediation, limited to the case where the consent of the other person is obtained in writing or by any other appropriate method in advance), the deposits and savings of the relevant purchaser, etc. and the other person may be added together based on a declaration of the deposits and savings of the other person received from the other person or by any other appropriate method.

4　前条第三号に掲げる事項の調査については、購入者等の当該個別信用購入あつせん業者に対する信用購入あつせんに係る債務の支払の状況を確認して行わなければならない。ただし、他の者の収入又はその収入及び他の者の収入により生計を維持している購入者等を相手方とする個別信用購入あつせん関係受領契約を締結しようとする場合であつて、第二項ただし書又は第三項ただし書の規定により、当該購入者等及び当該他の者の年収又は預貯金を合算して算定するときは、当該他の者から受ける当該他の者の支払時期の到来していない又は支払の義務が履行されていない信用購入あつせんに係る債務の申告その他の適切な方法により、当該購入者等及び当該他の者の支払時期の到来していない又は支払の義務が履行されていない信用購入あつせんに係る債務を合算して算定しなければならない。

(4) An investigation into the matters listed in item (iii) of the preceding Article

must be carried out by confirming the status of payment by the purchaser, etc. of obligations regarding the credit purchase intermediation to the relevant individual credit purchase intermediary; provided, however, that in the case where the individual credit purchase intermediary intends to conclude a contract providing the receipt of monies subject to the intermediation of individual credit purchases with a purchaser, etc. whose livelihood is maintained from the income of another person or the income of the purchaser, etc. and the income of another person, if the calculation is performed by adding the annual income or deposits or savings of the relevant purchaser, etc. and the other person pursuant to the proviso of paragraph (2) or the proviso of paragraph (3), the calculation must be performed by totaling the obligations of the purchaser, etc. and such other person regarding intermediation of credit purchases that have not yet come due or for which the payment obligation has not been performed by declaring obligations regarding the intermediation of credit purchases received from the other party that have not yet come due or for which the payment obligation has not been performed or by any other appropriate method.

5　前条第四号に掲げる事項の調査については、購入者等の当該個別信用購入あつせん業者からの借入れの状況その他の当該購入者等の借入れの状況を勘案して行わなければならない。

(5) An investigation into the matters listed in item (iv) of the preceding Article must be carried out by taking into consideration the loan status of a purchaser, etc. from the relevant individual credit purchase intermediary and any other loan status of the purchaser, etc.

6　前条第五号に掲げる事項の調査については、当該商品と同種の商品を換価して得ることが見込まれる額等を勘案して合理的に算定（算定を適切に行うことができないと認める場合を除く。）しなければならない。

(6) An investigation into the matters listed in item (v) of the preceding Article must be carried out by making a calculation rationally, taking into consideration the amount that is likely to be obtained when realizing goods of the same type as the relevant goods (excluding cases where a proper calculation is deemed to be impossible).

7　前条第六号に掲げる事項の調査については、購入者等から受ける当該事項の申告その他の適切な方法により行わなければならない。

(7) An investigation into the matters listed in item (vi) of the preceding Article must be carried out by a report of the relevant matters received from a purchaser, etc. or by any other appropriate method.

第七十三条　法第三十五条の三の三第一項ただし書の経済産業省令・内閣府令で定める場合は、特定契約以外の契約であつて、個別信用購入あつせんに係る販売の方法により耐久性を有し、かつ、定型的な条件で販売するのに適する商品で生活に必要とされ

るもの（購入者（個人である購入者に限る。以下この項及び第七十四条第一項第二号において同じ。）の支払総額が十万円以下である商品に限る。）を販売する契約に該当するものに係る個別信用購入あつせん関係受領契約を締結しようとする場合（指定信用情報機関が保有する特定信用情報を使用することにより、当該契約を締結しようとする時点において当該購入者の支払の義務が履行されないと認めるとき又は個別信用購入あつせんに係る販売の方法により生活に必要とされない分量の商品を販売する契約に該当するものに係る個別信用購入あつせん関係受領契約を締結しようとするときを除く。）とする。

Article 73 (1) The cases specified by Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order stated in the proviso to Article 35-3-3, paragraph (1) of the Act are the cases where an individual credit purchase intermediary intends to conclude a contract providing the receipt of monies subject to the intermediation of individual credit purchases that falls under the category of a contract other than a specified contract to sell goods that are deemed to be necessary for life and are durable and suitable for the sales under regular conditions (limited to goods for which a purchaser (limited to a purchaser who is an individual; the same applies below in this paragraph, and Article 74, paragraph (1), item (ii)) is to pay not more than 100,000 yen in total) by the method of sales regarding the intermediation of individual credit purchases (excluding cases where it is deemed, by using the specified credit information held by the designated credit bureau, that the purchaser's payment obligations will not be performed as of the time of concluding the relevant contract, or where the individual credit purchase intermediary intends to conclude a contract providing the receipt of monies subject to the intermediation of individual credit purchases that falls under the category of a contract to sell goods of the quantity deemed to be unnecessary for life by the method of sales regarding the intermediation of individual credit purchases).

２　個別信用購入あつせん業者は、前項に定める場合には、購入者ごとに、次の各号に掲げる事項の記録を、書面又は電磁的記録をもつて作成し、個別信用購入あつせん関係受領契約に定められた最終の支払期日（当該契約に基づく個別信用購入あつせんに係る債務が弁済その他の事由により消滅したときにあつては、その消滅した日）までの間保存しなければならない。

(2) An individual credit purchase intermediary, in the cases prescribed in the preceding paragraph, must prepare a record on the matters listed in the following items for each purchaser, by means of documents or electronic or magnetic records, and must preserve the relevant record up to the final due date specified under the contract providing the receipt of monies subject to the intermediation of individual credit purchases (when the obligation regarding the intermediation of individual credit purchases under the relevant contract has been extinguished through the payment of that or on other grounds, the day of the extinguishment):

一　契約年月日

(i) the date of the contract;

二　当該契約が特定契約以外の契約であること。

(ii) the fact that the relevant contract is a contract other than a specified contract;

三　個別信用購入あつせんに係る販売の方法により販売する商品名及びその数量

(iii) the name and the quantity of the goods to be sold by the method of sales regarding the intermediation of individual credit purchases;

四　購入者の支払総額

(iv) the total amount of the payment by the purchaser;

五　指定信用情報機関が保有する特定信用情報を使用して行つた調査の結果

(v) the results of the investigation carried out by using the specified credit information held by the designated credit bureau.

3　第四十四条の規定は、法第三十五条の三の三第二項の経済産業省令・内閣府令で定める資産に準用する。

(3) The provisions of Article 44 apply mutatis mutandis to assets specified by Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order as stated in Article 35-3-3, paragraph (2) of the Act.

第七十三条の二　法第三十五条の三の三第四項の規定により、個別信用購入あつせん業者は、購入者等ごとに、次に掲げる事項の記録を、書面又は電磁的記録をもつて作成し、個別信用購入あつせん関係受領契約に定められた最終の支払期日（当該契約に基づく個別信用購入あつせんに係る債務が弁済その他の事由により消滅したときにあつては、その消滅した日）までの間保存しなければならない。

Article 73-2　An individual credit purchase intermediary, pursuant to the provisions of Article 35-3-3, paragraph (4) of the Act, must prepare a record on the following matters for each purchaser, etc. by means of documents or electronic or magnetic records, and must preserve the relevant record up to the final due date specified under the contract providing the receipt of monies subject to the intermediation of individual credit purchases (when the obligation regarding the intermediation of individual credit purchases under the relevant contract has been extinguished through the payment of that or on other grounds, the day of the extinguishment):

一　契約年月日

(i) the date of the contract;

二　購入者等の支払総額

(ii) the total amount of the payment by the purchaser, etc.;

三　法第三十五条の三の三第一項本文の規定による調査の結果（法第三十五条の三の三第三項の規定により、指定信用情報機関が保有する特定信用情報を使用して行つた調査の結果を含む。）

(iii) the results of the investigation under the main clause of Article 35-3-3,

paragraph (1) of the Act (including the results of the investigation carried out by using the specified credit information held by the designated credit bureau, pursuant to the provisions of Article 35-3-3, paragraph (3) of the Act);

四　第七十二条第二項又は第三項の同意を得たときは、当該同意に関する事項

(iv) when consent has been obtained concerning Article 72, paragraph (2) or paragraph (3), the matters concerning the relevant consent;

五　その他法第三十五条の三の三第一項本文の規定による調査に使用した書面又はその写し

(v) any other documents used for the investigation under the main clause of Article 35-3-3, paragraph (1) of the Act or copies of those.

（個別支払可能見込額を超える場合の個別信用購入あつせん関係受領契約の締結の禁止に係る購入者等の保護に支障を生ずることがない場合）

(Cases Causing No Hindrances with the Protection of Purchasers, etc. Regarding the Prohibition of Conclusion of a Contract Providing the Receipt of Monies Subject to the Intermediation of Individual Credit Purchases in Cases Exceeding the Individual Purchase Amount Projected to Be Affordable)

第七十四条　法第三十五条の三の四ただし書の経済産業省令・内閣府令で定める場合は、次に掲げる場合とする。

Article 74 (1) The cases specified by Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order stated in the proviso to Article 35-3-4 of the Act are the cases listed as follows:

一　第七十三条第一項に定める場合

(i) cases specified in Article 73, paragraph (1);

二　個別信用購入あつせんに係る販売の方法により耐久性を有し、かつ、定型的な条件で販売するのに適する商品で生活に必要とされるものを販売する契約に該当するものに係る個別信用購入あつせん関係受領契約を締結しようとする場合であつて、当該商品の用途、過去の同種の商品の利用の状況その他の購入者が当該商品を生活において必要とする事情及び当該購入者の生活の状況に関し当該購入者から調査した事項並びに法第三十五条の三の三第一項本文の規定による調査により得られた事項に基づき、当該商品が当該購入者の生活に必要であること及び当該購入者が当該商品を購入する意思を有すること並びに当該購入者の支払総額及び当該商品の数量が当該購入者の生活水準に照らして相当であることを確認した場合

(ii) cases where an individual credit purchase intermediary intends to conclude a contract providing the receipt of monies subject to the intermediation of individual credit purchases that falls under the category of a contract to sell goods that are deemed to be necessary for everyday life and are durable and suitable for selling under regular conditions, and it has been confirmed, based on the information obtained from the purchaser concerning the usage of the relevant goods, how the purchaser used goods of the same type in the

past, any other reasons that the purchaser needs the relevant goods in life, and the circumstances of the purchaser's life, and on the information obtained through an investigation under the main clause of Article 35-3-3 paragraph (1) of the Act, that the relevant goods are necessary for the purchaser's life, that the purchaser has the intention of purchasing the relevant goods, and that the total amount to be paid by the purchaser and the quantity of the relevant goods are reasonable in light of the living standards of the purchaser;

三　個別信用購入あつせんに係る提供の方法により役務の提供を受ける者（個人である役務の提供を受ける者に限る。以下この項において同じ。）又は当該役務の提供を受ける者と生計を一にする者を対象とする学力の教授を提供する契約（法第三十五条の三の五第一項第四号に規定する特定継続的役務提供等契約（以下「特定継続的役務提供等契約」という。）を除く。）又は道路交通法（昭和三十五年法律第百五号）第九十八条第二項に基づく届出をした自動車教習所若しくは同法第九十九条第一項に規定する指定自動車教習所において同法第二条第一項第九号の自動車の運転に関する教習を行う契約に該当するものに係る個別信用購入あつせん関係受領契約を締結しようとする場合であつて、当該役務の提供を受ける者が当該役務を必要とする事情及び当該役務の提供を受ける者の生活の状況に関し当該役務の提供を受ける者から調査した事項並びに法第三十五条の三の三第一項本文の規定による調査により得られた事項に基づき、当該役務の提供を受ける者が当該役務を必要とすること及び当該役務の提供を受ける意思を有すること並びに当該役務の提供を受ける者の支払総額及び当該役務の回数又は期間が当該役務の提供を受ける者の生活水準に照らして相当であることを確認した場合

(iii) cases where an individual credit purchase intermediary intends to conclude a contract providing the receipt of monies subject to the intermediation of individual credit purchases that relates to a contract to provide lessons of academic skills for a service recipient (limited to a service recipient who is an individual; the same applies below in this paragraph) or a person who has the same livelihood as the service recipient (excluding a specified continuous service contract as prescribed in Article 35-3-5, paragraph (1), item (iv) of the Act (referred to below as a "specified continuous service contract")) or a contract for the provision of driving lessons relating to the driving of a motor vehicle as prescribed in Article 2, paragraph (1), item (ix) of the Road Traffic Act (Act No. 105 of 1960) at a driving school for which notification has been provided in accordance with Article 98, paragraph (2) of the relevant Act or a designated driving school specified in Article 99, paragraph (1) of the relevant Act by the method of provision regarding the intermediation of individual credit purchases, and it has been confirmed, based on the information obtained from the service recipient concerning the reasons that the service recipient needs the relevant services, and the circumstances of the service recipient's life, and on the

information obtained through an investigation under the main clause of Article 35-3-3, paragraph (1) of the Act, that the relevant services are necessary for the service recipient, that the service recipient has the intention of being provided with the relevant services, and that the total amount to be paid by the service recipient and the number of times or the period in which they are provided with the relevant services are reasonable in light of the living standards of the service recipient;

四　個別信用購入あつせんに係る販売又は提供の方法により購入者等若しくは当該購入者等と生計を一にする者の生命若しくは身体を保護するため緊急に必要があると認める商品を販売する契約又は役務を提供する契約に該当するものに係る個別信用購入あつせん関係受領契約を締結しようとする場合であつて、当該購入者等が当該商品又は当該役務を緊急に必要とする事情及び当該購入者等の生活の状況に関し当該購入者等から調査した事項並びに法第三十五条の三の三第一項本文の規定による調査により得られた事項に基づき、当該購入者等が当該商品又は当該役務を緊急に必要とすること及び当該商品を購入し又は当該役務の提供を受ける意思を有すること並びに当該購入者等の支払総額及び当該商品の数量又は当該役務の回数若しくは期間が当該購入者等の緊急に必要とする事情に照らして相当であることを確認した場合

(iv) cases where an individual credit purchase intermediary intends to conclude a contract providing the receipt of monies subject to the intermediation of individual credit purchases that falls under the category of a contract to sell goods or provide services which are deemed to be urgently necessary to protect the life or body of the purchaser, etc. or persons who has the same livelihood as the purchaser, etc., by the method of sales or provision regarding the intermediation of individual credit purchases, and it has been confirmed, based on the information obtained from the purchaser, etc. concerning the reasons that the purchaser, etc. urgently needs the relevant goods or services, and the circumstances of the life of the purchaser, etc., and on the information obtained through an investigation under the main clause of Article 35-3-3 paragraph (1) of the Act, that the relevant goods or services are urgently necessary for the purchaser, etc., that the purchaser, etc. has the intention of purchasing the relevant goods or receiving the provision of the relevant services, and that the total amount to be paid by the purchaser, etc. and the quantity of the relevant goods or the number of times or the period in which they are provided with the relevant services are reasonable in light of the reasons that the purchaser, etc. urgently needs the relevant goods or services.

五　個別信用購入あつせんに係る提供の方法により役務の提供を受ける者の生活に必要とされる自動車の道路運送車両法（昭和二十六年法律第百八十五号）第四十八条に規定する点検又は同法第六十二条第一項に規定する継続検査を行う契約に該当するものに係る個別信用購入あつせん関係受領契約を締結しようとする場合であつて、

当該役務の提供を受ける者が当該役務を必要とする事情及び当該役務の提供を受ける者の生活の状況に関し当該役務の提供を受ける者から調査した事項並びに法第三十五条の三の三第一項本文の規定による調査により得られた事項に基づき、当該役務の提供を受ける者が当該役務を必要とすること及び当該役務の提供を受ける意思を有すること並びに当該役務の提供を受ける者の支払総額が当該役務の提供を受ける者の生活水準に照らして相当であることを確認した場合

(v) cases where a person intends to conclude a contract providing the receipt of monies subject to the intermediation of individual credit purchases regarding a contract for the inspection prescribed in Article 48 of the Road Transport Vehicle Act (Act No. 185 of 1951) or the ongoing inspections prescribed in Article 62, paragraph (1) of the relevant Act for a motor vehicle that is deemed to be necessary for the life of the person who receives the services by the method of provision regarding the intermediation of individual credit purchases and it has been confirmed, based on the information obtained from the service recipient concerning the reasons that the service recipient needs the relevant services, the circumstances of the service recipient's life, and information obtained through an investigation under the main clause of Article 35-3-3, paragraph (1) of the Act, that the relevant services are necessary for the service recipient, that the service recipient has the intention of receiving the relevant services, and that the total amount to be paid by the service recipient is reasonable in light of the living standard of the service recipient;

2　個別信用購入あつせん業者は、前項第二号から第五号までに掲げる場合には、購入者等ごとに、前項第二号から第五号までの規定に基づく確認に関する記録を、書面又は電磁的記録をもつて作成し、個別信用購入あつせん関係受領契約に定められた最終の支払期日（当該契約に基づく個別信用購入あつせんに係る債務が弁済その他の事由により消滅したときにあつては、その消滅した日）までの間保存しなければならない。

(2) An individual credit purchase intermediary, in the cases listed items (ii) through (v) of the preceding paragraph, must prepare a confirmation record as specified under items (ii) to (v) of the preceding paragraph for each purchaser, etc., by means of documents or electronic or magnetic records, and must preserve the relevant record up to the final due date specified under the contract providing the receipt of monies subject to the intermediation of individual credit purchases (when the obligation regarding the intermediation of individual credit purchases under the relevant contract has been extinguished through the payment of that or on other grounds, the day of the extinguishment).

（個別信用購入あつせん関係販売契約等の勧誘に係る調査等）

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

第七十五条　法第三十五条の三の五第一項の経済産業省令・内閣府令で定める事項は、次の各号に掲げる場合の区分に応じ、当該各号に定める事項とする。

Article 75 The matters specified by Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order stated in Article 35-3-5, paragraph (1) of the Act are the matters specified in the following items, in accordance with the categories listed in the respective items:

一　個別信用購入あつせん業者が個別信用購入あつせんに係る契約を販売業者又は役務提供事業者（訪問販売を行う者、電話勧誘販売を行う者、特定商取引に関する法律第三十三条第一項に規定する連鎖販売業（以下「連鎖販売業」という。）を行う者、同法第四十一条第一項に規定する特定継続的役務提供（以下「特定継続的役務提供」という。）を行う者又は同法第五十一条第一項に規定する業務提供誘引販売業（以下「業務提供誘引販売業」という。）を行う者に限る。以下この条及び次条において同じ。）と締結しようとする場合　次に掲げる事項

(i) cases where an individual credit purchase intermediary intends to conclude a contract for the intermediation of individual credit purchases with a seller or a service provider (limited to a person that engages in door-to-door sales, a person that engages in telemarketing sales, a person that engages in multilevel marketing as prescribed in Article 33, paragraph (1) of the Act on Specified Commercial Transactions (referred to below as "multilevel marketing"), a person that provides specified continuous service as prescribed in Article 41, paragraph (1) of the relevant Act (referred to below as "specified continuous service provision"), or a person that engages in business opportunity sales as prescribed in Article 51, paragraph (1) of the relevant Act (referred to below as "business opportunity sales"); the same applies below in this Article and the following Article): the following matters:

イ　当該販売業者又は当該役務提供事業者による特定契約に係る個別信用購入あつせん関係販売契約又は個別信用購入あつせん関係役務提供契約（以下「個別信用購入あつせん関係販売等契約」という。）の申込み又は締結の勧誘に関する基本的な事項

(a) the basic matters concerning the solicitation of an application for or conclusion of a sales contract involving the intermediation of individual credit purchases or a service contract involving the intermediation of individual credit purchases (referred to below as the "contract for sales, etc. involving the intermediation of individual credit purchases") related to a specified contract, carried out by the seller or the service provider;

ロ　当該販売業者が個別信用購入あつせんに係る販売の方法により販売しようとする商品若しくは指定権利又は当該役務提供事業者が個別信用購入あつせんに係る提供の方法により提供しようとする役務に関する事項（当該役務又は当該指定権利が特定継続的役務提供等契約に係るものであつて、当該役務の提供又は当該権利の行使による役務の提供に際し当該役務の提供を受ける者又は当該権利の購入者が購入する必要のある商品がある場合には、当該商品に関する事項を含む。）

(b) the matters concerning goods or designated rights that the seller intends to sell by the method of sales regarding the intermediation of individual credit purchases, or services that the service provider intends to provide by the method of provision regarding the intermediation of individual credit purchases (in cases where the relevant services or the relevant designated rights relate to a specified continuous service contract and the service recipient or the purchaser of the relevant rights need to purchase any goods when the seller or the service provider provides the relevant services or provides services upon the exercise of the relevant rights, including the matters concerning the relevant goods);

ハ　当該販売業者又は当該役務提供事業者が連鎖販売業を行う者又は業務提供誘引販売業を行う者である場合にあつては、特定利益（特定商取引に関する法律第三十三条第一項に規定する特定利益をいう。以下同じ。）又はその業務提供誘引販売業に係る業務提供利益（同法第五十一条第一項に規定する業務提供利益をいう。以下同じ。）に関する事項

(c) in cases where the seller or the service provider engages in multilevel marketing or business opportunity sales, the matters concerning the specified profit (meaning the specified profit prescribed in Article 33, paragraph (1) of the Act on Specified Commercial Transactions; the same applies below) or the business opportunity profit (meaning the business opportunity profit prescribed in Article 51, paragraph (1) of the relevant Act; the same applies below) regarding the business opportunity sales;

ニ　当該販売業者又は当該役務提供事業者の取引の状況及び財産の状況

(d) the status of the transactions and financial condition of the seller or the service provider;

ホ　当該販売業者又は当該役務提供事業者が連鎖販売業を行う者、特定継続的役務提供を行う者又は業務提供誘引販売業を行う者である場合にあつては、特定商取引に関する法律第三十三条第一項に規定する連鎖販売取引（以下「連鎖販売取引」という。）、特定継続的役務提供に係る取引又は同法第五十一条第一項に規定する業務提供誘引販売取引（以下「業務提供誘引販売取引」という。）に係る業務を継続して行うに足りる体制に関する事項

(e) in cases where the seller or the service provider engages in multilevel marketing, specified continuous service provision, or business opportunity sales, the matters concerning a system that is sufficient for continuously conducting businesses for multilevel marketing transactions as prescribed in Article 33, paragraph (1) of Act on Specified Commercial Transactions (referred to below as "multilevel marketing transactions"), transactions regarding specified continuous service provision, or business opportunity sales transactions as prescribed in Article 51, paragraph (1) of the relevant Act (referred to below as "business opportunity sales transactions");

ヘ　当該販売業者又は当該役務提供事業者が行う特定取引（訪問販売若しくは電話

勧誘販売に係る取引、連鎖販売取引、特定継続的役務提供に係る取引又は業務提供誘引販売取引をいう。以下この条及び次条において同じ。）に関する業務の停止の処分等に関する事項

(f) the matters concerning dispositions, etc. for the suspension of businesses for specified transactions (meaning transactions regarding door-to-door sales or telemarketing sales, multilevel marketing transactions, transactions regarding specified continuous service provision, or business opportunity sales transactions; the same applies below in this Article and the following Article) conducted by the seller or the service provider;

ト　当該販売業者又は当該役務提供事業者が特定契約に係る個別信用購入あつせん関係販売等契約の申込み又は締結の勧誘をするに際し、法第三十五条の三の七各号に掲げる行為をすることを防止するために必要な体制及び当該販売業者又は当該役務提供事業者が行う特定取引に関する苦情を適切かつ迅速に処理するために必要な体制の整備の状況に関する事項

(g) the matters concerning the status of the development of a system necessary for preventing the seller or the service provider from conducting acts listed in the items of Article 35-3-7 of the Act upon carrying out the solicitation of an application for or conclusion of a contract for sales, etc. involving the intermediation of individual credit purchases related to a specified contract, and a system necessary for appropriately and promptly processing complaints on specified transactions conducted by the seller or the service provider;

チ　当該販売業者又は当該役務提供事業者が行う特定取引に関する苦情の発生状況及びその内容に関する事項

(h) the matters concerning how complaints have been filed regarding specified transactions conducted by the seller or the service provider and the contents of those complaints;

二　個別信用購入あつせん業者が特定契約であつて個別信用購入あつせん関係販売等契約に該当するものに係る個別信用購入あつせん関係受領契約に係る申込みを受けた場合　次に掲げる事項

(ii) cases where an individual credit purchase intermediary has received an application for a contract providing the receipt of monies subject to the intermediation of individual credit purchases related to a specified contract that falls under the category of a contract for sales, etc. involving the intermediation of individual credit purchases: the following matters:

イ　当該個別信用購入あつせん関係販売等契約又は当該個別信用購入あつせん関係受領契約に関する事項につき告げられた内容が事実であるとの誤認若しくは当該事項に係る事実が存在しないとの誤認の有無又は当該事項につき提供された断定的判断の内容が確実であるとの誤認の有無に関する事項

(a) the matters concerning the existence of any mistaken belief that the information conveyed regarding the matters concerning the contract for

sales, etc. involving the intermediation of individual credit purchases or the contract providing the receipt of monies subject to the intermediation of individual credit purchases is true, any mistaken belief that there are no such facts regarding the relevant matters, or any mistaken belief that the details of a conclusive determination provided on the relevant matters are certain;

ロ　当該個別信用購入あつせん関係販売等契約に係る個別信用購入あつせん関係販売業者又は個別信用購入あつせん関係役務提供事業者による特定商取引に関する法律第六条第三項、第二十一条第三項、第三十四条第三項、第四十四条第三項若しくは第五十二条第二項の規定に違反する行為又は消費者契約法（平成十二年法律第六十一号）第四条第三項に規定する行為に関する事項

(b) the matters concerning acts in violation of Article 6, paragraph (3), Article 21, paragraph (3), Article 34, paragraph (3), Article 44, paragraph (3), or Article 52, paragraph (2) of the Act on Specified Commercial Transactions, or acts as prescribed in Article 4, paragraph (3) of the Consumer Contract Act (Act No. 61 of 2000) that are conducted by the seller affiliated with the intermediation of individual credit purchases or the service provider affiliated with the intermediation of individual credit purchases that relates to the relevant contract for sales, etc. involving the intermediation of individual credit purchases.

第七十六条　法第三十五条の三の五第一項の規定により前条第一号及び第二号に定める事項の調査については、次項から第十二項までに定めるところによる。

Article 76 (1) An investigation under Article 35-3-5, paragraph (1) of the Act into the matters specified in item (i) and item (ii) of the preceding Article is to be carried out as specified in the following paragraph through paragraph (12).

２　前条第一号に定める事項の調査は、個別信用購入あつせんに係る契約（販売業者又は役務提供事業者と締結しようとするものに限る。以下この条及び第七十八条において同じ。）の締結に先立つて行わなければならない。

(2) The investigation into the matters specified in item (i) of the preceding Article must be carried out before the conclusion of a contract for the intermediation of individual credit purchases (limited to a contract that an individual credit purchase intermediary intends to conclude with a seller or a service provider; the same applies below in this Article and Article 78).

３　前条第一号イに掲げる事項は、次に掲げる事項を含むものでなければならない。

(3) The matters listed in item (i), (a) of the preceding Article must be the matters including the following:

一　個別信用購入あつせんに係る契約を締結しようとする販売業者又は役務提供事業者が行う特定取引の種類

(i) the type of specified transactions conducted by the seller or the service provider that intends to conclude a contract for the intermediation of

individual credit purchases;

二　個別信用購入あつせんに係る契約を締結しようとする販売業者又は役務提供事業者の氏名、生年月日、住所及び電話番号（法人にあつては、名称、住所、電話番号、法人番号（行政手続における特定の個人を識別するための番号の利用等に関する法律（平成二十五年法律第二十七号）第二条第十五項に規定する法人番号をいう。以下同じ。）並びに代表者の氏名及び生年月日）

(ii) the name, date of birth, address, and telephone number of the seller or service provider (in the case of a corporation, the name, address, telephone number, and corporate number (the corporate identification number prescribed in Article 2, paragraph (15) of the Act on the Use of Numbers to Identify a Specific Individual in Administrative Procedures (Act No, 27 of 2013); the same applies below) and the name and date of birth of the corporate representative);

三　個別信用購入あつせんに係る契約を締結しようとする販売業者又は役務提供事業者の店舗その他の事業所の住所及び電話番号

(iii) the address and telephone number of a store or other place of business of the seller or the service provider that intends to conclude a contract for the intermediation of individual credit purchases;

四　個別信用購入あつせんに係る契約を締結しようとする販売業者又は役務提供事業者が特定契約に係る個別信用購入あつせん関係販売等契約の申込み又は締結の勧誘を行う地域

(iv) the area where the seller or the service provider that intends to conclude a contract for the intermediation of individual credit purchases carries out the solicitation of an application for or conclusion of a contract for sales, etc. involving the intermediation of individual credit purchases related to a specified contract.

4　前条第一号ロに掲げる事項については、次に掲げるものを調査しなければならない。

(4) Regarding matters listed in item (i), (b) of the preceding Article, an investigation must be carried out into what are listed as follows:

一　個別信用購入あつせんに係る契約を締結しようとする販売業者が個別信用購入あつせんに係る販売の方法により販売しようとする商品若しくは指定権利又は個別信用購入あつせんに係る契約を締結しようとする役務提供事業者が個別信用購入あつせんに係る提供の方法により提供しようとする役務の種類を示すもの

(i) what indicates the type of goods or designated rights that the seller that intends to conclude a contract for the intermediation of individual credit purchases intends to sell by the method of sales regarding the intermediation of individual credit purchases or the type of services that the service provider that intends to conclude a contract for the intermediation of individual credit purchases intends to provide by the method of provision regarding the intermediation of individual credit purchases;

二　見本、カタログその他の個別信用購入あつせんに係る契約を締結しようとする販

売業者又は役務提供事業者が特定契約に係る個別信用購入あつせん関係販売等契約の申込み又は締結の勧誘をするに際し当該勧誘の相手方に対し提示するもの

(ii) samples, catalogues, and other articles that the seller or the service provider that intends to conclude a contract for the intermediation of individual credit purchases presents to the counterparty upon carrying out the solicitation of an application for or conclusion of a contract for sales, etc. involving the intermediation of individual credit purchases related to a specified contract;

三　個別信用購入あつせんに係る契約を締結しようとする販売業者又は役務提供事業者が特定契約に係る個別信用購入あつせん関係販売等契約の申込み又は締結の勧誘をするに際して告げた事項（前条第一号チに掲げる事項の調査により知つた苦情の内容が、特定商取引に関する法律第六条第一項、第二十一条第一項、第三十四条第一項、第四十四条第一項若しくは第二項若しくは第五十二条第一項の規定に違反する行為又は消費者契約法第四条第一項第一号に規定する行為に起因すると認められる場合における当該告げた事項に限る。）であつて、商品の性能、品質、効能若しくは必要数量又は役務若しくは権利に係る役務の効果に係るものの裏付けとなる根拠を示す資料

(iii) data which show the grounds for the matters that the seller or the service provider that intends to conclude a contract for the intermediation of individual credit purchases has conveyed upon carrying out the solicitation of an application for or conclusion of a contract for sales, etc. involving the intermediation of individual credit purchases related to a specified contract (limited to the matters conveyed in cases where the details of the complaints discovered as a result of an investigation into the matters listed in item (i), (h) of the preceding Article are deemed to have been caused by any of the acts in violation of Article 6, paragraph (1), Article 21, paragraph (1), Article 34, paragraph (1), Article 44, paragraph (1) or paragraph (2), or Article 52, paragraph (1) of the Act on Specified Commercial Transactions, or the acts prescribed in Article 4, paragraph (1), item (i) of the Consumer Contract Act) and which relate to the performance, quality, efficacy, or required quantity of goods or the effects of services or rights-related services.

5　前条第一号ハに掲げる事項については、個別信用購入あつせんに係る契約を締結しようとする販売業者又は役務提供事業者が特定契約に係る個別信用購入あつせん関係販売等契約の申込み又は締結の勧誘をするに際して告げた事項又は断定的判断を提供した事項（同号チに掲げる事項の調査により知つた苦情の内容が、特定商取引に関する法律第三十四条第一項若しくは第五十二条第一項の規定に違反する行為又は消費者契約法第四条第一項に規定する行為に起因すると認められる場合における当該告げた事項又は当該断定的判断を提供した事項に限る。）であつて、特定商取引に関する法律第三十四条第一項第四号又は第五十二条第一項第四号に掲げるものの裏付けとなる根拠を示す資料を調査しなければならない。

(5) Regarding matters listed in item (i), (c) of the preceding Article, an

investigation must be carried out into data which show the grounds for the matters that the seller or the service provider that intends to conclude a contract for the intermediation of individual credit purchases has conveyed or on which such seller or service provider has provided a conclusive determination upon carrying out the solicitation of an application for or conclusion of a contract for sales, etc. involving the intermediation of individual credit purchases related to a specified contract (limited to the matters conveyed or a conclusive determination provided in cases where the details of the complaints discovered as a result of an investigation into the matters listed in (h) of the relevant item are deemed to have been caused by any of the acts in violation of Article 34, paragraph (1), or Article 52, paragraph (1) of the Act on Specified Commercial Transactions, or the acts prescribed in Article 4, paragraph (1) of the Consumer Contract Act) and which are listed in Article 34, paragraph (1), item (iv) or Article 52, paragraph (1), item (iv) of the Act on Specified Commercial Transactions.

6　前条第一号ニに掲げる事項については、調査の日の直前事業年度の貸借対照表及び損益計算書又はこれらに代わる書面による確認その他の方法により調査しなければならない。

(6) Regarding matters listed in item (i), (d) of the preceding Article, an investigation must be carried out by making a confirmation based on the balance sheet and profit and loss statements for the business year immediately before the day of the investigation or other equivalent documents, or by any other means.

7　前条第一号ホに掲げる事項については、事業計画書その他の連鎖販売取引、特定継続的役務提供に係る取引又は業務提供誘引販売取引に係る業務を継続して行うに足りる体制であることを示すものを調査しなければならない。

(7) Regarding matters listed in item (i), (e) of the preceding Article, an investigation must be carried out into a documented business plan or other articles showing that the system is sufficient for continuously conducting businesses for multilevel marketing transactions, transactions regarding specified continuous service provision, or business opportunity sales transactions.

8　前条第一号へに掲げる事項は、次に掲げる事項を含むものでなければならない。

(8) The matters listed in item (i),(f) of the preceding Article must be the matters including the following:

一　調査の日前五年間に特定商取引に関する法律の規定による処分（同法第七条、第二十二条、第三十八条、第四十六条若しくは第五十六条の規定による指示又は同法第八条第一項、第二十三条第一項、第三十九条第一項から第三項まで、第四十七条第一項若しくは第五十七条第一項の規定による命令に限る。以下この項において同じ。）を受けたことの有無

(i) whether or not any disposition under the Act on Specified Commercial

Transactions (limited to instructions under Article 7, Article 22, Article 38, Article 46, or Article 56 of the relevant Act, or orders under Article 8, paragraph (1), Article 23, paragraph (1), Article 39, paragraphs (1) through (3), Article 47, paragraph (1), or Article 57, paragraph (1) of the relevant Act; the same applies below in this paragraph) has ever been made during the five years preceding the day of the investigation;

二　個別信用購入あつせんに係る契約を締結しようとする販売業者又は役務提供事業者が調査の日前五年間に特定商取引に関する法律の規定による処分を受けたことのある法人の役員であつたことの有無

(ii) whether or not the seller or the service provider that intends to conclude a contract for the intermediation of individual credit purchases has ever been an officer of a corporation which has received any disposition under the Act on Specified Commercial Transactions during the five years preceding the day of the investigation;

三　個別信用購入あつせんに係る契約を締結しようとする販売業者又は役務提供事業者が法人である場合にあつては、当該法人の役員のうち次のいずれかに該当する者の有無

(iii) in cases where the seller or the service provider that intends to conclude a contract for the intermediation of individual credit purchases is a corporation, whether or not the corporation has either of the following as its officers:

イ　第一号の期間内に特定商取引に関する法律の規定による処分を受けたことのある者

(a) a person that has received any disposition under the Act on Specified Commercial Transactions within the period stated in item (i);

ロ　第一号の期間内に特定商取引に関する法律の規定による処分を受けたことのある法人の役員であつた者

(b) a person that used to be an officer of a corporation which has received any disposition under the Act on Specified Commercial Transactions within the period stated in item (i).

９　前条第一号チに掲げる事項については、認定割賦販売協会その他の特定取引に関する苦情の処理の業務を行う者の保有する情報を調査しなければならない。

(9) Regarding matters listed in item (i), (h) of the preceding Article, an investigation must be carried out into information held by a certified installment sales association or any other persons that process complaints concerning specified transactions.

１０　前条第二号に掲げる事項に係る調査は、特定契約であつて個別信用購入あつせん関係販売等契約に該当するものに係る個別信用購入あつせん関係受領契約の申込みを受けた後、相当な期間をおいて、電話その他の方法により当該申込みをした者に対して行わなければならない。

(10) An investigation into the matters listed in item (ii) of the preceding Article must be carried out, in a considerable period of time after receiving an

application for a contract providing the receipt of monies subject to the intermediation of individual credit purchases related to a specified contract that falls under the category of a contract for sales, etc. involving the intermediation of individual credit purchases, regarding a person that has filed the relevant application, by phone or by any other means.

１１　前条第二号イに掲げる事項は、次に掲げる事項を含むものでなければならない。

(11) The matters listed in item (ii), (a) of the preceding Article must be the matters including the following:

一　法第三十五条の三の八又は第三十五条の三の九第一項に規定する書面に記載すべき事項につき告げられた内容が事実であるとの誤認若しくは当該事項に係る事実が存在しないとの誤認又は当該事項につき提供された断定的判断（将来における変動が不確実な事項につき提供された断定的判断に限る。）の内容が確実であるとの誤認の有無

(i) the existence of any mistaken belief that the information conveyed regarding the matters to be indicated in the document prescribed in Article 35-3-8 or Article 35-3-9, paragraph (1) of the Act is true, any mistaken belief that there are no such facts regarding the relevant matters, or any mistaken belief that the details of a conclusive determination provided on the relevant matters (limited to the assertive determination provided on matters which are uncertain and that may change in the future) are certain;

二　特定契約であつて個別信用購入あつせん関係販売等契約に該当するものに係る個別信用購入あつせん関係受領契約に係る商品の性能、品質、効能若しくは必要数量又は役務若しくは権利に係る役務の効果に係る事項その他当該契約に係る商品若しくは指定権利又は役務に関し将来における変動が不確実な事項（法第三十五条の三の八又は第三十五条の三の九第一項に規定する書面に記載すべき事項を除く。）につき提供された断定的判断の有無

(ii) the existence of any conclusive determination provided regarding matters concerning the performance, quality, efficacy, or required quantity of goods or the effects of services or rights-related services that relate to the contract providing the receipt of monies subject to the intermediation of individual credit purchases related to a specified contract that falls under the category of a contract for sales, etc. involving the intermediation of individual credit purchases, or regarding other uncertain matters concerning goods or designated rights, or services regarding the relevant contract that may change in the future (excluding the matters to be indicated in the document prescribed in Article 35-3-8 or Article 35-3-9, paragraph (1) of the Act);

三　特定契約であつて個別信用購入あつせん関係販売等契約に該当するものに係る個別信用購入あつせん関係受領契約に係る商品若しくは指定権利又は役務に付随する商品若しくは権利又は役務その他法第三十五条の三の八又は第三十五条の三の九第一項の書面に記載されていない事項であつて当該申込みをした者の判断に影響を及ぼすこととなる重要なもの（次号において「重要事項」という。）の有無

(iii) the existence of any goods or designated rights, or any services associated with goods or designated rights, or services that relate to the contract providing the receipt of monies subject to the intermediation of individual credit purchases related to a specified contract that falls under the category of a contract for sales, etc. involving the intermediation of individual credit purchases, or any other matters that are not indicated in the document stated in Article 35-3-8 or Article 35-3-9, paragraph (1) of the Act but are significant enough to affect the judgment of the person that has filed the relevant application (referred to as "significant matters" in the following item);

四　前号の重要事項があるときは、重要事項につき告げられた内容が事実であるとの誤認又は重要事項に係る事実が存在しないとの誤認の有無

(iv) when there are any significant matters as stated in the preceding item, the existence of any mistaken belief that the information conveyed regarding the significant matters are true, or any mistaken belief that there are no such facts regarding the significant matters;

五　第一号から前号までに掲げるもののほか、当該個別信用購入あつせん関係販売等契約若しくは当該個別信用購入あつせん関係受領契約に関する事項であつて当該申込みをした者の判断に影響を及ぼすこととなる重要なものにつき告げられた内容が事実であるとの誤認若しくは当該事項に係る事実が存在しないとの誤認の有無又は当該事項につき提供された断定的判断（将来における変動が不確実な事項につき提供された断定的判断に限る。）の内容が確実であるとの誤認の有無

(v) beyond what is listed in item (i) through the preceding item, the existence of any mistaken belief that the information conveyed regarding the matters concerning the contract for sales, etc. involving the intermediation of individual credit purchases or the contract providing the receipt of monies subject to the intermediation of individual credit purchases, which are significant enough to affect the judgment of the person that has filed the relevant application, is true, any mistaken belief that there are no such facts regarding the relevant matters, or any mistaken belief that the details of a conclusive determination provided on the relevant matters (limited to a conclusive determination provided on uncertain matters that may change in the future) are certain.

１２　前条第二号ロに掲げる事項については、同号ロに規定する行為の有無を調査しなければならない。

(12) Regarding matters listed in item (ii), (b) of the preceding Article, an investigation must be carried out into the existence of any acts prescribed in (b) of the relevant item.

第七十七条　個別信用購入あつせん業者は、次の各号に掲げる場合には、第七十五条各号に定める事項のほか、次の各号に掲げる場合の区分に応じ、当該各号に定める事項

を調査しなければならない。

Article 77 (1) An individual credit purchase intermediary, in the cases listed in the following items, must investigate the matters specified in the following items, in accordance with the categories listed in the respective items, beyond the matters specified in the items of Article 75:

一　第七十五条第二号イに掲げる事項の調査により前条第十一項第二号に規定する断定的判断（商品の性能、品質、効能若しくは必要数量又は役務若しくは権利に係る役務の効果に係る事項についての断定的判断に限る。）が提供されたことを知つた場合　当該断定的判断の提供を行つた個別信用購入あつせん関係販売業者又は個別信用購入あつせん関係役務提供事業者の有する当該断定的判断の提供に係る事項の裏付けとなる根拠を示す資料（ただし、既に当該資料を第七十五条第一号ロに掲げる事項の調査（前条第四項第三号に係るものに限る。）により調査した場合にあつては、当該資料を補完する資料）

(i) in cases where an investigation into the matters listed in Article 75, item (ii), (a) has revealed that the conclusive determination prescribed in paragraph (11), item (ii) of the preceding Article (limited to a conclusive determination on the matters regarding the performance, quality, efficacy, or required quantity of goods or the effects of services or rights-related services) has been provided: data held by the seller affiliated with the intermediation of individual credit purchases or the service provider affiliated with the intermediation of individual credit purchases that has provided the relevant conclusive determination that show the grounds for the matters regarding the provision of the relevant conclusive determination (provided, however, that when the relevant data have already been investigated in the course of an investigation into the matters listed in Article 75, item (i), (b) (limited to an investigation regarding paragraph (4), item (iii) of the preceding Article), data that complement the relevant data);

二　第九十四条第一号の規定により判別した結果その他の事情からみて、個別信用購入あつせん関係販売業者又は個別信用購入あつせん関係役務提供事業者が特定契約に係る個別信用購入あつせん関係販売等契約の申込み又は締結の勧誘をするに際し、法第三十五条の三の七各号のいずれかに該当する行為をしたと認める場合　次に掲げる事項

(ii) in cases where it is deemed, in light of the results of the determination under Article 94, item (i) and other circumstances, that the seller affiliated with the intermediation of individual credit purchases or the service provider affiliated with the intermediation of individual credit purchases had conducted acts falling under any of the items of Article 35-3-7 of the Act, upon carrying out the solicitation of an application for or conclusion of a contract for sales, etc. involving the intermediation of individual credit purchases related to a specified contract: the following matters:

イ　当該行為の内容

(a) the details of the relevant acts;

ロ　当該個別信用購入あつせん関係販売業者又は当該個別信用購入あつせん関係役務提供事業者に関する第七十五条第一号トに掲げる事項

(b) the matters listed in Article 75, item (i), (g) concerning the seller affiliated with the intermediation of individual credit purchases or the service provider affiliated with the intermediation of individual credit purchases;

ハ　その他当該苦情の内容に応じ、当該苦情に係る法第三十五条の三の七各号に掲げる行為の防止のために必要な事項

(c) any other matters necessary for preventing any acts listed in the items of Article 35-3-7 of the Act that relate to the relevant complaints, in accordance with the details of those;

三　第九十四条第一号の規定により判別した結果又は認定割賦販売協会の保有する情報の確認その他の方法により知つた事項に基づき、購入者等からの苦情（法第三十五条の三の十二第一項に規定する申込みの撤回等若しくは法第三十五条の三の十三第一項、第三十五条の三の十四第一項、第三十五条の三の十五第一項若しくは第三十五条の三の十六第一項の規定による個別信用購入あつせん関係受領契約の申込み若しくはその承諾の意思表示の取消しの申出又は法第三十五条の三の十九第一項の規定による対抗を含む。以下この条及び第九十四条において同じ。）であつて当該苦情の内容が個別信用購入あつせん関係販売業者又は個別信用購入あつせん関係役務提供事業者による特定契約に係る個別信用購入あつせん関係販売等契約の申込み又は締結の勧誘に係る行為に起因するもの（苦情の内容が前号の行為に起因するものである苦情を除く。以下この号において「特定契約関係苦情」という。）の発生状況及び当該個別信用購入あつせん業者と個別信用購入あつせんに係る契約を締結した販売業者又は役務提供事業者（当該個別信用購入あつせん関係販売業者又は当該個別信用購入あつせん関係役務提供事業者を除く。以下この号及び第九十四条第三号において「他の個別信用購入あつせん関係販売業者等」という。）による特定契約関係苦情の発生状況からみて、当該個別信用購入あつせん関係販売業者又は当該個別信用購入あつせん関係役務提供事業者が当該他の個別信用購入あつせん販売業者等に比し、購入者等の利益の保護に欠けると認められる場合　前号に定める事項

(iii) in cases where, based on the results of the determination under Article 94, item (i), the confirmation of information held by a certified installment sales association or by any other means, and in light of how complaints (including the withdrawal, etc. of the application under Article 35-3-12, paragraph (1) of the Act, the notification of the rescission of the manifestation of an intention of applying for or accepting a contract providing the receipt of monies subject to the intermediation of individual credit purchases under Article 35-3-13, paragraph (1), Article 35-3-14, paragraph (1), Article 35-3-15, paragraph (1), or Article 35-3-16, paragraph (1) of the Act, or the assertion under Article 35-3-19, paragraph (1) of the Act; the same applies below in this Article and

Article 94) arising from an act concerning the solicitation of an application for or conclusion of a contract for sales, etc. involving the intermediation of individual credit purchases related to a specified contract carried out by the seller affiliated with the intermediation of individual credit purchases or the service provider affiliated with the intermediation of individual credit purchases (excluding complaints arising from an act prescribed in the preceding item; referred to below as "complaints concerning a specified contract" in this item) have been filed by purchasers, etc. and how complaints concerning a specified contract concerning such specified contract carried out by a seller or a service provider that has concluded a contract for the intermediation of individual credit purchases with the relevant individual credit purchase intermediary (excluding the relevant seller affiliated with the intermediation of individual credit purchases or the relevant service provider affiliated with the intermediation of individual credit purchases; referred to below as the "other seller, etc. affiliated with the intermediation of individual credit purchases" in this item and Article 94, item (iii)) have been filed by purchasers, etc., it is deemed that the relevant seller affiliated with the intermediation of individual credit purchases or the relevant service provider affiliated with the intermediation of individual credit purchases lacks in protection of the interests of purchasers, etc. compared with the relevant other seller, etc. affiliated with the intermediation of individual credit purchases: the matters specified in the preceding item.

2　第九十四条第一号の規定により判別した結果、同号の苦情の内容が、個別信用購入あつせん関係販売業者又は個別信用購入あつせん関係役務提供事業者による特定契約に係る個別信用購入あつせん関係販売等契約の申込み又は締結の勧誘に係る行為に起因するものと認められる場合であつて、当該個別信用購入あつせん関係販売業者又は当該個別信用購入あつせん関係役務提供事業者に対して第七十五条第一号に定める事項の調査をしていなかつたときは、前項の規定にかかわらず、遅滞なく、当該調査をしなければならない。

(2) If as a result of the determination under Article 94, item (i), it is deemed that the details of the complaints stated in the relevant item have been caused by acts regarding the solicitation of an application for or conclusion of a contract for sales, etc. involving the intermediation of individual credit purchases related to a specified contract carried out by a seller affiliated with the intermediation of individual credit purchases or a service provider affiliated with the intermediation of individual credit purchases, and when an investigation into the matters specified in Article 75, item (i) has not been carried out regarding the relevant seller affiliated with the intermediation of individual credit purchases or the relevant service provider affiliated with the intermediation of individual credit purchases, the relevant investigation must

be carried out without delay, notwithstanding the provisions of the preceding paragraph.

（個別信用購入あつせん関係販売契約等の勧誘に係る調査に関する記録の作成等）
(Preparation of a Record on Investigation into Solicitation of a Sales Contract Involving the Intermediation of Individual Credit Purchases)

第七十八条　法第三十五条の三の五第二項の規定により、次の各号に掲げる調査の区分に応じ、当該各号に定める事項の記録を、書面又は電磁的方法をもつて作成し、作成後五年間保存しなければならない。ただし、第一号に定める事項の記録については、個別信用購入あつせんに係る契約を締結した場合に限る。

Article 78 An individual credit purchase intermediary, pursuant to the provisions of Article 35-3-5, paragraph (2) of the Act, must prepare a record on the matters specified in the following items in accordance with the categories of investigations listed in the respective items, in writing or in electronic or magnetic means, and must preserve the relevant record for five years after preparing it; provided, however, that a record on the matters specified in item (i) must be prepared and preserved only in cases where the individual credit purchase intermediary has concluded a contract for the intermediation of individual credit purchases:

一　第七十五条第一号に定める事項の調査　次に掲げる事項

(i) investigation into the matters specified in Article 75, item (i): the following matters:

イ　調査年月日

(a) the date of the investigation;

ロ　当該調査の結果（当該調査に関して取得した書面その他の資料がある場合にあつては、当該資料を含む。）

(b) the results of the investigation (in cases where there are any documents or other data obtained in relation to the relevant investigation, including the relevant data);

ハ　当該調査に係る個別信用購入あつせん関係販売業者又は個別信用購入あつせん関係役務提供事業者と個別信用購入あつせんに係る契約を締結した場合には、当該契約の締結の年月日

(c) in cases where a contract for the intermediation of individual credit purchases has been concluded with a seller affiliated with the intermediation of individual credit purchases or a service provider affiliated with the intermediation of individual credit purchases that relates to the relevant investigation, the date of the conclusion of the relevant contract;

二　第七十五条第二号に定める事項の調査　次に掲げる事項

(ii) investigation into the matters specified in Article 75, item (ii): the following matters:

イ　前号イ及びロに掲げる事項

(a) the matters listed in (a) and (b) of the preceding item;

ロ　当該調査に係る個別信用購入あつせん関係受領契約を締結した場合には、当該契約の締結の年月日

(b) in cases where a contract providing the receipt of monies subject to the intermediation of individual credit purchases regarding the relevant investigation has been concluded, the date of the conclusion of the relevant contract;

三　前条の規定による調査　第一号イ及びロに掲げる事項

(iii) investigation under the preceding Article: the matters listed in (a) and (b) of item (i).

（個別信用購入あつせん関係販売業者等による書面の交付）

(Delivery of Documents by a Seller, etc. Affiliated with the Intermediation of Individual Credit Purchases)

第七十九条　法第三十五条の三の八第九号の経済産業省令・内閣府令で定める事項は、次のとおりとする。

Article 79 The matters specified by Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order stated in Article 35-3-8, item (ix) of the Act are as follows:

一　個別信用購入あつせん関係販売業者又は個別信用購入あつせん関係役務提供事業者及び個別信用購入あつせん業者の名称、住所及び電話番号

(i) the name, address, and telephone number of the seller affiliated with the intermediation of individual credit purchases or the service provider affiliated with the intermediation of individual credit purchases, and the individual credit purchase intermediary;

二　個別信用購入あつせん関係販売等契約及び個別信用購入あつせん関係販売等契約に係る個別信用購入あつせん関係受領契約の締結の年月日

(ii) the date of the conclusion of the contract for sales, etc. involving the intermediation of individual credit purchases and the contract providing the receipt of monies subject to the intermediation of individual credit purchases that relates to a contract for sales, etc. involving the intermediation of individual credit purchases;

三　商品若しくは権利又は役務の種類

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

四　商品の数量（権利又は役務の場合にあつては、契約上権利を行使し得る回数若しくは期間又は役務の提供を受けることができる回数若しくは期間）

(iv) the quantity of the goods (in the case of rights or services, the number of times or the period during which the rights may be exercised or the number of times or the period during which the services may be received under the contract);

五　頭金の額

(v) the amount of the initial deposit;

六　個別信用購入あつせん関係販売等契約が連鎖販売個人契約であるときは、当該連鎖販売取引に伴う特定負担（特定商取引に関する法律第三十三条第一項に規定する特定負担をいう。次条第五号の表第一号上欄、第八十一条第六号、第八十二条第四号の表第一号上欄、第八十三条第六号及び第八十四条第四号の表第一号上欄において同じ。）及び特定利益に関する事項

(vi) when the contract for sales, etc. involving the intermediation of individual credit purchases is a personal multilevel marketing contract, the matters concerning the specified burden (meaning the specified burden prescribed in Article 33, paragraph (1) of the Act on Specified Commercial Transactions; the same applies in the left-hand column of item (i) of the table of item (v) of the following Article, Article 81, item (vi), the left-hand column of item (i) of the table of Article 82, item (iv), Article 83, item (vi), and the left-hand column of item (i) of the table of Article 84, item (iv)) and the specified profit involved in the multilevel marketing transactions;

七　個別信用購入あつせん関係販売等契約が業務提供誘引販売個人契約であるときは、当該業務提供誘引取引に伴う特定負担（特定商取引に関する法律第五十一条第一項に規定する特定負担をいう。次条第五号の表第三号上欄、第八十一条第七号、第八十二条第四号の表第三号上欄、第八十三条第七号及び第八十四条第四号の表第三号上欄において同じ。）に関する事項

(vii) when the contract for sales, etc. involving the intermediation of individual credit purchases is a personal business opportunity sales contract, the matters concerning the specified burden (meaning the specified burden prescribed in Article 51, paragraph (1) of the Act on Specified Commercial Transactions; the same applies in the left-hand column of item (iii) of the table of item (v) of the following Article, Article 81, item (vii), the left-hand column of item (iii) of the table of Article 82, item (iv), Article 83, item (vii), and the left-hand column of item (iii) of the table of Article 84, item (iv)) involved in the business opportunity transactions;

八　支払分の支払回数

(viii) the number of payments;

九　個別信用購入あつせん関係販売等契約及び個別信用購入あつせん関係販売等契約に係る個別信用購入あつせん関係受領契約について購入者等が問合わせ、相談等を行うことができる機関の名称及び住所又は電話番号

(ix) the name and address or telephone number of the organization to which the purchaser, etc. can make inquiries or hold consultations regarding the contract for sales, etc. involving the intermediation of individual credit purchases and the contract providing the receipt of monies subject to the intermediation of individual credit purchases that relates to a contract for sales, etc. involving the intermediation of individual credit purchases;

十　法第三十五条の三の十九の規定に関する事項
(x) the matters concerning the provisions of Article 35-3-19 of the Act;
十一　支払時期の到来していない支払分の支払を請求することについての定めがあるときは、その内容
(xi) when there is an agreement on the demand for the payments that have not yet become due, the details of this;
十二　支払分の支払の義務が履行されない場合（個別信用購入あつせん関係受領契約が解除された場合を除く。）の損害賠償額の予定又は違約金の定めがあるときは、その内容
(xii) when there is an agreement on liquidated damages or a provision for a penalty for breach of contract in the case of any failure to perform the obligation to make payments (excluding cases where the contract providing the receipt of monies subject to the intermediation of individual credit purchases has been cancelled), the details of this;
十三　役務の提供が商品又は指定権利の販売の条件となつているときは、当該役務の内容、提供時期その他当該役務に関する事項
(xiii) when the provision of services is one of the conditions for the sale of goods or designated rights, the details of the relevant services, the timing of their provision, and any other matters concerning the relevant services;
十四　商品の販売が指定権利の販売又は役務の提供の条件となつているときは、当該商品の内容、引渡し時期その他当該商品に関する事項
(xiv) when the sale of goods is one of the conditions for the sale of designated rights or the provision of services, the details of the relevant goods, the delivery time, and any other matters concerning the relevant goods;
十五　権利の販売が商品の販売又は役務の提供の条件となつているときは、当該権利の内容、移転時期その他当該権利に関する事項
(xv) when the sale of rights is one of the conditions for the sale of goods or the provision of services, the details of the relevant rights, the timing of their transfer, and any other matters concerning the relevant rights;
十六　商品が種類又は品質に関して契約の内容に適合しない場合の責任についての定めがあるときは、その内容
(xvi) when there are provisions on liability in cases where the type or quality of goods does not conform to the content of the contract, the details of those provisions;
十七　前各号に掲げるもののほか特約があるときは、その内容
(xvii) when there are any other special agreements beyond what is listed in the preceding items, the details of those;
十八　個別信用購入あつせん関係販売等契約が連鎖販売個人契約又は業務提供誘引販売個人契約であるときは、その旨
(xviii) when the contract for sales, etc. involving the intermediation of individual credit purchases is a personal multilevel marketing contract or a

personal business opportunity sales contract, to that effect.

第八十条　法第三十五条の三の八各号又は法第三十五条の三の九第二項第一号若しくは第四項第一号の規定により法第三十五条の三の八第五号若しくは第七号に掲げる事項を記載した書面を交付するときは、次の各号に定めるところによらなければならない。

Article 80　When an individual credit purchase intermediary delivers a document containing the matters stated in Article 35-3-8, item (v) or item (vii) of the Act, pursuant to the provisions of the items of Article 35-3-8 of the Act or Article 35-3-9, paragraph (2), item (i) or paragraph (4), item (i) of the Act, it must follow the rules specified in the following items:

一　購入者等が読みやすく、理解しやすいような用語により、正確に記載すること。

(i) matters are to be accurately stated using terms that are easy for purchasers, etc. to read and understand;

二　法第三十五条の三の八第五号に規定する基本的な事項の内容は、次のとおりとする。

(ii) the details of the basic matters prescribed in Article 35-3-8, item (v) of the Act are as follows:

イ　商品又は権利の再販売については、購入する商品又は権利の引渡し又は移転の方法その他商品又は権利の再販売についての条件のあるときは、その内容

(a) regarding the resale of goods or rights, when there are any conditions for the method of the delivery or the transfer of goods or rights to purchase, or any other conditions for the resale of goods or rights, the details of those;

ロ　商品又は権利の受託販売については、委託を受けて販売する商品又は権利の引渡し又は移転の方法、受け取つた代金の引渡しの時期及び方法その他商品又は権利の受託販売についての条件のあるときは、その内容

(b) regarding the consignment sale of goods or rights, when there are any conditions for the method of the delivery or the transfer of goods or rights to sell on consignment, the time and method of the delivery of the received payment, or any other conditions for the consignment sale of goods or rights, the details of those;

ハ　同種役務の提供について、条件のあるときは、その内容

(c) when there are any conditions for the provision of services of the same type, the details of those;

三　法第三十五条の三の八第七号に規定する基本的な事項の内容は、次のとおりとする。

(iii) the details of the basic matters prescribed in Article 35-3-8, item (vii) of the Act are as follows:

イ　提供し、又はあつせんする業務の内容

(a) the details of the business to provide or intermediate;

ロ　一週間、一月間その他の一定の期間内に提供し、又はあつせんする業務の回数又は時間その他の提供し、又はあつせんする業務の量

(b) the number of times or the business hours to provide or intermediate and the quantity of the business to provide or intermediate during one week, one month, or any other certain period of time;

ハ　一回当たり又は一時間当たりの業務に対する報酬の単価その他の報酬の単価が定められている場合には、その単価

(c) when the unit rate of the reward for the business per time or per hour, or any other unit rate of the reward has been specified, that unit rate;

ニ　ロ及びハにより定められるものその他の業務提供利益の計算の方法

(d) the method of the calculation of what are specified in (b) or (c) and other business opportunity profit;

ホ　ニに掲げるもののほか、業務提供利益の全部又は一部が支払われないこととなる場合があるときは、その条件

(e) beyond what is listed in (d), when there are any cases where the whole or a part of the business opportunity profit is not paid, the conditions for that;

ヘ　ニ及びホに掲げるもののほか、業務提供利益の支払の時期及び方法その他の業務提供利益の支払の条件

(f) beyond what is listed in (d) and (e), the time and method of the payment of business opportunity profit and any other conditions for the payment of business opportunity profit;

四　法第三十五条の三の八第八号に掲げる事項については、その内容が次の基準に合致していること。

(iv) regarding the matters listed in Article 35-3-8, item (viii) of the Act, the details of those must be in accordance with the following standards:

イ　個別信用購入あつせん関係販売等契約について、購入者等からの契約の解除ができない旨が定められていないこと。

(a) it is not to be provided that the contract may not be canceled by the purchaser, etc. concerning the contract for sales, etc. involving the intermediation of individual credit purchases;

ロ　個別信用購入あつせん関係販売等契約の締結の前に個別信用購入あつせん関係販売業者又は個別信用購入あつせん関係役務提供事業者が見本、カタログ等により購入者等に対し提示した当該契約の内容と当該購入者等が受領した商品若しくは権利又は提供を受ける役務が相違している場合には、購入者等は、当該契約の解除をすることができる旨が定められていること。

(b) it is to be provided that if the details of the relevant contract presented by the seller affiliated with the intermediation of individual credit purchases or the service provider affiliated with the intermediation of individual credit purchases by way of using samples, catalogues, etc., before the conclusion of the contract for sales, etc. involving the intermediation of individual credit purchases, differ from the goods or rights received or the services to be received by the purchaser, etc., the relevant purchaser, etc. may cancel the relevant contract;

ハ　購入者等が法第三十五条の三の十第一項第四号から第六号までに定める契約の相手方である場合には同条第五項本文の規定により個別信用購入あつせん関係販売等契約が解除されたものとみなされることを赤枠の中に赤字で記載すること。

(c) it is to be indicated in red in a red box that if the purchaser, etc. is the counterparty of any of the contracts specified in Article 35-3-10, paragraph (1), items (iv) through (vi) of the Act, the contract for sales, etc. involving the intermediation of individual credit purchases is deemed to have been cancelled pursuant to the provisions of the main clause of paragraph (5) of the relevant Article;

ニ　購入者等が法第三十五条の三の十一第一項に規定する契約の相手方である場合には同条第七項本文の規定により個別信用購入あつせん関係販売等契約が解除されたものとみなされることを赤枠の中に赤字で記載すること。

(d) it is to be indicated in red in a red box that if the purchaser, etc. is the counterparty of the contract prescribed in Article 35-3-11, paragraph (1) of the Act, the contract for sales, etc. involving the intermediation of individual credit purchases is deemed to have been cancelled pursuant to the provisions of the main clause of paragraph (7) of the relevant Article;

ホ　個別信用購入あつせん関係販売業者若しくは個別信用購入あつせん関係役務提供事業者又は個別信用購入あつせん業者の責に帰すべき事由により個別信用購入あつせん関係販売等契約が解除された場合における個別信用購入あつせん関係販売業者若しくは個別信用購入あつせん関係役務提供事業者又は個別信用購入あつせん業者の義務に関し、民法第五百四十五条に規定するものより購入者等に不利な特約が定められていないこと。

(e) regarding the obligation of the seller affiliated with the intermediation of individual credit purchases, the service provider affiliated with the intermediation of individual credit purchases, or the individual credit purchase intermediary in cases where the contract for sales, etc. involving the intermediation of individual credit purchases has been cancelled due to a cause attributable to the seller affiliated with the intermediation of individual credit purchases, the service provider affiliated with the intermediation of individual credit purchases, or the individual credit purchase intermediary, there should be no special agreements that are more disadvantageous to the purchaser, etc. than those prescribed in Article 545 of the Civil Code;

五　前条第六号及び第七号に掲げる事項については、次の表の上欄に掲げる事項に応じ、それぞれ同表の下欄に掲げる内容を記載しなければならない。

事項 Matters	内容 Details

一　当該連鎖販売取引に伴う特定負担に関する事項 (i) matters concerning the specified burden involved in the multilevel marketing transactions	イ　商品の購入については、その購入先及び当該商品の引渡しの方法 (a) concerning the purchase of goods, the supplier and the method of the delivery of the goods ロ　権利の購入については、その購入先及び当該権利の移転の方法 (b) concerning the purchase of rights, the supplier and the method of the transfer of the rights ハ　役務の提供の方法 (c) the method of the provision of services ニ　取引料の提供については、その提供先、金額、性格並びに提供の時期及び方法 (d) concerning the provision of the transaction fee, the recipient, the amount, and the nature of the fee, and the time and method of the provision of this ホ　取引料のうち返還されるものがあるときは、その返還の条件 (e) when there is any portion of the transaction fee to be returned, the conditions for the return
二　特定利益に関する事項 (ii) matters concerning the specified profit	イ　商品若しくは権利の再販売、受託販売若しくは販売のあつせんをする他の者に対する商品若しくは権利の現金販売価格又は同種役務の提供若しくは役務の提供のあつせんをする他の者に対する役務の現金提供価格の支払の金額に対して収受し得る特定利益の金額の割合その他の特定利益の計算の方法 (a) the method of the calculation of the rate of the amount of the specified profit that can be received out of the selling price in cash of goods or rights to pay to another person who engages in the resale or consignment sale or the intermediation of the sale of goods or rights, or the offering price in cash of services to pay to another person who engages in the offering of services of the same type or the intermediation of offering of services, and any other methods of the calculation of the specified profit

	ロ　イに掲げるもののほか、特定利益の全部又は一部が支払われないこととなる場合があるときは、その条件 (b) beyond what is listed in (a), when there are any cases where the whole or a part of the specified profit is not paid, the conditions for them ハ　イ及びロに掲げるもののほか、特定利益の支払の時期及び方法その他の特定利益の支払の条件 (c) beyond what is listed in (a) and (b), the time and the method of the payment of the specified profit, and any other conditions for the payment of the specified profit
三　当該業務提供誘引販売取引に伴う特定負担に関する事項 (iii) matters concerning the specified burden involved in the business opportunity sales transactions	イ　商品の購入については、その購入先及び当該商品の引渡しの方法 (a) concerning the purchase of goods, the supplier and the method of the delivery of the goods ロ　権利の購入については、その購入先及び当該権利の移転の方法 (b) concerning the purchase of rights, the supplier and the method of the transfer of the rights ハ　役務の提供の方法 (c) the method of the provision of services ニ　取引料の提供については、その提供先、金額、性格並びに提供の時期及び方法 (d) concerning the provision of the transaction fee, the recipient, the amount, and the nature of the fee, and the time and method of the provision of this ホ　取引料のうち返還されるものがあるときは、その返還の条件 (e) when there is any portion of the transaction fee to be returned, the conditions for the return

六　前条第十号に掲げる事項については、その内容に、商品若しくは指定権利の販売につきそれを販売した個別信用購入あつせん関係販売業者又は役務の提供につきそれを提供する個別信用購入あつせん関係役務提供事業者に対して生じている事由をもつて、支払分の支払の請求をする個別信用購入あつせん業者に対抗できる旨が定

められていること。

(vi) it is to be provided that regarding matters listed in item (x) of the preceding Article, the grounds arising regarding the details of those for the seller affiliated with the intermediation of individual credit purchases that has sold goods or designated rights or for the service provider affiliated with the intermediation of individual credit purchases that is to provide services may be asserted against the individual credit purchase intermediary that demands the payments;

七　前条第十一号、第十二号、第十六号及び第十七号に掲げる事項のうち次の表の上欄に掲げる事項についての定めがあるときは、その内容がそれぞれ同表の下欄の基準に合致していること。

事項 Matters	内容の基準 Standards
一　支払時期の到来していない支払分の支払の請求に関する事項 (i) matters concerning the demand for the payments that have not yet become due	イ　購入者等の支払義務の不履行により支払時期の到来していない支払分の支払を請求することができる場合は、個別信用購入あつせん業者が定める一定期間にわたり義務の不履行があつた場合であつて、個別信用購入あつせん業者が二十日以上の相当な期間を定めてその支払を書面で催告し、その期間内にその義務が履行されない場合に限る旨が定められていること。 (a) it is to be provided that the payments that have not yet become due may be demanded due to a failure of the purchaser, etc. to perform the obligation to make payments only when the failure to perform the obligation has continued for a certain period of time specified by the individual credit purchase intermediary, and the individual credit purchase intermediary has demanded the payment in writing specifying a reasonable period of not less than 20 days but there has been a failure to perform the obligation within the period

	ロ　購入者等の支払義務の不履行以外の事由により支払時期の到来していない支払分の支払を請求することができる場合として、購入者等の信用が著しく悪化した場合又は重要な契約条項違反があつた場合以外の場合が定められていないこと。 (b) no other case than the case of the significant deterioration of the credit of the purchaser, etc. or a violation of any important contract clause is to be provided as the case where the payments that have not yet become due may be demanded due to reasons other than a failure of the purchaser, etc. to perform the obligation to make payments
二　支払分の支払の義務が履行されない場合（個別信用購入あつせん関係受領契約が解除された場合を除く。）の損害賠償額又は違約金に関する事項 (ii) matters concerning the amount of damages or a penalty for breach of contract in the case of any failure to perform the obligation to make payments (excluding cases where the contract providing the receipt of monies subject to the intermediation of individual credit purchases has been cancelled)	支払分の支払の義務が履行されない場合（個別信用購入あつせん関係受領契約が解除された場合を除く。）の損害賠償額の予定又は違約金の定めが法第三十五条の三の十八第二項の規定に合致していること。 an agreement on liquidated damages or a provision for a penalty for breach of contract in the case of any failure to perform the obligation to make payments (excluding cases where the contract providing the receipt of monies subject to the intermediation of individual credit purchases has been cancelled) must be in accordance with the provisions of Article 35-3-18, paragraph (2) of the Act

三　商品が種類又は品質に関して契約の内容に適合しない場合の責任に関する事項 (iii) matters concerning liability in cases where the type or quality of goods does not conform to the content of the contract	商品が種類又は品質に関して契約の内容に適合しない場合に個別信用購入あつせん関係販売業者がその不適合（道路運送車両法の規定による臨時運行以外の運行の用に供された旨が明示されている自動車に係るものであつて、当該運行の用に供されたことにより通常生ずるものを除く。）について責任を負わない旨が定められていないこと。 it is not to be provided that in cases where the type or quality of goods does not conform to the content of the contract (excluding any defect in automobiles where it is clear that they have been used for a purpose other than for temporary special service under the Road Vehicles Act and the defect is generally caused by such usage), the seller affiliated with the intermediation of individual credit purchases assumes no liability
四　前条第十一号、第十二号及び第十六号に掲げるもの以外の特約 (iv) special agreements other than those listed in item (xi), item (xii), and item (xvi) of the preceding Article	法令に違反する特約が定められていないこと。 there should be no special agreements that are in violation of laws and regulations

八　日本産業規格Ｚ八三〇五に規定する八ポイント以上の大きさの文字及び数字を用いること。

(viii) letters and numbers in 8 point or larger as specified in JIS Z-8305 are to be used.

（個別信用購入あつせん業者による書面の交付）

(Delivery of Documents by an Individual Credit Purchase Intermediary)

第八十一条　法第三十五条の三の九第二項第四号の経済産業省令・内閣府令で定める事項は、次のとおりとする。

Article 81　The matters specified by Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order stated in Article 35-3-9, paragraph (2), item (iv) of the Act are as follows:

一　個別信用購入あつせん関係販売業者又は個別信用購入あつせん関係役務提供事業者及び個別信用購入あつせん業者の名称、住所及び電話番号

(i) the name, address, and telephone number of the seller affiliated with the intermediation of individual credit purchases or the service provider

affiliated with the intermediation of individual credit purchases, and the individual credit purchase intermediary;

二　個別信用購入あつせん関係販売等契約に係る個別信用購入あつせん関係受領契約の申込みの年月日

(ii) the date of the application for the contract providing the receipt of monies subject to the intermediation of individual credit purchases that relates to a contract for sales, etc. involving the intermediation of individual credit purchases;

三　商品若しくは権利又は役務の種類

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

四　商品の数量（権利又は役務の場合にあつては、契約上権利を行使し得る回数若しくは期間又は役務の提供を受けることができる回数若しくは期間）

(iv) the quantity of the goods (in the case of rights or services, the number of times or the period during which the rights may be exercised or the number of times or the period during which the services may be received under the contract);

五　頭金の額

(v) the amount of the initial deposit;

六　個別信用購入あつせん関係販売等契約が特定連鎖販売個人契約であるときは、当該連鎖販売取引に伴う特定負担及び特定利益に関する事項

(vi) when the contract for sales, etc. involving the intermediation of individual credit purchases is a specified personal multilevel marketing contract, the matters concerning the specified burden and the specified profit involved in the multilevel marketing transactions;

七　個別信用購入あつせん関係販売等契約が業務提供誘引販売個人契約であるときは、当該業務提供誘引取引に伴う特定負担に関する事項

(vii) when the contract for sales, etc. involving the intermediation of individual credit purchases is a personal business opportunity sales contract, the matters concerning the specified burden involved in the business opportunity transactions;

八　支払分の支払回数

(viii) the number of payments;

九　個別信用購入あつせん関係販売等契約及び個別信用購入あつせん関係販売等契約に係る個別信用購入あつせん関係受領契約について購入者等が問合わせ、相談等を行うことができる機関の名称及び住所又は電話番号

(ix) the name and address or telephone number of the organization to which the purchaser, etc. can make inquiries or hold consultations regarding the contract for sales, etc. involving the intermediation of individual credit purchases and the contract providing the receipt of monies subject to the intermediation of individual credit purchases that relates to a contract for sales, etc. involving the intermediation of individual credit purchases;

十　法第三十五条の三の十九の規定に関する事項
(x) the matters concerning the provisions of Article 35-3-19 of the Act;
十一　支払時期の到来していない支払分の支払を請求することについての定めがあるときは、その内容
(xi) when there is an agreement on the demand for the payments that have not yet become due, the details of this;
十二　支払分の支払の義務が履行されない場合（個別信用購入あつせん関係受領契約が解除された場合を除く。）の損害賠償額の予定又は違約金の定めがあるときは、その内容
(xii) when there is an agreement on liquidated damages or a provision for a penalty for breach of contract in the case of any failure to perform the obligation to make payments (excluding cases where the contract providing the receipt of monies subject to the intermediation of individual credit purchases has been cancelled), the details of this;
十三前各号に掲げるもののほか特約があるときは、その内容
(xiii) when there are any other special agreements beyond what is listed in the preceding items, the details of those.

第八十二条　法第三十五条の三の九第二項各号に掲げる事項を記載した書面を交付するときは、次の各号に定めるところによらなければならない。
Article 82　When an individual credit purchase intermediary delivers a document containing the matters stated in the items of Article 35-3-9, paragraph (2) of the Act, it is to follow the rules specified in the following items:
一　購入者等が読みやすく、理解しやすいような用語により、正確に記載すること。
(i) matters are to be accurately stated using terms that are easy for purchasers, etc. to read and understand;
二　法第三十五条の三の九第二項第二号に掲げる事項については、その内容が次の基準に合致していること。
(ii) regarding the matters listed in Article 35-3-9, paragraph (2), item (ii) of the Act, the details of thode0 must be in accordance with the following standards:
イ　個別信用購入あつせん関係販売等契約に係る個別信用購入あつせん関係受領契約について、購入者等からの契約の解除ができない旨が定められていないこと。
(a) it is not to be provided that the purchaser, etc. may not cancel the contract providing the receipt of monies subject to the intermediation of individual credit purchases regarding a contract for sales, etc. involving the intermediation of individual credit purchases;
ロ　購入者等が法第三十五条の三の十第一項第一号から第三号までに定める契約の申込みをした者である場合には同条第五項本文の規定により個別信用購入あつせん関係販売等契約の申込みが撤回されたものとみなされることを赤枠の中に赤字で記載すること。

(b) it is to be indicated in red in a red box that if the purchaser, etc. is the person that has filed an application for any of the contracts specified in Article 35-3-10, paragraph (1), items (i) through (iii) of the Act, the application for the contract for sales, etc. involving the intermediation of individual credit purchases are deemed to have been withdrawn pursuant to the provisions of the main clause of paragraph (5) of the relevant Article;

ハ　購入者等が法第三十五条の三の十一第一項に規定する契約の申込みをした者である場合には同条第七項本文の規定により個別信用購入あつせん関係販売等契約の申込みが撤回されたものとみなされることを赤枠の中に赤字で記載すること。

(c) it is to be indicated in red in a red box that if the purchaser, etc. is the person that has filed an application for the contract prescribed in Article 35-3-11, paragraph (1) of the Act, the application for the contract for sales, etc. involving the intermediation of individual credit purchases are deemed to have been withdrawn pursuant to the provisions of the main clause of paragraph (7) of the relevant Article;

ニ　購入者等の支払義務の不履行により個別信用購入あつせん関係受領契約を解除することができる場合は、個別信用購入あつせん業者が定める一定期間にわたり義務の不履行があつた場合であつて、個別信用購入あつせん業者が二十日以上の相当な期間を定めてその支払を書面で催告し、その期間内にその義務が履行されない場合に限る旨が定められていること。

(d) it is to be provided that the cancellation of the contract providing the receipt of monies subject to the intermediation of individual credit purchases due to a failure of the purchaser, etc. to perform the obligation to make payments is allowed only when the failure to perform the obligation has continued for a certain period of time as specified by the individual credit purchase intermediary, and the individual credit purchase intermediary has demanded the payment in writing specifying a reasonable period of not less than 20 days but there has been a failure to perform the obligation within the relevant period;

ホ　購入者等の責に帰すべき事由により個別信用購入あつせん関係受領契約が解除された場合の損害賠償等の額についての定めが法第三十五条の三の十八第一項の規定に合致していること。

(e) an agreement on the amount of damages, etc. in cases where the contract providing the receipt of monies subject to the intermediation of individual credit purchases has been cancelled due to a cause attributable to the purchaser, etc. must be in accordance with the provisions of Article 35-3-18, paragraph (1) of the Act;

ヘ　個別信用購入あつせん関係販売業者若しくは個別信用購入あつせん関係役務提供事業者又は個別信用購入あつせん業者の責に帰すべき事由により個別信用購入あつせん関係販売等契約に係る個別信用購入あつせん関係受領契約が解除された

場合における個別信用購入あつせん関係販売業者若しくは個別信用購入あつせん関係役務提供事業者又は個別信用購入あつせん業者の義務に関し、民法第五百四十五条に規定するものより購入者等に不利な特約が定められていないこと。

(f) regarding the obligation of the seller affiliated with the intermediation of individual credit purchases, the service provider affiliated with the intermediation of individual credit purchases, or the individual credit purchase intermediary in cases where the contract providing the receipt of monies subject to the intermediation of individual credit purchases that relate to a contract for sales, etc. involving the intermediation of individual credit purchases has been cancelled due to a cause attributable to the seller affiliated with the intermediation of individual credit purchases, the service provider affiliated with the intermediation of individual credit purchases, or the individual credit purchase intermediary, there should be no special agreements that are more disadvantageous to the purchaser, etc. than those prescribed in Article 545 of the Civil Code;

三　法第三十五条の三の九第二項第三号に掲げる事項については、第七十五条第二号に定める事項のみを交付することをもつて足りる。

(iii) regarding the matters listed in Article 35-3-9, paragraph (2), item (iii) of the Act, it is sufficient to deliver only the matters specified in Article 75, item (ii);

四　前条第六号及び第七号に掲げる事項については、次の表の上欄に掲げる事項に応じ、それぞれ同表の下欄に掲げる内容を記載しなければならない。

事項 Matters	内容 Details
一　当該連鎖販売取引に伴う特定負担に関する事項 (i) matters concerning the specified burden involved in the multilevel marketing transactions	イ　商品の購入については、その購入先及び当該商品の引渡しの方法 (a) concerning the purchase of goods, the supplier and the method of the delivery of the goods ロ　権利の購入については、その購入先及び当該権利の移転の方法 (b) concerning the purchase of rights, the supplier and the method of the transfer of the rights ハ　役務の提供の方法 (c) the method of the provision of services ニ　取引料の提供については、その提供先、金額、性格並びに提供の時期及び方法 (d) concerning the provision of the transaction fee, the recipient, the amount, and the nature of the fee, and the time and method of the provision of this

	ホ　取引料のうち返還されるものがあるときは、その返還の条件 (e) when there is any portion of the transaction fee to be returned, the conditions for the return
二　特定利益に関する事項 (ii) matters concerning the specified profit	イ　商品若しくは権利の再販売、受託販売若しくは販売のあつせんをする他の者に対する商品若しくは権利の現金販売価格又は同種役務の提供若しくは役務の提供のあつせんをする他の者に対する役務の現金提供価格の支払の金額に対して収受し得る特定利益の金額の割合その他の特定利益の計算の方法 (a) the method of the calculation of the rate of the amount of the specified profit that can be received out of the selling price in cash of goods or rights to pay to another person who engages in the resale or consignment sale or the intermediation of the sale of goods or rights, or the offering price in cash of services to pay to another person who engages in the offering of services of the same type or the intermediation of offering of services, and any other methods of the calculation of the specified profit ロ　イに掲げるもののほか、特定利益の全部又は一部が支払われないこととなる場合があるときは、その条件 (b) beyond what is listed in (a), when there are any cases where the whole or a part of the specified profit is not paid, the conditions for them ハ　イ及びロに掲げるもののほか、特定利益の支払の時期及び方法その他の特定利益の支払の条件 (c) beyond what is listed in (a) and (b), the time and the method of the payment of the specified profit, and any other conditions for the payment of the specified profit
三　当該業務提供誘引販売取引に伴う特定負担に関する事項 (iii) matters concerning the specified burden involved in the business opportunity sales transactions	イ　商品の購入については、その購入先及び当該商品の引渡しの方法 (a) concerning the purchase of goods, the supplier and the method of the delivery of the goods

	ロ　権利の購入については、その購入先及び当該権利の移転の方法 (b) concerning the purchase of rights, the supplier and the method of the transfer of the rights ハ　役務の提供の方法 (c) the method of the provision of services ニ　取引料の提供については、その提供先、金額、性格並びに提供の時期及び方法 (d) concerning the provision of the transaction fee, the recipient, the amount, and the nature of the fee, and the time and method of the provision of this ホ　取引料のうち返還されるものがあるときは、その返還の条件 (e) when there is any portion of the transaction fee to be returned, the conditions for the return

五　前条第十号に掲げる事項については、その内容に、商品若しくは指定権利の販売につきそれを販売した個別信用購入あつせん関係販売業者又は役務の提供につきそれを提供する個別信用購入あつせん関係役務提供事業者に対して生じている事由をもつて、支払分の支払の請求をする個別信用購入あつせん業者に対抗できる旨が定められていること。

(v) it is to be provided that regarding matters listed in item (x) of the preceding Article, the grounds arising regarding the details of those for the seller affiliated with the intermediation of individual credit purchases that has sold goods or designated rights or for the service provider affiliated with the intermediation of individual credit purchases that is to provide services may be asserted against the individual credit purchase intermediary that demands the payments;

六　前条第十一号から第十三号までに掲げる事項のうち次の表の上欄に掲げる事項についての定めがあるときは、その内容がそれぞれ同表の下欄の基準に合致していること。

事項 Matters	内容の基準 Standards

一　支払時期の到来していない支払分の支払の請求に関する事項 (i) matters concerning the demand for the payments that have not yet become due	イ　購入者等の支払義務の不履行により支払時期の到来していない支払分の支払を請求することができる場合は、個別信用購入あつせん業者が定める一定期間にわたり義務の不履行があつた場合であつて、個別信用購入あつせん業者が二十日以上の相当な期間を定めてその支払を書面で催告し、その期間内にその義務が履行されない場合に限る旨が定められていること。 (a) it is to be provided that the payments that have not yet become due may be demanded due to a failure of the purchaser, etc. to perform the obligation to make payments only when the failure to perform the obligation has continued for a certain period of time specified by the individual credit purchase intermediary, and the individual credit purchase intermediary has demanded the payment in writing specifying a reasonable period of not less than 20 days but there has been a failure to perform the obligation within the period ロ　購入者等の支払義務の不履行以外の事由により支払時期の到来していない支払分の支払を請求することができる場合として、購入者等の信用が著しく悪化した場合又は重要な契約条項違反があつた場合以外の場合が定められていないこと。 (b) no other case than the case of the significant deterioration of the credit of the purchaser, etc. or a violation of any important contract clause is to be provided as the case where the payments that have not yet become due may be demanded due to reasons other than a failure of the purchaser, etc. to perform the obligation to make payments

二　支払分の支払の義務が履行されない場合（個別信用購入あつせん関係受領契約が解除された場合を除く。）の損害賠償額又は違約金に関する事項 (ii) matters concerning the amount of damages or a penalty for breach of contract in the case of any failure to perform the obligation to make payments (excluding cases where the contract providing the receipt of monies subject to the intermediation of individual credit purchases has been cancelled)	支払分の支払の義務が履行されない場合（個別信用購入あつせん関係受領契約が解除された場合を除く。）の損害賠償額の予定又は違約金の定めが法第三十五条の三の十八第二項の規定に合致していること。 an agreement on liquidated damages or a provision for a penalty for breach of contract in the case of any failure to perform the obligation to make payments (excluding cases where the contract providing the receipt of monies subject to the intermediation of individual credit purchases has been cancelled) must be in accordance with the provisions of Article 35-3-18, paragraph (2) of the Act
三　前条第十一号及び第十二号に掲げるもの以外の特約 (iii) special agreements other than those listed in item (xi) and item (xii) of the preceding Article	法令に違反する特約が定められていないこと。 there should be no special agreements that are in violation of laws and regulations

七　日本産業規格Ｚ八三〇五に規定する八ポイント以上の大きさの文字及び数字を用いること。

(vii) letters and numbers in 8 point or larger as specified in JIS Z-8305 are to be used.

第八十三条　法第三十五条の三の九第四項第四号の経済産業省令・内閣府令で定める事項は、次のとおりとする。

Article 83　The matters specified by Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order stated in Article 35-3-9, paragraph (4), item (iv) of the Act are as follows:

一　個別信用購入あつせん関係販売業者又は個別信用購入あつせん関係役務提供事業者及び個別信用購入あつせん業者の名称、住所及び電話番号

(i) the name, address, and telephone number of the seller affiliated with the intermediation of individual credit purchases or the service provider affiliated with the intermediation of individual credit purchases, and the individual credit purchase intermediary;

二　個別信用購入あつせん関係販売等契約に係る個別信用購入あつせん関係受領契約の締結の年月日

(ii) the date of the conclusion of the contract providing the receipt of monies subject to the intermediation of individual credit purchases that relates to a

contract for sales, etc. involving the intermediation of individual credit purchases;

三　商品若しくは権利又は役務の種類

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

四　商品の数量（権利又は役務の場合にあつては、契約上権利を行使し得る回数若しくは期間又は役務の提供を受けることができる回数若しくは期間）

(iv) the quantity of the goods (in the case of rights or services, the number of times or the period during which the rights may be exercised or the number of times or the period during which the services may be received under the contract);

五　頭金の額

(v) the amount of the initial deposit;

六　個別信用購入あつせん関係販売等契約が特定連鎖販売個人契約であるときは、当該連鎖販売取引に伴う特定負担及び特定利益に関する事項

(vi) when the contract for sales, etc. involving the intermediation of individual credit purchases is a specified personal multilevel marketing contract, the matters concerning the specified burden and the specified profit involved in the multilevel marketing transactions;

七　個別信用購入あつせん関係販売等契約が業務提供誘引販売個人契約であるときは、当該業務提供誘引取引に伴う特定負担に関する事項

(vii) when the contract for sales, etc. involving the intermediation of individual credit purchases is a personal business opportunity sales contract, the matters concerning the specified burden involved in the business opportunity transactions;

八　支払分の支払回数

(viii) the number of payments;

九　個別信用購入あつせん関係販売等契約及び個別信用購入あつせん関係販売等契約に係る個別信用購入あつせん関係受領契約について購入者等が問合わせ、相談等を行うことができる機関の名称及び住所又は電話番号

(ix) the name and address or telephone number of the organization to which the purchaser, etc. can make inquiries or hold consultations regarding the contract for sales, etc. involving the intermediation of individual credit purchases and the contract providing the receipt of monies subject to the intermediation of individual credit purchases that relates to a contract for sales, etc. involving the intermediation of individual credit purchases;

十　法第三十五条の三の十九の規定に関する事項

(x) the matters concerning the provisions of Article 35-3-19 of the Act;

十一　支払時期の到来していない支払分の支払を請求することについての定めがあるときは、その内容

(xi) when there is an agreement on the demand for the payments that have not yet become due, the details of this;

十二　支払分の支払の義務が履行されない場合（個別信用購入あつせん関係受領契約が解除された場合を除く。）の損害賠償額の予定又は違約金の定めがあるときは、その内容

(xii) when there is an agreement on liquidated damages or a provision for a penalty for breach of contract in the case of any failure to perform the obligation to make payments (excluding cases where the contract providing the receipt of monies subject to the intermediation of individual credit purchases has been cancelled), the details of this;

十三　前各号に掲げるもののほか特約があるときは、その内容

(xiii) when there are any other special agreements beyond what is listed in the preceding items, the details of those.

第八十四条　法第三十五条の三の九第四項各号に掲げる事項を記載した書面を交付するときは、次の各号に定めるところによらなければならない。

Article 84　When an individual credit purchase intermediary delivers a document containing the matters stated in the items of Article 35-3-9, paragraph (4) of the Act, it must follow the rules specified in the following items:

一　購入者等が読みやすく、理解しやすいような用語により、正確に記載すること。

(i) matters are to be accurately stated using terms that are easy for purchasers, etc. to read and understand;

二　法第三十五条の三の九第四項第二号に掲げる事項については、その内容が次の基準に合致していること。

(ii) regarding the matters listed in Article 35-3-9, paragraph (4), item (ii) of the Act, the details of those must be in accordance with the following standards:

イ　個別信用購入あつせん関係販売等契約に係る個別信用購入あつせん関係受領契約について、購入者等からの契約の解除ができない旨が定められていないこと。

(a) it is not to be provided that the purchaser, etc. may not cancel the contract providing the receipt of monies subject to the intermediation of individual credit purchases regarding a contract for sales, etc. involving the intermediation of individual credit purchases;

ロ　購入者等が法第三十五条の三の十第一項第四号から第六号までに定める契約の相手方である場合には同条第五項本文の規定により個別信用購入あつせん関係販売等契約が解除されたものとみなされることを赤枠の中に赤字で記載すること。

(b) it is to be indicated in red in a red box that if the purchaser, etc. is the counterparty of any of the contracts specified in Article 35-3-10, paragraph (1), items (iv) through (vi) of the Act, the contract for sales, etc. involving the intermediation of individual credit purchases is deemed to have been cancelled pursuant to the provisions of the main clause of paragraph (5) of the relevant Article;

ハ　購入者等が法第三十五条の三の十一第一項に規定する契約の相手方である場合には同条第七項本文の規定により個別信用購入あつせん関係販売等契約が解除さ

れたものとみなされることを赤枠の中に赤字で記載すること。

(c) it is to be indicated in red in a red box that if the purchaser, etc. is the counterparty of the contract prescribed in Article 35-3-11, paragraph (1) of the Act, the contract for sales, etc. involving the intermediation of individual credit purchases is deemed to have been cancelled pursuant to the provisions of the main clause of paragraph (7) of the relevant Article;

ニ　購入者等の支払義務の不履行により個別信用購入あつせん関係受領契約を解除することができる場合は、個別信用購入あつせん業者が定める一定期間にわたり義務の不履行があつた場合であつて、個別信用購入あつせん業者が二十日以上の相当な期間を定めてその支払を書面で催告し、その期間内にその義務が履行されない場合に限る旨が定められていること。

(d) it is to be provided that the cancellation of the contract providing the receipt of monies subject to the intermediation of individual credit purchases due to a failure of the purchaser, etc. to perform the obligation to make payments is allowed only when the failure to perform the obligation has continued for a certain period of time specified by the individual credit purchase intermediary, and the individual credit purchase intermediary has demanded the payment in writing specifying a reasonable period of not less than 20 days but there has been a failure to perform the obligation within the relevant period;

ホ　購入者等の責に帰すべき事由により個別信用購入あつせん関係受領契約が解除された場合の損害賠償等の額についての定めが法第三十五条の三の十八第一項の規定に合致していること。

(e) an agreement on the amount of damages, etc. in cases where the contract providing the receipt of monies subject to the intermediation of individual credit purchases has been cancelled due to a cause attributable to the purchaser, etc. must be in accordance with the provisions of Article 35-3-18, paragraph (1) of the Act;

ヘ　個別信用購入あつせん関係販売業者若しくは個別信用購入あつせん関係役務提供事業者又は個別信用購入あつせん業者の責に帰すべき事由により個別信用購入あつせん関係販売等契約に係る個別信用購入あつせん関係受領契約が解除された場合における個別信用購入あつせん関係販売業者若しくは個別信用購入あつせん関係役務提供事業者又は個別信用購入あつせん業者の義務に関し、民法第五百四十五条に規定するものより購入者等に不利な特約が定められていないこと。

(f) regarding the obligation of the seller affiliated with the intermediation of individual credit purchases, the service provider affiliated with the intermediation of individual credit purchases, or the individual credit purchase intermediary in cases where the contract providing the receipt of monies subject to the intermediation of individual credit purchases that relates to a contract for sales, etc. involving the intermediation of individual credit purchases has been cancelled due to a cause attributable

to the seller affiliated with the intermediation of individual credit purchases, the service provider affiliated with the intermediation of individual credit purchases, or the individual credit purchase intermediary, there should be no special agreements that are more disadvantageous to the purchaser, etc. than those prescribed in Article 545 of the Civil Code;

三　法第三十五条の三の九第四項第三号に掲げる事項については、法第三十五条の三の五第一項の規定による調査の結果であつて第七十五条第二号に係るもののみを交付することをもつて足りる。

(iii) regarding the matters listed in Article 35-3-9, paragraph (4), item (iii) of the Act, it is sufficient to deliver only the results of the investigation under Article 35-3-5, paragraph (1) of the Act that relates to Article 75, item (ii);

四　前条第六号及び第七号に掲げる事項については、次の表の上欄に掲げる事項に応じ、それぞれ同表の下欄に掲げる内容を記載しなければならない。

事項 Matters	内容 Details
一　当該連鎖販売取引に伴う特定負担に関する事項 (i) matters concerning the specified burden involved in the multilevel marketing transactions	イ　商品の購入については、その購入先及び当該商品の引渡しの方法 (a) concerning the purchase of goods, the supplier and the method of the delivery of the goods ロ　権利の購入については、その購入先及び当該権利の移転の方法 (b) concerning the purchase of rights, the supplier and the method of the transfer of the rights ハ　役務の提供の方法 (c) the method of the provision of services ニ　取引料の提供については、その提供先、金額、性格並びに提供の時期及び方法 (d) concerning the provision of the transaction fee, the recipient, the amount, and the nature of the fee, and the time and method of the provision of this ホ　取引料のうち返還されるものがあるときは、その返還の条件 (e) when there is any portion of the transaction fee to be returned, the conditions for the return

二　特定利益に関する事項 (ii) matters concerning the specified profit	イ　商品若しくは権利の再販売、受託販売若しくは販売のあつせんをする他の者に対する商品若しくは権利の現金販売価格又は同種役務の提供若しくは役務の提供のあつせんをする他の者に対する役務の現金提供価格の支払の金額に対して収受し得る特定利益の金額の割合その他の特定利益の計算の方法 (a) the method of the calculation of the rate of the amount of the specified profit that can be received out of the selling price in cash of goods or rights to pay to another person who engages in the resale or consignment sale or the intermediation of the sale of goods or rights, or the offering price in cash of services to pay to another person who engages in the offering of services of the same type or the intermediation of offering of services, and any other methods of the calculation of the specified profit ロ　イに掲げるもののほか、特定利益の全部又は一部が支払われないこととなる場合があるときは、その条件 (b) beyond what is listed in (a), when there are any cases where the whole or a part of the specified profit is not paid, the conditions for them ハ　イ及びロに掲げるもののほか、特定利益の支払の時期及び方法その他の特定利益の支払の条件 (c) beyond what is listed in (a) and (b), the time and the method of the payment of the specified profit, and any other conditions for the payment of the specified profit
三　当該業務提供誘引販売取引に伴う特定負担に関する事項 (iii) matters concerning the specified burden involved in the business opportunity sales transactions	イ　商品の購入については、その購入先及び当該商品の引渡しの方法 (a) concerning the purchase of goods, the supplier and the method of the delivery of the goods ロ　権利の購入については、その購入先及び当該権利の移転の方法 (b) concerning the purchase of rights, the supplier and the method of the transfer of the rights

	ハ　役務の提供の方法 (c) the method of the provision of services ニ　取引料の提供については、その提供先、金額、性格並びに提供の時期及び方法 (d) concerning the provision of the transaction fee, the recipient, the amount, and the nature of the fee, and the time and method of the provision of this ホ　取引料のうち返還されるものがあるときは、その返還の条件 (e) when there is any portion of the transaction fee to be returned, the conditions for the return

五　前条第十号に掲げる事項については、その内容に、商品若しくは指定権利の販売につきそれを販売した個別信用購入あつせん関係販売業者又は役務の提供につきそれを提供する個別信用購入あつせん関係役務提供事業者に対して生じている事由をもつて、支払分の支払の請求をする個別信用購入あつせん業者に対抗できる旨が定められていること。

(v) it is to be provided that regarding matters listed in item (x) of the preceding Article, the grounds arising regarding the details of those for the seller affiliated with the intermediation of individual credit purchases that has sold goods or designated rights or for the service provider affiliated with the intermediation of individual credit purchases that is to provide services may be asserted against the individual credit purchase intermediary that demands the payments;

六　前条第十一号から第十三号までに掲げる事項のうち次の表の上欄に掲げる事項についての定めがあるときは、その内容がそれぞれ同表の下欄の基準に合致していること。

事項 Matters	内容の基準 Standards

一　支払時期の到来していない支払分の支払の請求に関する事項 (i) matters concerning the demand for the payments that have not yet become due	イ　購入者等の支払義務の不履行により支払時期の到来していない支払分の支払を請求することができる場合は、個別信用購入あつせん業者が定める一定期間にわたり義務の不履行があつた場合であつて、個別信用購入あつせん業者が二十日以上の相当な期間を定めてその支払を書面で催告し、その期間内にその義務が履行されない場合に限る旨が定められていること。 (a) it is to be provided that the payments that have not yet become due may be demanded due to a failure of the purchaser, etc. to perform the obligation to make payments only when the failure to perform the obligation has continued for a certain period of time specified by the individual credit purchase intermediary, and the individual credit purchase intermediary has demanded the payment in writing specifying a reasonable period of not less than 20 days but there has been a failure to perform the obligation within the period ロ　購入者等の支払義務の不履行以外の事由により支払時期の到来していない支払分の支払を請求することができる場合として、購入者等の信用が著しく悪化した場合又は重要な契約条項違反があつた場合以外の場合が定められていないこと。 (b) no other case than the case of the significant deterioration of the credit of the purchaser, etc. or a violation of any important contract clause is to be provided as the case where the payments that have not yet become due may be demanded due to reasons other than a failure of the purchaser, etc. to perform the obligation to make payments

二　支払分の支払の義務が履行されない場合（個別信用購入あつせん関係受領契約が解除された場合を除く。）の損害賠償額又は違約金に関する事項 (ii) matters concerning the amount of damages or a penalty for breach of contract in the case of any failure to perform the obligation to make payments (excluding cases where the contract providing the receipt of monies subject to the intermediation of individual credit purchases has been cancelled)	支払分の支払の義務が履行されない場合（個別信用購入あつせん関係受領契約が解除された場合を除く。）の損害賠償額の予定又は違約金の定めが法第三十五条の三の十八第二項の規定に合致していること。 an agreement on liquidated damages or a provision for a penalty for breach of contract in the case of any failure to perform the obligation to make payments (excluding cases where the contract providing the receipt of monies subject to the intermediation of individual credit purchases has been cancelled) must be in accordance with the provisions of Article 35-3-18, paragraph (2) of the Act
三　前条第十一号及び第十二号に掲げるもの以外の特約 (iii) special agreements other than those listed in item (xi) and item (xii) of the preceding Article	法令に違反する特約が定められていないこと。 there should be no special agreements that are in violation of laws and regulations

七　日本産業規格Ｚ八三〇五に規定する八ポイント以上の大きさの文字及び数字を用いること。

(vii) letters and numbers in 8 point or larger as specified in JIS Z-8305 are to be used.

（個別信用購入あつせん関係受領契約の申込みの撤回等の妨害後の書面の交付）

(Delivery of Documents after Obstructing Withdrawal, etc. of Application for a Contract Providing the Receipt of Monies Subject to the Intermediation of Individual Credit Purchases)

第八十五条　法第三十五条の三の十第一項の規定により交付する書面には、次に掲げる事項を記載しなければならない。

Article 85 (1) The document to be delivered pursuant to the provisions of Article 35-3-10, paragraph (1) of the Act must contain the following matters:

一　法第三十五条の三の十第一項の規定に基づき、当該書面を受領した日から起算して八日を経過するまでは、書面により訪問販売等契約（法第三十五条の三の九第一項第一号から第三号までのいずれか又は第三項第一号から第三号までのいずれかに掲げる個別信用購入あつせん関係販売等契約をいう。以下この号、第五号及び第六号において同じ。）に係る個別信用購入あつせん関係受領契約の申込みの撤回又は訪問販売等契約に係る個別信用購入あつせん関係受領契約の解除を行うことができること。

(i) that during the period up to the day on which eight days have passed from the day on which the document was received, the application for a contract providing the receipt of monies subject to the intermediation of individual credit purchases that relates to a contract for door-to-door sales, etc. (meaning a contract for sales, etc. involving the intermediation of individual credit purchases listed in any of items (i) through (iii) of paragraph (1), or any of items (i) through (iii) of paragraph (3) of Article 35-3-9 of the Act; the same applies below in this item, item (v), and item (vi)) may be withdrawn, or the contract providing the receipt of monies subject to the intermediation of individual credit purchases that relates to a contract for door-to-door sales, etc. may be cancelled, in writing, based on the provisions of Article 35-3-10, paragraph (1) of the Act;

二　法第三十五条の三の十第二項、第三項、第五項から第七項まで、第九項から第十一項まで、第十三項及び第十四項の規定に関する事項（法第三十五条の三の九第一項第一号若しくは第二号又は第三項第一号若しくは第二号に掲げる個別信用購入あつせん関係販売等契約に係る個別信用購入あつせん関係受領契約に係るものに限る。）

(ii) the matters concerning the provisions of paragraph (2), paragraph (3), paragraphs (5) through (7), paragraphs (9) through (11), paragraph (13), and paragraph (14) of Article 35-3-10 of the Act (limited to the matters regarding the contract providing the receipt of monies subject to the intermediation of individual credit purchases that relates to a contract for sales, etc. involving the intermediation of individual credit purchases listed in paragraph (1), item (i) or item (ii), or paragraph (3), item (i) or item (ii) of Article 35-3-9 of the Act);

三　法第三十五条の三の十第二項、第三項、第五項から第七項まで、第九項、第十項及び第十二項から第十四項までの規定に関する事項（法第三十五条の三の九第一項第三号又は第三項第三号に掲げる個別信用購入あつせん関係販売等契約に係る個別信用購入あつせん関係受領契約に係るものに限る。）

(iii) the matters concerning the provisions of paragraph (2), paragraph (3), paragraphs (5) through (7), paragraph (9), paragraph (10), and paragraphs (12) through (14) of Article 35-3-10 of the Act (limited to the matters regarding the contract providing the receipt of monies subject to the intermediation of individual credit purchases that relates to a contract for sales, etc. involving the intermediation of individual credit purchases listed in paragraph (1), item (iii), or paragraph (3), item (iii) of Article 35-3-9 of the Act);

四　個別信用購入あつせん関係販売業者又は個別信用購入あつせん関係役務提供事業者及び個別信用購入あつせん業者の名称、住所及び電話番号

(iv) the name, address, and telephone number of the seller affiliated with the intermediation of individual credit purchases or the service provider

affiliated with the intermediation of individual credit purchases, and the individual credit purchase intermediary;

五　訪問販売等契約に係る個別信用購入あつせん関係受領契約の申込み又は締結の年月日

(v) the date of filing the application for or concluding the contract providing the receipt of monies subject to the intermediation of individual credit purchases that relates to a contract for door-to-door sales, etc.;

六　訪問販売等契約に係る個別信用購入あつせん関係受領契約の内容

(vi) the details of the contract providing the receipt of monies subject to the intermediation of individual credit purchases that relates to a contract for door-to-door sales, etc.

2　書面には日本産業規格Ｚ八三〇五に規定する八ポイント以上の大きさの文字及び数字を用いなければならない。

(2) Letters and numbers in 8 point or larger as specified in JIS Z-8305 must be used for the document.

3　書面に記載するに際し、第一項第一号及び第二号又は第三号に掲げる事項の内容については赤枠の中に赤字で記載しなければならない。

(3) When filling out the document, the details of the matters listed in paragraph (1), item (i) and item (ii) or item (iii) must be indicated in red in a red box.

4　個別信用購入あつせん関係販売業者若しくは個別信用購入あつせん関係役務提供事業者又は個別信用購入あつせん業者は、法第三十五条の三の十第一項の規定により交付する書面を申込者等（同項に規定する申込者等をいう。以下この項において同じ。）に交付した際には、直ちに申込者等が当該書面を見ていることを確認した上で、第一項第一号及び第二号又は第三号に掲げる事項の内容について申込者等に告げなければならない。

(4) When a seller affiliated with the intermediation of individual credit purchases, a service provider affiliated with the intermediation of individual credit purchases, or an individual credit purchase intermediary has delivered a document to be delivered under Article 35-3-10, paragraph (1) of the Act to the applicant, etc. (meaning the applicant, etc. prescribed in the relevant paragraph; the same applies below in this paragraph), it must immediately confirm that the applicant, etc. sees the relevant document and convey to the applicant, etc. the details of the matters listed in paragraph (1), item (i) and item (ii) or item (iii).

第八十六条　法第三十五条の三の十一第一項第一号の規定により交付する書面には、次に掲げる事項を記載しなければならない。

Article 86 (1) The document to be delivered pursuant to the provisions of Article 35-3-11, paragraph (1), item (i) of the Act must contain the following matters:

一　法第三十五条の三の十一第一項第一号の規定に基づき、当該書面を受領した日から起算して二十日を経過するまでは、書面により特定連鎖販売個人契約であつて個

別信用購入あつせん関係販売等契約に該当するものに係る個別信用購入あつせん関係受領契約の申込みの撤回又は特定連鎖販売個人契約であつて個別信用購入あつせん関係販売等契約に該当するものに係る個別信用購入あつせん関係受領契約の解除を行うことができること。

(i) that during the period up to the day on which 20 days have passed from the day on which the document was received, the application for a contract providing the receipt of monies subject to the intermediation of individual credit purchases that relates to a specified personal multilevel marketing contract falling under the category of a contract for sales, etc. involving the intermediation of individual credit purchases may be withdrawn, or the contract providing the receipt of monies the intermediation of individual credit purchases that relates to a specified personal multilevel marketing contract falling under the category of a contract for sales, etc. involving the intermediation of individual credit purchases may be cancelled, in writing, based on the provisions of Article 35-3-11, paragraph (1), item (i) of the Act;

二　法第三十五条の三の十一第二項、第四項、第五項、第七項から第九項まで、第十一項及び第十二項の規定に関する事項

(ii) the matters concerning the provisions of paragraph (2), paragraph (4), paragraph (5), paragraphs (7) through (9), paragraph (11), and paragraph (12) of Article 35-3-11 of the Act;

三　個別信用購入あつせん関係販売業者又は個別信用購入あつせん関係役務提供事業者及び個別信用購入あつせん業者の名称、住所及び電話番号

(iii) the name, address, and telephone number of the seller affiliated with the intermediation of individual credit purchases or the service provider affiliated with the intermediation of individual credit purchases, and the individual credit purchase intermediary;

四　特定連鎖販売個人契約であつて個別信用購入あつせん関係販売等契約に該当するものに係る個別信用購入あつせん関係受領契約の申込み又は締結の年月日

(iv) the date of filing the application for or concluding the contract providing the receipt of monies subject to the intermediation of individual credit purchases that relates to a specified personal multilevel marketing contract falling under the category of a contract for sales, etc. involving the intermediation of individual credit purchases;

五　特定連鎖販売個人契約であつて個別信用購入あつせん関係販売等契約に該当するものに係る個別信用購入あつせん関係受領契約の内容

(v) the details of the contract providing the receipt of monies subject to the intermediation of individual credit purchases that relates to a specified personal multilevel marketing contract falling under the category of a contract for sales, etc. involving the intermediation of individual credit purchases.

2　書面には日本産業規格Ｚ八三〇五に規定する八ポイント以上の大きさの文字及び数

字を用いなければならない。

(2) Letters and numbers in 8 point or larger as specified in JIS Z-8305 must be used for the document.

3　書面に記載するに際し、第一項第一号及び第二号に掲げる事項の内容については赤枠の中に赤字で記載しなければならない。

(3) When filling out the document, the details of the matters listed in paragraph (1), item (i) and item (ii) must be indicated in red in a red box.

4　個別信用購入あつせん関係販売業者若しくは個別信用購入あつせん関係役務提供事業者、個別信用購入あつせん業者又は統括者、勧誘者若しくは一般連鎖販売業者は、法第三十五条の三の十一第一項第一号の規定により交付する書面を特定連鎖販売個人契約であつて個別信用購入あつせん関係販売等契約に該当するものに係る個別信用購入あつせん関係受領契約の申込者等（同項各号列記以外の部分に規定する申込者等をいう。以下この条から第八十八条までにおいて同じ。）に交付した際には、直ちに当該申込者等が当該書面を見ていることを確認した上で、第一項第一号及び第二号に掲げる事項の内容について当該申込者等に告げなければならない。

(4) When a seller affiliated with the intermediation of individual credit purchases, a service provider affiliated with the intermediation of individual credit purchases, an individual credit purchase intermediary, a supervisor, a solicitor, or a general multilevel marketing distributor has delivered a document to be delivered under Article 35-3-11, paragraph (1), item (i) of the Act to the applicant, etc. (meaning the applicant, etc. prescribed in the part other than those listed in the items of the relevant paragraph; the same applies below in this Article through Article 88) for the contract providing the receipt of monies subject to the intermediation of individual credit purchases that relates to a specified personal multilevel marketing contract falling under the category of a contract for sales, etc. involving the intermediation of individual credit purchases, it must immediately confirm that the applicant, etc. sees the relevant document and convey to the applicant, etc. the details of the matters listed in paragraph (1), item (i) and item (ii).

第八十七条　法第三十五条の三の十一第一項第二号の規定により交付する書面には、次に掲げる事項を記載しなければならない。

Article 87 (1) The document to be delivered pursuant to the provisions of Article 35-3-11, paragraph (1), item (ii) of the Act must contain the following matters:

一　法第三十五条の三の十一第一項第二号の規定に基づき、当該書面を受領した日から起算して八日を経過するまでは、書面により特定継続的役務提供等契約であつて個別信用購入あつせん関係販売等契約に該当するものに係る個別信用購入あつせん関係受領契約の申込みの撤回又は特定継続的役務提供等契約であつて個別信用購入あつせん関係販売等契約に該当するものに係る個別信用購入あつせん関係受領契約の解除を行うことができること。

(i) that during the period up to the day on which eight days have passed from

the day on which the document was received, the application for a contract providing the receipt of monies subject to the intermediation of individual credit purchases that relates to a specified continuous service contract falling under the category of a contract for sales, etc. involving the intermediation of individual credit purchases may be withdrawn, or the contract providing the receipt of monies subject to the intermediation of individual credit purchases that relates to a specified continuous service contract falling under the category of a contract for sales, etc. involving the intermediation of individual credit purchases may be cancelled, in writing, based on the provisions of Article 35-3-11, paragraph (1), item (ii) of the Act;

二　法第三十五条の三の十一第三項から第五項まで、第七項から第九項まで及び第十一項から第十四項までの規定に関する事項

(ii) the matters concerning the provisions of paragraphs (3) through (5), paragraphs (7) through (9), and paragraphs (11) through (14) of Article 35-3-11 of the Act;

三　個別信用購入あつせん関係販売業者又は個別信用購入あつせん関係役務提供事業者及び個別信用購入あつせん業者の名称、住所及び電話番号

(iii) the name, address, and telephone number of the seller affiliated with the intermediation of individual credit purchases or the service provider affiliated with the intermediation of individual credit purchases, and the individual credit purchase intermediary;

四　特定継続的役務提供等契約であつて個別信用購入あつせん関係販売等契約に該当するものに係る個別信用購入あつせん関係受領契約の申込み又は締結の年月日

(iv) the date of filing the application for or concluding the contract providing the receipt of monies subject to the intermediation of individual credit purchases that relates to a specified continuous service contract falling under the category of a contract for sales, etc. involving the intermediation of individual credit purchases;

五　特定継続的役務提供等契約であつて個別信用購入あつせん関係販売等契約に該当するものに係る個別信用購入あつせん関係受領契約の内容

(v) the details of the contract providing the receipt of monies subject to the intermediation of individual credit purchases that relates to a specified continuous service contract falling under the category of a contract for sales, etc. involving the intermediation of individual credit purchases.

2　書面には日本産業規格Ｚ八三〇五に規定する八ポイント以上の大きさの文字及び数字を用いなければならない。

(2) Letters and numbers in 8 point or larger as specified in JIS Z-8305 must be used for the document.

3　書面に記載するに際し、第一項第一号及び第二号に掲げる事項の内容については赤枠の中に赤字で記載しなければならない。

(3) When filling out the document, the details of the matters listed in paragraph

(1), item (i) and item (ii) must be indicated in red in a red box.

4　個別信用購入あつせん関係販売業者若しくは個別信用購入あつせん関係役務提供事業者又は個別信用購入あつせん業者は、法第三十五条の三の十一第一項第二号の規定により交付する書面を特定継続的役務提供等契約であつて個別信用購入あつせん関係販売等契約に該当するものに係る個別信用購入あつせん関係受領契約の申込者等に交付した際には、直ちに当該申込者等が当該書面を見ていることを確認した上で、第一項第一号及び第二号に掲げる事項の内容について当該申込者等に告げなければならない。

(4) When a seller affiliated with the intermediation of individual credit purchases, a service provider affiliated with the intermediation of individual credit purchases, or an individual credit purchase intermediary has delivered a document to be delivered under Article 35-3-11, paragraph (1), item (ii) of the Act to the applicant, etc. for the contract providing the receipt of monies subject to the intermediation of individual credit purchases that relates to a specified continuous service contract falling under the category of a contract for sales, etc. involving the intermediation of individual credit purchases, it must immediately confirm that the applicant, etc. sees the relevant document and convey to the applicant, etc. the details of the matters listed in paragraph (1), item (i) and item (ii).

第八十八条　法第三十五条の三の十一第一項第三号の規定により交付する書面には、次に掲げる事項を記載しなければならない。

Article 88 (1) The document to be delivered pursuant to the provisions of Article 35-3-11, paragraph (1), item (iii) of the Act must contain the following matters:

一　法第三十五条の三の十一第一項第三号の規定に基づき、当該書面を受領した日から起算して二十日を経過するまでは、書面により業務提供誘引販売個人契約であつて個別信用購入あつせん関係販売等契約に該当するものに係る個別信用購入あつせん関係受領契約の申込みの撤回又は業務提供誘引販売個人契約であつて個別信用購入あつせん関係販売等契約に該当するものに係る個別信用購入あつせん関係受領契約の解除を行うことができること。

(i) that during the period up to the day on which 20 days have passed from the day on which the document was received, the application for a contract providing the receipt of monies subject to the intermediation of individual credit purchases that relates to a personal business opportunity sales contract falling under the category of a contract for sales, etc. involving the intermediation of individual credit purchases may be withdrawn, or the contract providing the receipt of monies subject to the intermediation of individual credit purchases that relates to a personal business opportunity sales contract falling under the category of a contract for sales, etc. involving the intermediation of individual credit purchases may be cancelled, in writing, based on the provisions of Article 35-3-11, paragraph (1), item (iii) of

the Act;

二　法第三十五条の三の十一第四項、第五項、第七項から第九項まで、第十一項及び第十二項の規定に関する事項

(ii) the matters concerning the provisions of paragraph (4), paragraph (5), paragraphs (7) through (9), paragraph (11), and paragraph (12) of Article 35-3-11 of the Act;

三　個別信用購入あつせん関係販売業者又は個別信用購入あつせん関係役務提供事業者及び個別信用購入あつせん業者の名称、住所及び電話番号

(iii) the name, address, and telephone number of the seller affiliated with the intermediation of individual credit purchases or the service provider affiliated with the intermediation of individual credit purchases, and the individual credit purchase intermediary;

四　業務提供誘引販売個人契約であつて個別信用購入あつせん関係販売等契約に該当するものに係る個別信用購入あつせん関係受領契約の申込み又は締結の年月日

(iv) the date of filing the application for or concluding the contract providing the receipt of monies subject to the intermediation of individual credit purchases that relates to a personal business opportunity sales contract falling under the category of a contract for sales, etc. involving the intermediation of individual credit purchases;

五　業務提供誘引販売個人契約であつて個別信用購入あつせん関係販売等契約に該当するものに係る個別信用購入あつせん関係受領契約の内容

(v) the details of the contract providing the receipt of monies subject to the intermediation of individual credit purchases that relates to a personal business opportunity sales contract falling under the category of a contract for sales, etc. involving the intermediation of individual credit purchases.

2　書面には日本産業規格Z八三〇五に規定する八ポイント以上の大きさの文字及び数字を用いなければならない。

(2) Letters and numbers in 8 point or larger as specified in JIS Z-8305 must be used for the document.

3　書面に記載するに際し、第一項第一号及び第二号に掲げる事項の内容については赤枠の中に赤字で記載しなければならない。

(3) When filling out the document, the details of the matters listed in paragraph (1), item (i) and item (ii) must be indicated in red in a red box.

4　個別信用購入あつせん関係販売業者若しくは個別信用購入あつせん関係役務提供事業者又は個別信用購入あつせん業者は、法第三十五条の三の十一第一項第三号の規定により交付する書面を業務提供誘引販売個人契約であつて個別信用購入あつせん関係販売等契約に該当するものに係る個別信用購入あつせん関係受領契約の申込者等に交付した際には、直ちに当該申込者等が当該書面を見ていることを確認した上で、第一項第一号及び第二号に掲げる事項の内容について当該申込者等に告げなければならない。

(4) When a seller affiliated with the intermediation of individual credit

purchases, a service provider affiliated with the intermediation of individual credit purchases, or an individual credit purchase intermediary has delivered a document to be delivered under Article 35-3-11, paragraph (1), item (iii) of the Act to the applicant, etc. for the contract providing the receipt of monies subject to the intermediation of individual credit purchases that relates to a personal business opportunity sales contract falling under the category of a contract for sales, etc. involving the intermediation of individual credit purchases, it must immediately confirm that the applicant, etc. sees the relevant document and convey to the applicant, etc. the details of the matters listed in paragraph (1), item (i) and item (ii).

（業務の運営に関する措置）
(Measures Concerning Operation of Business)

第八十九条　個別信用購入あつせん業者は、法第三十五条の三の二十の規定によりその取り扱う購入者等に関する情報の安全管理、従業者の監督及び当該情報の取扱いを委託する場合には、その委託先の監督について、当該情報の漏えい、滅失又はき損の防止を図るために必要かつ適切な措置を講じなければならない。

Article 89 When an individual credit purchase intermediary entrusts the safety management of information on purchasers, etc. that it handles, the supervision of workers, and the handling of the relevant information, pursuant to the provisions of Article 35-3-20 of the Act, it must take necessary and appropriate measures for supervising the entrusted person so as to prevent the leakage or loss of or damage to the relevant information.

第九十条　個別信用購入あつせん業者は、法第三十五条の三の二十の規定により特定信用情報提供等業務を行う者から提供を受けた情報であつて購入者等の支払能力に関するものを、支払能力調査以外の目的に使用しないことを確保するための措置を講じなければならない。

Article 90 An individual credit purchase intermediary must take measures for ensuring that it must not use any information concerning the ability to pay of purchasers, etc. that it has received, pursuant to the provisions of Article 35-3-20 of the Act, from a person engaging in the business of specified credit information services, etc., for any other purposes than for the investigation into the ability to pay.

第九十一条　個別信用購入あつせん業者は、法第三十五条の三の二十の規定によりその取り扱う購入者等に関する人種、信条、門地、本籍地、保健医療又は犯罪経歴についての情報その他の特別の非公開情報を、適切な業務の運営の確保その他必要と認められる目的以外に使用しないことを確保するための措置を講じなければならない。

Article 91 An individual credit purchase intermediary must take measures for ensuring that it must not use any information on purchasers, etc. concerning

their race, creed, family origin, domicile of origin, health and medical care, or criminal background, or any other special private information that it handles pursuant to the provisions of Article 35-3-20 of the Act, for any other purposes than for ensuring the proper operation of the business and any other purposes that are deemed to be necessary.

第九十二条　個別信用購入あつせん業者は、法第三十五条の三の二十の規定により個別信用購入あつせんの業務を第三者に委託する場合には、当該業務の内容に応じ、次に掲げる措置を講じなければならない。

Article 92 When an individual credit purchase intermediary entrusts the business of the intermediation of individual credit purchases to a third party, pursuant to the provisions of Article 35-3-20 of the Act, it must take the following measures, in accordance with the contents of the relevant business:

一　当該業務を適確に遂行することができる能力を有する者に委託するための措置

(i) measures for entrusting the business to a person that has the ability to perform it properly;

二　受託者における当該業務の実施状況を、定期的に又は必要に応じて確認すること等により、受託者が当該業務を適確に遂行しているかを検証し、必要に応じ改善させる等、受託者に対する必要かつ適切な監督等を行うための措置

(ii) measures for carrying out necessary and appropriate supervision over the entrusted party, such as through inspecting whether or not the entrusted party is performing the relevant business properly by confirming, regularly or as necessary, the status of the entrusted party's performance of the relevant business, and through having the relevant person make any required improvements;

三　受託者が行う当該業務に係る購入者等からの苦情の適切かつ迅速な処理のために必要な措置

(iii) measures necessary for appropriately and promptly processing complaints from purchasers, etc. regarding the relevant business performed by the entrusted party;

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

(iv) measures for preventing any hindrance to the protection of the interests of purchasers, etc. regarding the relevant business, such as through entrusting the relevant business to another third party promptly in the event that the entrusted party cannot perform the relevant business properly;

五　受託者が当該業務を適確に遂行していない場合であつて当該業務に係る購入者等の利益の保護を図るため必要がある場合には、当該業務の委託に係る契約の変更又は解除をする等の必要な措置を講ずるための措置

(v) measures for taking necessary measures such as changing or canceling the

contract for the entrustment of the relevant business, in cases where the entrusted party does not perform the relevant business properly and it is necessary for protecting the interests of purchasers, etc. regarding the relevant business.

第九十三条　個別信用購入あつせん業者は、法第三十五条の三の二十の規定により法第三十五条の三の九第一項第一号、第二号若しくは第三号又は第三項第一号、第二号若しくは第三号に掲げる個別信用購入あつせん関係販売等契約に係る個別信用購入あつせん関係受領契約を締結しようとする場合において、法第三十五条の三の五第一項の規定による調査その他の方法により知つた事項からみて、当該個別信用購入あつせん関係販売等契約が特定商取引に関する法律第九条の二第一項各号又は第二十四条の二第一項各号に掲げる契約に該当するおそれがあると認めるときは、当該個別信用購入あつせん関係販売等契約に係る個別信用購入あつせん関係受領契約を締結してはならない。ただし、当該購入者等が当該個別信用購入あつせん関係販売等契約の締結を必要とする特別の事情があることを確認したときは、この限りでない。

Article 93　If an individual credit purchase intermediary intends to conclude, pursuant to the provisions of Article 35-3-20 of the Act, a contract providing the receipt of monies subject to the intermediation of individual credit purchases that relates to a contract for sales, etc. involving the intermediation of individual credit purchases listed in paragraph (1), item (i), item (ii) or item (iii), or paragraph (3), item (i), item (ii) or item (iii) of Article 35-3-9 of the Act, and when it deems, in light of the information obtained through an investigation under Article 35-3-5, paragraph (1) of the Act or by any other means, that the relevant contract for sales, etc. involving the intermediation of individual credit purchases is likely to fall under the category of a contract as listed in the items of Article 9-2, paragraph (1) or the items of Article 24-2, paragraph (1) of the Act on Specified Commercial Transactions, it must not conclude the contract providing the receipt of monies subject to the intermediation of individual credit purchases that relates to the contract for sales, etc. involving the intermediation of individual credit purchases; provided, however, that this does not apply when it has confirmed that there are any special circumstances under which the purchaser, etc. needs to conclude the relevant contract for sales, etc. involving the intermediation of individual credit purchases.

第九十四条　個別信用購入あつせん業者は、法第三十五条の三の二十の規定により購入者等からの苦情の適切かつ迅速な処理のために必要な措置を講じるときは、次の各号に定めるところによらなければならない。

Article 94　When an individual credit purchase intermediary takes measures necessary for appropriately and promptly processing complaints from purchasers, etc., pursuant to the provisions of Article 35-3-20 of the Act, it

must follow the rules specified in the following items:

一　購入者等からの苦情を受け付けたときは、遅滞なく、当該苦情の内容が個別信用購入あつせん業者又は個別信用購入あつせん関係販売業者若しくは個別信用購入あつせん関係役務提供事業者による個別信用購入あつせんに係る業務に関する購入者等の利益の保護に欠ける行為に起因するものであるかを判別すること。

(i) when receiving complaints from purchasers, etc., the individual credit purchase intermediary without delay, is to determine whether the complaint is the result of an act by the individual credit purchase intermediary, or a seller affiliated with the intermediation of individual credit purchases, or service provider affiliated with the intermediation of individual credit purchases that failed to protect the interests of the purchaser etc. in relation to business involving the intermediation of individual credit purchases;

二　前号の規定により判別した結果又は認定割賦販売協会の保有する情報の確認その他の方法により知つた事項からみて、次のいずれかに該当するときは、当該苦情の内容に応じ、当該苦情の処理のために必要な事項を調査すること。

(ii) when falling under any of the following, in light of the results of the determination under item (i) or the confirmation of information held by a certified installment sales association or by any other means, the individual credit purchase intermediary is to investigate any matters necessary for processing the relevant complaints, in accordance with the details of the complaints:

イ　個別信用購入あつせん関係販売業者又は個別信用購入あつせん関係役務提供事業者が個別信用購入あつせん関係販売等契約に関し、法第三十五条の三の七各号のいずれかに該当する行為（第七十七条第一項第二号に掲げる行為を除く。）をしたと認められるとき。

(a) when it is found that the seller affiliated with the intermediation of individual credit purchases or the service provider affiliated with the intermediation of individual credit purchases has conducted an act falling under any of the items of Article 35-3-7 of the Act in relation to a contract for sales, etc. involving the intermediation of individual credit purchases (excluding an act listed in Article 77, paragraph (1), item (ii));

ロ　個別信用購入あつせん関係販売業者又は個別信用購入あつせん関係役務提供事業者による個別信用購入あつせんに係る業務に関する購入者等の利益の保護に欠ける行為に係る苦情（苦情の内容が第七十七条第一項第二号及びイの行為に起因するものである苦情並びに第七十七条第一項第三号の苦情を除く。以下この号において同じ。）の発生状況及び他の個別信用購入あつせん関係販売業者等による個別信用購入あつせんに係る業務に関する購入者等の利益の保護に欠ける行為に係る苦情の発生状況からみて、当該個別信用購入あつせん関係販売業者又は当該個別信用購入あつせん関係役務提供事業者が当該他の個別信用購入あつせん関係販売業者等に比し、購入者等の利益の保護に欠けると認められるとき。

(b) when in light of how complaints have been filed by purchasers, etc.

concerning acts which fall short of protecting the interests of purchasers, etc. about the business regarding the intermediation of individual credit purchases conducted by the seller affiliated with the intermediation of individual credit purchases or the service provider affiliated with the intermediation of individual credit purchases (excluding complaints whose details arise from an act prescribed in Article 77, paragraph (1), item (ii) and (a) and complaints prescribed in Article 77, paragraph (1), item (iii); the same applies below in this item) and how complaints have been filed by purchasers, etc. concerning acts which fall short of protecting the interests of purchasers, etc. about the business regarding the intermediation of individual credit purchases conducted by the other seller, etc. affiliated with the intermediation of individual credit purchases, it is deemed that the relevant seller affiliated with the intermediation of individual credit purchases or the relevant service provider affiliated with the intermediation of individual credit purchases lacks in protection of the interests of purchasers, etc. compared with the relevant other seller, etc. affiliated with the intermediation of individual credit purchases;

三　第一号の規定により判別した結果その他の事情からみて、個別信用購入あつせん業者が個別信用購入あつせんに係る業務に関し購入者等の利益の保護に欠ける行為をしたと認めるときは、当該苦情の処理のために必要な事項を調査すること。

(iii) when it is found, in light of the results of the determination pursuant to the provisions of item (i) or other factors, that the individual credit purchase intermediary conducted any acts which fall short of protecting the interests of purchasers etc. about the business regarding the intermediation of individual credit purchases, the individual credit purchase intermediary is to investigate matters necessary to process the complaint;

四　購入者等から申出を受けた苦情の内容又は前二号の規定による調査その他の方法により知つた事項からみて、必要があると認めるときは、個別信用購入あつせんに係る業務の改善その他の所要の措置を講じること。

(iv) if it is found to be necessary in light of matters learned from the content of the complaint received from a purchaser, etc., of the investigation pursuant to the provisions of the preceding two items, or of other means, measures to improve the business involving the intermediation of individual credit purchases and other necessary measures are to be taken.

（情報通信の技術を利用する方法）

(Methods of Using Information and Communications Technology)

第九十五条　法第三十五条の三の二十二第一項の電磁的方法は、次に掲げる方法とする。

Article 95 (1) The electronic or magnetic means stated in Article 35-3-22, paragraph (1) of the Act are the following:

一　電子情報処理組織を使用する方法のうちイ又はロに掲げるもの

(i) method of using an electronic data processing system listed in (a) or (b):

イ　個別信用購入あつせん関係販売業者若しくは個別信用購入あつせん関係役務提供事業者又は個別信用購入あつせん業者の使用に係る電子計算機と購入者等の使用に係る電子計算機とを接続する電気通信回線を通じて送信し、受信者の使用に係る電子計算機に備えられたファイルに記録する方法

(a) method of sending a document through a telecommunication line connecting the computer used by the seller affiliated with the intermediation of individual credit purchases, the service provider affiliated with the intermediation of individual credit purchases, or the individual credit purchase intermediary, and the computer used by the purchaser, etc., and recording it in a file on the computer used by the recipient;

ロ　個別信用購入あつせん関係販売業者若しくは個別信用購入あつせん関係役務提供事業者又は個別信用購入あつせん業者の使用に係る電子計算機に備えられたファイルに記録された書面に記載すべき事項を電気通信回線を通じて購入者等の閲覧に供し、当該購入者等の使用に係る電子計算機に備えられたファイルに当該事項を記録する方法（法第三十五条の三の二十二第一項の電磁的方法による提供を受ける旨の承諾又は受けない旨の申出をする場合にあつては、個別信用購入あつせん関係販売業者若しくは個別信用購入あつせん関係役務提供事業者又は個別信用購入あつせん業者の使用に係る電子計算機に備えられたファイルにその旨を記録する方法）

(b) method of providing the purchaser, etc. with the matters to be indicated in a document which are recorded in a file on the computer used by the seller affiliated with the intermediation of individual credit purchases, the service provider affiliated with the intermediation of individual credit purchases, or the individual credit purchase intermediary, for inspection through a telecommunication line, and recording the relevant matters in a file on the computer used by the relevant purchaser, etc. (in the case of consenting or refusing to accept the provision of matters through the electronic or magnetic means prescribed in Article 35-3-22, paragraph (1) of the Act, method of recording to that effect in a file on the computer used by the seller affiliated with the intermediation of individual credit purchases, the service provider affiliated with the intermediation of individual credit purchases, or the individual credit purchase intermediary);

二　磁気ディスク、シー・ディー・ロムその他これらに準ずる方法により一定の事項を確実に記録しておくことができる物をもつて調製するファイルに書面に記載すべき事項を記録したものを交付する方法

(ii) method of delivering a file, prepared in the form of a magnetic disk, CD-ROM, or any other equivalent means that may reliably store certain matters, which contains the matters to be indicated in a document.

２　前項に掲げる方法は、購入者等がファイルへの記録を出力することにより書面を作成できるものでなければならない。

(2) The method listed in the preceding paragraph must be the one that allows the purchaser, etc. to prepare a document by outputting the contents recorded in the file.

３　第一項第一号の「電子情報処理組織」とは、個別信用購入あつせん関係販売業者若しくは個別信用購入あつせん関係役務提供事業者又は個別信用購入あつせん業者の使用に係る電子計算機と、購入者等の使用に係る電子計算機とを電気通信回線で接続した電子情報処理組織をいう。

(3) The "electronic data processing system" stated in paragraph (1), item (i) means the electronic data processing system that connects the computer used by the seller affiliated with the intermediation of individual credit purchases, the service provider affiliated with the intermediation of individual credit purchases, or the individual credit purchase intermediary, and the computer used by the purchaser, etc. through a telecommunication line.

第九十六条　令第二十七条第一項の規定により示すべき方法の種類及び内容は、次に掲げる事項とする。

Article 96　The type and details of the methods to be indicated pursuant to the provisions of Article 27, paragraph (1) of the Order are to be the following matters:

一　前条第一項に規定する方法のうち個別信用購入あつせん関係販売業者若しくは個別信用購入あつせん関係役務提供事業者又は個別信用購入あつせん業者が使用するもの

(i) the method prescribed in paragraph (1) of the preceding Article that is used by the seller affiliated with the intermediation of individual credit purchases, the service provider affiliated with the intermediation of individual credit purchases, or the individual credit purchase intermediary;

二　ファイルへの記録の方式

(ii) the method of recording in the file.

第九十七条　令第二十七条第三項の規定による確認は、文書、口頭、電信又は電話、電子情報処理組織を使用する方法その他の方法で購入者等の使用に係る電子計算機に備えられたファイルに記録されたことを確認することにより行うものとする。

Article 97　Confirmation under Article 27, paragraph (3) of the Order is to be made by confirming that the matters have been recorded in a file on the computer used by the purchaser, etc., in writing, orally, by cable or telephone, by method of using an electronic data processing system, or by any other means.

第九十八条　法第三十五条の三の二十二第二項の経済産業省令・内閣府令で定める方法

は、第九十五条第一項第二号に掲げる方法とする。

Article 98 The methods specified by Order of the Ministry of Economy, Trade and Industry and Cabinet Office Order stated in Article 35-3-22, paragraph (2) of the Act are the methods listed in Article 95, paragraph (1), item (ii).

第二款　個別信用購入あつせん業者の登録等

Subsection 2 Registration, etc. of Individual Credit Purchase Intermediaries

（登録の申請）

(Application for Registration)

第九十九条　法第三十五条の三の二十四第一項の申請書は、様式第十六によるものとする。

Article 99 (1) A written application as stated in Article 35-3-24, paragraph (1) of the Act is to be prepared in accordance with Form 16.

２　法第三十五条の三の二十四第二項の経済産業省令で定める書類は、次のとおりとする。

(2) The documents specified by Order of the Ministry of Economy, Trade and Industry stated in Article 35-3-24, paragraph (2) of the Act are as follows:

一　登録申請書提出日前一月以内の一定の日の現在において様式第二により作成した財産に関する調書並びに登録申請書提出日の直前事業年度の貸借対照表、損益計算書及び株主資本等変動計算書又はこれらに代わる書面。ただし、登録の申請の日を含む事業年度に設立された法人にあつては、会社法第四百三十五条第一項若しくは第六百十七条第一項の規定により成立のときに作成する貸借対照表又はこれに代わる書面

(i) the record on the financial condition prepared in accordance with Form 2 as of a certain day within one month before the day of submitting the written application for registration, and the balance sheet, profit and loss statements, and statements of changes in net assets for the business year immediately before the day of submitting the written application for registration or any alternative documents; provided, however, that regarding a corporation that has been established in the business year containing the day of filing the application for registration, the balance sheet that is to be prepared upon the establishment of the relevant corporation pursuant to the provisions of Article 435, paragraph (1) or Article 617, paragraph (1) of the Companies Act or any alternative documents;

二　兼営事業がある場合には、その種類及び概要を記載した書面

(ii) in cases where there are any additional businesses, the documents stating the types and an outline of those;

三　役員の履歴書

(iii) curricula vitae of officers;

四　株主若しくは社員の名簿及び親会社の株主若しくは社員の名簿又はこれらに代わる書面

(iv) the list of names of shareholders or members, and the list of names of shareholders or members of the parent company, or any alternative documents;

五　加入指定信用情報機関の商号又は名称を記載した書面

(v) a document stating the trade names or names of the participating designated credit bureau;

六　特定信用情報提供契約を締結している特定信用情報提供等業務を行う者の商号又は名称を記載した書面

(vi) a document stating the trade names or names of persons that have concluded a specified credit information service contract and perform the business of specified credit information services, etc.;

七　個別信用購入あつせんに係る業務に関する社内規則等（個別信用購入あつせん業者又はその役員、使用人その他の従業者が遵守すべき規則その他これに準ずるものであつて個別信用購入あつせん業者が作成するものをいう。第百一条において同じ。）

(vii) the internal rules, etc. concerning the business regarding the intermediation of individual credit purchases (meaning rules that are to be followed by the individual credit purchase intermediary or its officers, workers, and other employees, and other equivalent rules prepared by the individual credit purchase intermediary; the same applies in Article 101);

八　個別信用購入あつせんに係る業務に関する組織図

(viii) an organization chart concerning the business regarding the intermediation of individual credit purchases;

九　法第三十五条の三の二十六第一項第三号から第九号までの規定に該当しないことを誓約する書面

(ix) a document to pledge that the person does not fall under any of the provisions of Article 35-3-26 paragraph (1), items (iii) through (ix) of the Act.

3　第十二条第三項の規定は、法第三十五条の三の二十四第三項の経済産業省令で定める電磁的記録に準用する。

(3) The provisions of Article 12, paragraph (3) applies mutatis mutandis to the electronic or magnetic records specified by Order of the Ministry of Economy, Trade and Industry stated in Article 35-3-24, paragraph (3) of the Act.

（不正な行為等をするおそれがあると認められる法人）

(A Corporation Deemed to be Likely to Conduct Illegal Acts)

第百条　法第三十五条の三の二十六第一項第八号に規定する経済産業省令で定めるものは、次の各号のいずれかに該当する法人とする。

Article 100 The corporation specified by Order of the Ministry of Economy, Trade and Industry stated in Article 35-3-26, paragraph (1), item (viii) of the

Act is to fall under any of the following items:

一　法第三十五条の三の三十二第一項各号又は第二項各号のいずれかに該当するとして登録の取消しの処分に係る行政手続法第十五条の規定による通知があつた日から当該処分をする日又は処分をしないことの決定をする日までの期間内に法第三十五条の三の三十五において準用する法第二十六条第一項の規定による届出をした法人（個別信用購入あつせんの営業の廃止について相当の理由のある法人を除く。以下この条において同じ。）で、当該届出の日から五年を経過しない法人

(i) a corporation which has made a notification under Article 26, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 35-3-35 of the Act during the period from the day on which a notice was given, pursuant to the provisions of Article 15 of the Administrative Procedure Act, regarding a disposition of revocation of registration on the grounds that the corporation falls under any of the items of paragraph (1) or the items of paragraph (2) of Article 35-3-32 of the Act to the day on which the relevant disposition is made or it is determined not to make the relevant disposition (excluding a corporation that has reasonable grounds for the discontinuation of its business of the intermediation of individual credit purchases; the same applies below in this Article), and for which five years have not passed from the day of making the relevant notification;

二　前号の期間内に法第三十五条の三の三十五において準用する法第二十六条第一項の規定による届出をした法人の業務を執行する社員又はこれに準ずる者であつた者であつて、前号に規定する通知があつた日前三十日に当たる日から当該法人の廃止の日までの間にその地位にあつたもの（法人に限る。）で、当該届出の日から五年を経過しない法人

(ii) a person that used to be a member executing the business or any equivalent person of a corporation that has made a notification under Article 26, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 35-3-35 of the Act during the period stated in the preceding item, and that was in the relevant position during the period from the day 30 days before the day on which a notice as stated in the preceding item was given up to the day of discontinuing the relevant corporation (that person is limited to a corporation), and for which five years have not passed from the day of making the relevant notification;

三　役員のうちに、第一号の期間内に法第三十五条の三の三十五において準用する法第二十六条第一項の規定による届出をした法人の役員であつた者であつて第一号に規定する通知があつた日前三十日に当たる日から当該法人の廃止の日までの間にその地位にあつたもので当該届出の日から五年を経過しない者のある法人

(iii) a corporation which has, as one of its officers, a person that used to be an officer of a corporation that has made a notification under Article 26, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 35-3-35 of the Act during the period stated in item (i), and that was in the

relevant position during the period from the day 30 days before the day on which a notice as stated in item (i) was given up to the day of discontinuing the relevant corporation, and for which five years have not passed from the day of making the relevant notification.

（個別信用購入あつせんの公正かつ適確な実施を確保するために必要な体制）
(Systems Necessary for Securing Fair and Proper Performance of the Intermediation of Individual Credit Purchases)

第百一条　法第三十五条の三の二十六第一項第九号に規定する経済産業省令で定める体制は、次のとおりとする。

Article 101 (1) The systems specified by Order of the Ministry of Economy, Trade and Industry stated in Article 35-3-26, paragraph (1), item (ix) of the Act are as follows:

一　法第三十五条の三の三第一項本文に規定する調査、法第三十五条の三の五第一項に規定する調査その他法に定める措置の円滑な実施を確保するために必要な体制

(i) a system necessary to ensure the smooth implementation of an investigation prescribed in the main clause of Article 35-3-3, paragraph (1) of the Act, an investigation prescribed in Article 35-3-5, paragraph (1) of the Act, and any other measures specified in the Act;

二　購入者等の苦情を適切かつ迅速に処理するために必要な体制

(ii) a system necessary for appropriately and promptly processing complaints from purchasers, etc.;

三　個別信用購入あつせんの公正かつ適確な実施を確保するため十分な社内規則等を定めていること。

(iii) sufficient internal rules, etc. are established so as to secure the fair and proper performance of the intermediation of individual credit purchases;

四　法の規定若しくは法の規定に基づく命令又は社内規則等を遵守するために必要な体制

(iv) a system necessary for complying with the provisions of the Act, orders based on the provisions of the Act, or internal rules, etc.

２　前項第三号の社内規則等は個別信用購入あつせんに係る業務に関する責任体制を明確化する規定を含むものでなければならない。

(2) The internal rules, etc. stated in item (iii) of the preceding paragraph must include provisions that clarify allocation of responsibility concerning the operation of the intermediation of individual credit purchases.

（変更の届出）
(Notification of Change)

第百二条　法第三十五条の三の二十八第一項の届出は、様式第十七による届出書を提出してしなければならない。

Article 102 (1) Notification under Article 35-3-28, paragraph (1) of the Act must

be made by submitting a written notification prepared in accordance with Form 17.

2　法第三十五条の三の二十八第三項において準用する法第三十五条の三の二十四第二項の経済産業省令で定める書類は、次のとおりとする。

(2) The documents specified by Order of the Ministry of Economy, Trade and Industry stated in Article 35-3-24, paragraph (2) as applied mutatis mutandis pursuant to Article 35-3-28, paragraph (3) of the Act are as follows:

一　その変更に係る事項を証する書類

(i) a document certifying the matters regarding the change;

二　その変更が新たに就任した役員に係るものであるときは、当該役員の履歴書及び第九十九条第二項第九号に掲げる書面（法第三十五条の三の二十六第一項第五号に係るものに限る。）

(ii) when the change refers to an officer that has newly taken office, the curriculum vitae of the relevant officer, and document listed in Article 99, paragraph (2), item (ix) (limited to the document regarding Article 35-3-26, paragraph (1), item (v) of the Act).

3　第十二条第三項の規定は、法第三十五条の三の二十八第三項において準用する法第三十五条の三の二十四第三項の経済産業省令で定める電磁的記録に準用する。

(3) The provisions of Article 12, paragraph (3) apply mutatis mutandis to electronic or magnetic records specified by Order of the Ministry of Economy, Trade and Industry specified in Article 35-3-24, paragraph (3) of the Act as applied mutatis mutandis pursuant to Article 35-3-28, paragraph (3) of the Act.

（準用規定）

(Provisions to be Applied Mutatis Mutandis)

第百三条　第二十五条及び第二十六条の規定は、個別信用購入あつせんを業として営む場合に準用する。この場合において、第二十五条中「法第二十四条（法第二十六条において準用する場合を含む。）」とあるのは「法第三十五条の三の三十五において準用する法第二十四条」と、第二十六条中「法第二十六条第一項」とあるのは「法第三十五条の三の三十五において準用する法第二十六条第一項」と読み替えるものとする。

Article 103　The provisions of Article 25 and Article 26 apply mutatis mutandis to the case of engaging in the intermediation of individual credit purchases in the course of trade. In this case, the term "Article 24 of the Act (including cases where applied mutatis mutandis pursuant to Article 26 of the Act)" in Article 25 is deemed to be replaced with "Article 24 of the Act as applied mutatis mutandis pursuant to Article 35-3-35 of the Act," and the term "Article 26, paragraph (1) of the Act" in Article 26 is deemed to be replaced with "Article 26, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 35-3-35 of the Act."

（法第三十五条の三の三十六第一項第四号イの経済産業省令で定める者）

(Persons Specified by Order of the Ministry of Economy, Trade and Industry Specified in Article 35-3-36, Paragraph (1), Item (iv), (a) of the Act)

第百三条の二　法第三十五条の三の三十六第一項第四号イの経済産業省令で定める者は、精神の機能の障害により特定信用情報提供業務を適正に行うに当たつて必要な認知、判断及び意思疎通を適切に行うことができない者とする。

Article 103-2 A person specified by an Order of the Ministry of Economy, Trade and Industry specified in Article 35-3-36, paragraph (1), item (iv), (a) of the Act is to be a person that is unable to adequately carry out the cognition, decision making, and communication necessary for properly performing specified credit information provision services due to impairment of mental functions.

第三節　指定信用情報機関
Section 3 Designated Credit Bureaus

第一款　通則
Subsection 1 General Rules

（特定信用情報の規模）

(Size of the Specified Credit Information)

第百四条　法第三十五条の三の三十六第一項第五号の経済産業省令で定めるものは、加入登録包括信用購入あつせん業者（特定信用情報提供等業務を行う者が特定信用情報提供契約を締結した相手方である登録包括信用購入あつせん業者をいう。次項第一号及び第百六条第二項第四号において同じ。）の数、加入登録個別信用購入あつせん業者（特定信用情報提供等業務を行う者が特定信用情報提供契約を締結した相手方である登録個別信用購入あつせん業者をいう。次項第二号及び第百六条第二項第四号において同じ。）の数、保有する基礎特定信用情報に係る支払時期の到来していない又は支払の義務が履行されていない包括信用購入あつせん及び二月払購入あつせんに係る債務の合計額（加入包括信用購入あつせん業者が当該包括信用購入あつせんの手数料の額を提供するときは、当該手数料（第百十八条第三項において「特定包括手数料」という。）の額を含む。次項第三号において同じ。）、保有する基礎特定信用情報に係る支払時期の到来していない又は支払の義務が履行されていない個別信用購入あつせん及び二月払個別購入あつせんに係る債務の合計額（加入個別信用購入あつせん業者が当該個別信用購入あつせんの手数料の額を提供するときは、当該手数料（第百十八条第三項において「特定個別手数料」という。）の額を含む。次項第四号において同じ。）並びに保有する基礎特定信用情報に係る個別信用購入あつせん又は二月払個別購入あつせんに係る販売の方法により販売した商品名又は当該商品を特定するに足りる番号、記号その他の符号（保有する基礎特定信用情報に係る個別信用購入あつせんに係る販売又は提供の方法により販売した指定権利又は提供する役務の場合にあつては、当該権利若しくは当該役務の種類又は当該権利若しくは当該役務を特定するに足りる番号、記号その他の符号）の件数の合計数とする。

Article 104 (1) The size of the specified credit information specified by Order of the Ministry of Economy, Trade and Industry stated in Article 35-3-36,

paragraph (1), item (v) of the Act is [i] the number of participating registered comprehensive credit purchase intermediaries (meaning a registered comprehensive credit purchase intermediary with which a person engaging in the business of specified credit information services, etc. has concluded a specified credit information service contract; the same applies in item (i) of the following paragraph, and Article 106, paragraph (2), item (iv)), [ii]the number of participating registered individual credit purchase intermediaries (meaning a registered individual credit purchase intermediary with which a person engaging in the business of specified credit information services, etc. has concluded a specified credit information service contract; the same applies in item (ii) of the following paragraph, and Article 106, paragraph (2), item (iv)), [iii]the total amount of the obligations regarding the intermediation of comprehensive credit purchases and the intermediation of two months' installment purchases which have not yet become due or for which the payment obligations have not been performed and which relate to the basic specified credit information the person holds (when a participating comprehensive credit purchase intermediary provides the amount of the fee for the intermediation of comprehensive credit purchases, including the amount of the relevant fee (referred to as the "specified fee for the intermediation of comprehensive credit purchases" in Article 118, paragraph (3)); the same applies in item (iii) of the following paragraph), [iv]the total amount of the obligations regarding the intermediation of individual credit purchases and the intermediation of two months' installment purchases which have not yet become due or for which the payment obligations have not been performed and which relate to the basic specified credit information the person holds (when a participating individual credit purchase intermediary provides the amount of the fee for the intermediation of individual credit purchases, including the amount of the relevant fee (referred to as the "specified fee for the intermediation of individual credit purchases" in Article 118, paragraph (3)); the same applies in item (iv) of the following paragraph), and [v]the total number of the names of the goods that were sold by the method of sales regarding the intermediation of individual credit purchases or the intermediation of two months' installment purchases which pertain to the basic specified credit information the person holds, or the numbers, marks or any other signs with which the relevant goods can be identified (in the case of designated rights sold or services to be provided by the method of sales or provision regarding the intermediation of individual credit purchases which relate to the basic specified credit information the person holds, the total number of the types of the relevant rights or the relevant services, or the numbers, marks or any other signs with which the relevant rights or the relevant services can be identified).

2　法第三十五条の三の三十六第一項第五号の経済産業省令で定める基準は、次のとお

りとする。

(2) The standards specified by Order of the Ministry of Economy, Trade and Industry stated in Article 35-3-36, paragraph (1), item (v) of the Act are as follows:

一　加入登録包括信用購入あつせん業者の数が五十以上であること。

(i) that the number of participating registered comprehensive credit purchase intermediaries is 50 or more;

二　加入登録個別信用購入あつせん業者の数が三十以上であること。

(ii) that the number of participating registered individual credit purchase intermediaries is 30 or more;

三　保有する基礎特定信用情報に係る支払時期の到来していない又は支払の義務が履行されていない包括信用購入あつせん及び二月払購入あつせんに係る債務の合計額が一兆五千億円以上であること。

(iii) the total amount of the obligations regarding the intermediation of comprehensive credit purchases and the intermediation of two months' installment purchases which have not yet become due or for which the payment obligations have not been performed and which relate to the basic specified credit information the person holds is 1.5 trillion yen or more;

四　保有する基礎特定信用情報に係る支払時期の到来していない又は支払の義務が履行されていない個別信用購入あつせん及び二月払個別購入あつせんに係る債務の合計額が三兆円以上であること。

(iv) the total amount of the obligations regarding the intermediation of individual credit purchases and the intermediation of two months' installment purchases which have not yet become due or for which the payment obligations have not been performed and which relate to the basic specified credit information the person holds is 3 trillion yen or more;

五　保有する基礎特定信用情報に係る個別信用購入あつせん又は二月払個別購入あつせんに係る商品名又は当該商品を特定するに足りる番号、記号その他の符号（指定権利又は役務の場合にあつては、当該権利若しくは当該役務の種類又は当該権利若しくは当該役務を特定するに足りる番号、記号その他の符号）の件数の合計数が四百万件以上であること。

(v) the total number of the names of the goods regarding the intermediation of individual credit purchases or the intermediation of two months' installment purchases which relate to the basic specified credit information the person holds, or the numbers, marks or any other signs with which the relevant goods can be identified (in the case of designated rights or services, the total number of the types of the relevant rights or the relevant services, or the numbers, marks or any other signs with which the relevant rights or the relevant services can be identified) is four million or more.

3　この節において「二月払個別購入あつせん」とは、カード等を利用することなく、特定の販売業者が行う購入者への商品若しくは指定権利の販売又は特定の役務提供事

業者が行う役務の提供を受ける者への役務の提供を条件として、当該商品若しくは当該指定権利の代金又は当該役務の対価の全部又は一部に相当する金額の当該販売業者又は当該役務提供事業者への交付（当該販売業者又は当該役務提供事業者以外の者を通じた当該販売業者又は当該役務提供事業者への交付を含む。）をするとともに、当該購入者等から、当該購入者等が当該販売業者から商品若しくは指定権利を購入する契約を締結し、又は当該役務提供事業者から役務の提供を受ける契約を締結した時から二月を超えない範囲内においてあらかじめ定められた時期までに、当該金額を受領することをいう。

(3) In this Section, the "intermediation of two months' installment purchases" means, under the condition that a specified seller sells goods or designated rights to a purchaser or a specified service provider provides services to a service recipient, without using a card, etc., to deliver the amount equivalent to the whole or a part of the charge for the goods or the designated rights or the value of the services to the relevant seller or the relevant service provider (including to deliver such amount to the relevant seller or the relevant service provider via a person other than the relevant seller or the relevant service provider), and to receive the relevant amount from the relevant purchaser, etc. up to the time specified in advance within two months from the time when the relevant purchaser, etc. concluded a contract to purchase goods or designated rights from the relevant seller or to receive services from the relevant service provider.

（財産的基礎）

(Financial Basis)

第百五条　法第三十五条の三の三十六第一項第六号の経済産業省令で定めるものは、法第三十五条の三の三十七第二項第四号の貸借対照表に計上された資産の合計額から負債の合計額を控除した額が五億円以上であることとする。

Article 105 The financial basis specified by Order of the Ministry of Economy, Trade and Industry stated in Article 35-3-36, paragraph (1), item (vi) of the Act is to be the amount of total assets minus total liabilities recorded in the balance sheet stated in Article 35-3-37, paragraph (2), item (iv) of the Act is 500 million yen or more.

（指定申請の添付書類）

(Documents to be Attached to Written Application for Designation)

第百六条　法第三十五条の三の三十七第一項の申請書は、様式第十八によるものとする。

Article 106 (1) A written application as stated in Article 35-3-37, paragraph (1) of the Act is to be prepared in accordance with Form 18.

２　法第三十五条の三の三十七第二項第五号の経済産業省令で定める書類は、次のとおりとする。

(2) The documents specified by Order of the Ministry of Economy, Trade and

Industry stated in Article 35-3-37, paragraph (2), item (v) of the Act are as follows:

一　法第三十五条の三の三十六第一項第二号に掲げる要件に該当することを誓約する書面

(i) a document to pledge that the person satisfies the requirements listed in Article 35-3-36, paragraph (1), item (ii) of the Act;

二　役員（法第三十五条の三の三十六第一項第四号の役員をいう。以下この号、次号、次条、第百八条、第百十一条第二項第八号及び第九号、第百十三条第十号及び第十一号並びに第百十五条第二項において同じ。）が法第三十五条の三の三十六第一項第四号ロに該当しない旨の官公署の証明書（当該役員が外国人である場合を除く。）

(ii) a certificate issued by a public agency indicating that any of the officers (meaning the officers stated in Article 35-3-36, paragraph (1), item (iv) of the Act; the same applies below in this item, the following item, the following Article, Article 108, Article 111, paragraph (2), item (viii) and item (ix), Article 113, item (x) and item (xi), and Article 115, paragraph (2)) does not fall under Article 35-3-36, paragraph (1), item (iv), (b) (excluding cases where the officer is a foreign national);

三　役員の履歴書（役員が法人であるときは、当該役員の沿革を記載した書面。第百十一条第二項第九号及び第百十五条第二項第二号において同じ。）

(iii) the curricula vitae of officers (if an officer is a corporation, a document stating the history of the relevant officer; the same applies in Article 111, paragraph (2), item (ix) and Article 115, paragraph (2), item (ii));

四　加入登録包括信用購入あつせん業者及び加入登録個別信用購入あつせん業者の名称を記載した書面

(iv) a document stating the names of the participating registered comprehensive credit purchase intermediaries and the participating registered individual credit purchase intermediaries;

五　法第三十五条の三の三十六第一項第五号に掲げる規定に適合することを説明した書類

(v) a document explaining that conforms to the provisions listed in Article 35-3-36, paragraph (1), item (v) of the Act;

六　特定信用情報提供等業務に関する知識及び経験を有する使用人の確保の状況並びに当該使用人の配置の状況を記載した書面

(vi) a document stating the status of securing employees that have knowledge and experience on the business of specified credit information services, etc. and the status of deploying the relevant employees;

七　申請者の事務の機構及び分掌を記載した書面

(vii) a document stating the organization and segregation of the applicant's affairs;

八　その他参考となるべき事項を記載した書類

(viii) a document stating other matters to be referred to.

3　第十二条第三項の規定は、法第三十五条の三の三十七第三項の経済産業省令で定める電磁的記録に準用する。

(3) The provisions of Article 12, paragraph (3) apply mutatis mutandis to the electronic or magnetic records specified by Order of the Ministry of Economy, Trade and Industry stated in Article 35-3-37, paragraph (3) of the Act.

（役員の兼職の制限）

(Restriction on the Concurrent Holding of Positions by Officers)

第百七条　法第三十五条の三の三十八の経済産業省令で定める法人は、次の各号のいずれかに該当する法人とする。

Article 107 (1) The corporation specified by Order of the Ministry of Economy, Trade and Industry stated in Article 35-3-38 of the Act falls under any of the following items:

一　包括信用購入あつせん業者又は二月払購入あつせんを業とする法人

(i) a comprehensive credit purchase intermediary or a corporation that engages in the intermediation of two months' installment purchases as its business;

二　個別信用購入あつせん業者又は二月払個別購入あつせんを業とする法人

(ii) an individual credit purchase intermediary or a corporation that engages in the intermediation of two months' installment purchases as its business;

三　貸金業法（昭和五十八年法律第三十二号）第二条第一項に規定する貸金業を営む法人

(iii) a corporation that operates a money lending business as prescribed in Article 2, paragraph (1) of the Money Lending Business Act (Act No. 32 of 1983);

四　債権管理回収業に関する特別措置法（平成十年法律第百二十六号）第二条第三項に規定する債権回収会社

(iv) a company managing and collecting on monetary claims as prescribed in Article 2, paragraph (3) of the Act on Special Measures Concerning the Management of and Collection on Monetary Claims (Act No. 126 of 1998);

五　債務の保証を業として営む法人

(v) a corporation that operates the business of guaranteeing claims;

六　役務の提供を受ける者に対し、その指定する機械類その他の商品を購入してその賃貸をする業務（次項第四号において「リース業」という。）を営む法人

(vi) a corporation that operates the business of purchasing machinery and other goods designated by a service recipient and leasing them to the relevant service recipient (referred to as "leasing business" in item (iv) of the following paragraph).

2　法第三十五条の三の三十八の経済産業省令で定める事業は、次に掲げる事業とする。

(2) The businesses specified by Order of the Ministry of Economy, Trade and Industry stated in Article 35-3-38 of the Act are to be the businesses listed as

follows:

一　貸金業法第二条第一項に規定する貸金業

(i) a money lending business as prescribed in Article 2, paragraph (1) of the Money Lending Business Act;

二　債権管理回収業に関する特別措置法第二条第二項に規定する債権管理回収業

(ii) a claim management and collection business as prescribed in Article 2, paragraph (2) of the Act on Special Measures Concerning the Management of and Collection on Monetary Claims;

三　債務の保証

(iii) the guaranteeing of claims;

四　リース業

(iv) a leasing business.

（指定信用情報機関の役員の兼職の認可の申請等）

(Application for Approval for the Concurrent Holding of Positions by Officers of Designated Credit Bureaus)

第百八条　指定信用情報機関の代表者及び常務に従事する役員は、法第三十五条の三の三十八の規定による認可を受けようとするときは、当該認可を受けるべき事項を記載した認可申請書に次に掲げる書面を添付して、当該指定信用情報機関を経由して経済産業大臣に提出しなければならない。

Article 108 (1) If the representative and managing officers of a designated credit bureau intend to obtain approval under Article 35-3-38 of the Act, they must submit a written application for approval stating the matters to be approved, attaching it with the following documents, to the Minister of Economy, Trade and Industry, via the relevant designated credit bureau:

一　理由書

(i) a written statement of reasons;

二　履歴書

(ii) curriculum vitae;

三　指定信用情報機関における常務の処理方法又は勤務状況を記載した書面

(iii) a document stating the method of processing ordinary business and the working conditions at the designated credit bureau;

四　前条第一項各号に掲げる法人（以下この条において「他の法人」という。）の常務に従事しようとする場合には、当該他の法人における常務の処理方法及び指定信用情報機関と当該他の法人との取引その他の関係を記載した書面並びに当該他の法人の定款、最終の業務報告又は事業報告の内容を記載した書面、貸借対照表（関連する注記を含む。第百十一条第二項第七号において同じ。）、損益計算書（関連する注記を含む。同号において同じ。）、剰余金処分計算書若しくは損失金処理計算書又は株主資本等変動計算書（関連する注記を含む。）その他最近における業務、財産及び損益の状況を知ることができる書面

(iv) in cases where they intend to engage in the ordinary business of any of the

corporations listed in the items of paragraph (1) of the preceding Article (referred to below as the "other corporation" in this Article), a document stating the method of processing ordinary business at the relevant other corporation, transactions and any other relations between the designated credit bureau and the relevant other corporation; a document stating the articles of incorporation and the details of the final activity reports or business reports of the relevant other corporation; the balance sheet (including related notes; the same applies in Article 111, paragraph (2), item (vii)), profit and loss statements (including related notes; the same applies in the relevant item), surplus appropriation statement or deficit disposition statement, statements of changes in net assets (including related notes), or other documents from which the status of recent activities, financial condition, and profit and loss of the relevant other corporation can be ascertained;

五　現在営んでいる前条第二項各号に掲げる事業を継続して営もうとする場合には、その事業の種類及び方法、その事業の最近における業務、財産及び損益の状況並びに申請の日から起算して一年間における取引及び収支の予想を記載した書面

(v) in cases where they intend to continuously operate any of the businesses listed in the items of paragraph (2) of the preceding Article that they now operate, a document stating the type and method of the business, the status of recent business activities, financial condition, and profit and loss of the business, and the projected transactions and income and expenditure for one year from the day of filing the application;

六　新たに前条第二項各号に掲げる事業を営もうとする場合には、その事業の種類及び方法並びにその事業開始後一年間における取引及び収支の予想を記載した書面

(vi) in cases where they intends to newly operate any of the businesses listed in the items of paragraph (2) of the preceding Article, a document stating the type and method of the business, and the projected transactions and income and expenditure for one year after commencing the business;

七　その他経済産業大臣が必要と認める事項を記載した書面

(vii) a document stating any other matters that the Minister of Economy, Trade and Industry finds necessary.

2　経済産業大臣は、前項の規定による認可の申請があつたときは、当該申請に係る他の法人を代表し、若しくは常務に従事し、又は前条第二項各号に掲げる事業を営むことが、当該申請に係る指定信用情報機関の代表者又は常務に従事する役員が指定信用情報機関を代表すること又は指定信用情報機関の常務に従事することに対し、何らの支障を及ぼすおそれのないものであるかどうかを審査するものとする。

(2) When an application for approval under the preceding paragraph has been filed, the Minister of Economy, Trade and Industry is to examine whether or not the act of representing or engaging in ordinary business of the other corporation regarding the relevant application or of operating any of the

businesses listed in the items of paragraph (2) of the preceding Article is unlikely to interfere with the representative or managing officers of the designated credit bureau regarding the relevant application representing or engaging in ordinary business of the designated credit bureau.

第二款　業務
Subsection 2 Business

（兼業の承認申請）
(Application for Approval for Concurrent Business)

第百九条　指定信用情報機関は、法第三十五条の三の四十一第一項ただし書の規定により承認を受けようとするときは、次に掲げる事項を記載した承認申請書を経済産業大臣に提出しなければならない。

Article 109 (1) If a designated credit bureau intends to obtain approval under the proviso to Article 35-3-41, paragraph (1) of the Act, it must submit a written application for approval stating the following matters to the Minister of Economy, Trade and Industry:

一　兼業の承認を受けようとする業務（以下この条において「兼業業務」という。）

(i) business for which it intends to obtain approval for concurrent business (referred to below as a "concurrent business");

二　兼業業務の開始予定年月日

(ii) scheduled date for commencing the concurrent business.

２　前項の承認申請書には、次に掲げる書類を添付しなければならない。

(2) The written application stated in the preceding paragraph must be attached with the following documents:

一　兼業業務の内容及び方法を記載した書類

(i) a document stating the details and the method of the concurrent business;

二　兼業業務を所掌する組織及び人員配置を記載した書面

(ii) a document stating the organization and the deployment of the personnel in charge of the concurrent business;

三　兼業業務の運営に関する規則

(iii) the rules concerning the operation of the concurrent business;

四　兼業業務の開始後三年間における当該兼業業務の収支の見込みを記載した書類

(iv) a document stating the projected income and expenditure of the concurrent business for three years after commencing the concurrent business.

（兼業業務の廃止の届出）
(Notification of Discontinuation of Concurrent Business)

第百十条　指定信用情報機関は、法第三十五条の三の四十一第二項の規定により同条第一項ただし書の承認を受けた業務を廃止した旨の届出をしようとするときは、次に掲げる事項を記載した書面を経済産業大臣に届け出るものとする。

Article 110 When a designated credit bureau intends to make a notification indicating that it has discontinued the business for which it had obtained approval as stated in the proviso to Article 35-3-41, paragraph (1) of the Act, pursuant to the provisions of paragraph (2) of the relevant Article, it is to submit a document stating the following matters to the Minister of Economy, Trade and Industry:

一　廃止したその業務の内容

(i) the details of the discontinued business;

二　廃止した年月日

(ii) the date of the discontinuation;

三　廃止の理由

(iii) the reason for the discontinuation.

（業務の一部委託の承認申請）

(Application for Approval for Partial Entrustment of Business)

第百十一条　指定信用情報機関は、法第三十五条の三の四十二第一項の規定により承認を受けようとするときは、次に掲げる事項を記載した承認申請書を経済産業大臣に提出しなければならない。

Article 111 (1) If a designated credit bureau intends to obtain approval pursuant to the provisions of Article 35-3-42, paragraph (1) of the Act, it must submit a written application for approval stating the following matters to the Minister of Economy, Trade and Industry:

一　業務を委託する相手方（以下この条及び次条において「受託者」という。）の氏名又は商号若しくは名称及び住所又は委託する業務を行う営業所若しくは事務所の所在地

(i) the name or trade name and the address of the counterparty to which it entrusts the business (referred to below as the "entrusted party" in this Article and the following Article), and the location of the business office or office where the entrusted business is performed;

二　委託する業務の内容及び範囲

(ii) the details and the scope of the business to entrust;

三　委託の期間

(iii) the period of entrustment.

２　前項の承認申請書には、次に掲げる書類を添付しなければならない。

(2) A written application as stated in the preceding paragraph must be attached with the following documents:

一　理由書

(i) a written statement of reasons;

二　業務の委託契約の内容を記載した書面

(ii) a document stating the details of the business entrustment contract;

三　受託者が法第三十五条の三の三十六第一項第二号から第四号までに掲げる要件に

該当することを誓約する書面

(iii) a document to pledge that the entrusted party satisfies the requirements listed in Article 35-3-36, paragraph (1), items (ii) through (iv) of the Act;

四　受託者の沿革を記載した書面

(iv) a document stating the history of the entrusted party;

五　受託者の定款又は寄附行為

(v) the articles of incorporation or the articles of endowment of the entrusted party;

六　委託する業務の実施方法を記載した書面

(vi) a document stating the method of performing the business to entrust;

七　受託者の最近三年の各年度における事業報告書、貸借対照表及び損益計算書又はこれらに代わる書面

(vii) the business report, balance sheet, and profit and loss statement for each of the most recent three fiscal years of the entrusted party, or any alternative documents;

八　受託者の役員の氏名又は商号若しくは名称を記載した書面

(viii) a document stating the names or trade names of the officers of the entrusted party;

九　受託者の役員の履歴書

(ix) curricula vitae of officers of the entrusted party;

十　受託者の取締役（業務を執行する社員、理事その他これに準ずる者を含むものとし、委員会設置会社にあつては、執行役とする。）の担当業務を記載した書面

(x) a document stating duties for the board members (including members that execute the business, directors, and any equivalent persons, and in the case of a company with committees, meaning executive officers) of the entrusted party;

十一　その他参考となるべき事項を記載した書類

(xi) a document stating any other matters to be referred to.

（業務の一部委託の承認基準）

(Standards for Approval for Partial Entrustment of Business)

第百十二条　経済産業大臣は、前条第一項の承認申請書を受理した場合において、その申請が次に掲げる基準に適合していると認められるときは、これを承認するものとする。

Article 112　When the Minister of Economy, Trade and Industry has received a written application for approval as stated in paragraph (1) of the preceding Article and finds that the application conforms to the following standards, the Minister is to approve the application:

一　業務の委託が当該業務の効率化に資すること。

(i) that the entrustment of the business contributes to enhancing the efficiency of the business;

二　受託者が社会的信用のある法人であり、かつ、その受託する業務について、適正な計画を有し、確実にその業務を行うことができるものであること。

(ii) that the entrusted party is a corporation with social credibility, has a proper plan for the entrusted business, and may perform the business reliably;

三　受託者が法第三十五条の三の三十六第一項第二号から第四号までに掲げる要件に該当すること。

(iii) that the entrusted party satisfies the requirements listed in Article 35-3-36, paragraph (1), items (ii) through (iv) of the Act.

（業務規程の記載事項）

(Matters to be Indicated in Operational Rules)

第百十三条　法第三十五条の三の四十三第一項第十号の経済産業省令で定める事項は、次のとおりとする。

Article 113 The matters specified by Order of the Ministry of Economy, Trade and Industry stated in Article 35-3-43, paragraph (1), item (x) of the Act are as follows:

一　特定信用情報提供等業務を行う時間及び休日に関する事項

(i) matters concerning the hours to perform the business of specified credit information services, etc. and concerning holidays;

二　従業者の監督体制に関する事項

(ii) matters concerning the system to supervise employees;

三　特定信用情報提供等業務に関する記録の作成に関する事項

(iii) matters concerning the preparation of a record on the business of specified credit information services, etc.;

四　特定信用情報提供契約に関する契約約款に関する事項

(iv) matters concerning the terms of the specified credit information service contract;

五　特定信用情報提供等業務において取り扱う特定信用情報についての利用者又は購入者等の同意に関する事項

(v) matters concerning the consent of the users or purchasers, etc. on specified credit information to be handled in the business of specified credit information services, etc.;

六　特定信用情報提供等業務の用に供する設備が、停電及び地震、火災、水害その他の災害の被害を容易に受けないために必要な措置に関する事項

(vi) matters concerning measures necessary to ensure that the facilities to be used for the business of specified credit information services, etc. are not easily damaged by power failures and earthquakes, fires, floods or any other disasters;

七　個人情報の保護に関する法律（平成十五年法律第五十七号）第三十七条第一項に規定する開示等の求めに係る措置に関する事項

(vii) matters concerning measures regarding requests for disclosure, etc. prescribed in Article 37, paragraph (1) of the Act on the Protection of Personal Information (Act No. 57 of 2003);

八　定款又はこれに準ずる定めを変更した場合における当該変更の届出に関する事項

(viii) matters concerning the notification of any changes to the articles of incorporation or any other equivalent rules;

九　電子情報処理組織の故障その他の偶発的な事情により、特定信用情報提供等業務の全部又は一部を停止する事故が発生した場合における当該事故の概要及び改善策の届出に関する事項

(ix) matters concerning the notification of the details of any accidents in which the whole or a part of the business of specified credit information services, etc. has been suspended due to a breakdown of the electronic data processing system or any other accidental circumstances, and the matters concerning the notification of remedial measures;

十　指定信用情報機関又はその業務の一部の委託先の役員又は従業員（以下この号及び次号において「役員等」という。）が特定信用情報提供等業務（業務の一部の委託先にあつては、当該指定信用情報機関が委託する業務に係るものに限る。）を遂行するに際して法令又は当該指定信用情報機関の業務規程に反する行為が発生したことを知つた場合における当該行為が発生した営業所又は事務所の名称、当該行為をした役員等の氏名又は商号若しくは名称及び役職名、当該行為の概要並びに改善策の届出に関する事項

(x) in cases where an officer or an employee of the designated credit bureau or the entrusted person for a part of its business (referred to below as an "officer, etc." in this item and the following item) has come to know the occurrence of any act in violation to laws and regulations or the designated credit bureau's operational rules in the course of performing the business of specified credit information services, etc. (in the case of the entrusted person for a part of the business, limited to the business regarding the part entrusted by the designated credit bureau), the matters concerning the notification of the name of the business office or office where the relevant act occurred, the name or trade name and the title of the officer, etc. that has conducted the relevant act, and an outline of the relevant act, and the matters concerning the notification of remedial measures;

十一　加入包括信用購入あつせん業者若しくは加入個別信用購入あつせん業者又はその役員等が法第三十五条の三の五十六、第三十五条の三の五十七若しくは第三十五条の三の五十九又は指定信用情報機関の業務規程に反する行為を行つたことを知つた場合における当該行為が発生した営業所又は事務所の名称、当該行為をした役員等の氏名又は商号若しくは名称及び役職名、当該行為の概要並びに改善策の届出に関する事項

(xi) in cases where a participating comprehensive credit purchase intermediary or a participating individual credit purchase intermediary, or an officer, etc.

has come to know the conduct of any act in violation to Article 35-3-56, Article 35-3-57, or Article 35-3-59 of the Act or the designated credit bureau's operational rules, the matters concerning the notification of the name of the business office or office where the relevant act occurred, the name or trade name and the title of the officer, etc. that has conducted the relevant act, and an outline of the relevant act, and the matters concerning the notification of remedial measures;

十二　その他特定信用情報提供等業務に関し必要な事項

(xii) other necessary matters concerning the business of specified credit information services, etc.

（特定信用情報提供等業務に関する記録の記録事項等）

(Matters to be Recorded in a Record on the Business of Specified Credit Information Services, etc.)

第百十四条　法第三十五条の三の四十五の規定により、指定信用情報機関は特定信用情報提供等業務に関し、次に掲げる事項の記録を、書面又は電磁的記録をもつて作成し、作成後三年間保存しなければならない。

Article 114 Pursuant to the provisions of Article 35-3-45 of the Act, a designated credit bureau must prepare a record on the following matters, regarding the business of specified credit information services, etc., by means of documents or electronic or magnetic records, and must preserve the relevant record for three years after preparing it:

一　基礎特定信用情報の提供を依頼した加入包括信用購入あつせん業者若しくは加入個別信用購入あつせん業者の名称又は当該加入包括信用購入あつせん業者若しくは当該加入個別信用購入あつせん業者を特定するに足りる番号、記号その他の符号（他の指定信用情報機関の加入包括信用購入あつせん業者又は加入個別信用購入あつせん業者の依頼に基づき当該他の指定信用情報機関から基礎特定信用情報の提供の依頼を受けたときは、当該他の指定信用情報機関の商号又は名称及び提供の依頼のあつた当該他の指定信用情報機関の加入包括信用購入あつせん業者若しくは加入個別信用購入あつせん業者の名称又は当該加入包括信用購入あつせん業者若しくは加入個別信用購入あつせん業者を特定するに足りる番号、記号その他の符号）

(i) the name of the participating comprehensive credit purchase intermediary or the participating individual credit purchase intermediary that has requested the provision of the basic specified credit information, or the numbers, marks, or any other signs with which the relevant participating comprehensive credit purchase intermediary or the relevant participating individual credit purchase intermediary can be identified (when the designated credit bureau has received a request for the provision of the basic specified credit information from another designated credit bureau, based on a request from a participating comprehensive credit purchase intermediary or a participating individual credit purchase intermediary of the other

designated credit bureau, the trade name or name of the other designated credit bureau; the name of the participating comprehensive credit purchase intermediary or the participating individual credit purchase intermediary of the other designated credit bureau that has received the request; or the number, mark, or any other signs with which the relevant participating comprehensive credit purchase intermediary or the relevant participating individual credit purchase intermediary can be identified);

二　基礎特定信用情報の提供を依頼された個人の氏名

(ii) the name of the individual for whom the provision of the basic specified credit information was requested;

三　基礎特定信用情報の提供の依頼のあつた日時

(iii) the date on which the provision of the basic specified credit information was requested;

四　提供した基礎特定信用情報の内容

(iv) the details of the provided basic specified credit information.

第三款　監督
Subsection 3 Supervision

（変更の届出）

(Notification of Change)

第百十五条　法第三十五条の三の五十第一項の規定による届出は、様式第十九による届出書を提出してしなければならない。

Article 115 (1) Notification under Article 35-3-50, paragraph (1) of the Act must be made by submitting a written notification prepared in accordance with Form 19.

2　前項の規定による届出書には、次の書面を添付しなければならない。

(2) A written notification under the preceding paragraph must be attached with the following documents:

一　変更の届出が商号若しくは名称、主たる営業所若しくは事務所その他特定信用情報提供等業務を行う営業所若しくは事務所の名称若しくは所在地又は役員の氏名若しくは商号若しくは名称に係るものであるときは、その変更を証する書面

(i) when the notification of the change relates to the trade name or name, the name or the location of the principal business office or office or any other business office or office where the business of specified credit information services, etc. is performed, or the name or trade name of officers, a document certifying the relevant change;

二　変更の届出が新たに就任した役員に係るものであるときは、当該役員の履歴書及び法第三十五条の三の三十七第二項第一号に掲げる書面（法第三十五条の三の三十六第一項第四号に係るものに限る。）

(ii) when the notification of the change refers to an officer that has newly taken

office, the curriculum vitae of the relevant officer, and documents listed in Article 35-3-37, paragraph (2), item (i) of the Act (limited to those regarding Article 35-3-36, paragraph (1), item (iv) of the Act).

（業務及び財産に関する報告書の提出）

(Submission of a Report Concerning the Business or Financial Condition)

第百十六条　法第三十五条の三の五十一第一項の規定による指定信用情報機関が作成すべき業務及び財産に関する報告書は、様式第二十により作成し、事業年度経過後三月以内に経済産業大臣に提出しなければならない。

Article 116 (1) A report on the business and financial condition that a designated credit bureau is to prepare under Article 35-3-51, paragraph (1) of the Act must be prepared in accordance with Form 20 and be submitted to the Minister of Economy, Trade and Industry within three months after the elapse of a business year.

２　前項の報告書には、最終事業年度に係る会社法第四百三十五条第二項に規定する計算書類（会社でない場合にあつては、これに代わる書面）を添付しなければならない。

(2) A report as stated in the preceding paragraph must be attached with financial statements as prescribed in Article 435, paragraph (2) of the Companies Act (if a designated credit bureau is not a company, any alternative document) regarding the final business year.

３　指定信用情報機関は、やむを得ない理由により第一項に規定する期間内に同項の報告書の提出をすることができない場合には、あらかじめ経済産業大臣の承認を受けて、当該提出を延期することができる。

(3) If a designated credit bureau cannot submit a report as stated in paragraph (1) within the period prescribed in the relevant paragraph due to unavoidable grounds, it may postpone the submission by obtaining approval from the Minister of Economy, Trade and Industry in advance.

４　指定信用情報機関は、前項の規定による承認を受けようとするときは、承認申請書に理由書を添付して経済産業大臣に提出しなければならない。

(4) When a designated credit bureau intends to obtain approval under the preceding paragraph, it must submit a written application for approval to the Minister of Economy, Trade and Industry, together with a written statement of reasons.

５　経済産業大臣は、前項の規定による承認の申請があつたときは、当該申請をした指定信用情報機関が第三項の規定による提出の延期をすることについてやむを得ないと認められる理由があるかどうかを審査するものとする。

(5) When an application for approval under the preceding paragraph has been filed, the Minister of Economy, Trade and Industry is to examine whether or not there are any grounds for deeming it unavoidable for the designated credit bureau that has filed the application to postpone the submission of the report under paragraph (3).

（休廃止の申請）

(Application for Suspension or Discontinuation)

第百十七条　法第三十五条の三の五十三第一項の規定による認可の申請は、様式第二十一による申請書を提出してしなければならない。

Article 117 An application for approval under Article 35-3-53, paragraph (1) of the Act must be filed by submitting a written application prepared in accordance with Form 21.

第四款　加入包括信用購入あつせん業者及び加入個別信用購入あつせん業者

Subsection 4 Participating Comprehensive Credit Purchase Intermediaries and Participating Individual Credit Purchase Intermediaries

（基礎特定信用情報に含まれる事項）

(Matters to be Included in Basic Specified Credit Information)

第百十八条　法第三十五条の三の五十六第一項第一号の経済産業省令で定めるものは、購入者等に係る次に掲げる事項とする。

Article 118 (1) The matters specified by Order of the Ministry of Economy, Trade and Industry stated in Article 35-3-56, paragraph (1), item (i) of the Act are as follows:

一　氏名（ふりがなを付す。）

(i) the name (with the kana reading);

二　住所

(ii) the address;

三　生年月日

(iii) the date of birth;

四　電話番号（勤務先の電話番号を除く。）

(iv) the telephone number (excluding the telephone number of the place of employment);

五　介護保険の被保険者証（当該自然人の氏名、住居及び生年月日の記載があるものに限る。）に記載されている本人を特定するに足りる番号、記号その他の符号（加入包括信用購入あつせん業者が、犯罪による収益の移転防止に関する法律施行規則（平成二十年内閣府・総務省・法務省・財務省・厚生労働省・農林水産省・経済産業省・国土交通省令第一号）第六条第一項第一号ロ、ハ、ニ、ト、チ若しくはリに掲げる方法により犯罪による収益の移転防止に関する法律（平成十九年法律第二十二号）第四条第一項の規定による確認（同項第一号に掲げる事項に係るものに限る。以下「本人確認」という。）を行つた場合又は加入個別信用購入あつせん業者が当該介護保険の被保険者証の提示若しくは当該介護保険の被保険者証に記載されている本人を特定するに足りる番号、記号その他の符号の通知を受けた場合（個別信用購入あつせん関係販売業者又は個別信用購入あつせん関係役務提供事業者を通じた

加入個別信用購入あつせん業者への提示又は通知を含む。）に限る。）

(v) the number, symbol, or other code sufficient to identify the individual stated on the insured's certificate for long-term care insurance (limited to a certificate that includes the name, address, and date of birth of a natural person) (limited to cases where the participating comprehensive credit purchase intermediary has made confirmation as prescribed in Article 4, paragraph (1) of the Act on Prevention of Transfer of Criminal Proceeds (Act No. 22 of 2007) (limited to those regarding the matters listed in item (i) of the relevant paragraphs; referred to below as "identity confirmation") by the method listed in Article 6, paragraph (1), item (i), (b), (c), (d), (g), (h) or (i) of the Order for Enforcement of the Act on Prevention of Transfer of Criminal Proceeds (Order of the Cabinet Office, Ministry of Internal Affairs and Communications, Ministry of Justice, Ministry of Finance, Ministry of Health, Labour and Welfare, Ministry of Agriculture, Forestry and Fisheries, Ministry of Economy, Trade and Industry, and Ministry of Land, Infrastructure, Transport and Tourism No. 1 of 2008), or where the participating individual credit purchase intermediary has been presented with the insured's certificate for long-term care insurance or the notification of a number, symbol, or other code on the insured's certificate for long-term care insurance sufficient to identify the individual (including the presentation or the notification to the participating individual credit purchase intermediary via a seller affiliated with the intermediation of individual credit purchases or a service provider affiliated with the intermediation of individual credit purchases));

六　本人確認書類（犯罪による収益の移転防止に関する法律施行規則第六条第一項第二号に規定する旅券等若しくは船舶観光上陸許可書又は同規則第七条第一号イに規定する運転免許証等、在留カード若しくは特別永住者証明書をいう。以下この号において同じ。）に記載されている本人を特定するに足りる番号、記号その他の符号（加入包括信用購入あつせん業者が、本人確認書類の提示を受ける方法その他の犯罪による収益の移転防止に関する法律施行規則第六条第一項第一号イ、ホ、ヘ、ト、チ、リ若しくはルに掲げる方法により本人確認を行つた場合又は加入個別信用購入あつせん業者が本人確認書類の提示若しくは本人確認書類に記載されている本人を特定するに足りる番号、記号その他の符号の通知を受けた場合（個別信用購入あつせん関係販売業者又は個別信用購入あつせん関係役務提供事業者を通じた加入個別信用購入あつせん業者への提示又は通知を含む。）に限る。）

(vi) the numbers, marks, or any other signs that are indicated in documents for identity confirmation (meaning a passport, etc. or tourism landing permit for those arriving by ship as prescribed in Article 6, paragraph (1), item (ii) of the Order for Enforcement of the Act on Prevention of Transfer of Criminal Proceeds or a driver's license, etc., residence card, or special permanent resident's certificate as prescribed in Article 7, item (i), (a) of the relevant

Order; the same applies below in this item) and with which the person can be identified (limited to cases where the participating comprehensive credit purchase intermediary has obtained Identity Confirmation by the method of receiving the presentation of documents for Identity Confirmation or any other methods as listed in Article 6, paragraph (1), item (i), (a), (e), (f), (g), (h), (i) or (k) of the Order for Enforcement of the Act on Prevention of Transfer of Criminal Proceeds, or where the participating individual credit purchase intermediary has been presented with documents for Identity Confirmation or the notification of the number, mark, or any other signs that is indicated in documents for Identity Confirmation and with which the person can be identified (including the presentation or the notification to the participating individual credit purchase intermediary via a seller affiliated with the intermediation of individual credit purchases or a service provider affiliated with the intermediation of individual credit purchases)).

２　法第三十五条の三の五十六第一項第四号の経済産業省令で定める事項は、次の各号に掲げる区分に応じ、当該各号に定める事項とする。

(2) The matters specified by Order of the Ministry of Economy, Trade and Industry stated in Article 35-3-56, paragraph (1), item (iv) of the Act are the matters specified in the following items, in accordance with the categories listed in the respective items:

一　加入包括信用購入あつせん業者　次に掲げる事項

(i) a participating comprehensive credit purchase intermediary: the following matters:

イ　法第三十五条の三の五十六第一項第三号に規定する包括信用購入あつせんに係る債務の額（当該包括信用購入あつせんの手数料の額を含む。）のうち、購入者等が一年間に支払うことが見込まれる額

(a) out of the amount of the obligation regarding the intermediation of comprehensive credit purchases prescribed in Article 35-3-56, paragraph (1), item (iii) of the Act (including the amount of the fee for the intermediation of comprehensive credit purchases), the amount that the purchaser, etc. is supposed to pay in a year;

ロ　包括信用購入あつせん（加入包括信用購入あつせん業者が二月払購入あつせんを業とする者である場合であつて、支払時期の到来していない又は支払の義務が履行されていない二月払購入あつせんに係る債務の額を提供するとき（当該債務の額を法第三十五条の三の五十六第一項第三号に規定する包括信用購入あつせんに係る債務の額と区分して提供するときを除く。）は当該二月払購入あつせん（第三項において「特定二月払購入あつせん」という。）を含む。ハ及び次条第一項において同じ。）に係る債務又は包括信用購入あつせんの手数料の支払の遅延の有無

(b) the existence of any delay in the payment of the obligation regarding the intermediation of comprehensive credit purchases (in cases where the

participating comprehensive credit purchase intermediary engages in the intermediation of two months' installment purchases as its business, and provides the amount of the obligation regarding the intermediation of two months' installment purchases which has not yet become due or for which the payment obligations have not been performed (excluding cases where the participating comprehensive credit purchase intermediary provides the amount of the relevant obligation separately from the amount of the obligation regarding the intermediation of comprehensive credit purchases prescribed in Article 35-3-56, paragraph (1), item (iii) of the Act), including the relevant intermediation of two months' installment purchases (referred to as the "specified intermediation of two months' installment purchases" in paragraph (3)); the same applies in (c) and paragraph (1) of the following Article) or any delay in the payment of the fee for the intermediation of comprehensive credit purchases;

ハ　包括信用購入あつせんを特定するに足りる番号、記号その他の符号

(c) the number, mark, or any other signs with which the intermediation of comprehensive credit purchases can be identified;

二　加入個別信用購入あつせん業者　次に掲げる事項

(ii) a participating individual credit purchase intermediary: the following matters:

イ　法第三十五条の三の五十六第一項第三号に規定する個別信用購入あつせんに係る債務の額（当該個別信用購入あつせんの手数料の額を含む。）のうち、購入者等が一年間に支払うことが見込まれる額

(a) out of the amount of the obligation regarding the intermediation of individual credit purchases prescribed in Article 35-3-56, paragraph (1), item (iii) of the Act (including the amount of the fee for the intermediation of individual credit purchases), the amount that the purchaser, etc. is supposed to pay in a year;

ロ　個別信用購入あつせんに係る債務又は個別信用購入あつせんの手数料の支払の遅延の有無

(b) the existence of any delay in the payment of the obligation regarding the intermediation of individual credit purchases or the fee for the intermediation of individual credit purchases;

ハ　個別信用購入あつせんを特定するに足りる番号、記号その他の符号

(c) the number, mark, or any other signs with which the intermediation of individual credit purchases can be identified;

ニ　次に掲げるいずれかの事項

(d) any of the following matters:

（１）　個別信用購入あつせんに係る販売の方法により販売した商品名又は当該商品を特定するに足りる番号、記号その他の符号

1. the name of the goods that were sold by the method of sales regarding

the intermediation of individual credit purchases, or the number, mark, or any other signs with which the relevant goods can be identified;

（２）　個別信用購入あつせんに係る販売の方法により販売した権利の種類又は当該権利を特定するに足りる番号、記号その他の符号

2. the type of rights that were sold by the method of sales regarding the intermediation of individual credit purchases, or the number, mark, or any other signs with which the relevant rights can be identified;

（３）　個別信用購入あつせんに係る提供の方法により提供する役務の種類又は当該役務を特定するに足りる番号、記号その他の符号

3. the type of services that are to be provided by the method of provision regarding the intermediation of individual credit purchases, or the number, mark, or any other signs with which the relevant services can be identified;

ホ　次に掲げるいずれかの事項

(e) any of the following matters:

（１）　個別信用購入あつせんに係る販売の方法により販売した商品の数量又は個別信用購入あつせん関係受領契約の単位

1. the quantity of the goods that were sold by the method of sales regarding the intermediation of individual credit purchases, or the unit of the contract providing the receipt of monies subject to the intermediation of individual credit purchases;

（２）　個別信用購入あつせんに係る販売の方法により販売した権利を行使し得る回数若しくは期間又は個別信用購入あつせん関係受領契約の単位

2. the number of times or the period that the rights sold by the method of sales regarding the intermediation of individual credit purchases can be exercised, or the unit of the contract providing the receipt of monies subject to the intermediation of individual credit purchases;

（３）　個別信用購入あつせんに係る提供の方法により提供する役務の提供を受けることができる回数若しくは期間又は個別信用購入あつせん関係受領契約の単位

3. the number of times or the period that the services to be provided by the method of provision regarding the intermediation of individual credit purchases can be received, or the unit of the contract providing the receipt of monies subject to the intermediation of individual credit purchases.

３　法第三十五条の三の五十六第一項第三号に掲げる債務の額には、特定包括手数料の額、特定個別手数料の額及び特定二月払購入あつせんに係る債務の額を含むものとする。

(3) The amount of the obligation listed in Article 35-3-56, paragraph (1), item (iii) of the Act is to include the amount of the specified fee for the intermediation of comprehensive credit purchases, the amount of the specified fee for the

intermediation of individual credit purchases, and the amount of the obligation regarding the specified intermediation of two months' installment purchases.

（特定信用情報の提供等に係る同意を不要とする場合）

(Cases Not Requiring Consent Related to the Provision of Specified Credit Information)

第百十九条　法第三十五条の三の五十七第一項の経済産業省令で定める場合は、次に掲げる時前に提供した包括信用購入あつせん若しくは個別信用購入あつせんに係る債務又は包括信用購入あつせん若しくは個別信用購入あつせんの手数料の管理に必要な場合とする。

Article 119 (1) The cases specified by Order of the Ministry of Economy, Trade and Industry stated in Article 35-3-57, paragraph (1) of the Act are the cases where it is necessary for managing the obligation regarding the intermediation of comprehensive credit purchases or the intermediation of individual credit purchases provided before the time listed as follows, or the fee for intermediation of comprehensive credit purchases or the intermediation of individual credit purchases:

一　包括信用購入あつせん業者又は個別信用購入あつせん業者と特定信用情報提供契約を締結している特定信用情報提供等業務を行う者が、法第三十五条の三の三十六第一項の指定を受けた時

(i) when a person that has concluded a specified credit information service contract with the comprehensive credit purchase intermediary or the individual credit purchase intermediary and that engages in the business of specified credit information services, etc. has been designated as stated in Article 35-3-36, paragraph (1) of the Act;

二　包括信用購入あつせん業者又は個別信用購入あつせん業者が指定信用情報機関と特定信用情報提供契約を締結した時

(ii) when the comprehensive credit purchase intermediary or the individual credit purchase intermediary has concluded a specified credit information service contract with a designated credit bureau.

２　加入包括信用購入あつせん業者は、あらかじめ、法第三十五条の三の五十七第二項各号に掲げる同意を購入者等から書面又は電磁的方法により包括的に得ることができる。

(2) A participating comprehensive credit purchase intermediary may obtain consent as listed in the items of Article 35-3-57, paragraph (2) of the Act comprehensively from purchaser, etc., in writing or in electronic or magnetic means, in advance.

（情報通信の技術を利用する方法）

(Methods of Using Information and Communications Technology)

第百二十条　法第三十五条の三の五十七第一項及び第二項の電磁的方法は、次に掲げる

方法とする。

Article 120 The electronic or magnetic means stated in Article 35-3-57, paragraph (1) and paragraph (2) of the Act are the following:

一　電子情報処理組織を使用する方法のうちイ又はロに掲げるもの

(i) the method of using an electronic data processing system as listed in (a) or (b):

イ　加入包括信用購入あつせん業者又は加入個別信用購入あつせん業者の使用に係る電子計算機と利用者又は購入者等の使用に係る電子計算機とを接続する電気通信回線を通じて送信し、当該加入包括信用購入あつせん業者又は当該加入個別信用購入あつせん業者の使用に係る電子計算機に備えられたファイルに記録する方法

(a) the method of sending a document through a telecommunication line connecting the computer used by the participating comprehensive credit purchase intermediary or the participating individual credit purchase intermediary, and the computer used by the user or the purchaser, etc., and recording it in a file on the computer used by the participating comprehensive credit purchase intermediary or the participating individual credit purchase intermediary;

ロ　加入包括信用購入あつせん業者又は加入個別信用購入あつせん業者の使用に係る電子計算機に備えられたファイルに記録された利用者又は購入者等による同意に関する事項を電気通信回線を通じて利用者又は購入者等の閲覧に供し、当該加入包括信用購入あつせん業者又は当該加入個別信用購入あつせん業者の使用に係る電子計算機に備えられたファイルに当該利用者又は購入者等の同意に関する事項を記録する方法

(b) the method of providing the user or the purchaser, etc. with the matters concerning the consent of the user or the purchaser, etc. which are recorded in a file on the computer used by the participating comprehensive credit purchase intermediary, or the participating individual credit purchase intermediary for inspection through a telecommunication line, and recording the matters concerning the consent of the user or the purchaser, etc. in a file on the computer used by the participating comprehensive credit purchase intermediary or the participating individual credit purchase intermediary;

二　磁気ディスク、シー・ディー・ロムその他これらに準ずる方法により一定の事項を確実に記録しておくことができる物をもつて調製するファイルに利用者又は購入者等の同意に関する事項を記録したものを得る方法

(ii) method of delivering a file, prepared in the form of a magnetic disk, CD-ROM, or any other equivalent means that may reliably store certain matters, which contains the matters concerning the consent of the user or the purchaser, etc.

（特定信用情報の提供等に係る同意に関する記録の作成等）

(Preparation, etc. of a Record on Consent Related to the Provision, etc. of Specified Credit Information)

第百二十一条　加入包括信用購入あつせん業者又は加入個別信用購入あつせん業者は、法第三十五条の三の五十七第三項に規定する同意に関する記録を、書面又は電磁的記録をもつて作成し、当該同意に基づき指定信用情報機関が特定信用情報を保有している間保存しなければならない。

Article 121　A participating comprehensive credit purchase intermediary or a participating individual credit purchase intermediary must prepare a record on the consent prescribed in Article 35-3-57, paragraph (3) of the Act, by means of documents or electronic or magnetic records, and must preserve the relevant record while the designated credit bureau holds specified credit information based on the relevant consent.

第四章　前払式特定取引

Chapter IV Specified Prepaid Transactions

（許可の申請）

(Application for License)

第百二十二条　法第三十五条の三の六十二において準用する法第十二条第一項の申請書は、様式第二十二によるものとする。

Article 122　(1) A written application as stated in Article 12, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 35-3-62 of the Act is to be prepared in accordance with Form 22.

２　法第三十五条の三の六十二において準用する法第十二条第二項の経済産業省令で定める書類は、次のとおりとする。

(2) The documents specified by Order of the Ministry of Economy, Trade and Industry stated in Article 12, paragraph (2) of the Act as applied mutatis mutandis pursuant to Article 35-3-62 of the Act are as follows:

一　許可申請書提出日前一月以内の一定の日の現在において様式第二により作成した財産に関する調書及び様式第三により作成した許可申請書提出日の直前事業年度の収支に関する調書並びに許可申請書提出日の直前五事業年度（事業年度が六月の法人にあつては、直前十事業年度）の貸借対照表、損益計算書及び株主資本等変動計算書又はこれらに代わる書面

(i) the record on the financial condition prepared in accordance with Form 2 as of a certain day within one month before the day of submitting the written application for a license, the record on the income and expenditure for the business year immediately before the day of submitting the written application for a license prepared in accordance with Form 3, and the balance sheets, profit and loss statements, and statements of changes in net assets for the last five business years immediately before the day of

submitting the written application for a license (regarding a corporation whose business term is six months, for the last ten business terms), or any alternative documents;

二　次の事項を記載した許可後五事業年度（事業年度が六月の法人にあつては、許可後十事業年度）の業務計画書

(ii) documented business plans for the coming five business years (regarding a corporation whose business term is six months, for the coming ten business terms) after obtaining a license that contain the following matters:

イ　前払式特定取引の方法による取引の計画

(a) plans for transactions by the specified prepaid transactions method;

ロ　収支計画

(b) income and expenditure plans;

ハ　資金計画

(c) financial plans;

三　役員の履歴書

(iii) curricula vitae of officers;

四　法第三十五条の三の六十二において準用する法第十五条第一項第六号から第八号までの規定に該当しないことを誓約する書面

(iv) a document to pledge that the person does not fall under any of the provisions of Article 15, paragraph (1), items (vi) through (viii) of the Act as applied mutatis mutandis pursuant to Article 35-3-62 of the Act;

五　前払式特定取引に関する代理店を有するときは、代理店契約書の写し

(v) when the person has any agency office related to specified prepaid transactions, a copy of the agency contract;

六　前払式特定取引に関する取次ぎ先を有するときは、取次ぎに係る契約書の写し

(vi) when the person has any brokerage office related to specified prepaid transactions, a copy of the brokerage contract;

七　申請の日前一年間における前払式特定取引の方法による取引額

(vii) the amount of transactions by the specified prepaid transactions method, for one year before the day of filing an application.

3　第十二条第三項の規定は、法第三十五条の三の六十二において準用する法第十二条第三項の経済産業省令で定める電磁的記録に準用する。

(3) The provisions of Article 12, paragraph (3) applies mutatis mutandis to the electronic or magnetic records specified by Order of the Ministry of Economy, Trade and Industry stated in Article 12, paragraph (3) of the Act as applied mutatis mutandis pursuant to Article 35-3-62 of the Act.

（前払式特定取引契約約款の基準）

(Standards for the Terms of a Contract for Specified Prepaid Transactions)

第百二十三条　法第三十五条の三の六十二において準用する法第十五条第一項第五号の経済産業省令で定める基準は、次のとおりとする。

Article 123 (1) The standards specified by Order of the Ministry of Economy, Trade and Industry stated in Article 15, paragraph (1), item (v) of the Act as applied mutatis mutandis pursuant to Article 35-3-62 of the Act are as follows:

一　次の事項が記載される欄があること。

(i) there are to be columns to indicate the following matters:

イ　法第三十五条の三の六十一の許可を受けた者（以下この章において「前払式特定取引業者」という。）の名称及び住所

(a) the name and address of the person that has obtained a license as stated in Article 35-3-61 of the Act (referred to below as the "specified prepaid transactions operator" in this Chapter);

ロ　契約に係る商品又は指定役務の種類又は範囲

(b) the type or the scope of goods or designated services regarding the contract;

ハ　購入者又は指定役務の提供を受ける者（以下この章において「購入者等」という。）が当該契約に基づき支払う金額の総額（以下「契約金額」という。）

(c) the total amount of money that the purchaser or person being provided with designated services (referred to below as the "purchaser, etc." in this Chapter) is to pay based on the relevant contract (that amount is referred to below as the "amount of the contract");

ニ　前払式特定取引に係る各回ごとの支払金額、その支払回数並びに支払の時期及び方法

(d) the amount of each payment regarding the contract for specified prepaid transactions, the number of payments, and the time and the method of the payments;

ホ　前払式特定取引契約約款の交付の時期及び交付の方法

(e) the timing and method of delivery of the terms of the contract for specified prepaid transactions;

二　次の表の上欄の事項が記載されており、かつ、その内容がそれぞれ同表の下欄の基準に合致していること。

記載すべき事項 Matters to be indicated	内容の基準 Standards
一　領収書の発行に関すること。 (i) matters concerning the issuance of receipts	支払の方法が集金又は持参の場合には、領収書を発行する旨が定められていること。 it is provided that where payments are to be collected or brought in, receipts are to be issued
二　商品の代金又は指定役務の対価の完済後の通知に関すること。 (ii) matters concerning a notice after the full payment of the charge for goods or the value of designated services	商品の代金又は指定役務の対価が完済された場合には、その旨の通知の方法が定められていること。 the method of giving a notice is to be provided where the full amount of the charge for goods or the value of designated services have been paid off

三　商品の引渡し又は指定役務の提供の時期に関すること。 (iii) matters concerning the time of the delivery of goods or the provision of designated services	商品の引渡し又は指定役務の提供の時期が商品の引渡し又は指定役務の提供を受ける前に支払うべき代金又は対価の完済後一月以内の一定の日以後と定められていること。 it is to be provided that goods are to be delivered or designated services are to be provided on or after a certain day within one month after the full payment of the charge or the value that is to be paid before receiving the delivery of goods or the provision of designated services
四　購入者等が支払うべき契約金額以外の金銭に関すること。 (iv) matters concerning money other than the amount of the contract that the purchaser, etc. is to pay	購入者等が支払うべき契約金額以外の金銭があるかどうか、及び当該金銭がある場合におけるその額の決定について、購入者等が商品の引渡し又は指定役務の提供を受ける前に購入者等に必要と認められる内容を説明し、了解を得なければならない旨が定められていること。 it is to be provided that concerning whether or not there is any money other than the amount of the contract that the purchaser, etc. is to pay and on the decision of the amount of the money, if any, necessary explanations must be made and the consent of the purchaser, etc. must be obtained before the purchaser, etc. receives the delivery of goods or the provision of designated services.
五　営業保証金又は前受業務保証金の供託等に関すること。 (v) matters concerning the deposit, etc. of the business security deposit or business deposit for prepaid services	営業保証金若しくは前受業務保証金を供託している供託所又は供託委託契約の受託者の名称及び所在地が表示されていること。 the name and location of the depository in which the business security deposit or business deposit for prepaid services is being deposited or the entrusted party of the contract on the entrustment of business deposit are to be indicated
六　営業保証金及び前受業務保証金の還付に関すること。 (vi) matters concerning the refund of the business security deposit or business deposit for prepaid services	購入者等は、その契約によつて生じた債権に関し、営業保証金又は前受業務保証金から弁済を受けることができる旨が表示されていること。 it is indicated that the Purchaser, etc. may receive tenders for the claims arising from the contract from the business security money or security money for prepaid services

七　契約の解除に関すること。 (vii) matters concerning the cancellation of the contract	購入者等の支払義務の不履行により契約を解除する場合には、前払式特定取引業者が定める一定期間にわたり義務の不履行があつた場合であつて、前払式特定取引業者が二十日以上の相当な期間を定めてその支払を書面で催告し、その期間内にその義務が履行されない場合に限る旨並びに前払式特定取引業者の責に帰すべき事由により契約の目的を達することができなくなつた場合その他購入者等が必要と認める場合には、購入者等が当該契約を解除することができる旨及びその申出の手続が定められていること。 it is to be provided that the cancellation of the contract due to a failure of the purchaser, etc. to perform the obligation to make payments is allowed only when the failure to perform the obligation has continued for a certain period of time as specified by the specified prepaid transactions operator, and the specified prepaid transactions operator has demanded the payment in writing specifying a reasonable period of not less than 20 days but there has been a failure to perform the obligation within the period, and that in cases where the purpose of the contract can no longer be achieved due to a cause attributable to the specified prepaid transactions operator or any other cases where the purchaser, etc. deems it necessary, the purchaser, etc. may cancel the contract, and the procedures for notifying the cancellation is specified

八　契約の解除に伴う損害賠償等の額に関すること。 (viii) matters concerning the amount of damages, etc. due to the cancellation of the contract	購入者等の責に帰すべき事由により契約を解除する場合には当該契約解除の日から、購入者等の申出により契約を解除する場合には七の項の手続による申出があつた日から、それぞれ四十五日以内の一定の期間内に購入者等がすでに支払つた金額から契約の締結及び履行のために通常要する費用の額を控除した額の金銭を払い戻す旨が定められており、かつ、その額が購入者等が容易に計算することができる方法により明確に表示されていること。ただし、前払式特定取引業者の責に帰すべき事由により契約を解除する場合には、遅滞なく、支払済金額及び支払済金額に法定利率を乗じた額以上の一定額の合計額の金銭を払い戻す旨が定められていること。 it is to be provided that the Specified Prepaid Transactions Operator shall refund the amount obtained by deducting the expenses generally required for concluding and performing the contract from the amount already paid by the purchaser, etc., during a certain period within 45 days, [i]from the day of cancelling the contract if the contract is cancelled due to a cause attributable to the purchaser, etc., or [ii]from the day on which a notification was made through the procedures stated in row (vii) above if the contract is cancelled with a notification by the purchaser, etc.; and the amount to be refunded is clearly indicated in a way by which the purchaser, etc. can easily make a calculation; provided, however, that it is to be provided that in cases where the contract is cancelled due to a cause attributable to the specified prepaid transactions operator, the specified prepaid transactions operator is to refund, without delay, the sum of the amount already paid plus a certain amount not less than the amount obtained by multiplying the amount already paid by the statutory interest rate

九　契約の問合わせ等に関すること。 (ix) matters concerning the inquiries on the contract, etc.	当該契約について購入者等が問合わせ、相談等を行うことができる機関の名称、住所及び電話番号が表示されていること。 the name, address, and telephone number of the organization to which the purchaser, etc. can make inquiries or hold consultations regarding the contract are to be indicated
十　前払式特定取引契約約款の交付及び再交付に関すること。 (x) matters concerning delivery and redelivery of the terms of the contract for specified prepaid transactions;	前払式特定取引契約約款を交付する場合にあつては、その交付の時期及び交付の方法並びに購入者等から当該約款の再交付を求められたときは、遅滞なく、当該約款を再交付する旨が定められていること。 it is to be provided that in the case where the terms of the contract for specified prepaid transactions are delivered, the timing and method of the delivery are stated and if the purchaser, etc. requests redelivery of the relevant terms of the contract, the terms is to be redelivered without delay

三　次の事項が記載されていないこと。

(iii) the following matters are not to be indicated:

イ　前払式特定取引契約約款の再交付をする場合において、その再交付に通常要する費用を超えて手数料を徴収すること。

(a) that in cases where the terms of the contract for specified prepaid transactions are reissued, fees exceeding the expenses generally required for the reissuance are charged;

ロ　契約締結後に前払式特定取引業者が購入者等の同意を得ることなく契約内容の変更又は契約金額の引上げを行うことができること。

(b) that after conclusion of the contract the specified prepaid transactions operator may change the details of the contract and may raise the amount of the contract without obtaining the consent of the purchaser, etc.;

ハ　法第三十五条の三の六十二において準用する法第二十七条第二項に規定する特約

(c) any special agreements as prescribed in Article 27, paragraph (2) of the Act as applied mutatis mutandis pursuant to Article 35-3-62 of the Act;

ニ　購入者等からの契約の解除ができない旨の特約

(d) a special agreement indicating that the purchaser, etc. may not cancel the contract;

ホ　当該契約に係る訴の属する裁判所の管轄につき購入者等に著しく不利となる特約

(e) a special agreement that is significantly disadvantageous to the purchaser, etc. regarding the jurisdiction of the court that covers actions regarding the relevant contract;

ヘ　契約に係る商品又は指定役務の内容について、著しく事実に相違する事項若しくは実際のものよりも著しく優良であると人を誤認させるような事項又は商品又は指定役務の取引条件について、著しく有利であると人を誤認させるような事項

(f) regarding the details of goods or designated services about the contract, any matter that differs vastly from the truth or misleads people into believing that they are vastly better than they are in reality or that the terms and conditions of the goods or designated services are extremely advantageous;

ト　イからヘまでに掲げるもののほか、法令に違反する特約又は購入者等に著しく不利となる特約

(g) beyond what is listed in (a) to (f), any special agreements that are in violation of laws and regulations or significantly disadvantageous to the purchaser, etc.;

四　次に掲げる事項を赤枠の中に赤字で記載していること。

(iv) the matters listed as follows are to be indicated in red in a red box:

イ　前払式特定取引契約約款の内容を十分に読むべき旨

(a) to the effect that the purchaser, etc. should carefully read the details of the terms of the contract for specified prepaid transactions;

ロ　法第三十五条の三の六十二において準用する法第十八条の三の規定により前払式特定取引業者が前受金の合計額の二分の一に相当する額について前受金保全措置を講じることが義務付けられている旨

(b) to the effect that the specified prepaid transactions operator is obliged to take preservative measures for advances received for the amount equivalent to 50 percent of the total amount of the advance received, pursuant to the provisions of Article 18-3 of the Act as applied mutatis mutandis pursuant to Article 35-3-62 of the Act;

ハ　購入者等の申出により契約を解除する場合（前払式特定取引業者の責に帰すべき事由により契約を解除する場合を除く。）における当該解除に係る金銭の払戻しに要する日数

(c) the number of days required for the refund of money for cancellation in cases where the contract is cancelled with a notification by the purchaser, etc. (excluding cases where the contract is cancelled due to a cause attributable to the specified prepaid transactions operator).

２　前項の前払式特定取引契約約款には、日本産業規格Ｚ八三〇五に規定する八ポイント（同項第四号に掲げる事項にあつては、十ポイント）以上の大きさの文字及び数字を用いなければならない。

(2) For the terms of the contract for specified prepaid transactions stated in the preceding paragraph, letters and numbers in 8 point or larger (for the matters

listed in item (iv) of the relevant paragraph, letters and numbers in 10 point or larger) as specified in JIS Z-8305 are to be used.

（改善命令等に係る収支率等）

(Income and Expenditure Ratio, etc. Regarding Order for Improvement, etc.)

第百二十四条　法第三十五条の三の六十二において準用する法第二十条の二第一項第一号の経済産業省令で定める率は、百分の百とする。

Article 124 (1) The ratio specified by Order of the Ministry of Economy, Trade and Industry stated in Article 20-2, paragraph (1), item (i) of the Act as applied mutatis mutandis pursuant to Article 35-3-62 of the Act is to be100 percent.

２　法第三十五条の三の六十二において準用する法第二十条の二第一項第二号の経済産業省令で定める率は、百分の八十とする。

(2) The ratio specified by Order of the Ministry of Economy, Trade and Industry stated in Article 20-2, paragraph (1), item (ii) of the Act as applied mutatis mutandis pursuant to Article 35-3-62 of the Act is to be 80 percent.

３　法第三十五条の三の六十二において準用する法第二十条の二第一項第三号の経済産業省令で定める場合は、次のとおりとする。

(3) The cases specified by Order of the Ministry of Economy, Trade and Industry stated in Article 20-2, paragraph (1), item (iii) of the Act as applied mutatis mutandis pursuant to Article 35-3-62 of the Act are as follows:

一　資産の合計額から負債の合計額を控除した額が資本金又は出資の額に満たないとき。

(i) when the amount of total assets minus total liabilities is less than the amount of stated capital or capital contributions;

二　予約前受金の合計額又は負債の合計額が財産の状況に照らし著しく過大であるとき。

(ii) when the total amount of advanced reservation payment or the total amount of liabilities is significantly excessive in light of the status of the financial condition;

三　前払式特定取引に係る繰延費用を過大に計上しているときその他経理処理が不健全なとき。

(iii) when costs for deferral regarding specified prepaid transactions are recorded in an inflated manner or accounting procedures are otherwise unsound;

四　基準日において前受金保全措置により前払式特定取引の契約によつて生じた債務の弁済に充てることができる額が当該基準日に係る基準額を下回つたとき。

(iv) when the amount that may be allocated for the tender arising from the contract for specified prepaid transactions based on preservative measures for advances received, as of the base date, is less than the base amount for the relevant base date;

五　募集員その他従業員に対する指導監督が十分でないとき。

(v) when the guidance and supervision for recruiters and other workers is not sufficient;

六　前払式特定取引の業務の委託先（委託先が法人であるときは、その業務を執行する社員、取締役、執行役その他の法人の代表者）又は代理店（代理店が法人であるときは、その業務を執行する社員、取締役、執行役その他の法人の代表者）に対する指導が十分でないとき。

(vi) when the guidance provided to a person to which specified prepaid transactions have been entrusted (f the entrusted person is a corporation, the guidance for the members, directors, executive officers, and other corporate representatives who execute the business) or agency offices (if the agency is a corporation, the guidance for the members, directors, executive officers, and other corporate representatives who execute the business) is not sufficient;

七　購入者等に対して、前払式特定取引の契約に関する事項であつてその判断に影響を及ぼすこととなる重要なものにつき、事実を告げないとき、又は不実のこと若しくは誤解させるおそれのあることを告げ、若しくは表示したとき。

(vii) when the specified prepaid transactions operator has failed to convey the truth to the purchaser, etc. or has conveyed or indicated to them false information or information that may cause a misunderstanding regarding important matters concerning the contract for specified prepaid transactions that may affect the judgment of the purchaser, etc.;

八　購入者等に対して、不利益となるべき事実を告げずに、既に成立している前払式特定取引の契約を消滅させて新たな前払式特定取引の契約の申込みをさせ、又は新たな前払式特定取引の契約の申込みをさせて既に成立している前払式特定取引の契約を消滅させる行為を行つたとき。

(viii) when the specified prepaid transactions operator has failed to convey any disadvantageous facts to the purchaser, etc. and has had the purchaser, etc. extinguish the existing contract for specified prepaid transactions and apply for a new contract for specified prepaid transactions, or has had the purchaser, etc. apply for a new contract for specified prepaid transactions and as a result extinguish the existing contract for specified prepaid transactions;

九　前払式特定取引の契約を締結させ、又は前払式特定取引の契約の解除を妨げるため、購入者等を威迫したとき。

(ix) when the purchaser, etc. was intimidated to cause the conclusion of a specified prepaid transaction contract or to prevent the purchaser, etc. from canceling a specified prepaid transaction contract;

十　購入者等からの前払式特定取引の契約の解除の申出を受けることを拒否し、又は不当に遅延させたとき。

(x) when a request for cancellation of a specified prepaid transactions contract from a purchaser, etc. is refused or is unreasonably delayed;

十一　前払式特定取引の業務に関して取得した購入者等に関する情報の適切な取扱い

及び購入者等からの苦情の適切かつ迅速な処理のために必要な措置を講じていないとき。

(xi) when necessary measures are not taken for appropriate handling of information concerning purchasers, etc. obtained in relation to the specified prepaid transaction business and for appropriate and timely processing of complaints from purchasers, etc.;

十二　前払式特定取引契約約款に記載されている義務を履行しないとき、又は履行できなくなるおそれがあるとき。

(xii) when the obligations stated in the terms of the contract for specified prepaid transactions are not performed or likely cannot be performed;

十三　前払式特定取引契約約款の内容が前条の基準に適合しないとき。

(xiii) when the details of the terms of the contract for specified prepaid transactions do not conform to the standards stated in the preceding Article.

4　前項第一号に規定する資産の合計額又は負債の合計額、同項第二号に規定する予約前受金の合計額又は負債の合計額及び同項第三号に規定する前払式特定取引に係る繰延費用は、計算日における帳簿価額により計算するものとする。ただし、資産にあつてはその帳簿価額が当該資産を計算日において評価した額を超えるとき、負債にあつてはその帳簿価額が当該負債を計算日において評価した額を下るときは、その評価した額により計算するものとする。

(4) The total amount of assets or total amount of liabilities provided in item (i) of the preceding paragraph, the total amount of advanced reservation payment or total amount of liabilities provided in item (ii) of that paragraph, and the costs for deferral relating to specified prepaid transactions provided in item (iii) of that paragraph is to be calculated based on the book value as of the date of calculation; provided, however, that when the book value of the assets exceeds the amount of the assets assessed as of the date of calculation or the book value of the liabilities is below the amount of the liabilities assessed as of the date of calculation, the calculation is to be based on the relevant assessed amount.

（準用規定）

(Provisions to be Applied Mutatis Mutandis)

第百二十五条　第十四条から第二十一条まで及び第二十三条から第二十六条までの規定は、前払式特定取引を業として営む場合に準用する。この場合において、第十四条中「法第十六条第二項（法第十八条第二項及び第二十二条第三項において準用する場合を含む。）」とあるのは「法第三十五条の三の六十二並びに同条において準用する法第十八条第二項及び第二十二条第三項において準用する法第十六条第二項」と、第十五条及び第十六条第一項中「法第十七条第二項（法第十八条第二項、第十八条の三第五項、第二十二条第三項及び第二十二条の二第三項において準用する場合を含む。）」とあるのは「法第三十五条の三の六十二並びに同条において準用する法第十八条第二項、第十八条の三第五項、第二十二条第三項及び第二十二条の二第三項にお

いて準用する法第十七条第二項」と、第十七条中「法第十八条の四第一項及び第二十二条第二項」とあるのは「法第三十五条の三の六十二において準用する法第十八条の四第一項及び第二十二条第二項」と、第十八条第一項中「法第十八条の五第三項」とあるのは「法第三十五条の三の六十二において準用する法第十八条の五第三項」と、同条第二項中「法第十八条の五第五項」とあるのは「法第三十五条の三の六十二において準用する法第十八条の五第五項」と、第十九条第一項及び第二項中「法第十八条の六第二項」とあるのは「法第三十五条の三の六十二において準用する法第十八条の六第二項」と、同条第二項第一号中「第十二条第二項第四号」とあるのは「第百二十二条第二項第四号」と、第二十条第一項中「法第十九条第一項」とあるのは「法第三十五条の三の六十二において準用する法第十九条第一項」と、同条第二項中「法第十九条第二項」とあるのは「法第三十五条の三の六十二において準用する法第十九条第二項」と、同条第三項中「法第十九条第四項において準用する法第十二条第二項」とあるのは「法第三十五条の三の六十二において準用する法第十九条第四項において準用する法第十二条第二項」と、同項第一号中「法第十九条第一項」とあるのは「法第三十五条の三の六十二において準用する法第十九条第一項」と、同号ロ中「第十二条第二項第四号」とあるのは「第百二十二条第二項第四号」と、「法第十五条第一項第八号」とあるのは「法第三十五条の三の六十二において準用する法第十五条第一項第八号」と、同項第二号中「法第十九条第二項」とあるのは「法第三十五条の三の六十二において準用する法第十九条第二項」と、「前払式割賦販売契約約款」とあるのは「前払式特定取引契約約款」と、第二十一条第一項及び第三項中「法第十九条の二」とあるのは「法第三十五条の三の六十二において準用する法第十九条の二」と、同条第三項第三号中「商品名」とあるのは「契約に係る商品又は指定役務の種類又は範囲」と、同項第四号中「商品の代金」とあるのは「商品の代金又は指定役務の対価」と、第二十三条中「法第二十条の二第二項」とあるのは「法第三十五条の三の六十二において準用する法第二十条の二第二項」と、第二十四条中「法第二十条の四第二項」とあるのは「法第三十五条の三の六十二において準用する法第二十条の四第二項」と、第二十五条中「法第二十四条（法第二十六条において準用する場合を含む。）」とあるのは「法第三十五条の三の六十二並びに同条において準用する法第二十六条において準用する法第二十四条」と、第二十六条中「法第二十六条第一項」とあるのは「法第三十五条の三の六十二において準用する法第二十六条第一項」と読み替えるものとする。

Article 125 The provisions of Articles 14 through 21 and Articles 23 through 26 apply mutatis mutandis to the case of engaging in the specified prepaid transactions in the course of trade. In this case, the term "Article 16, paragraph (2) of the Act (including cases where applied mutatis mutandis pursuant to Article 18, paragraph (2) and Article 22, paragraph (3) of the Act)" in Article 14 is deemed to be replaced with "Article 35-3-62 of the Act; and Article 16, paragraph (2) of the Act as applied mutatis mutandis pursuant to Article 18, paragraph (2) and Article 22, paragraph (3) of the Act as applied mutatis mutandis pursuant to Article 35-3-62 of the Act"; the term "Article 17, paragraph (2) of the Act (including cases where applied mutatis mutandis

pursuant to Article 18, paragraph (2), Article 18-3, paragraph (5), Article 22, paragraph (3), and Article 22-2, paragraph (3) of the Act)" in Article 15 and Article 16, paragraph (1) is deemed to be replaced with "Article 35-3-62 of the Act; and Article 17, paragraph (2) of the Act as applied mutatis mutandis pursuant to Article 18, paragraph (2), Article 18-3, paragraph (5), Article 22, paragraph (3), and Article 22-2, paragraph (3) of the Act as applied mutatis mutandis pursuant to Article 35-3-62 of the Act"; the term "Article 18-4, paragraph (1) and Article 22, paragraph (2) of the Act" in Article 17 is deemed to be replaced with "Article 18-4, paragraph (1) and Article 22, paragraph (2) of the Act as applied mutatis mutandis pursuant to Article 35-3-62 of the Act"; the term "Article 18-5, paragraph (3) of the Act" in Article 18, paragraph (1) is deemed to be replaced with "Article 18-5, paragraph (3) of the Act as applied mutatis mutandis pursuant to Article 35-3-62 of the Act"; the term "Article 18-5, paragraph (5) of the Act" in paragraph (2) of the relevant Article is deemed to be replaced with "Article 18-5, paragraph (5) of the Act as applied mutatis mutandis pursuant to Article 35-3-62 of the Act"; the term "Article 18-6, paragraph (2) of the Act" in Article 19, paragraph (1) and paragraph (2) is deemed to be replaced with "Article 18-6, paragraph (2) of the Act as applied mutatis mutandis pursuant to Article 35-3-62 of the Act"; the term "Article 12, paragraph (2), item (iv)" in paragraph (2), item (i) of the relevant Article is deemed to be replaced with "Article 122, paragraph (2), item (iv)"; the term "Article 19, paragraph (1) of the Act" in Article 20, paragraph (1) is deemed to be replaced with "Article 19, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 35-3-62 of the Act"; the term "Article 19, paragraph (2) of the Act" in paragraph (2) of the relevant Article is deemed to be replaced with "Article 19, paragraph (2) of the Act as applied mutatis mutandis pursuant to Article 35-3-62 of the Act"; the term "Article 12, paragraph (2) of the Act as applied mutatis mutandis pursuant to Article 19, paragraph (4) of the Act" in paragraph (3) of the relevant Article is deemed to be replaced with "Article 12, paragraph (2) of the Act as applied mutatis mutandis pursuant to Article 19, paragraph (4) of the Act as applied mutatis mutandis pursuant to Article 35-3-62 of the Act"; the term "Article 19, paragraph (1) of the Act" in item (i) of the relevant paragraph is deemed to be replaced with "Article 19, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 35-3-62 of the Act"; the term "Article 12, paragraph (2), item (iv)" in (b) of the relevant item is deemed to be replaced with "Article 122, paragraph (2), item (iv)"; the term "Article 15, paragraph (1), item (viii) of the Act" in (b) of the relevant item is deemed to be replaced with "Article 15, paragraph (1), item (viii) of the Act as applied mutatis mutandis pursuant to Article 35-3-62 of the Act"; the term "Article 19, paragraph (2) of the Act" in item (ii) of the relevant paragraph is deemed to be replaced with "Article 19,

paragraph (2) of the Act as applied mutatis mutandis pursuant to Article 35-3-62 of the Act"; the term "terms of the contract for prepaid installment sales" in item (ii) of the relevant paragraph is deemed to be replaced with "terms of the contract for specified prepaid transactions"; the term "Article 19-2 of the Act" in Article 21, paragraph (1) and paragraph (3) is deemed to be replaced with "Article 19-2 of the Act as applied mutatis mutandis pursuant to Article 35-3-62 of the Act"; the term "name of the goods" in paragraph (3), item (iii) of the relevant Article is deemed to be replaced with "type or the scope of the goods or the designated services regarding the contract"; the term "the charge for the goods" in item (iv) of the relevant paragraph is deemed to be replaced with "the charge for the goods or the value of the designated services"; the term "Article 20-2, paragraph (2) of the Act" in Article 23 is deemed to be replaced with "Article 20-2, paragraph (2) of the Act as applied mutatis mutandis pursuant to Article 35-3-62 of the Act"; the term "Article 20-4, paragraph (2) of the Act" in Article 24 is deemed to be replaced with "Article 20-4, paragraph (2) of the Act as applied mutatis mutandis pursuant to Article 35-3-62 of the Act"; the term "Article 24 of the Act (including cases where applied mutatis mutandis pursuant to Article 26 of the Act)" in Article 25 is deemed to be replaced with "Article 35-3-62 of the Act; and Article 24 of the Act as applied mutatis mutandis pursuant to Article 26 of the Act as applied mutatis mutandis pursuant to Article 35-3-62 of the Act"; and the term "Article 26, paragraph (1) of the Act" in Article 26 is deemed to be replaced with "Article 26, paragraph (1) of the Act as applied mutatis mutandis pursuant to Article 35-3-62 of the Act."

第五章　指定受託機関
Chapter V Designated Entrusted Institutions

（指定の申請）
(Application for Designation)

第百二十六条　法第三十五条の四第二項の申請書は、様式第二十三によるものとする。

Article 126 (1) A written application as stated in Article 35-4, paragraph (2) of the Act is to be prepared in accordance with Form 23.

２　法第三十五条の四第三項の経済産業省令で定める書類は、次のとおりとする。

(2) The documents specified by Order of the Ministry of Economy, Trade and Industry stated in Article 35-4, paragraph (3) of the Act are as follows:

一　登記事項証明書

(i) a certificate of the registered matters;

二　指定申請書提出日前一月以内の一定の日の現在において様式第二により作成した財産に関する調書及び様式第三により作成した指定申請書提出日の直前事業年度の収支に関する調書並びに指定申請書提出日の直前二事業年度（事業年度が六月の法

人にあつては、直前四事業年度）の貸借対照表（関連する注記を含む。）、損益計算書（関連する注記を含む。）及び株主資本等変動計算書（関連する注記を含む。）

(ii) the record on the financial condition prepared in accordance with Form 2 as of a certain day within one month before the day of submitting the written application for designation, the record on the income and expenditure for the business year immediately before the day of submitting the written application for designation prepared in accordance with Form 3, and the balance sheets (including related notes), profit and loss statements (including related notes), and statements of changes in net assets (including related notes) for the last two business years immediately before the day of submitting the written application for designation (regarding a corporation whose business term is six months, for the last four business terms);

三　役員の履歴書

(iii) curricula vitae of officers;

四　法第三十五条の五第五号から第七号までの規定に該当しないことを誓約する書面

(iv) a document to pledge that the person does not fall under any of the provisions of Article 35-5, items (v) through (vii) of the Act.

3　第十二条第三項の規定は、法第三十五条の四第四項の経済産業省令で定める電磁的記録に準用する。

(3) The provisions of Article 12, paragraph (3) apply mutatis mutandis to the electronic or magnetic records specified by Order of the Ministry of Economy, Trade and Industry stated in Article 35-4, paragraph (4) of the Act.

（第三十五条の五第七号イの経済産業省令で定める者）

(Persons Specified by Order of the Ministry of Economy, Trade and Industry Specified in Article 35-5, Item (vii), (a))

第百二十六条の二　法第三十五条の五第七号イの経済産業省令で定める者は、精神の機能の障害により受託事業を適正に行うに当たつて必要な認知、判断及び意思疎通を適切に行うことができない者とする。

Article 126-2　A person specified by an Order of the Ministry of Economy, Trade and Industry specified in Article 35-5, item (vii), (a) of the Act is to be a person that is unable to adequately carry out the cognition, decision making, and communication necessary for properly performing the services under entrustment due to impairment of mental functions.

（業務方法書等）

(Statement of Business Methods)

第百二十七条　法第三十五条の四第三項の業務方法書には、次の事項を記載しなければならない。

Article 127　(1) The statement of business methods stated in Article 35-4,

paragraph (3) of the Act must contain the following matters:

一　受託事業の目的の範囲

(i) the scope of the purpose of the services under entrustment;

二　受託の限度

(ii) the limit of the entrustment;

三　前受業務保証金供託委託契約の委託者（以下単に「委託者」という。）一人に係る受託の限度

(iii) the limit of the entrustment per entrusting party under the contract on the entrustment of business deposit for prepaid services (simply referred to below as a "entrusting party");

四　前受業務保証金供託委託契約（以下「供託委託契約」という。）の締結の方法に関する事項

(iv) the matters concerning the method of concluding the contract on the entrustment of business deposit for prepaid services (referred to below as the "contract on the entrustment of business deposit");

五　委託手数料に関する事項

(v) the matters concerning the commission;

六　供託委託契約の締結拒否の基準に関する事項

(vi) the matters concerning the standards for refusing to conclude the contract on the entrustment of business deposit;

七　委託者の業務および財産の状況の調査方法に関する事項

(vii) the matters concerning the method of investigating the status of the business and financial condition of the entrusting party;

八　資産の運用方法に関する事項

(viii) the matters concerning the method of asset management;

九　その他業務の運営に関し必要な事項

(ix) other necessary matters concerning the operation of the business.

2　法第三十五条の四第三項の事業計画書には、指定後三事業年度（事業年度が六月の法人にあつては、六事業年度）の主要な委託者別受託事業計画、収支計画及び資金計画を記載しなければならない。

(2) The documented business plan stated in Article 35-4, paragraph (3) of the Act must contain plans for services under entrustment by major entrusting party, income and expenditure plans, and financial plans for the coming three business years (regarding a corporation whose business term is six months, for the coming six business terms) after being designated.

（前受業務保証金供託委託契約約款の基準）

(Standards for the Terms of a Contract on the Entrustment of Business Deposit for Prepaid Services)

第百二十八条　法第三十五条の五第四号の経済産業省令で定める基準は、次のとおりとする。

Article 128 The standards specified by Order of the Ministry of Economy, Trade and Industry stated in Article 35-5, item (iv) of the Act are as follows:

一　次の事項が記載される欄があること。

(i) there are to be columns to indicate the following matters:

イ　供託委託契約の受託者（以下単に「受託者」という。）の名称及び住所

(a) the name and address of the entrusted party under the contract on the entrustment of business deposit (simply referred to below as the "entrusted party");

ロ　委託者の名称及び住所

(b) the name and address of the entrusting party;

ハ　契約番号

(c) the contract number;

ニ　契約年月日

(d) the date of the contract;

ホ　供託委託契約に基づく受託額

(e) the amount of the entrustment based on the contract on the entrustment of business deposit;

ヘ　委託手数料の額

(f) the amount of the commission;

ト　契約期間

(g) contract term;

二　次の表の上欄の事項が記載されており、かつ、その内容がそれぞれ同表の下欄の基準に合致していること。

記載すべき事項 Matters to be indicated	内容の基準 Standards
一　供託義務に関する事項 (i) matters concerning the obligation of deposit	供託義務の発生事由及び内容が法第十八条の三第三項（法第三十五条の三の六十二において準用する場合を含む。）の規定に合致していること。 causes and details of the obligation of deposit must be in accordance with the provisions of Article 18-3, paragraph (3) of the Act (including cases where applied mutatis mutandis pursuant to Article 35-3-62 of the Act)

二　供託義務の履行により生ずる債権の保全に関する事項 (ii) matters concerning the preservation of claims accruing from the performance of the obligation of deposit	受託者は、供託義務の履行により生ずる債権の保全のため必要と認めたときは、委託者に担保を提供させることができる旨が定められていること。 it is to be provided that the entrusted party may have the entrusting party provide security when the entrusted party finds it necessary for preserving claims that accrue from the performance of the obligation of deposit
三　委託者の通知義務に関する事項 (iii) matters concerning the obligation of the entrusting party to give a notice	委託者の業務の運営に重大な影響を及ぼすおそれのある事実が生じた場合には、委託者は、当該事実を、遅滞なく、受託者に通知すべき旨が定められていること。 it is to be provided that in cases where any fact that may have a significant impact on the operation of the entrusting party's business occurs, the entrusting party should give a notice to that effect to the entrusted party without delay
四　調査に関する事項 (iv) matters concerning investigation	受託者は、受託事業を遂行する上で必要と認める場合には、委託者の業務及び財産の状況について調査を行い、又は報告を求めることができる旨が定められていること。 it is to be provided that the entrusted party may investigate the status of the entrusting party's business and property or have the entrusting party make a report on it when the entrusted party finds it necessary for performing the entrusted business

三　次の事項が記載されていないこと。

(iii) the following matters are not to be indicated:

イ　供託委託契約に基づいて、前受業務保証金を供託した場合に、委託者に対して有することとなる求償権を放棄する旨の定め

(a) agreement that in cases where the entrusted party has deposited a business deposit for prepaid services based on the contract on the entrustment of business deposit, the entrusted party is to waive the right to reimbursement from the entrusting party;

ロ　イに掲げる事項のほか、受託事業の健全な遂行に重大な支障となる定め

(b) beyond matters listed in (a), any other agreement that may significantly hinder the sound performance of the services under entrustment.

（変更の届出）

(Notification of Change)

第百二十九条　法第三十五条の六の規定による届出は、様式第九による届出書を提出してしなければならない。

Article 129 (1) Notification under Article 35-6 of the Act must be made by submitting a written notification prepared in accordance with Form 9.

２　前項の規定による届出書には、次の書面を添付しなければならない。

(2) The written notification under the preceding paragraph must be attached with the following document:

一　変更の届出が商号、本店その他の営業所の名称若しくは所在地、資本金の額、役員の氏名若しくは住所又は定款に係るものであるときは、その変更を証する書面

(i) when the notification of change is for the trade name, the name or location of the head office or other business offices, the amount of the stated capital, the names or addresses of officers, or the articles of incorporation, a document certifying the relevant change;

二　変更の届出が新たに就任した役員に係るものであるときは、当該役員の履歴書及び第百二十六条第二項第四号に掲げる書面（法第三十五条の五第七号に係るものに限る。）

(ii) when the notification of change refers to an officer that has newly taken office, the curriculum vitae of the relevant officer, and a document as listed in Article 126, paragraph (2), item (iv) (limited to a document regarding Article 35-5, item (vii) of the Act).

（廃止の届出）

(Notification of Discontinuation)

第百三十条　法第三十五条の七第一項の規定による届出は、様式第二十四による届出書を提出してしなければならない。

Article 130 Notification under Article 35-7, paragraph (1) of the Act must be made by submitting a written notification prepared in accordance with Form 24.

（事業計画書等の提出）

(Submission of Documented Business Plan)

第百三十一条　法第三十五条の八第一項の事業計画書には、主要な委託者別受託事業計画、収支計画及び資金計画を記載しなければならない。

Article 131 (1) The documented business plan stated in Article 35-8, paragraph (1) of the Act must contain plans for services under entrustment, income and expenditure plans, and financial plans for each major entrusting party.

２　法第三十五条の八第二項の規定による届出は、様式第二十五による届出書を提出してしなければならない。

(2) Notification under Article 35-8, paragraph (2) of the Act must be made by submitting a written notification prepared in accordance with Form 25.

３　法第三十五条の八第三項の規定による事業報告書は、様式第二十六によるものとする。

(3) A business report under Article 35-8, paragraph (3) of the Act is to be prepared in accordance with Form 26.

第六章　クレジットカード番号等の適切な管理等
Chapter VI Proper Management of Credit Card Numbers

第一節　クレジットカード番号等の適切な管理
Section 1 Proper Management of Credit Card Numbers, etc.

（クレジットカード番号等の適切な管理）

(Proper Management of Credit Card Numbers)

第百三十二条　法第三十五条の十六第一項の経済産業省令で定める基準は、次のとおりとする。

Article 132 The standards specified by Order of Ministry of Economy, Trade and Industry stated in Article 35-16, paragraph (1) of the Act are as follows:

一　クレジットカード番号等の漏えい、滅失、毀損その他のクレジットカード番号等の管理に係る事故（以下「漏えい等の事故」という。）の発生を防止するため必要かつ適切な措置を講ずること。

(i) necessary and appropriate measures are to be taken to prevent leakage and loss of or damage to credit card numbers, etc. and other accidents relating to the management of credit card numbers etc. (referred to below as "accident such as leakage");

二　クレジットカード番号等取扱業者において漏えい等の事故が発生し、又は発生したおそれがあるときは、直ちに当該事故の状況を把握し、当該事故の拡大を防止するとともに当該事故の状況に応じて速やかに、その原因を究明するために必要な調査（当該事故に係るクレジットカード番号等の特定を含む。）を行うこと。

(ii) when an accident such as leakage has occurred or is suspected of having occurred at a business that handles credit card numbers, etc., the circumstances of the accident are to be immediately ascertained, measures are to be taken to prevent expansion of the accident, and an investigation necessary to determine the cause of the accident (including identification of the credit card numbers, etc. involved in the accident) is to be conducted promptly according to the circumstances of the accident;

三　クレジットカード番号等取扱業者又はクレジットカード番号等取扱受託業者において漏えい等の事故が発生し、又は発生したおそれがあるときは、当該事故に係るクレジットカード番号等を利用者に付与したクレジットカード等購入あつせん業者

は当該利用者以外の者が当該クレジットカード番号等を通知して特定の販売業者から商品若しくは権利を購入し、又は特定の役務提供事業者から役務の提供を受けることを防止するために必要な措置を講ずること。

(iii) when an accident such as leakage has occurred or is suspected of having occurred at a business that handles credit card numbers, etc. or an entrusted business that handles credit card numbers, etc., the credit card, etc. purchase intermediary that granted credit card numbers, etc. involved in the accident to the users id to take measures necessary to prevent a person other than users from purchasing goods or rights from the specified seller or from being provided with services by the specified service provider by notifying the seller or service provider of the relevant credit card numbers, etc.;

四　クレジットカード番号等取扱業者において漏えい等の事故が発生し、又は発生したおそれがあるときは、当該クレジットカード番号等取扱業者は類似の漏えい等の事故の再発防止のために必要な措置を講ずること。

(iv) when any accident such as leakage has occurred or is suspected of having occurred at a business that handles credit card number, etc., the relevant business that handles credit card number, etc. is to take necessary measures to prevent any similar accident such as leakage from occurring again;

五　クレジットカード番号等をクレジットカード等購入あつせんに係る取引の健全な発達を阻害し、又は利用者若しくは購入者等の利益の保護に欠ける方法により取り扱わないこと。

(v) credit card numbers, etc. are not to be handled in a manner that impedes the sound development of transactions regarding the intermediation of credit card purchases or that fails to protect the interests of users or purchasers, etc.

（大量のクレジットカード番号等を取り扱う者）

(Persons that Handle Large Volumes of Credit Card Numbers)

第百三十二条の二　法第三十五条の十六第一項第七号の経済産業省令で定める者は、特定のクレジットカード等購入あつせん関係販売業者又はクレジットカード等購入あつせん関係役務提供事業者のために、クレジットカード番号等を特定の立替払取次業者に提供（当該立替払取次業者以外の者を通じた当該立替払取次業者への提供を含む。）することを業とする者とする。

Article 132-2　A person specified by an Order of the Ministry of Economy, Trade and Industry in Article 35-16, paragraph (1), item (vii) of the Act is to be a person engaged in the business of providing credit card numbers, etc. to the specified broker for third-party payment (including provision to such broker for third-party payment via a person other than the broker for third-party payment) on behalf of the specified seller affiliated with the intermediation of credit card purchases or service provider affiliated with the intermediation of credit card purchases.

（クレジットカード番号等取扱受託業者に対する必要な指導その他の措置の基準）
(Standards for Necessary Guidance and other Measures to an Entrusted Business That Handles Credit Card Number, etc.)

第百三十三条　法第三十五条の十六第三項の経済産業省令で定める基準は、次項から第六項までに定めるところによる。

Article 133 (1) The standards specified by Order of Ministry of Economy, Trade and Industry stated in Article 35-16, paragraph (3) of the Act is as specified in the following paragraph through paragraph (6).

２　クレジットカード番号等取扱業者は、あらかじめクレジットカード番号等取扱受託業者に、次に掲げる措置を講じさせるために必要な措置を講じなければならない。

(2) A business that handles credit card number, etc. must take necessary measures in advance to cause an entrusted business that handles credit card number, etc. to take the following measures:

一　クレジットカード番号等取扱受託業者において漏えい等の事故が発生し、又は発生したおそれがあるときは、直ちに当該事故の状況を把握し、その状況を当該クレジットカード番号等取扱業者に対して連絡するとともに当該事故の拡大を防止すること。

(i) when any accident such as leakage has occurred or is suspected of having at an entrusted business that handles credit card number, etc., the circumstances of the accident are to be immediately ascertained, the business that handles credit card number, etc. is to be notified of the situation, and measures are to be taken to prevent expansion of the accident;

二　クレジットカード番号等取扱受託業者において漏えい等の事故が発生し、又は発生したおそれがあるときは、当該事故の状況に応じて速やかに、その原因を究明するために必要な調査（当該事故に係るクレジットカード番号等の特定を含む。）を行い、当該調査の結果を当該クレジットカード番号等取扱業者に通知すること。

(ii) when any accident such as leakage has occurred or is suspected of having occurred at an entrusted business that handles credit card number, etc., an investigation necessary to determine the cause of the accident (including identification of the credit card numbers, etc. involved in the accident) is to be conducted promptly according to the circumstances of the accident and notification of the results of the investigation is to be provided to the relevant business that handles credit card number, etc.;

三　クレジットカード番号等取扱受託業者において漏えい等の事故が発生し、又は発生したおそれがあるときは類似の漏えい等の事故の再発防止のために必要な措置

(iii) when an accident such as leakage has occurred or is suspected of having occurred at an entrusted business that handles credit card number, etc., measures necessary to prevent any similar accident such as leakage from occurring again;

四　前各号に掲げるもののほか、クレジットカード番号等の適切な管理のために必要

な措置

(iv) beyond the matters listed in the preceding items, measures necessary for appropriate management of credit card numbers, etc.

3　クレジットカード番号等取扱業者は、クレジットカード番号等取扱受託業者において漏えい等の事故が発生し、又は発生したおそれがあるときは、当該クレジットカード番号等取扱受託業者に対し、直ちに当該事故の状況を把握し、その状況を当該クレジットカード番号等取扱業者に対して連絡するとともに当該事故の拡大を防止することについて指導しなければならない。

(3) When any accident such as leakage has occurred or is suspected of having occurred at an entrusted business that handles credit card number, etc., the business that handles credit card number, etc. must provide guidance to the entrusted business that handles credit card number, etc. to immediately ascertain circumstances of the accident, notify the business that handles credit card number, etc. of the situation, and take measures to prevent expansion of the accident.

4　クレジットカード番号等取扱業者は、クレジットカード番号等取扱受託業者において漏えい等の事故が発生し、又は発生したおそれがあるときは、当該クレジットカード番号等取扱受託業者に対し、当該事故の状況に応じて速やかに、その原因を究明するために必要な調査（当該事故に係るクレジットカード番号等の特定を含む。）を行い、当該調査の結果を当該クレジットカード番号等取扱業者に通知することについて指導しなければならない。

(4) When any accident such as leakage has occurred or is suspected of having occurred at an entrusted business that handles credit card number, etc., the business that handles credit card number, etc. must provide guidance to the entrusted business credit card number, etc. to investigate promptly in order to determine the cause of the accident (including identification of the credit card numbers, etc. involved in the accident) according to the circumstances of the accident and provide notification of the results of the investigation to the relevant business that handles credit card number, etc..

5　クレジットカード番号等取扱業者は、漏えい等の事故を発生させたクレジットカード番号等取扱受託業者又はそのおそれがあるクレジットカード番号等取扱受託業者に対し、類似の漏えい等の事故の再発防止のために必要な措置を講ずることについて指導しなければならない。

(5) A business that handles credit card number, etc. must provide guidance to an entrusted business that handles credit card number, etc. that caused an accident such as leakage or is suspected of causing an accident such as leakage to take necessary measures to prevent any similar accident such as leakage from occurring again.

6　クレジットカード番号等取扱業者は、クレジットカード番号等受託業者においてクレジットカード番号等の適切な管理が図られるよう、クレジットカード番号等取扱受託業者に対する指導その他の必要な措置を講じなければならない。

(6) A business that handles credit card number, etc. must provide guidance and take other necessary measures to an entrusted business that handles credit card number, etc. to ensure that credit card numbers, etc. are to be properly handled by the entrusted business that handles credit card number, etc..

第二節　クレジットカード番号等取扱契約
Section 2 Contract for Handling Credit Card Number, etc.

（登録の申請）
(Application for Registration)

第百三十三条の二　法第三十五条の十七の三第一項の申請書は、様式第二十六の二によるものとする。

Article 133-2 (1) A written application as stated in Article 35-17-3, paragraph (1) of the Act is to be prepared in accordance with Form 26-2.

２　法第三十五条の十七の三第二項の経済産業省令で定める書類は、次のとおりとする。

(2) The documents specified by Order of the Ministry of Economy, Trade and Industry stated in Article 35-17-3, paragraph (2) of the Act are as follows:

一　役員の履歴書

(i) curricula vitae of officers;

二　株主若しくは社員の名簿及び親会社の株主若しくは社員の名簿又はこれらに代わる書面

(ii) the list of names of shareholders or members, and the list of names of shareholders or members of the parent company, or any alternative documents;

三　クレジットカード番号等取扱契約の締結に係る業務及び法第三十五条の十七の八第一項又は第三項の規定による調査に関する社内規則等（クレジットカード番号等取扱契約締結事業者又はその役員、使用人その他の従業者が遵守すべき規則その他これに準ずるものであつてクレジットカード番号等取扱契約締結事業者が作成するものをいう。次条において同じ。）

(iii) internal rules, etc. (meaning rules prepared by the business that has a contract for handling credit card numbers, etc. to be complied with by the business that has a contract for handling credit card numbers, etc. or its officers, employees, or other workers or other comparable rules; the same applies the following Article) regarding the business relating to the conclusion of a contract for handling credit card numbers, etc., and investigations pursuant to the provisions of Article 35-17-8, paragraph (1) or paragraph (3) of the Act;

四　クレジットカード番号等取扱契約の締結に係る業務及び法第三十五条の十七の八第一項又は第三項の規定による調査に関する組織図

(iv) an organization chart concerning business regarding the conclusion of a contract for handling credit card numbers, etc. and investigations pursuant

to the provisions of Article 35-17-8, paragraph (1) or paragraph (3) of the Act;

五　法第三十五条の十七の五第一項第三号から第八号までの規定に該当しないことを誓約する書面

(v) a document to pledge that the person does not fall under any of the provisions of Article 35-17-5 paragraph (1), items (iii) through (viii) of the Act.

3　第十二条第三項の規定は、法第三十五条の十七の三第三項の経済産業省令で定める電磁的記録に準用する。

(3) The provisions of Article 12, paragraph (3) apply mutatis mutandis to the electronic or magnetic records specified by Order of the Ministry of Economy, Trade and Industry stated in Article 35-17-3, paragraph (3) of the Act.

（クレジットカード番号等取扱契約の締結に係る業務等の適確な実施を確保するために必要な体制）

(Systems Necessary to Ensure the Proper Implementation of Operations, etc. Relating to the Conclusion of Contracts for Handling Credit Card Numbers, etc.)

第百三十三条の三　法第三十五条の十七の五第一項第八号に規定する経済産業省令で定める体制は、次のとおりとする。

Article 133-3 (1) The systems specified by Order of the Ministry of Economy, Trade and Industry stated in Article 35-17-5, paragraph (1), item (viii) of the Act are as follows:

一　クレジットカード番号等取扱契約の締結に係る業務又は法第三十五条の十七の八第一項若しくは第三項の規定による調査を第三者に委託する場合には、次に掲げる措置の適確な実施を確保するために必要な体制

(i) when business regarding the conclusion of contracts for handling credit card numbers, etc. or investigations pursuant to the provisions of Article 35-17-8, paragraph (1) or paragraph (3) of the Act is entrusted to a third party, systems necessary to ensure proper implementation of the measures listed below:

イ　当該業務又は当該調査を適確に遂行することができる能力を有する者に委託するための措置

(a) measures for entrusting the business to a person that has the ability to perform the relevant business or investigations properly;

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

(b) measures for carrying out necessary and appropriate supervision over the person that has been entrusted with the relevant business or

investigations (referred to below as the "entrusted party" in this item), such as through inspecting whether or not the entrusted party is performing the relevant business or investigations properly by confirming, regularly or as necessary, the status of the entrusted party's performance of the relevant business or investigations, and through having them make the required improvements;

ハ　受託者が当該業務又は当該調査を適切に行うことができない事態が生じた場合に他の適切な第三者に当該業務又は当該調査を速やかに委託する等、当該業務又は当該調査に係る利用者又は購入者等の利益の保護に支障が生じること等を防止するための措置

(c) measures for preventing any hindrance to the protection of the interests of users or purchasers, etc. regarding the relevant business or investigations, such as through entrusting the relevant business or investigations to another third party promptly in the event that the entrusted party cannot perform the relevant business or investigations properly;

ニ　受託者が当該業務又は当該調査を適確に遂行していない場合であつて当該業務又は当該調査に係るクレジットカード番号等の適切な管理等を図るため必要がある場合には、当該業務又は当該調査の委託に係る契約の変更又は解除をする等の必要な措置を講ずるための措置

(d) measures for taking necessary measures such as changing or canceling the contract for the entrustment of the relevant business or investigations in cases where the entrusted party does not perform the relevant business or investigations properly and it is necessary for proper management of the credit card numbers, etc. relating to the relevant business or investigations.

二　クレジットカード番号等取扱契約の締結に係る業務及び法第三十五条の十七の八第一項又は第三項の規定による調査の適確な実施を確保するため十分な社内規則等を定めていること。

(ii) sufficient internal rules, etc. so as to secure the proper performance of business regarding the conclusion of contracts for handling credit card numbers, etc. and investigations pursuant to the provisions of Article 35-17-8, paragraph (1) or paragraph (3) of the Act;

三　法若しくは法の規定に基づく命令又は社内規則等を遵守するために必要な体制

(iii) a system necessary for complying with the provisions of the Act, orders based on the provisions of the Act, or internal rules, etc.;

2　前項第二号の社内規則等はクレジットカード番号等取扱契約の締結に係る業務又は法第三十五条の十七の八第一項又は第三項の規定による調査に関する責任体制を明確化する規定を含むものでなければならない。

(2) The internal rules, etc. specified in item (ii) of the preceding paragraph must clearly provide for the system of responsibility relating to business regarding conclusion of contracts for handling credit card numbers, etc. or investigations

pursuant to the provisions of Article 35-17-8, paragraph (1) or paragraph (3) of the Act.

（変更の届出）

(Notification of Change)

第百三十三条の四　法第三十五条の十七の六第一項の届出は、様式第二十六の三による届出書を提出してしなければならない。

Article 133-4 (1) Notification under Article 35-17-6, paragraph (1) of the Act must be made by submitting a written notification prepared in accordance with Form 26-3.

２　法第三十五条の十七の六第三項において準用する法第三十五条の十七の三第二項の経済産業省令で定める書類は、次のとおりとする。

(2) The documents specified by Order of the Ministry of Economy, Trade and Industry stated in Article 35-17-3, paragraph (2) of the Act as applied mutatis mutandis pursuant to Article 35-17-6, paragraph (3) of the Act are as follows:

一　その変更に係る事項を証する書類

(i) a document certifying the matters regarding the change;

二　その変更が新たに就任した役員に係るものであるときは、当該役員の履歴書及び第百三十三条の二第二項第五号に掲げる書面（法第三十五条の十七の五第一項第五号に係るものに限る。）

(ii) when the change refers to an officer that has newly taken office, the curriculum vitae of the relevant officer, and a document as listed in Article 133-2, paragraph (2), item (v) (limited to a document regarding Article 35-17-5, paragraph (1), item (v) of the Act).

３　第十二条第三項の規定は、法第三十五条の十七の六第三項において準用する法第三十五条の十七の三第三項の経済産業省令で定める電磁的記録に準用する。

(3) The provisions of Article 12, paragraph (3) apply mutatis mutandis to the electronic or magnetic records specified by Order of the Ministry of Economy, Trade and Industry prescribed in Article 35-17-3, paragraph (3) of the Act as applied mutatis mutandis pursuant to Article 35-17-6, paragraph (3) of the Act.

（クレジットカード番号等取扱契約締結事業者の調査等）

(Investigation, etc. into a Business That Has a Contract for Handling Credit Card Numbers, etc.)

第百三十三条の五　法第三十五条の十七の八第一項の経済産業省令で定める事項は、次のとおりとする。

Article 133-5 The matters specified by Order of the Ministry of Economy, Trade and Industry stated in Article 35-17-8, paragraph (1) of the Act are as follows:

一　クレジットカード番号等取扱契約を締結しようとする販売業者若しくは役務提供事業者（以下「加盟申込店」という。）又はクレジットカード番号等取扱契約を締結したクレジットカード等購入あつせん関係販売業者若しくはクレジットカード等

購入あつせん関係役務提供事業者（以下「加盟店」という。）に関する基本的な事項

(i) basic matters concerning sellers or service providers that intend to conclude a contract for handling credit card numbers, etc. (referred to below as an "applicant merchant") or a seller affiliated with the intermediation of credit card, etc. purchase or a service provider affiliated with the intermediation of credit card, etc. purchase that has concluded a contract for handling credit card numbers, etc. (referred to below as a " merchant");

二　加盟申込店がクレジットカード等購入あつせんに係る販売の方法により販売しようとする商品若しくは権利若しくは提供しようとする役務又は加盟店がクレジットカード等購入あつせんに係る販売方法により販売する商品若しくは権利若しくは提供する役務に関する事項

(ii) matters concerning the goods or rights that the applicant merchant intends to sell or the services that the applicant merchant intends to provide by a sales method regarding the intermediation of credit card, etc. purchase or the goods or rights that the merchant intends to sell or the services that the merchant intends to provide by a sales method regarding the intermediation of credit card, etc. purchase;

三　加盟申込店が講じようとし、又は加盟店が講じる法第三十五条の十六第一項及び第三項並びに法第三十五条の十七の十五に規定する措置に関する事項

(iii) matters concerning the measures prescribed in Article 35-16, paragraph (1) and paragraph (3) and Article 35-17-15 of the Act that the applicant merchant intends to take or that the merchant takes;

四　加盟申込店又は加盟店がクレジットカード等購入あつせんに係る販売の方法により商品若しくは権利を販売する契約又は役務を提供する契約に関して行つた法第三十五条の三の七各号のいずれかに該当する行為の有無及びその内容

(iv) the existence and details of any acts falling under any of the items of Article 35-3-7 of the Act performed by the applicant merchant or merchant in relation to a contract for the sale of goods or rights or a contract for the provision of services by a sales method regarding the intermediation of credit card, etc. purchase;

五　加盟申込店又は加盟店がクレジットカード等購入あつせんに係る販売の方法により商品若しくは権利を販売する契約又は役務を提供する契約に関し、前号に掲げる行為をすることを防止するために必要な体制の整備の状況に関する事項

(v) matters relating to the status of development of systems necessary to prevent the acts listed in the preceding item in relation to a contract under which an applicant merchant or merchant sells goods or rights or provides services by a sales method regarding the intermediation of credit card, etc. purchase;

六　加盟申込店又は加盟店によるクレジットカード等購入あつせんに係る業務に関する利用者又は購入者等の利益の保護に欠ける行為に係る苦情の発生状況

(vi) the status of complaints relating to acts that failed to protect the interests of users or purchasers, etc. in relation to business regarding the intermediation of credit card, etc. purchase by an applicant merchant or merchant;

七　加盟申込店又は加盟店がクレジットカード等購入あつせんに係る販売の方法により商品若しくは権利を販売する契約又は役務を提供する契約に関し、前号に掲げる行為（第四号に該当する行為を除く。）をすることを防止するために必要な体制及び当該加盟申込店又は当該加盟店によるクレジットカード等購入あつせんに係る業務に関する苦情を適切かつ迅速に処理するために必要な体制の整備の状況に関する事項

(vii) matters concerning the status of systems necessary for preventing the applicant merchant or merchant from engaging in the acts listed in the preceding item (excluding acts falling under item (iv)) in relation to a contract for the sale of goods or rights or a contract for the provision of services by a sales method regarding the intermediation of credit card, etc. purchase and systems necessary for appropriately and promptly processing complaints relating to business of the intermediation of credit card, etc. purchase of the relevant applicant merchant or merchant;

八　前各号に掲げる事項のほか、加盟申込店又は加盟店によるクレジットカード番号等の適切な管理等を図るために必要かつ適切な事項

(viii) beyond the matters listed in the preceding items, matters necessary and appropriate to ensure appropriate management, etc. of credit card numbers, etc. by applicant merchants and merchants.

第百三十三条の六　法第三十五条の十七の八第一項の規定により前条各号に定める事項の調査については、次項から第九項までに定めるところによる。ただし、前条第六号及び第七号に定める事項の調査については、次の各号に掲げる場合の区分に応じ、当該各号に定めるところによることができる。

Article 133-6 (1) An investigation under Article 35-17-8, paragraph (1) of the Act into the matters specified in the items of the preceding Article may be carried out as specified in the following paragraph through paragraph (9); provided, however, that regarding investigation of the matters specified in item (vi) and item (vii) of the preceding Article, the investigation may be conducted as specified in the following items according to the categories of the cases listed in the following items.

一　次項及び第三項に基づく調査の結果その他の事情からみて、加盟申込店がクレジットカード等購入あつせんに係る販売の方法により商品若しくは権利を販売する契約又は役務を提供する契約に関し、利用者又は購入者等の利益の保護に欠ける行為を行う危険性の程度が低いと認められる場合　第七項及び第八項に基づく調査を省略し又は第七項及び第八項に定める調査手法のうち、より簡易な方法による調査によること。

(i) in cases where, in light of the results of the investigation under the following paragraph and paragraph (3) and other circumstances, there is a low risk that the applicant merchant will perform an act that fails to protect the interests of users or purchasers etc. in relation to a contract for the sale of goods or rights or a contract to provide services by a sales method regarding the intermediation of credit card, etc. purchase: the investigations under paragraph (7) and paragraph (8) are to be omitted or are to be conducted using a simpler method from among the investigation methods specified in paragraph (7) and paragraph (8);

二　先進的な技術又は手法を用いた調査により、加盟申込店がクレジットカード等購入あつせんに係る販売の方法により商品若しくは権利を販売する契約又は役務を提供する契約に関し、利用者又は購入者等の利益の保護に欠ける行為を行う危険性の程度について、第七項の調査と同等の効果を確保できると認められる場合　当該調査をもつて第七項に基づく調査に代えること。

(ii) in cases where it is deemed that an investigation using advanced technology or means will ensure the same level of effectiveness as an investigation under paragraph (7) regarding the degree of risk that the applicant merchant will perform an act that fails to protect the interests of users or purchasers etc. in relation to a contract for the sale of goods or rights or a contract to provide services by a sales method regarding the intermediation of credit card, etc. purchase: the relevant investigation is to be performed in lieu of the investigation under paragraph (7).

2　前条第一号に定める事項は、次に掲げる事項を含むものでなければならない。

(2) The matters specified in item (i) of the preceding Article must be the matters including the following:

一　加盟申込店が行う取引の種類

(i) the types of transactions conducted by the applicant merchant;

二　加盟申込店の氏名、生年月日、住所及び電話番号（法人にあつては、名称、住所、電話番号、法人番号並びに代表者の氏名及び生年月日）

(ii) the name, date of birth, address, and telephone number of the applicant merchant (in the case of a corporation, the name, address, telephone number, and corporate number and the name and date of birth of the corporate representative).

3　前条第二号に定める事項については、加盟申込店がクレジットカード等購入あつせんに係る販売の方法により販売しようとする商品若しくは権利又は提供しようとする役務の種類を示すものについて調査しなければならない。

(3) Concerning the matters specified in item (ii) of the preceding Article, an investigation must be conducted regarding the indication of the types of goods or of rights to be sold or services to be provided by the applicant merchant by a sales method regarding the intermediation of credit card, etc. purchase.

4　前条第三号に定める事項については、加盟申込店が講じようとする法第三十五条の

十六第一項及び第三項並びに法第三十五条の十七の十五に規定する措置がそれぞれ第百三十二条各号、第百三十三条第二項から第六項まで又は第百三十三条の十四各号に定める基準に適合しているかどうかについて調査しなければならない。

(4) Concerning the matters specified in item (iii) of the preceding Article, an investigation must be conducted to determine whether the measures prescribed in Article 35-16, paragraph (1) and paragraph (3) and Article 35-17-15 of the Act that the Applicant Merchant intends to take conform to the standards prescribed in each item of Article 132, Article 133, paragraph (2) through paragraph (6), or each item of Article 133-14.

5　前条第四号に定める事項については、調査の日前五年間に特定商取引に関する法律による処分を受けたことの有無及びその内容その他の事項について、加盟申込店からの申告又は利用者若しくは購入者等から申出を受けた苦情の確認その他の適切な方法により調査しなければならない。

(5) Concerning the matters specified in item (iv) of the preceding Article, an investigation must be conducted to ascertain the existence or absence of dispositions under the Act on Specified Commercial Transactions during the five years preceding the date of the investigation, the details thereof, and other matters by confirming reports from the applicant merchant or complaints received from users or purchasers, etc. or by any other appropriate method.

6　前条第五号に定める事項については、前項の調査の結果、調査の日前五年間に特定商取引に関する法律による処分を受けたことその他法第三十五条の三の七各号のいずれかに該当する行為があつたことが明らかである場合に、必要かつ適切な方法により調査しなければならない。

(6) Concerning the matters specified in item (v) of the preceding Article, in the case where, as a result of the investigation under the preceding paragraph, it is clear that there was a disposition under the Act on Specified Commercial Transactions or an act falling under any item of Article 35-3-7 of the Act occurred during the five years preceding the date of the investigation, an investigation must be conducted by necessary and appropriate methods.

7　前条第六号に定める事項については、加盟申込店からの申告、利用者若しくは購入者等から申出を受けた苦情の確認、認定割賦販売協会の保有する情報の確認、又はインターネットを用いた情報の取得その他の適切な方法により調査しなければならない。

(7) Concerning the matters specified in item (vi) of the preceding Article, an investigation must be conducted by confirming reports from the applicant merchant and complaints received from users or purchasers, etc., confirming information in the possession of a certified installment sales association, obtaining information by using the Internet, or by any other appropriate method.

8　前条第七号に定める事項については、前項の調査の結果、加盟申込店によるクレジットカード等購入あつせんに係る業務に関する利用者又は購入者等の利益の保護に欠ける行為に係る苦情の発生状況及び加盟申込店以外の加盟店（以下この項において

「他の加盟店」という。）によるクレジットカード等購入あつせんに係る業務に関する利用者又は購入者等の利益の保護に欠ける行為に係る苦情の発生状況からみて、当該加盟申込店が当該他の加盟店に比し、著しく利用者又は購入者等の利益の保護に欠けると認められる場合に、必要かつ適切な方法により調査しなければならない。

(8) Concerning the matters specified in item (vii) of the preceding Article, in the case where, as a result of the investigation under the preceding paragraph and in light of the status of occurrence of complaints relating to acts failing to protect the interests of users or purchasers, etc. concerning business regarding the intermediation of credit card, etc. purchase by the applicant merchant and the status of occurrence of complaints relating to acts failing to protect the interests of users or purchasers, etc. by merchant other than the applicant merchant (referred to below in this paragraph as the "other merchants") in relation to business regarding the intermediation of credit card, etc. purchase, the relevant applicant merchant is deemed to be substantially lacking in the protection of the interests of users or purchasers etc. compared to other merchants, an investigation must be conducted by necessary and appropriate methods.

9　前条第八号に定める事項については、加盟申込店によるクレジットカード番号等の適切な管理等を図るため必要かつ適切な方法により調査しなければならない。

(9) Concerning the matters specified in item (viii) of the preceding Article, an investigation must be conducted by necessary and appropriate methods to ensure proper management of credit card numbers, etc. by the applicant merchant.

第百三十三条の七　法第三十五条の十七の八第三項の規定により第百三十三条の五第三号、第六号及び第八号に定める事項の定期的な調査については、次項から第四項までに定めるところにより、それぞれ適切な頻度で行わなければならない。ただし、当該調査は、加盟店におけるクレジットカード等購入あつせんに係る販売の方法により商品若しくは権利を販売する契約又は役務を提供する契約に係る取引状況等を常時監視することその他これと同等以上の措置を講ずることをもつて代えることができる。

Article 133-7 (1) Periodic investigations of the matters specified in Article 133-5, item (iii), item (vi), and item (viii) pursuant to the provisions of Article 35-17-8, paragraph (3) of the Act must be conducted in an appropriate frequency as provided in the following paragraph through paragraph (4); provided, however, that continuous monitoring of the status of transactions, etc. regarding contracts for the sale of goods or rights or the provision of services by a sales method regarding the intermediation of credit card, etc. purchase by merchants or taking other equivalent or greater measures may be performed in lieu of those investigations.

2　第百三十三条の五第三号に定める事項については、加盟店が講じる法第三十五条の十六第一項及び第三項並びに法第三十五条の十七の十五に規定する措置がそれぞれ第

百三十二条各号、第百三十三条第二項から第六項まで又は第百三十三条の十四各号に定める基準に適合しているかどうかについて調査しなければならない。

(2) Concerning the matters specified in Article 133-5, item (iii), an investigation must be conducted to determine whether the measures specified in Article 35-16, paragraph (1) and paragraph (3) and Article 35-17-15 of the Act taken by a merchant comfort to the standards prescribed in each item of Article 132, Article 133, paragraph (2) through paragraph (6), or each item of Article 133-14.

3　第百三十三条の五第六号に定める事項については、クレジットカード番号等取扱契約締結事業者が把握している当該加盟店によるクレジットカード等購入あつせんに係る業務に関する利用者又は購入者等の利益の保護に欠ける行為に係る苦情の発生状況に鑑み、適切な頻度及び方法により調査しなければならない。この場合において、適切な方法とは、認定割賦販売協会の保有する情報の確認その他の当該苦情の発生状況に応じた方法をいう。

(3) Concerning the matters specified in Article 133-5, item (vi), an investigation must be conducted with appropriate frequency and by appropriate method in light of the status of occurrence of complaints relating to acts that fail to protect the interests of users or purchasers, etc. in relation to business regarding the intermediation of credit card, etc. purchase by the relevant merchant known to the business that has a contract for handling credit card numbers, etc.. In this case, appropriate method means confirmation of information in the possession of a certified installment sales association or other methods according to the status of the occurrence of those complaints.

4　第百三十三条の五第八号に定める事項は、加盟店における漏えい等の事故及び利用者又は購入者等によるクレジットカード番号等の不正な利用（以下「不正利用」という。）の発生状況に関する事項を含むものでなければならず、クレジットカード番号等取扱契約締結事業者が把握している情報に鑑み、当該加盟店における漏えい等の事故又は不正利用が発生する危険性の程度に応じた適切な頻度及び方法により調査しなければならない。この場合において、適切な方法とは、認定割賦販売協会の保有する情報の確認その他の当該危険性の程度に応じた方法をいう。

(4) The matters specified in Article 133-5, item (viii) must include matters regarding occurrence of accident such as leakage and unauthorized use of credit card numbers, etc. (referred to below as "unauthorized use") by users or purchasers, etc. at merchants, and the frequency and method of investigation is to be appropriate according to the degree of risk of occurrence of accidents such as leakage and unauthorized use in light of information known to the business that has a contract for credit card numbers, etc.. In this case, appropriate method means confirmation of information in the possession of a certified installment sales association or other methods according to the degree of the risk.

第百三十三条の八　法第三十五条の十七の八第三項の規定により第百三十三条の五第一号、第二号及び第四号から第八号までに掲げる事項については、次の各号に掲げる場合の区分に応じ、当該各号に定める事項を調査しなければならない。

Article 133-8 Concerning matters specified in Article 133-5, item (i), item (ii), and item (iv) through item (viii) pursuant to the provisions of Article 35-17-8, paragraph (3) of the Act, the matters specified in the following items must be investigated according to the categories of the cases listed in the following items.

一　加盟店からの申告、利用者若しくは購入者等から申出を受けた苦情の確認、認定割賦販売協会の保有する情報の確認又はインターネットを用いた情報の取得その他の適切な方法により知つた事項からみて、第百三十三条の五第一号及び第二号に掲げる事項に変更があつた場合　これらの事項のうち変更があつた事項

(i) in the case where a change occurred to the matters listed in Article 133-5, item (i) and item (ii) in light of a report from a merchant, confirmation of a complaint received from a user or purchaser, etc., confirmation of information in the possession of a certified installment sales association, acquisition of information using the internet, or learned by any other appropriate method: the matter concerning which a change occurred;

二　利用者から申出を受けた苦情（クレジットカード等購入あつせん業者を通じて申出を受けたものを含む。）の内容の調査その他の方法により知つた事項に基づき、加盟店がクレジットカード等購入あつせんに係る販売の方法により商品若しくは権利を販売する契約又は役務を提供する契約に関し、法第三十五条の三の七各号のいずれかに該当する行為をしたと認める場合　次に掲げる事項

(ii) in the case where a merchant is found to have performed an act that falls under any of the items of Article 35-3-7 of the Act in relation to a contract for the sale of goods or rights or a contract to provide services by a sales method regarding the intermediation of credit card, etc. purchase based on the information obtained through an investigation of the details of a compliant received from a user (including a complaint received via a credit card, etc. purchase intermediary) or by any other method: the following matters;

イ　第百三十三条の五第四号に定める事項

(a) matters specified in Article 133-5, item (iv);

ロ　第百三十三条の五第五号に定める事項

(b) matters specified in Article 133-5, item (v);

ハ　第百三十三条の五第七号に定める事項（クレジットカード等購入あつせんに係る業務に関する苦情を適切かつ迅速に処理するために必要な体制の整備の状況に関する事項に限る。）

(c) matters specified in Article 133-5, item (vii) (limited to matters regarding the status of the systems necessary for appropriately and promptly processing complaints concerning the intermediation of credit card, etc. purchase);

三　利用者又は購入者等から申出を受けた苦情（クレジットカード等購入あつせん業者を通じて申出を受けたものを含む。）の内容の調査その他の方法により知つた事項に基づき、加盟店によるクレジットカード等購入あつせんに係る業務に関する利用者又は購入者等の利益の保護に欠ける行為に係る苦情（苦情の内容が前号の行為に起因するものである苦情を除く。以下この号において同じ。）の発生状況及び当該加盟店以外の加盟店（以下この号において「他の加盟店」という。）によるクレジットカード等購入あつせんに係る業務に関する利用者又は購入者等の利益の保護に欠ける行為に係る苦情の発生状況からみて、当該加盟店が他の加盟店に比し、利用者又は購入者等の利益の保護に欠けると認められる場合　次に掲げる事項

(iii) in the case where, based on the information obtained through an investigation of the details of a complaint received from a user or purchaser, etc. (including a complaint received via a credit card, etc. purchase intermediary) or by any other method, and in light of the status of occurrence of complaints relating to acts failing to protect the interests of users or purchasers, etc. (excluding complaints concerning which the details of the complaint are attributable to an act specified in the preceding item; the same applies below in this item) in relation to business regarding the intermediation of credit card, etc. purchase by the merchant and the status of occurrence of complaints relating to acts failing to protect the interests of users or purchasers, etc. by merchants other than the relevant merchant (referred to below in this item as the "other merchants") in relation to business regarding the intermediation of credit card, etc. purchase, the relevant merchant is deemed to be lacking in the protection of the interests of users or purchasers etc. compared to other merchants: the following matters;

イ　当該加盟店によるクレジットカード等購入あつせんに係る業務に関する利用者又は購入者等の利益の保護に欠ける行為の内容

(a) the details of the acts that failed to protect the interests of users or purchasers, etc. in relation to business regarding the intermediation of credit card, etc. purchase by the relevant merchant;

ロ　第百三十三条の五第七号に定める事項

(b) matters specified in Article 133-5, item (vii);

四　加盟店からの連絡その他の方法により知つた事項からみて、当該加盟店による漏えい等の事故が発生し、又は発生したおそれがあると認める場合　次に掲げる事項

(iv) in the case where, in light of the matters learned through communications with the merchant or by other method, it is recognized that an accident such as leakage by the relevant merchant occurred or is suspected of having occurred: the following matters;

イ　当該事故に関し、当該加盟店が行つた第百三十二条第二号の規定による調査の結果

(a) the results of the investigation conducted by the relevant merchant

concerning the accident pursuant to Article 132, item (ii); and

ロ　次条第一号及び第二号に掲げる措置を適切に講ずるために必要な事項

(b) matters necessary to take the appropriate measures listed in item (i) and item (ii) of the following Article.

五　クレジットカード等購入あつせん業者からの連絡その他の方法により知つた事項に基づき、加盟店における不正利用の発生状況その他の事情からみて、当該加盟店による不正利用の防止に支障を生じ、又は生ずるおそれがあると認める場合　次に掲げる事項

(v) in the case where, based on information obtained through communication from a credit card, etc. purchase intermediary or by other method and in light of the status of occurrence of unauthorized use at the merchant and other circumstances, it is recognized that hindrances to the prevention of unauthorized use by the merchant have occurred or are likely to occur: the following matters.

イ　当該不正利用の内容

(a) details of the relevant unauthorized use;

ロ　当該加盟店が当該不正利用の防止を図るために講ずる第百三十三条の十四第一号の規定による措置の実施状況

(b) the status of implementation of the measures specified in Article 133-14, item (i) taken by the merchant to prevent the unauthorized use;

ハ　次条第一号及び第三号に掲げる措置を適切に講ずるために必要な事項

(c) matters necessary to take the appropriate measures listed in item (i) and item (iii) of the following Article.

六　前各号に掲げるもののほか、加盟店によるクレジットカード番号等の適切な管理等に支障を生じ、又は生ずるおそれがあると認められる場合　次条第一号から第三号までに掲げるいずれかの措置を適切に講ずるために必要な事項

(vi) beyond the matters listed in the preceding items, in the case where appropriate management of credit card numbers, etc. by the merchant is hindered or likely to be hindered: the matters necessary to take any of the appropriate measures listed in item (i) through item (iii) of the following Article.

第百三十三条の九　法第三十五条の十七の八第四項の規定により、クレジットカード番号等取扱契約締結事業者は次に掲げる措置を講じなければならない。

Article 133-9　A business that has a contract for handling credit card numbers, etc. must take the measures stated below pursuant to Article 35-17-8, paragraph (4) of the Act.

一　加盟店が講ずる法第三十五条の十六第一項若しくは第三項又は法第三十五条の十七の十五に規定する措置がそれぞれ第百三十二条各号、第百三十三条第二項から第六項まで又は第百三十三条の十四各号に定める基準に適合せず、又は適合しないおそれがあると認めるときは、合理的な期間内に当該基準に適合した措置を講じるよ

う指導すること。

(i) if it is recognized that the measures specified in Article 35-16, paragraph (1) or paragraph (3) or Article 35-17-15 of the Act taken by a merchant do not comfort to, or likely not comfort to the standards prescribed in each item of Article 132, Article 133, paragraph (2) to paragraph (6), or each item of Article 133-14, instruct the merchant to take measures comforting to those standards within a reasonable period;

二　加盟店において、漏えい等の事故が発生し、又は発生したおそれがあるときは、類似の漏えい等の事故の再発防止のために必要な措置を講じるよう指導すること。

(ii) if an accident such as leakage has occurred or is suspected of having occurred at the merchant, to instruct the merchant to take measures necessary to prevent any similar accident such as leakage from occurring again;

三　加盟店における不正利用の発生状況を踏まえ、類似の不正利用の再発防止のために必要な措置を講じるよう指導すること。

(iii) based on the conditions of occurrence of unauthorized use at the merchant, to instruct the merchant to take measures necessary to prevent any similar unauthorized use from occurring again;

四　加盟店が前三号の指導に従わないとき又は加盟店が講ずる法第三十五条の十六第一項若しくは第三項又は法第三十五条の十七の十五に規定する措置がそれぞれ第百三十二条各号、第百三十三条第二項から第六項まで又は第百三十三条の十四各号に定める基準に適合することが見込まれないときは当該加盟店とのクレジットカード番号等取扱契約を解除すること。

(iv) if the merchant does not follow the guidance specified in the preceding three items or if the measures taken by the merchant specified in Article 35-16, paragraph (1) or paragraph (3) or Article 35-17-15 of the Act are not expected to comfort to the standards prescribed in each item of Article 132, Article 133, paragraph (2) through paragraph (6), or each item of Article 133-14, to cancel the contract for handling credit card number, etc. with the merchant;

五　第六十条第二号の規定により包括信用購入あつせん業者から苦情の内容の通知を受けたときであつて、前条第二号又は第三号に該当するためこれらの号の規定による調査を行つたときは、必要に応じて当該調査に関する情報を当該包括信用購入あつせん業者に提供すること。

(v) if notice of the details of a complaint from a comprehensive credit purchase intermediary is received pursuant to the provisions of Article 60, item (ii) and an investigation is conducted pursuant to the provisions of item (ii) or item (iii) of the preceding Article because the complaint falls under either of those items, to provide information relating to the investigation to the comprehensive credit purchase intermediary as necessary.

第百三十三条の十　法第三十五条の十七の八第五項の規定により、同条第一項の規定による調査として、第百三十三条の五各号に掲げる事項の調査を行い、クレジットカード番号等取扱契約を締結したときは、次に掲げる事項の記録を、書面又は電磁的方法をもつて作成し、第一号及び第二号に掲げる事項にあつては、第百三十三条の五各号に掲げる事項ごとに当該調査の後最初に行う法第三十五条の十七の八第三項の規定による調査に関する記録の作成を終えるまでの間（当該調査に係る加盟店とのクレジットカード番号等取扱契約が終了したときにあつては、当該終了の日から五年間）、第三号に掲げる事項にあつては、当該加盟店とのクレジットカード番号等取扱契約が終了した日から五年間保存しなければならない。

Article 133-10 (1) When an investigation of the matters listed in each item of Article 133-5 is conducted as an investigation under Article 35-17-8, paragraph (1) of the Act pursuant to the provisions of Article 35-17-8, paragraph (5) of the Act and a contract for handling credit card number, etc. is concluded, records of the matters stated below must be prepared in writing or by electronic or magnetic means, and in the case of the matters listed in item (i) and item (ii), the records must be retained until the completion of preparation of records relating to the first investigation under Article 35-17-8, paragraph (3) of the Act conducted after the investigation for each of the matters listed in Article 133-5 (in the case of termination of the contract for handling credit card number, etc. with the merchant that is the subject of the investigation, for five years from the date of the termination), and in the case of the matters listed in item (iii), the record must be retained for five years from the day of termination of the contract for handling credit card number, etc. with the relevant merchant.

一　調査年月日

(i) the date of the investigation;

二　当該調査の結果（当該調査に関して取得した書面その他の資料がある場合にあつては、当該資料を含む。次項において同じ。）

(ii) the results of the investigation (in cases where there are any documents or other data obtained in relation to the relevant investigation, including the relevant data; the same applies in the following paragraph.);

三　当該調査に係る加盟店とクレジットカード番号等取扱契約を締結した年月日

(iii) the date of conclusion of the contract for handling credit card number, etc. with the merchant that is the subject of the investigation.

2　法第三十五条の十七の八第五項の規定により、同条第三項の規定による調査として、第百三十三条の七の規定による調査を行つたときは、各事項ごとに、次に掲げる事項の記録を、書面又は電磁的方法をもつて作成し、各事項ごとに当該調査の後最初に行う調査に関する記録の作成を終えるまでの間（当該調査に係る加盟店とのクレジットカード番号等取扱契約が終了したときにあつては、当該終了の日から五年間）保存しなければならない。

(2) When an investigation is conducted pursuant to the provisions of Article 133-

7 as an investigation under Article 35-17-8, paragraph (3) of the Act pursuant to the provisions of Article 35-17-8, paragraph (5) of the Act, records of the matters stated in each of the following items must be prepared in writing or by electronic or magnetic means, and the records of each matter must be retained until the completion of preparation of records relating to the first investigation conducted after the investigation (in the case of termination of the contract for handling credit card number, etc. with the merchant that is the subject of the investigation, for five years from the date of the termination).

一　調査年月日

(i) the date of the investigation;

二　調査の結果（当該調査の結果を踏まえ、法第三十五条の十七の八第四項の規定による措置を講じたときは、当該措置の内容を含む。）

(ii) the results of the investigation (in cases where measures were taken pursuant to the provisions of Article 35-17-8, paragraph (4) of the Act based on the results of the investigation, including the details of those measures).

3　法第三十五条の十七の八第五項の規定により、同条第三項の規定による調査として、第百三十三条の八第一号の規定による調査を行つたときは、第百三十三条の五第一号及び第二号に掲げる事項のうち変更があつた事項の記録を、書面又は電磁的記録をもつて作成し、当該記録を新たに作成するまでの間（当該調査に係る加盟店とのクレジットカード番号等取扱契約が終了したときにあつては、当該終了の日から五年間）保存しなければならない。

(3) When an investigation is conducted pursuant to the provisions of Article 133-8, item (i) as an investigation under Article 35-17-8, paragraph (3) of the Act pursuant to the provisions of Article 35-17-8, paragraph (5) of the Act, written records or electronic or magnetic records of any matters listed in Article 133-5, item (i) or item (ii) that changed must be prepared and must be retained until the completion of preparation of new records (in the case of termination of the contract for handling credit card number, etc. with the merchant that is the subject of the investigation, for five years from the date of such termination).

4　法第三十五条の十七の八第五項の規定により、同条第三項の規定による調査として、第百三十三条の八第二号から第六号までの規定による調査を行つたときは、第二項各号に掲げる事項の記録を、書面又は電磁的方法をもつて作成し、作成後五年間保存しなければならない。

(4) When an investigation is conducted pursuant to the provisions of Article 133-8, item (ii) to item (vi) as an investigation under Article 35-17-8, paragraph (3) of the Act pursuant to the provisions of Article 35-17-8, paragraph (5) of the Act, records of the matters stated in each item of paragraph (2) must be prepared in writing or by electronic or magnetic means and retained for five years after their preparation.

（業務の運営に関する措置）

(Measures Concerning Operation of Business)

第百三十三条の十一　クレジットカード番号等取扱契約締結事業者は、法第三十五条の十七の九の規定によりその取り扱うクレジットカード番号等に関する情報の安全管理、従業者の監督及び当該情報の取扱いを委託する場合には、その委託先の監督について、当該情報の漏えい、滅失又は毀損の防止を図るために必要かつ適切な措置を講じなければならない。

Article 133-11　When a business that has a contract for handling credit card numbers entrusts the safety management of information on credit card number, etc. that it handles, the supervision of workers, and the handling of the relevant information, pursuant to the provisions of Article 35-17-9 of the Act, it must take necessary and appropriate measures for supervising the entrusted party so as to prevent the leakage or loss of or damage to the relevant information.

（処分の公示）

(Public Notice of Disposition)

第百三十三条の十二　法第三十五条の十七の十三の規定による公示は、官報に掲載してするものとする。

Article 133-12　A public notice under Article 35-17-13 of the Act is to be issued by publishing it in the Official Gazette.

（廃止の届出）

(Notification of Discontinuation)

第百三十三条の十三　法第三十五条の十七の十四の規定による届出は、様式第十三による届出書を提出してしなければならない。

Article 133-13　Notification under Article 35-17-14 of the Act must be made by submitting a written notification prepared in accordance with Form 13.

（クレジットカード番号等の不正な利用の防止）

(Prevention of Unauthorized Use of Credit Card Numbers)

第百三十三条の十四　法第三十五条の十七の十五の経済産業省令で定める基準は、次のとおりとする。

Article 133-14　The standards specified by Order of the Ministry of Economy, Trade and Industry stated in Article 35-17-15 of the Act are as follows:

一　クレジットカード番号等の通知を受けたとき、当該通知がクレジットカード等購入あつせん業者から当該クレジットカード番号等の交付又は付与を受けた利用者によるものであるかの適切な確認その他の不正利用を防止するために必要かつ適切な措置を講ずること。

(i) when notification of a credit card number, etc. is received, necessary and appropriate measures are to be taken to prevent unauthorized use including appropriate confirmation that the notification is from the user who received

the credit card number, etc. from the credit card purchase intermediary; and

二　加盟店において不正利用されたときは、その発生状況を踏まえ、類似の不正利用を防止するために必要な措置を講ずること。

(ii) if Unauthorized Use occurs at a Merchant, measures necessary to prevent similar Unauthorized Use are taken based on the circumstances of occurrence.

第七章　認定割賦販売協会
Chapter VII Certified Installment Sales Association

（認定割賦販売協会の認定の申請）

(Application for Certification of Certified Installment Sales Association)

第百三十四条　法第三十五条の十八の申請書は、様式第二十七によるものとする。

Article 134 (1) A written application as stated in Article 35-18 of the Act is to be prepared in accordance with Form 27.

２　令第三十一条第二項の経済産業省令で定める書類は、次のとおりとする。

(2) The documents specified by Order of the Ministry of Economy, Trade and Industry stated in Article 31, paragraph (2) of the Order are as follows:

一　業務規程その他の規則

(i) operational rules and other regulations;

二　最近の事業年度（申請の日の属する事業年度に設立された法人にあつては、その設立の時）における財産目録その他の財産的基礎を有することを明らかにする書類

(ii) the inventory of property as of the most recent business year (regarding a corporation that has been established in the business year containing the day of filing the application, as of the time of the establishment) or any other document showing that the association has a financial basis;

三　役員の履歴書

(iii) curricula vitae of officers.

（利用者等の利益を保護するために必要な包括信用購入あつせん関係販売業者等又は個別信用購入あつせん関係販売業者等に係る情報及びクレジットカード番号等の適切な管理等のために必要な情報）

(Information Regarding a Seller, etc. Affiliated with the Intermediation of Comprehensive Credit Purchase or a Seller, etc. Affiliated with the Intermediation of Individual Credit Purchases That is Necessary for Protecting the Interests of Users, etc. and Information Necessary for Appropriate Management of Credit Card Numbers, etc.)

第百三十五条　法第三十五条の二十第一項の経済産業省令で定めるものは、次に掲げる情報とする。

Article 135 (1) The information specified by Order of the Ministry of Economy, Trade and Industry stated in Article 35-20, paragraph (1) of the Act is to be the

following information:

一　利用者から受け付けた苦情の内容が法第三十五条の二十第一項に規定する包括信用購入あつせん関係販売業者等（以下この項において「包括信用購入あつせん関係販売業者等」という。）による包括信用購入あつせんに係る業務に関し利用者の利益の保護に欠ける行為に起因するものと認められる場合における当該苦情の内容

(i) in cases where it is recognized that the details of the complaint received from a user were caused by the act of a seller affiliated with the intermediation of comprehensive credit purchases, etc. specified in Article 35-20, paragraph (1) of the Act (referred to below in this paragraph as a "seller, etc. for the intermediation of comprehensive credit purchases") that failed to protect the interests of users in relation to the business regarding the intermediation of comprehensive credit purchases, the details of the complaint;

二　第六十条第二号の規定による通知をした場合における当該通知の事実

(ii) in cases where notification is provided pursuant to the provisions of Article 60, item (ii), the facts of the notification.

三　第七十七条第一項第二号若しくは第三号又は第九十四条第二号の規定による調査を行つた場合における当該調査の事実及び事由

(iii) in cases where an investigation under Article 77, paragraph (1), item (ii) or item (iii), or Article 94, item (ii) has been carried out, the facts and the grounds for the relevant investigation;

四　法第三十五条の二十第一項に規定する個別信用購入あつせん関係販売業者等（以下この項において「個別信用購入あつせん関係販売業者等」という。）が個別信用購入あつせんに係る業務に関し購入者等の利益の保護に欠ける行為をしたことを理由として、当該個別信用購入あつせん関係販売業者等と締結した個別信用購入あつせんに係る契約を解除した場合における当該解除の事実及び事由

(iv) in cases where the contract for the intermediation of individual credit purchases that was concluded with the seller, etc. affiliated with the intermediation of individual credit purchases as prescribed in Article 35-20, paragraph (1) of the Act (referred to below as a "seller, etc. affiliated with the intermediation of individual credit purchases" in this paragraph) has been cancelled on the grounds that the relevant seller, etc. affiliated with the intermediation of individual credit purchases has conducted any acts which fail to protect the interests of purchasers, etc. about the business regarding the intermediation of individual credit purchases, the facts and the grounds for the relevant cancellation;

五　前各号に掲げる情報に係る包括信用購入あつせん関係販売業者等（会員である包括信用購入あつせん業者と包括信用購入あつせんに係る契約を締結した販売業者又は役務提供事業者に限る。）又は個別信用購入あつせん関係販売業者等の氏名、生年月日、住所及び電話番号（法人にあつては、名称、住所、電話番号、法人番号並びに代表者の氏名及び生年月日）

(v) the name, date of birth, address, and telephone number of the seller, etc. affiliated with the intermediation of comprehensive credit purchases (limited to a seller or service provider that has entered into a contract for the intermediation of comprehensive credit purchases with a comprehensive credit purchase intermediary that is a member) or seller, etc. affiliated with the intermediation of individual credit purchases (in the case of a corporation, the name, address, telephone number, and corporate number and the name and date of birth of the corporate representative) regarding the information listed in the preceding items.

2　法第三十五条の二十第二項の経済産業省令で定めるものは、次に掲げる情報とする。

(2) The information specified by Order of the Ministry of Economy, Trade and Industry stated in Article 35-20, paragraph (2) of the Act is to be the following information:

一　第百三十三条の八第二号から第六号までの規定による調査を行つた場合における当該調査の事実及び事由

(i) in cases where an investigation under Article 133-8, items (ii) through (vi) has been carried out, the facts and the grounds for the relevant investigation;

二　第百三十三条の九第一号、第二号、第三号又は第四号の規定による措置を講じた場合における当該措置を講じたことの事実及び事由

(ii) if measures have been taken pursuant to the provisions of Article 133-9, item (i), item (ii), item (iii), or item (iv), the facts of those measures and the reasons for taking them;

三　前二号に掲げる情報に係る販売業者若しくは役務提供事業者又は法第三十五条の二十第二項に規定するクレジットカード等購入あつせん関係販売業者又はクレジットカード等購入あつせん関係役務提供事業者の氏名、生年月日、住所及び電話番号（法人にあつては、名称、住所、電話番号、法人番号並びに代表者の氏名及び生年月日）

(iii) the name, date of birth, address, and telephone number of the seller or service provider regarding the information listed in the preceding two items or the seller affiliated with the intermediation of credit card, etc. purchase or the service provider affiliated with credit card, etc. purchase specified in Article 35-20, paragraph (2) of the Act (in the case of a corporation, the name, address, telephone number, and corporate number and the name and date of birth of the corporate representative.

第八章　雑則
Chapter VIII Miscellaneous Provisions

（報告の徴収）
(Collection of Reports)

第百三十六条　次の表の第一欄に掲げる者は、同表の第二欄に掲げる書類を同表の第三欄に掲げる期限により、同表第四欄に掲げる者に提出しなければならない。

Article 136 The person listed in column 1 of the following table must submit the documents listed in column 2 of the relevant table to the person listed in column 4 of the relevant table by the time limit listed in column 3 of the relevant table:

提出義務者 Person who is to submit documents	提出書類 Documents to be submitted	提出期限 Time limit	提出先 Person to whom documents are to be submitted

一　許可割賦販売業者又は法第三十五条の三の六十一の許可を受けた者 (i) a licensed installment seller or person who has obtained a license as spedified in Article 35-3-61 of the Act	事業年度の終了の日の現在において様式第二十八により作成した財産及び収支に関する報告書並びにその事業年度の貸借対照表（関連する注記を含む。以下同じ。）、損益計算書（関連する注記を含む。以下同じ。）及び株主資本等変動計算書（関連する注記を含む。以下同じ。）（当該許可割賦販売業者又は当該法第三十五条の三の六十一の許可を受けた者と密接な関係を有する者として経済産業大臣が定める者がある場合にあつては、当該者の直近の事業年度における貸借対照表、損益計算書及び株主資本等変動計算書を含む。）又はこれらに代わる書面 the report on the property and the income and expenditure prepared in accordance with Form 28 as of the final day of the business year, and the balance sheets (including related notes; the same applies below), profit and loss statements (including related notes; the same applies below), and statements of changes in net assets (including related notes; the same applies below) for the business year,(in the case where there is a	毎事業年度終了後遅滞なく after the end of each business year, without delay	主たる営業所の所在地を管轄する経済産業局長を経由して経済産業大臣 to the Minister of Economy, Trade and Industry via the Director of the Regional Bureau of Economy, Trade and Industry who has jurisdiction over the location of the principal office

	四月から九月まで及び十月から三月までの期間における予約前受金の状況及び前払式割賦販売又は前払式特定取引の契約の件数についての様式第二十九による報告書 the report on the status of Reservation Advances Received and the number of contracts for prepaid installment sales or contracts for specified prepaid transactions during the period from April to September and from October to March, which is prepared in accordance with Form 29	毎年、各期間における最後の月の末日から起算して五十日以内 within 50 days from the final day of the final month in each term, every year	

二　登録包括信用購入あつせん業者、登録少額包括信用購入あつせん業者又は登録個別信用購入あつせん業者 (ii) a registered comprehensive credit purchase intermediary, registered l comprehensive small amount credit purchase intermediary or registered individual credit purchase intermediary	事業年度の終了の日の現在において様式第二により作成した財産に関する調書並びにその事業年度の貸借対照表、損益計算書及び株主資本等変動計算書又はこれらに代わる書面並びに事業報告書 the record on the property prepared in accordance with Form 2 as of the final day of the business year, and the balance sheet, profit and loss statements, and statements of changes in net assets, or any alternative documents, and business report for the business year	毎事業年度終了後遅滞なく after the end of each business year, without delay	登録包括信用購入あつせん業者又は登録個別信用購入あつせん業者にあつては、主たる営業所の所在地を管轄する経済産業局長 in the case of a registered comprehensive credit purchase intermediary or registered individual credit purchase intermediary, to the Director of the Regional Bureau of Economy, Trade and Industry who has jurisdiction over the location of the principal office 登録少額包括信用購入あつせん業者にあつては、経済産業大臣 in the case of a registered comprehensive small amount credit purchase intermediary, to the Minister of Economy, Trade and Industry

三　指定受託機関（事業年度が六月以下のものを除く。） (iii) a designated entrusted institution (excluding those whose business term is six months or shorter)	毎事業年度終了の日から起算して六月を経過した日において様式第三十により作成した財産概要報告書 the summary report on the property prepared in accordance with Form 30 as of the day on which six months have passed from the final day of each business year	毎事業年度終了の日から起算して六月を経過した日から起算して五十日以内 within 50 days from the day on which six months have passed from the final day of each business year	経済産業大臣 to the Minister of Economy, Trade and Industry
四　指定受託機関 (iv) a designated entrusted institution	基準日の翌日から起算して五十日を経過する日における供託委託契約の締結状況についての様式第三十一による報告書 the report on the status of the conclusion of the contract on the entrustmentof business deposit as of the day on which 50 days have passed from the day following the base date, which is prepared in accordance with Form 31	基準日の翌日から起算して五十日を経過する日から起算して三十日以内 within 30 days from the day on which 50 days have passed from the day following the base date	経済産業大臣 to the Minister of Economy, Trade and Industry
五　クレジットカード番号等取扱契約締結事業者 (v) a business that has a contract for handling credit card number, etc.	事業報告書 the business report	毎事業年度終了後遅滞なく after the end of each business year, without delay	主たる営業所の所在地を管轄する経済産業局長 to the Director of the Regional Bureau of Economy, Trade and Industry who has jurisdiction over the location of the principal office

六　認定割賦販売協会 (vi) a certified installment sales association	前事業年度末における財産目録、前事業年度の収支決算書及び当該事業年度の収支予算書並びに前事業年度の事業報告書及び当該事業年度の事業計画書 the inventory of property as of the end of the previous business year, the settlements of accounts for the previous business year and income and expenditure budget for the relevant business year, and the business report for the previous business year and documented business plan for the relevant business year	毎事業年度経過後三月以内 within three months after the elapse of each business year	経済産業大臣 to the Minister of Economy, Trade and Industry

（身分を示す証明書）

(Certificate to Identify the Status of Officials)

第百三十七条　法第四十一条第七項に規定する職員の身分を示す証明書は、様式第三十二のとおりとする。

Article 137 The certificate to identify the status of the officials prescribed in Article 41, paragraph (7) of the Act is to be prepared in accordance with Form 32.

（意見の聴取）

(Hearing of Opinions)

第百三十八条　法第四十二条第一項又は法第四十四条第一項の規定による意見の聴取は、経済産業大臣若しくはその指名する職員又は経済産業局長若しくはその指名する職員が議長として主宰する意見聴取会によつて行う。

Article 138 (1) A hearing of opinions under Article 42, paragraph (1) of the Act or Article 44, paragraph (1) of the Act is held at an open hearing presided over by the Minister of Economy, Trade and Industry or an official appointed by the Minister or the Director of the Regional Bureau of Economy, Trade and

Industry or an official appointed by the Director.

2　経済産業大臣又は経済産業局長は、意見聴取会を開こうとするときは、その期日の二十日前までに、件名、意見聴取会の期日及び場所並びに事案の要旨を異議申立人又は審査請求人及び参加人に通知し、かつ、告示しなければならない。

(2) When the Minister of Economy, Trade and Industry or the Director of the Regional Bureau of Economy, Trade and Industry intends to hold an open hearing, the Minister or the Director must notify the person raising an objection or the requestor for review and any other participants of the case name, the date and place of the open hearing, and the summary of the case, and give a public notice of those up to 20 days before the date of the open hearing.

3　利害関係人（参加人を除く。）として意見聴取会に出席して意見を述べようとする者は、意見聴取会の期日の十日前までに、次に掲げる事項を記載した書面を経済産業大臣又は経済産業局長に届け出なければならない。

(3) A person that intends to attend the open hearing to state opinions as an interested person (excluding a participant) must submit a document containing the following matters to the Minister of Economy, Trade and Industry or the Director of the Regional Bureau of Economy, Trade and Industry up to ten days before the date of the open hearing:

一　氏名又は名称及び住所

(i) the name and address;

二　その事案に利害関係があることを疎明する事実

(ii) prima-facie evidence showing that the person has any interest in the case;

三　意見の概要

(iii) an outline of the opinions.

4　経済産業大臣又は経済産業局長は、前項の規定による届出をした者のうちから、意見聴取会に出席して意見を述べることができる者を指定し、意見聴取会の期日の三日前までに、その指定した者に対し、その旨を通知するものとする。

(4) The Minister of Economy, Trade and Industry or the Director of the Regional Bureau of Economy, Trade and Industry is to designate persons that may attend the open hearing to state opinions from among persons that have submitted the document pursuant to the provisions of the preceding paragraph, and notify the persons the Minister or Director has designated of this by three days before the date of the open hearing.

5　意見聴取会においては、異議申立人若しくは審査請求人、参加人、前項の規定による指定を受けた者又はこれらの代理人以外の者は、意見を述べることができない。

(5) At the open hearing, no person other than the person raising an objection or the requestor for review, participants, persons designated as prescribed in the preceding paragraph, or their agents may be allowed to state opinions.

6　異議申立人若しくは審査請求人、参加人又は第四項の規定による指定を受けた者の代理人は、その代理権を証する書類を議長に提出しなければならない。

(6) Agents of the person raising an objection, or the requestor for review, participants, or persons designated as prescribed in paragraph (4) must submit a document certifying their capacity to representation to the chairperson.

7　意見聴取会に出席して意見を述べる者が事案の範囲を超えて発言するとき、又は意見聴取会に出席している者が意見聴取会の秩序を乱し、若しくは不穏な言動をするときは、議長は、これらの者に対し、その発言を禁止し、又は退場を命ずることができる。

(7) When a person that attends the open hearing to state opinions makes statements beyond the scope of the case, or when a person that attends the open hearing disturbs the order of the hearing or acts in a disturbing manner, the chairperson may prohibit the person from making statements or may order the person to leave.

8　議長は、必要があると認めるときは、意見聴取会を延期し、又は続行することができる。この場合は、議長は、次回の期日及び場所を定め、異議申立人若しくは審査請求人、参加人又は第四項の規定による指定を受けた者に通知し、かつ、告示しなければならない。

(8) The chairperson may postpone or continue an open hearing, if the chairperson finds this to be necessary. In this case, the chairperson must decide on the date and place of the next open hearing, notify the person raising an objection or the requestor for review, participants, or persons designated as prescribed in paragraph (4) of this, and give a public notice of this.

9　議長は意見聴取会について次に掲げる事項を記載した調書を作成し、これに署名押印しなければならない。

(9) The chairperson must prepare a record for the open hearing that contains the following matters and affix their signature and seal to the record:

一　事案の表示

(i) the title of the case;

二　意見聴取会の期日及び場所

(ii) the date and place of the open hearing;

三　議長の職名及び氏名

(iii) the title and name of the chairperson;

四　出席した異議申立人若しくは審査請求人、参加人又はこれらの代理人の氏名及び住所

(iv) the names and addresses of the person raising an objection or the requestor for review, and participants, or their agents that attended the open hearing;

五　出席した第四項の規定による指定を受けた者又はその代理人の氏名及び住所

(v) the names and addresses of the persons designated as prescribed in paragraph (4) or their agents that attended the open hearing;

六　その他の出席者の氏名

(vi) the names of any other attendants;

七　弁論及び陳述又はそれらの要旨

(vii) arguments or statements, or a summary of those;

八　提示された証拠の内容

(viii) the details of the presented evidence;

九　その他意見聴取会の経過に関する主要な事項

(ix) any other major matters concerning the developments of the open hearing.

十　異議申立人若しくは審査請求人又はこれらの代理人は前項に規定する調書を閲覧することができる。参加人、第四項の規定による指定を受けた者その他書面をもつて当該事案について利害関係があることを疎明した者及びその代理人も、同様とする。

(x) The person raising an objection or the requestor for review, or their agents may inspect the record prescribed in the preceding paragraph. The same applies to participants, persons designated as prescribed in paragraph (4), any other persons that have submitted written prima-facie evidence showing that they have any interest in the case, and their agents.

（聴聞）

(Hearings)

第百三十九条　行政手続法第十五条第一項の規定による通知は、聴聞を行うべき期日の二十一日前までに行わなければならない。

Article 139 A notice under Article 15, paragraph (1) of the Administrative Procedure Act must be given up to 21 days before the date of the hearing.

（書類の経由等）

(Route, etc. of Documents)

第百四十条　次の申請、届出及び報告は、その申請者、届出者又は報告者の主たる営業所の所在地を管轄する経済産業局長を経由してしなければならない。ただし、当該申請、届出及び報告を情報通信技術活用法第六条第一項の規定により行う場合は、この限りでない。

Article 140 The following application, notification, and report must be made via the Director of the Regional Bureau of Economy, Trade and Industry that has jurisdiction over the location of the principal office of the person that makes the relevant application, notification, or report; provided, however, that this does not apply to cases where the relevant application, notification and report is made pursuant to the provisions of Article 6, paragraph (1) of the Use of Information and Communications Technology Act

一　法第十二条（法第三十五条の三の六十二において準用する場合を含む。）の許可の申請

(i) an application for a license as stated in Article 12 of the Act (including cases where applied mutatis mutandis pursuant to Article 35-3-62 of the Act);

二　法第十八条の六第二項（法第三十五条の三の六十二において準用する場合を含む。）の承継の届出

(ii) a notification of succession as stated in Article 18-6, paragraph (2) of the Act (including cases where applied mutatis mutandis pursuant to Article 35-3-62 of the Act);

三　法第十九条第一項及び第二項（法第三十五条の三の六十二において準用する場合を含む。）の変更の届出

(iii) a notification of change as stated in Article 19, paragraph (1) and paragraph (2) of the Act (including cases where applied mutatis mutandis pursuant to Article 35-3-62 of the Act);

四　法第二十六条（法第三十五条の三の六十二において準用する場合を含む。）の廃止の届出

(iv) a notification of discontinuation as stated in Article 26 of the Act (including cases where applied mutatis mutandis pursuant to Article 35-3-62 of the Act).

第百四十一条　令第三十五条第四項の都道府県知事の報告は、当該都道府県の区域を管轄する経済産業局長を経由してしなければならない。

Article 141 The report by the prefectural governor stated in Article 35, paragraph (4) of the Order must be made via the Director of the Regional Bureau of Economy, Trade and Industry that has jurisdiction over the areas of the relevant prefecture.

（令別表第一の二第二号及び別表第一の三第二号の経済産業省令・内閣府令で定める方法）

(Methods Prescribed by Order of the Ministry of Economy, Trade and Industry or Cabinet Office Order Specified in Item (ii) of Appended Table 1-2 and Item (ii) of Appended Table 1-3 of the Order)

第百四十二条　令別表第一の二第二号及び別表第一の三第二号の経済産業省令・内閣府令で定める方法は、次の各号に掲げる治療について、それぞれ当該各号に定めるものとする。

Article 142 The methods prescribed by Order of the Ministry of Economy, Trade and Industry or Cabinet Office Order specified in item (ii) of Appended Table 1-2 and item (ii) of Appended Table 1-3 of the Order are to be as stated in the following items for the respective treatments listed in those items.

一　脱毛　光の照射又は針を通じて電気を流すことによる方法

(i) hair removal: irradiation by light or the flow of electricity through a needle;

二　にきび、しみ、そばかす、ほくろ、入れ墨その他の皮膚に付着しているものの除去又は皮膚の活性化　光若しくは音波の照射、薬剤の使用又は機器を用いた刺激による方法

(ii) removal of acne, spots, freckles, moles, tattoos, and other items on the skin or skin revitalization: irradiation by light or sound waves, use of drugs, or stimulation using equipment;

三　皮膚のしわ又はたるみの症状の軽減　薬剤の使用又は糸の挿入による方法
(iii) reduction of the symptoms of wrinkles or sagging skin: use of drugs or insertion of thread;
四　脂肪の減少　光若しくは音波の照射、薬剤の使用又は機器を用いた刺激による方法
(iv) reduction of fat: irradiation by light or sound waves, use of drugs, or stimulation using equipment;
五　歯牙の漂白　歯牙の漂白剤の塗布による方法
(v) teeth whitening: application of whitening agent to the teeth.

附　則
Supplementary Provisions

この省令は、法の施行の日（昭和三十六年十二月一日）から施行する。
This Ministerial Order comes into effect on the day of enforcement of the Act (December 1, 1961).

附　則　〔昭和四十三年八月十日通商産業省令第九十五号〕
Supplementary Provisions [Order of the Ministry of International Trade and Industry No. 95 of August 10, 1968]

1　この省令は、昭和四十三年八月二十五日から施行する。
(1) This Ministerial Order comes into effect on August 25, 1968.
2　割賦販売審議会規則（昭和三十六年通商産業省令第五十一号）は、廃止する。
(2) The Order on the Installment Sales Council (Order of the Ministry of International Trade and Industry No. 51 of 1961) is repealed.

附　則　〔昭和四十七年十二月十四日通商産業省令第百三十七号〕
Supplementary Provisions [Order of the Ministry of International Trade and Industry No. 137 of December 14, 1972]

1　この省令は、昭和四十八年三月十五日から施行する。ただし、割賦販売法施行規則目次の改正規定（第二章の二に係る部分に限る。）および同規則第十五条の次に一章を加える改正規定は、昭和四十七年十二月十五日から施行する。
(1) This Ministerial Order comes into effect on March 15, 1973; provided, however, that the provisions amending the Table of Contents of the Regulation for Enforcement of the Installment Sales Act (limited to the part regarding Chapter II-2) and the provisions amending to add one Chapter after Article 15 of the relevant Regulation comes into effect on December 15, 1972.
2　割賦販売法の一部を改正する法律（昭和四十七年法律第七十二号）附則第七条第一項の規定により改正後の割賦販売法第二十九条の五の許可を受けたものとみなされる

者（その者が引き続き同条の許可を受けた場合を含む。）については、改正後の割賦販売法施行規則第十二条の八第二項中「百分の八十」とあるのは、次の表の上欄に掲げる期間について、それぞれ同表下欄のように読み替えるものとする。

(2) Concerning a person that is deemed to have obtained a license under Article 29-5 of the Installment Sales Act after the amendment, pursuant to the provisions of Article 7, paragraph (1) of the Supplementary Provisions of the Act Partially Amending the Installment Sales Act (Act No. 72 of 1972) (including cases where the relevant person has obtained a license continuously under Article 29-5 of the Installment Sales Act after the amendment), the term "80 percent" in Article 12-8, paragraph (2) of the Regulation for Enforcement of the Installment Sales Act after the amendment is deemed to be replaced as specified in the right-hand column of the following table, for the period listed respectively in the left-hand column of the relevant table:

昭和四十八年三月十五日から昭和四十九年三月三十一日まで from March 15, 1973 to March 31, 1974	百分の四十 40 percent
昭和四十九年四月一日から昭和五十年三月三十一日まで from April 1, 1974 to March 31, 1975	百分の五十 50 percent
昭和五十年四月一日から昭和五十一年三月三十一日まで from April 1, 1975 to March 31, 1976	百分の六十 60 percent
昭和五十一年四月一日から昭和五十二年三月三十一日まで from April 1, 1976 to March 31, 1977	百分の七十 70 percent

附　則　〔昭和四十八年七月二十五日通商産業省令第六十七号〕〔抄〕
Supplementary Provisions [Order of the Ministry of International Trade and Industry No. 67 of July 25, 1973] [Extract]

（施行期日）
(Effective Date)

1　この省令は、公布の日から施行する。

(1) This Ministerial Order comes into effect on the date of promulgation.

附　則　〔昭和四十九年二月二十二日通商産業省令第十六号〕
Supplementary Provisions [Order of the Ministry of International Trade and Industry No. 16 of February 22, 1974]

この省令は、昭和四十九年三月十五日から施行する。

This Ministerial Order comes into effect on March 15, 1974.

附　則　〔昭和五十一年十月五日通商産業省令第六十七号〕
Supplementary Provisions [Order of the Ministry of International Trade and Industry No. 67 of October 5, 1976]

この省令は、公布の日から施行する。
This Ministerial Order comes into effect on the date of promulgation.

附　則　〔昭和五十四年二月二十七日通商産業省令第七号〕
Supplementary Provisions [Order of the Ministry of International Trade and Industry No. 7 of February 27, 1979]

1　この省令は、公布の日から施行する。
(1) This Ministerial Order comes into effect on the date of promulgation.
2　改正前の第二十四条第二項及び第五項の規定により昭和五十四年一月三十一日において作成することとされている報告書及び同条第三項の規定による同年一月の報告書の提出については、なお従前の例による。
(2) Prior laws continue to govern the applicability regarding the submission of a report to be prepared on January 31, 1979 under Article 24, paragraph (2) and paragraph (5) before the amendment, and a report of January of the relevant year under paragraph (3) of the relevant Article.

附　則　〔昭和五十六年四月十三日通商産業省令第二十一号〕
Supplementary Provisions [Order of the Ministry of International Trade and Industry No. 21 of April 13, 1981]

この省令は、公布の日から施行する。
This Ministerial Order comes into effect on the date of promulgation.

附　則　〔昭和五十八年六月十六日通商産業省令第三十二号〕
Supplementary Provisions [Order of the Ministry of International Trade and Industry No. 32 of June 16, 1983]

1　この省令は、公布の日から施行する。
(1) This Ministerial Order comes into effect on the date of promulgation.
2　この省令の施行前に改正前の割賦販売法施行規則第八条第一項（第十二条の九において準用する場合を含む。）の承認を受けたものについては、改正後の割賦販売法施行規則第八条第一項（第十二条の九において準用する場合を含む。）の届出がなされたものとみなす。
(2) Concerning a person that has obtained approval under Article 8, paragraph

(1) of the Regulation for Enforcement of the Installment Sales Act before the amendment (including cases where applied mutatis mutandis pursuant to Article 12-9), before the enforcement of this Ministerial Order, it is deemed that a notification under Article 8, paragraph (1) of the Regulation for Enforcement of the Installment Sales Act after the amendment (including cases where applied mutatis mutandis pursuant to Article 12-9) has been made.

附　則　〔昭和五十九年十一月十七日通商産業省令第八十二号〕
Supplementary Provisions [Order of the Ministry of International Trade and Industry No. 82 of November 17, 1984]

この省令は、昭和五十九年十二月一日から施行する。
This Ministerial Order comes into effect on December 1, 1984.

附　則　〔昭和六十二年三月二十八日通商産業省令第十三号〕
Supplementary Provisions [Order of the Ministry of International Trade and Industry No. 13 of March 28, 1987]

この省令は、昭和六十二年四月一日から施行する。
This Ministerial Order comes into effect on April 1, 1987.

附　則　〔平成二年十二月十四日通商産業省令第六十六号〕
Supplementary Provisions [Order of the Ministry of International Trade and Industry No. 66 of December 14, 1990]

この省令は、平成三年三月三十一日から施行する。
This Ministerial Order comes into effect on March 31, 1991.

附　則　〔平成三年十二月二十一日通商産業省令第七十七号〕
Supplementary Provisions [Order of the Ministry of International Trade and Industry No. 77 of December 21, 1991]

この省令は、公布の日から施行する。
This Ministerial Order comes into effect on the date of promulgation.

附　則　〔平成四年三月三十日通商産業省令第十四号〕
Supplementary Provisions [Order of the Ministry of International Trade and Industry No. 14 of March 30, 1992]

この省令は、公布の日から施行する。
This Ministerial Order comes into effect on the date of promulgation.

附　則　〔平成六年五月二十七日通商産業省令第四十七号〕
Supplementary Provisions [Order of the Ministry of International Trade and Industry No. 47 of May 27, 1994]

この省令は、公布の日から施行する。
This Ministerial Order comes into effect on the date of promulgation.

附　則　〔平成六年九月三十日通商産業省令第六十六号〕
Supplementary Provisions [Order of the Ministry of International Trade and Industry No. 66 of September 30, 1994]

この省令は、行政手続法の施行の日（平成六年十月一日）から施行する。
This Ministerial Order comes into effect on the day of enforcement of the Administrative Procedure Act (October 1, 1994).

附　則　〔平成七年四月五日通商産業省令第三十四号〕
Supplementary Provisions [Order of the Ministry of International Trade and Industry No. 34 of April 5, 1995]

この省令は、公布の日から施行する。
This Ministerial Order comes into effect on the date of promulgation.

附　則　〔平成十年三月三十日通商産業省令第三十四号〕〔抄〕
Supplementary Provisions [Order of the Ministry of International Trade and Industry No. 34 of March 30, 1998] [Extract]

（施行期日）
(Effective Date)
第一条　この省令は、平成十年四月一日から施行する。
Article 1 This Ministerial Order comes into effect on April 1, 1998.

附　則　〔平成十一年十月二十二日通商産業省令第九十五号〕
Supplementary Provisions [Order of the Ministry of International Trade and Industry No. 95 of October 22, 1999]

この省令は、訪問販売等に関する法律及び割賦販売法の一部を改正する法律（平成十一年法律第三十四号）の施行の日（平成十一年十月二十二日）から施行する。
This Ministerial Order comes into effect on the day of enforcement of the Act Partially Amending the Act on Door-to-Door Sales, etc. and the Installment Sales Act (Act No. 34 of 1999) (October 22, 1999).

附　則　〔平成十二年三月二日通商産業省令第二十七号〕
Supplementary Provisions [Order of the Ministry of International Trade and Industry No. 27 of March 2, 2000]

この省令は、平成十二年四月一日から施行する。ただし、様式第七及び様式第二十一の改正規定は、公布の日から施行する。

This Ministerial Order comes into effect on April 1, 2000; provided, however, that the provisions amending Form 7 and Form 21 come into effect on the date of promulgation.

附　則　〔平成十二年三月三十一日通商産業省令第五十九号〕
Supplementary Provisions [Order of the Ministry of International Trade and Industry No. 59 of March 31, 2000]

（施行期日）
(Effective Date)
第一条　この省令は、平成十二年四月一日から施行する。
Article 1 This Ministerial Order comes into effect on April 1, 2000.

（経過措置）
(Transitional Measures)
第二条　この省令の施行前に和議法（大正十一年法律第七十二号）による和議開始の申立てをした会社が発行した社債券については、なお従前の例による。
Article 2 Concerning bonds issued by a company that has filed an application for the commencement of composition under the Composition Act (Act No. 72 of 1922) before the enforcement of this Ministerial Order, the provisions then in force will remain applicable.

附　則　〔平成十二年十月三十一日通商産業省令第二百六十号〕
Supplementary Provisions [Order of the Ministry of International Trade and Industry No. 260 of October 31, 2000]

この省令は、平成十三年一月六日から施行する。
This Ministerial Order comes into effect on January 6, 2001.

附　則　〔平成十三年一月六日経済産業省令第三号〕
Supplementary Provisions [Order of the Ministry of Economy, Trade and Industry No. 3 of January 6, 2001]

（施行期日）

(Effective Date)

1　この中央省庁等改革推進本部令（次項及び第三項において「本部令」という。）は、内閣法の一部を改正する法律（平成十一年法律第八十八号）の施行の日（平成十三年一月六日）から施行する。ただし、附則第三項の規定は、公布の日から施行する。

(1) This Order on the Central Government Reform Task Force (referred to as the "Task Force Order" in the following paragraph and paragraph (3)) comes into effect on the day of enforcement of the Act Partially Amending the Cabinet Act (Act No. 88 of 1999) (January 6, 2001); provided, however, that the provisions of paragraph (3) of the Supplementary Provisions come into effect on the date of promulgation.

（この本部令の効力）

(Effect of this Task Force Order)

2　この本部令は、その施行の日に、中央省庁等改革のための経済産業省組織関係命令の整備に関する命令（平成十三年経済産業省令第三号）となるものとする。

(2) This Task Force Order is to become the Order on the Development of Orders Related to Organizations of the Ministry of Economy, Trade and Industry for Central Government Reform (Order of the Ministry of Economy, Trade and Industry No. 3 of 2001) on the day of enforcement of this.

（計量法施行規則の一部改正に伴う経過措置）

(Transitional Measures upon Partially Amending the Regulation for Enforcement of the Measurement Act)

3　この本部令の施行の日の前日において従前の計量行政審議会の会長、委員及び専門委員である者の任期は、第六条の規定による改正前の計量法施行規則第百五条及び第百九条第三項の規定にかかわらず、その日に満了する。

(3) The term of office of persons that are in the position of the president, members, and expert advisors of the previous Measurement Administration Council as of the day preceding the day of enforcement of this Task Force Order expires on the relevant day, notwithstanding the provisions of Article 105 and Article 109, paragraph (3) of the Regulation for Enforcement of the Measurement Act before the amendment by the provisions of Article 6.

附　則　〔平成十三年三月二日経済産業省令第十四号〕

Supplementary Provisions [Order of the Ministry of Economy, Trade and Industry No. 14 of March 2, 2001]

（施行期日）

(Effective Date)

1　この省令は、平成十三年四月一日から施行する。

(1) This Ministerial Order comes into effect on April 1, 2001.

（経過措置）

(Transitional Measures)

２　この省令の施行の際現に割賦販売法第三十五条の三の二の許可を受けている者については、この省令の施行の日から六月を経過する日までの間は、改正後の割賦販売法施行規則第十四条の三第三項第六号の規定は、適用しない。

(2) Concerning a person that has obtained a license under Article 35-3-2 of the Installment Sales Act as of the time of enforcement of this Ministerial Order, the provisions of Article 14-3, paragraph (3), item (vi) of the Regulation for Enforcement of the Installment Sales Act after the amendment do not apply up to the day on which six months have passed from the day of enforcement of this Ministerial Order.

附　則　〔平成十三年三月二十六日経済産業省令第三十九号〕

Supplementary Provisions [Order of the Ministry of Economy, Trade and Industry No. 39 of March 26, 2001]

この省令は、書面の交付等に関する情報通信の技術の利用のための関係法律の整備に関する法律の施行の日（平成十三年四月一日）から施行する。

This Ministerial Order comes into effect on the day of enforcement of the Act on the Development of Related Acts for Utilizing Information and Communications Technology Concerning Delivery of Documents, etc. (April 1, 2001).

附　則　〔平成十三年四月十八日経済産業省令第百四十五号〕

Supplementary Provisions [Order of the Ministry of Economy, Trade and Industry No. 145 of April 18, 2001]

この省令は、平成十三年六月一日から施行する。

This Ministerial Order comes into effect on June 1, 2001.

附　則　〔平成十四年三月七日経済産業省令第二十九号〕

Supplementary Provisions [Order of the Ministry of Economy, Trade and Industry No. 29 of March 7, 2002]

この省令は、平成十四年三月十一日から施行する。

This Ministerial Order comes into effect on March 11, 2002.

附　則　〔平成十四年三月二十九日経済産業省令第六十六号〕〔抄〕

Supplementary Provisions [Order of the Ministry of Economy, Trade and Industry No. 66 of March 29, 2002] [Extract]

（施行期日）
(Effective Date)
第一条　この省令は、平成十四年四月一日から施行する。
Article 1　This Ministerial Order comes into effect on April 1, 2002.

附　則　〔平成十五年一月六日経済産業省令第一号〕
Supplementary Provisions [Order of the Ministry of Economy, Trade and Industry No. 1 of January 6, 2003]

この省令は、公布の日から施行する。
This Ministerial Order comes into effect on the date of promulgation.

附　則　〔平成十五年二月三日経済産業省令第九号〕
Supplementary Provisions [Order of the Ministry of Economy, Trade and Industry No. 9 of February 3, 2003]

この省令は、行政手続等における情報通信の技術の利用に関する法律の施行の日（平成十五年二月三日）から施行する。
This Ministerial Order comes into effect on the day of enforcement of the Act on Use of Information and Communications Technology in Administrative Procedure (February 3, 2003).

附　則　〔平成十五年三月七日経済産業省令第十七号〕
Supplementary Provisions [Order of the Ministry of Economy, Trade and Industry No. 17 of March 7, 2003]

この省令は、公布の日から施行する。ただし、第四条第二号中「会社更正法（昭和二十七年法律第百七十二号）」を「会社更生法（平成十四年法律第百五十四号）」に改める改正規定については、平成十五年四月一日から施行する。
This Ministerial Order comes into effect on the date of promulgation; provided, however, that the provisions to amend the term "the Corporate Reorganization Act (Act No. 172 of 1952)" in Article 4, item (ii) to "the Corporate Reorganization Act (Act No. 154 of 2002)" come into effect on April 1, 2003.

附　則　〔平成十五年三月二十八日経済産業省令第三十号〕
Supplementary Provisions [Order of the Ministry of Economy, Trade and Industry No. 30 of March 28, 2003]

この省令は、平成十五年四月一日から施行する。
This Ministerial Order comes into effect on April 1, 2003.

附　則　〔平成十五年三月三十一日経済産業省令第四十三号〕〔抄〕
Supplementary Provisions [Order of the Ministry of Economy, Trade and Industry No. 43 of March 31, 2003] [Extract]

この省令は、公布の日から施行する。
This Ministerial Order comes into effect on the date of promulgation.

附　則　〔平成十五年三月三十一日経済産業省令第四十六号〕
Supplementary Provisions [Order of the Ministry of Economy, Trade and Industry No. 46 of March 31, 2003]

この省令は、公布の日から施行する。
This Ministerial Order comes into effect on the date of promulgation.

附　則　〔平成十六年八月二十七日経済産業省令第八十八号〕
Supplementary Provisions [Order of the Ministry of Economy, Trade and Industry No. 88 of August 27, 2004]

この省令は、平成十六年十一月十一日から施行する。
This Ministerial Order comes into effect on November 11, 2004.

附　則　〔平成十六年十二月二十四日経済産業省令第百二十一号〕
Supplementary Provisions [Order of the Ministry of Economy, Trade and Industry No. 121 of December 24, 2004]

この省令は、平成十七年一月一日から施行する。
This Ministerial Order comes into effect on January 1, 2005.

附　則　〔平成十七年三月四日経済産業省令第十四号〕
Supplementary Provisions [Order of the Ministry of Economy, Trade and Industry No. 14 of March 4, 2005]

この省令は、不動産登記法の施行の日（平成十七年三月七日）から施行する。
This Ministerial Order comes into effect on the day of enforcement of the Real Property Registration Act (March 7, 2005).

附　則　〔平成十七年三月三十日経済産業省令第四十六号〕
Supplementary Provisions [Order of the Ministry of Economy, Trade and Industry No. 46 of March 30, 2005]

（施行期日）
(Effective Date)
第一条　この省令は、平成十七年四月一日から施行する。
Article 1　This Ministerial Order comes into effect on April 1, 2005.

（経過措置）
(Transitional Measures)
第二条　この省令の施行の前に割賦販売法第十一条及び第三十五条の三の二の許可を受けた者の帳簿の備付け及び保存については、当分の間、なお従前の例によることができる。
Article 2　For the time being, prior laws continue to govern the maintenance and preservation of books by a person that has obtained a license under Article 11 and Article 35-3-2 of the Installment Sales Act before the enforcement of this Ministerial Order.

附　則　〔平成十八年二月二十日経済産業省令第八号〕
Supplementary Provisions [Order of the Ministry of Economy, Trade and Industry No. 8 of February 20, 2006]

この省令は、平成十八年三月一日から施行する。
This Ministerial Order comes into effect on March 1, 2006.

附　則　〔平成十八年三月三十一日経済産業省令第三十九号〕
Supplementary Provisions [Order of the Ministry of Economy, Trade and Industry No. 39 of March 31, 2006]

この省令は、平成十八年四月一日から施行する。
This Ministerial Order comes into effect on April 1, 2006.

附　則　〔平成十八年四月二十八日経済産業省令第六十三号〕〔抄〕
Supplementary Provisions [Order of the Ministry of Economy, Trade and Industry No. 63 of April 28, 2006] [Extract]

（施行期日）
(Effective Date)
第一条　この省令は、会社法の施行の日（平成十八年五月一日）から施行する。
Article 1　This Ministerial Order comes into effect on the day of enforcement of the Companies Act (May 1, 2006).

附　則　〔平成十九年九月二十八日経済産業省令第六十六号〕〔抄〕
Supplementary Provisions [Order of the Ministry of Economy, Trade and

Industry No. 66 of September 28, 2007] [Extract]

（施行期日）

(Effective Date)

第一条　この省令は、証券取引法等の一部を改正する法律の施行の日（平成十九年九月三十日）から施行する。

Article 1 This Ministerial Order comes into effect on the day of enforcement of the Act Partially Amending the Securities and Exchange Act (September 30, 2007).

附　則　〔平成二十年十二月二十六日経済産業省令第九十一号〕

Supplementary Provisions [Order of the Ministry of Economy, Trade and Industry No. 91 of December 26, 2008]

この省令は、株式等の取引に係る決済の合理化を図るための社債等の振替に関する法律等の一部を改正する法律の施行の日から施行する。

This Ministerial Order comes into effect on the day of enforcement of the Act Partially Amending the Act on Book-Entry Transfer of Company Bonds, etc. for Streamlining Settlement of Transactions of Shares, etc.

附　則　〔平成二十一年六月二十六日経済産業省令第三十七号〕〔抄〕

Supplementary Provisions [Order of the Ministry of Economy, Trade and Industry No. 37 of June 26, 2009] [Extract]

（施行期日）

(Effective Date)

第一条　この省令は、特定商取引に関する法律及び割賦販売法の一部を改正する法律（以下「改正法」という。）の施行の日から施行する。ただし、第二条の規定は、改正法附則第一条第三号に掲げる規定の施行の日から施行する。

Article 1 This Ministerial Order comes into effect on the day of enforcement of the Act Partially Amending the Act on Specified Commercial Transactions and the Installment Sales Act (referred to below as the "Amendment Act"); provided, however, that the provisions of Article 2 come into effect on the day of enforcement of the provisions listed in Article 1, item (iii) of the Supplementary Provisions of the Amendment Act.

（経過措置）

(Transitional Measures)

第二条　この省令の施行の際既に第一条の規定による改正後の割賦販売法施行規則（以下「新省令」という。）第四十条第二項第二号に掲げる者に相当する者及び同号に規定する親族に相当する者の年収を合算して算定することにつき同項の規定の例により

当該親族に相当する者から得ている同意又は同条第三項第二号に掲げる者に相当する者及び同号に規定する親族に相当する者の預貯金を合算して算定することにつき同項の規定の例により当該親族に相当する者から得ている同意は、それぞれ同条第二項の規定により同項第二号に掲げる者及び同号に規定する親族の年収を合算して算定することにつき当該親族から得た同意又は同条第三項の規定により同項第二号に掲げる者及び同号に規定する親族の預貯金を合算して算定することにつき当該親族から得た同意とみなす。

Article 2 With the consent already obtained, as of the time of enforcement of this Ministerial Order, on calculating the annual income of a person falling under a person listed in Article 40, paragraph (2), item (ii) of the Regulation for Enforcement of the Installment Sales Act after the amendment under Article 1 (referred to below as the "New Ministerial Order") and that of a person falling under a relative as prescribed in Article 40, paragraph (2), item (ii) of the New Ministerial Order, from the relevant person falling under the relative, pursuant to the provisions of the relevant paragraph; or such consent obtained on totaling the balance of deposits or savings of a person falling under a person as listed in paragraph (3), item (ii) of the relevant Article and that of a person falling under a relative as prescribed in the relevant item, from the relevant person falling under the relative, pursuant to the provisions of the relevant paragraph, is deemed to be the consent obtained on totaling the annual income of a person as listed in paragraph (2), item (ii) of the relevant Article and that of the relative prescribed in the relevant item, from the relevant relative, pursuant to the provisions of the relevant paragraph; and the consent obtained on totaling the balance of deposits or savings of a person as listed in paragraph (3), item (ii) of the relevant Article and that of the relative prescribed in the relevant item, from the relevant relative, pursuant to the provisions of the relevant paragraph, respectively.

第三条　この省令の施行の際既に新省令第四十条第二項第三号に掲げる者に相当する者及び当該者の配偶者に相当する者の年収を合算して算定することにつき同項の規定の例により当該配偶者に相当する者から得ている同意又は同条第三項第三号に掲げる者に相当する者及び当該者の配偶者に相当する者の預貯金を合算して算定することにつき同項の規定の例により当該配偶者に相当する者から得ている同意は、それぞれ同条第二項の規定により同項第三号に掲げる者及び当該者の配偶者との年収を合算して算定することにつき当該配偶者から得た同意又は同条第三項の規定により同項第三号に掲げる者及び当該者の配偶者との預貯金を合算して算定することにつき当該配偶者から得た同意とみなす。

Article 3 With the consent already obtained, as of the time of enforcement of this Ministerial Order, on calculating the annual income of a person falling under a person as listed in Article 40, paragraph (2), item (iii) of the New Ministerial Order and that of a person falling under the relevant person's spouse, from the

relevant person falling under the spouse, pursuant to the provisions of the relevant paragraph; or such consent obtained on totaling the balance of deposits or savings of a person falling under a person as listed in paragraph (3), item (iii) of the relevant Article and that of a person falling under the relevant person's spouse, from the relevant person falling under the spouse, pursuant to the provisions of the relevant paragraph, is deemed to be the consent obtained on totaling the annual income of a person as listed in paragraph (2), item (iii) of the relevant Article and that of the relevant person's spouse, from the relevant spouse, pursuant to the provisions of the relevant paragraph; and the consent obtained on totaling the balance of deposits or savings of a person as listed in paragraph (3), item (iii) of the relevant Article and that of the relevant person's spouse, from the relevant spouse, pursuant to the provisions of the relevant paragraph, respectively.

第四条　包括信用購入あっせん業者に相当する者が、改正法の施行前に、次に掲げる事項を官報に公告し、かつ、知れている利用者又は購入者若しくは役務の提供を受ける者に相当する者に対し次に掲げる事項を通知した場合において、当該利用者又は購入者若しくは役務の提供を受ける者に相当する者が第二号に規定する一定の期間内に第一号に掲げる事項について異議を述べなかったときは、改正法第三条の規定による改正後の割賦販売法（以下「新法」という。）第三十条の六において読み替えて準用する新法第四条の二の承諾（新法第三十条の二の三第一項から第三項までに規定する書面に記載すべき事項（改正法第三条の規定による改正前の割賦販売法（以下「旧法」という。）第三十条の二第一項から第三項までに規定する書面に記載すべき事項を除く。）に係るものに限る。）があったものとみなす。

Article 4 (1) If a person falling under a comprehensive credit purchase intermediary has given a public notice of the following matters in the Official Gazette and has notified the following matters to known persons falling under users, purchasers, or service recipients, before the enforcement of the Amendment Act, and when the relevant persons falling under users, purchasers, or service recipients have not filed an objection to the matters listed in item (i) within a certain period of time as prescribed in item (ii), it is deemed that they have given the consent under Article 4-2 of the Installment Sales Act after the amendment under Article 3 of the Amendment Act (referred to below as the "New Act") as applied mutatis mutandis, by replacing terms, pursuant to Article 30-6 of the New Act (limited to the consent regarding the matters to be indicated in the documents prescribed in Article 30-2-3, paragraphs (1) through (3) of the New Act (excluding the matters to be indicated in the documents prescribed in Article 30-2, paragraphs (1) through (3) of the Installment Sales Act before the amendment under Article 3 of the Amendment Act (referred to below as the "Former Act"))):

一　新法第三十条の二の三第一項から第三項までに規定する書面に記載すべき事項

（旧法第三十条の二第一項から第三項までに規定する書面に記載すべき事項を除く。）を新法第三十条の六において読み替えて準用する新法第四条の二に規定する電磁的方法（以下「電磁的方法」という。）により提供する旨

(i) to the effect that the matters to be indicated in the documents prescribed in Article 30-2-3, paragraphs (1) through (3) of the New Act (excluding the matters to be indicated in the documents prescribed in Article 30-2, paragraphs (1) through (3) of the Former Act) are to be provided by the electronic or magnetic means prescribed in Article 4-2 of the New Act as applied mutatis mutandis, by replacing terms, pursuant to Article 30-6 of the New Act (referred to below as "electronic or magnetic means");

二　前号に掲げる事項について異議があるときは、一定の期間内に異議を述べるべき旨

(ii) to the effect that if there is any objection to the matters listed in the preceding item, the objection is to be filed within a certain period of time.

2　前項第二号の期間は、一月を下ってはならない。

(2) The period stated in item (ii) of the preceding paragraph must not be less than one month.

第五条　包括信用購入あっせん関係販売業者又は包括信用購入あっせん関係役務提供事業者に相当する者が、改正法の施行前に、次に掲げる事項を官報に公告し、かつ、知れている利用者又は購入者若しくは役務の提供を受ける者に相当する者に対し次に掲げる事項を通知した場合において、当該利用者又は購入者若しくは役務の提供を受ける者に相当する者が第二号に規定する一定の期間内に第一号に掲げる事項について異議を述べなかったときは、新法第三十条の六において読み替えて準用する新法第四条の二の承諾（新法第三十条の二の三第四項に規定する書面に記載すべき事項（旧法第三十条の二第四項に規定する書面に記載すべき事項を除く。）に係るものに限る。）があったものとみなす。

Article 5 (1) If a person falling under a seller affiliated with the intermediation of comprehensive credit purchases or a service provider affiliated with the intermediation of comprehensive credit purchases has given a public notice of the following matters in the Official Gazette and has notified the following matters to known persons falling under users, purchasers, or service recipients, before the enforcement of the Amendment Act, and when the relevant persons falling under users, purchasers, or service recipients have not filed an objection to the matters listed in item (i) within a certain period of time as prescribed in item (ii), it is deemed that they have given the consent under Article 4-2 of the New Act as applied mutatis mutandis, by replacing terms, pursuant to Article 30-6 of the New Act (limited to the consent regarding the matters to be indicated in the documents prescribed in Article 30-2-3, paragraph (4) of the New Act (excluding the matters to be indicated in the documents prescribed in Article 30-2, paragraph (4) of the Former Act)):

一　新法第三十条の二の三第四項に規定する書面に記載すべき事項（旧法第三十条の二第四項に規定する書面に記載すべき事項を除く。）を電磁的方法により提供する旨

(i) to the effect that the matters to be indicated in the documents prescribed in Article 30-2-3, paragraph (4) of the New Act (excluding the matters to be indicated in the documents prescribed in Article 30-2, paragraph (4) of the Former Act) are to be provided by electronic or magnetic means;

二　前号に掲げる事項について異議があるときは、一定の期間内に異議を述べるべき旨

(ii) to the effect that if there is any objection to the matters listed in the preceding item, the objection is to be filed within a certain period of time.

２　前項第二号の期間は、一月を下ってはならない。

(2) The period stated in item (ii) of the preceding paragraph must not be less than one month.

第六条　改正法の施行の日から起算して六月間は、新省令第百四条第一項中「登録個別信用購入あつせん業者をいう。」とあるのは、「登録個別信用購入あつせん業者及び法第三十五条の三の二十四第一項の申請書を提出した個別信用購入あつせん業者（法第三十五条の三の二十四第一項の登録又は登録の拒否の処分を受けた個別信用購入あつせん業者を除く。）をいう。」と読み替えるものとする。

Article 6　During six months from the day of enforcement of the Amendment Act, the term "meaning a registered individual credit purchase intermediary" in Article 104, paragraph (1) of the New Ministerial Order is deemed to be replaced with "meaning a registered individual credit purchase intermediary and individual credit purchase intermediary that has submitted a written application as stated in Article 35-3-24, paragraph (1) of the Act (excluding an individual credit purchase intermediary whose application for registration has been granted or refused as stated in Article 35-3-24, paragraph (1) of the Act)."

第七条　包括信用購入あっせん業者又は個別信用購入あっせん業者は、当該包括信用購入あっせん業者又は当該個別信用購入あっせん業者と特定信用情報提供契約を締結している特定信用情報提供等業務を行う者が新法第三十五条の三の三十六第一項の指定を受けた場合には、新法第三十五条の三の五十六第一項の規定にかかわらず、当該特定信用情報提供等業務を行う者に対し、新法第三十五条の三の三十六第一項の指定を受けた時前に締結された包括信用購入あっせん関係受領契約又は個別信用購入あっせん関係受領契約に係る新省令第百十八条第一項第五号から第七号まで並びに同条第二項第二号ニ及びホに掲げる事項の提供を行わないことができる。ただし、この場合において、加入包括信用購入あっせん業者又は加入個別信用購入あっせん業者は当該事項を得るように努め、当該事項を得たときは、遅滞なく、加入指定信用情報機関に当該事項を提供しなければならない。

Article 7　If a person, that concluded a specified credit information service

contract with a comprehensive credit purchase intermediary or an individual credit purchase intermediary and engages in the business of specified credit information services, etc., has been designated as stated in Article 35-3-36, paragraph (1) of the New Act, the comprehensive credit purchase intermediary or the individual credit purchase intermediary may decide not to provide the relevant person that engages in the business of specified credit information services, etc. with the matters listed in Article 118, paragraph (1), items (v) through (vii) of the New Ministerial Order and paragraph (2), item (ii), (d) and (e) of the relevant Article that pertain to a contract providing the receipt of monies subject to the intermediation of comprehensive credit purchases or a contract providing the receipt of monies subject to the intermediation of individual credit purchases concluded before the designation stated in Article 35-3-36, paragraph (1) of the New Act, notwithstanding the provisions of Article 35-3-56, paragraph (1) of the New Act; provided, however, that in this case, a participating comprehensive credit purchase intermediary or a participating individual credit purchase intermediary must endeavor to obtain the relevant matters, and when it has obtained the relevant matters, it must provide the relevant matters to the participating designated credit bureau, without delay.

第八条　包括信用購入あっせん業者は、当該包括信用購入あっせん業者と特定信用情報提供契約を締結している特定信用情報提供等業務を行う者が、新法第三十五条の三の三十六第一項の指定を受けた時前にカード等を交付し又は付与している購入者又は役務の提供を受ける者を相手方とする包括信用購入あっせん関係受領契約を当該特定信用情報提供等業務を行う者が同項の指定を受けた時以後に締結した場合には、新法第三十五条の三の五十六第二項の規定にかかわらず、加入指定信用情報機関に対し、新省令第百十八条第一項第五号から第七号までに掲げる事項の提供を行わないことができる。ただし、この場合において、加入包括信用購入あっせん業者は当該事項を得るように努め、当該事項を得たときは、遅滞なく、加入指定信用情報機関に当該事項を提供しなければならない。

Article 8 If a person, that concluded a specified credit information service contract with a comprehensive credit purchase intermediary, and engages in the business of specified credit information services, etc., has concluded, after having been designated as stated in Article 35-3-36, paragraph (1) of the New Act, a contract providing the receipt of monies subject to the intermediation of comprehensive credit purchases with a purchaser or a service recipient to which a card, etc. was granted or delivered prior to the designation under the relevant paragraph, the comprehensive credit purchase intermediary may decide not to provide the participating designated credit bureau with the matters listed in Article 118, paragraph (1), items (v) to (vii) of the New Ministerial Order, notwithstanding the provisions of Article 35-3-56,

paragraph (2) of the New Act; provided, however, that in this case, a participating comprehensive credit purchase intermediary shall endeavor to obtain the relevant matters, and when it has obtained the relevant matters, it must provide the relevant matters to the participating designated credit bureau, without delay.

第九条　新省令第百十八条第二項第一号イ及び第二号イの規定は、購入者等が一年間に支払うことが見込まれる額を加入指定信用情報機関に提供しない加入包括信用購入あっせん業者及び加入個別信用購入あっせん業者については、改正法附則第一条第三号に掲げる規定の施行の日までの間は、適用しない。

Article 9　The provisions of Article 118, paragraph (2), item (i), (a) and item (ii), (a) of the New Ministerial Order do not apply to a participating comprehensive credit purchase intermediary and a participating individual credit purchase intermediary that do not provide the participating designated credit bureau with the amount that purchasers, etc. are supposed to pay in one year, up to the day of enforcement of the provisions listed in Article 1, item (iii) of the Supplementary Provisions of the Amendment Act.

第十条　新法第三十五条の三の五十七第二項の規定は、加入包括信用購入あっせん業者が新省令第百十九条第二項の規定により新法第三十五条の三の五十七第二項各号に掲げる同意を購入者等から書面又は電磁的方法により包括的に得ようとする場合であって、当該加入包括信用購入あっせん業者が当該購入者等から同意を得ようとする包括信用購入あっせん関係受領契約が次に掲げる時前に当該加入包括信用購入あっせん業者がカード等を交付し又は付与している当該購入者等を相手方とするものである場合は、適用しない。

Article 10　The provisions of Article 35-3-57, paragraph (2) of the New Act do not apply in cases where a participating comprehensive credit purchase intermediary intends to obtain the consent listed in the items of Article 35-3-57, paragraph (2) of the New Act comprehensively from purchasers, etc., in writing or in electronic or magnetic means, pursuant to the provisions of Article 119, paragraph (2) of the New Ministerial Order, and where the contract providing the receipt of monies subject to the intermediation of comprehensive credit purchases, for which the participating comprehensive credit purchase intermediary intends to obtain the consent of the purchasers, etc., has been concluded with the purchasers, etc. to which the participating comprehensive credit purchase intermediary has granted or delivered a card, etc. before the time listed as follows:

一　包括信用購入あっせん業者と特定信用情報提供契約を締結している特定信用情報提供等業務を行う者が、新法第三十五条の三の三十六第一項の指定を受けた時

(i) when the person that concluded the specified credit information service contract with the comprehensive credit purchase intermediary, and engages

in the business of specified credit information services, etc., was designated as stated in Article 35-3-36, paragraph (1) of the New Act;

二　包括信用購入あっせん業者が指定信用情報機関と特定信用情報提供契約を締結した時

(ii) when the comprehensive credit purchase intermediary concluded the specified credit information service contract with the designated credit bureau.

第十一条　この省令の施行の前に新省令第百三十三条第一項の規定の例により講じた措置は、同項の規定により講じた措置とみなす。

Article 11 Measures taken under Article 133, paragraph (1) of the New Ministerial Order before the enforcement of this Ministerial Order are deemed to be measures taken under the relevant paragraph.

附　則　〔平成二十一年八月三十一日経済産業省令第五十一号〕

Supplementary Provisions [Order of the Ministry of Economy, Trade and Industry No. 51 of August 31, 2009]

この省令は、公布の日から施行する。

This Ministerial Order comes into effect on the date of promulgation.

附　則　〔平成二十四年三月三十日経済産業省令第二十七号〕

Supplementary Provisions [Order of the Ministry of Economy, Trade and Industry No. 27 of March 30, 2012]

この省令は、民法等の一部を改正する法律の施行の日（平成二十四年四月一日）から施行する。

This Ministerial Order comes into effect on the day of enforcement of the Act Partially Amending the Civil Code and Related Acts (April 1, 2012).

附　則　〔平成二十四年七月六日経済産業省令第五十号〕

Supplementary Provisions [Order of the Ministry of Economy, Trade and Industry No. 50 of July 6, 2012]

（施行期日）

(Effective Date)

第一条　この省令は、出入国管理及び難民認定法及び日本国との平和条約に基づき日本の国籍を離脱した者等の出入国管理に関する特例法の一部を改正する等の法律（以下「改正法」という。）の施行の日（平成二十四年七月九日）から施行する。ただし、本則中第百十八条第一項の改正規定（同項第六号の改正規定中「運転免許証の番号」を「運転免許証等（運転免許証又は運転経歴証明書をいう。以下この号において同

じ。）の番号」に、「、運転免許証」を「、運転免許証等」に、「当該運転免許証」を「当該運転免許証等」に改める部分及び同項第七号の改正規定中「又は外国人登録証明書」を「、在留カード又は特別永住者証明書」に改める部分を除く。）は、平成二十五年四月一日から施行する。

Article 1 This Ministerial Order comes into effect on the day of enforcement (July 9, 2012) of the Act Partially Amending the Immigration Control and Refugee Recognition Act and Special Act on the Immigration Control of, Inter Alia, Those Who Have Lost Japanese Nationality Pursuant to the Treaty of Peace with Japan (referred to below as the "Amendment Act"); provided, however, that the revised provisions of Article 118, paragraph (1) of this Order (excluding the provisions revising "driver's license number" to "number of a driver's license, etc. (meaning a driver's license or driver's record certificate; the same applies below in this item)", revising "driver's license" to "driver's license etc.", and revising "the relevant driver's license" to "the relevant driver's license etc." within the revised item (vi) of the relevant paragraph and the provisions revising "or alien registration card" to ", residence card, or special permanent resident's certificate" in item (vii) of the relevant paragraph) comes into effect on April 1, 2013.

（運転経歴証明書に関する経過措置）

(Transitional Measures Concerning Driver's Record Certificates)

第二条　平成二十四年四月一日前に交付された運転経歴証明書に対するこの省令による改正後の割賦販売法施行規則（以下「新規則」という。）第百十八条第一項第六号の規定の適用については、なお従前の例による。

Article 2 Prior laws continue to govern an application of the provisions of Article 118, paragraph (1), item (vi) of the Regulation for Enforcement of the Installment Sales Act revised by this Ministerial Order (referred to below as the "New Regulation") to driver's record certificates issued before April 1, 2012.

（外国人登録証明書等に関する経過措置）

(Transitional Measures Concerning Alien Registration Certificates)

第三条　新規則第百十八条第一項第七号の適用については、中長期在留者が所持する外国人登録証明書は在留カードとみなし、特別永住者が所持する外国人登録証明書は特別永住者証明書とみなす。

Article 3 (1) Concerning application of the provisions of Article 118, paragraph (1), item (vii) of the New Regulation, an alien registration card held by a medium- to long-term resident is deemed a residence card, and an alien registration card held by special permanent resident is deemed a special permanent resident's certificate.

2　前項の規定により外国人登録証明書が在留カードとみなされる期間は改正法附則第十五条第二項各号に定める期間とし、特別永住者証明書とみなされる期間は改正法附

則第二十八条第二項各号に定める期間とする。

(2) The period during which an alien registration card is deemed a residence card pursuant to the provisions of the preceding paragraph is to be the period specified in each item of Article 15, paragraph (2) of the Supplementary Provisions of the Revised Act, and the period during which an alien registration card is deemed a special permanent resident's certificate is to be the period specified in each item of Article 28, paragraph (2) of the Supplementary Provisions of the Revised Act.

附　則　〔平成二十八年八月二日経済産業省令第八十八号〕

Supplementary Provisions [Order of the Ministry of Economy, Trade and Industry No. 88 of August 2, 2016]

この省令は、犯罪による収益の移転防止に関する法律施行規則の一部を改正する命令の施行の日（平成二十八年十月一日）から施行する。

This Ministerial Order comes into effect on the day of enforcement of the Order for Partially Amending the Regulation for Enforcement of the Act on Prevention of Transfer of Criminal Proceeds (October 1, 2016).

附　則　〔平成二十九年十二月一日／内閣府／経済産業省／令第二号〕

Supplementary Provisions [December 1, 2017, Cabinet Office Order and Order of the Ministry of Economy, Trade and Industry No. 2]

（施行期日）

(Effective Date)

第一条　この命令は、割賦販売法の一部を改正する法律（平成二十八年法律第九十九号）の施行の日から施行する。ただし、第百四十二条の改正規定については、特定商取引に関する法律の一部を改正する法律（平成二十八年法律第六十号）の施行の日（平成二十九年十二月一日）から施行する。

Article 1 (1) This Order comes into effect on the day of enforcement of the Act Partially Amending the Installment Sales Act (Act No. 99 of 2016); provided, however, that the provisions revising Article 142 come into effect on the day of enforcement of the Act Partially Amending the Act on Specified Commercial Transactions (Act No. 60 of 2016) (December 1, 2017).

（割賦販売法の一部を改正する法律（平成二十八年法律第九十九号）の施行の日＝平成三〇年六月一日）

(Day of Enforcement of the Act Partially Amending the Installment Sales Act (Act No. 99 of 2016), i.e., June 1, 2018).

（経過措置）

(Transitional Measures)

第二条　この命令による改正後の割賦販売法施行規則第百三十六条表第一項及び様式第二十八の規定は、この命令の施行の日以後に終了する事業年度に係る提出書類から適用し、同日前に終了する事業年度に係る提出書類については、なお従前の例による。

Article 2 The provisions of Article 136, paragraph (1) and Form 28 of the Regulation for Enforcement of the Installment Sales Act revised by this Order apply to documents submitted for fiscal years ending on or after the enforcement date of this Order, and the provisions then in force apply to documents submitted for fiscal years ending before that date.

附　則　〔平成三十年十一月三十日経済産業省令第六十八号〕

Supplementary Provisions [Order of the Ministry of Economy, Trade and Industry No. 68 of November 30, 2018]

この省令は、公布の日から施行する。ただし、第二表の規定は、平成三十二年四月一日から施行する。

This Ministerial Order comes into effect on the date of promulgation; provided, however, that the provisions in table (2) come into effect on April 1, 2020.

附　則　〔令和元年七月一日経済産業省令第十七号〕

Supplementary Provisions [Order of the Ministry of Economy, Trade and Industry No. 17 of July 1, 2019]

この省令は、不正競争防止法等の一部を改正する法律の施行の日（令和元年七月一日）から施行する。

This Ministerial Order comes into effect on the day of enforcement of the Act Partially Amending the Unfair Competition Prevention Act, etc. (July 1, 2019).

附　則　〔令和元年九月十一日経済産業省令第三十六号〕

Supplementary Provisions [Order of the Ministry of Economy, Trade and Industry No. 36 of September 11, 2019]

この省令は、成年被後見人等の権利の制限に係る措置の適正化等を図るための関係法律の整備に関する法律の施行の日（令和元年九月十四日）から施行する。

This Ministerial Order comes into effect on the day of enforcement of the Act on the Establishment of Related Laws to Ensure the Appropriateness, etc. Measures Pertaining to Restrictions on the Rights of Adult Wards, etc. (September 14, 2019).

附　則　〔令和元年十二月十三日経済産業省令第四十九号〕

Supplementary Provisions [Order of the Ministry of Economy, Trade and Industry No. 49 of December 13, 2019]

この省令は、情報通信技術の活用による行政手続等に係る関係者の利便性の向上並びに行政運営の簡素化及び効率化を図るための行政手続等における情報通信の技術の利用に関する法律等の一部を改正する法律の施行の日から施行する。

This Ministerial Order comes into effect on the day of enforcement of the Act Partially Amending the Act on the Use of Information and Communications Technology in Administrative Procedure, etc. for Improving the Convenience of Related Parties and Simplifying and Enhancing Efficiency of Administrative Operations through the Utilization of Information and Communications Technology.

附　則　〔令和二年三月三十一日／内閣府／経済産業省／令第二号〕

Supplementary Provisions [March 31, 2020, Cabinet Office Order and Order of the Ministry of Economy, Trade and Industry No. 2]

この命令は、民法の一部を改正する法律の施行の日（令和二年四月一日）から施行する。

This Order comes into effect on the day of enforcement of the Act Partially Amending the Civil Code (April 1, 2020).

附　則　〔令和二年十月一日経済産業省令第八十一号〕

Supplementary Provisions [Order of the Ministry of Economy, Trade and Industry No. 81 of October 1, 2020]

この省令は、令和二年十月一日から施行する。

This Ministerial Order comes into effect on October 1, 2020.

附　則　〔令和二年十二月十六日／内閣府／経済産業省／令第六号〕

Supplementary Provisions [December 16, 2020, Cabinet Office Order and Order of the Ministry of Economy, Trade and Industry No. 6]

この命令は、割賦販売法の一部を改正する法律の施行の日から施行する。

This Order comes into effect on the date of enforcement of the Act Partially Amending the Installment Sales Act.

附　則　〔令和二年十二月二十八日経済産業省令第九十二号〕

Supplementary Provisions [Order of the Ministry of Economy, Trade and Industry No. 92 of December 28, 2020]

（施行期日）

(Effective Date)

第一条　この省令は、公布の日から施行する。
Article 1　This Ministerial Order comes into effect on the day of promulgation.

（経過措置）
(Transitional Measures)
第二条　この省令の施行の際現にあるこの省令による改正前の様式（次項において「旧様式」という。）により使用されている書類（第九十二条による改正前の電気事業法等の一部を改正する等の法律の施行に伴う経過措置に関する省令様式第十三を除く。）は、この省令による改正後の様式によるものとみなす。
Article 2　(1) Documents in formats before revision by this Ministerial Order (referred to in the following paragraph as the "previous format") existing at the time of the enforcement of this Ministerial Order (excluding Form No. 13 of the Ministerial Order on Transitional Measures for Enforcement of the Act Partially Amending the Electricity Business Act, etc. before revision by Article 92) are deemed to be forms revised by this Ministerial Order.
２　この省令の施行の際現にある旧様式による用紙（第九十二条による改正前の電気事業法等の一部を改正する等の法律の施行に伴う経過措置に関する省令様式第十三を除く。）については、当分の間、これを取り繕って使用することができる。
(2) Forms in the previous format existing at the time of enforcement of the Ministerial Order (excluding Form No. 13 of the Ministerial Order on Transitional Measures for Enforcement of the Act Partially Amending the Electricity Business Act, etc. before revision by Article 92) may be corrected and used for the time being.

附　則　〔令和三年三月一日経済産業省令第十号〕〔抄〕
Supplementary Provisions [Order of the Ministry of Economy, Trade and Industry No. 10 of March 1, 2021] [Extract]

（施行期日）
(Effective Date)
第一条　この省令は、会社法の一部を改正する法律の施行の日（令和三年三月一日。次条において「施行日」という。）から施行する。
Article 1　This Ministerial Order comes into effect on the day of enforcement of the Act Partially Amending the Companies Act (March 1, 2021; referred to in the following Article as the "Enforcement Date").

附　則　〔令和三年七月十九日経済産業省令第六十一号〕
Supplementary Provisions [Order of the Ministry of Economy, Trade and Industry No. 61 of July 19, 2021]

この省令は、令和三年七月十九日から施行する。

This Ministerial Order comes into effect on July 19, 2021.

附　則　〔令和四年三月三十一日経済産業省令第三十六号〕
Supplementary Provisions [Order of the Ministry of Economy, Trade and Industry No. 36 of March 31, 2022]

この省令は、令和四年四月一日から施行する。
This Ministerial Order comes into effect on April 1, 2022.

別表第一
Appended Table 1

一　次の算式により算定すること。
(i) the calculation is to be made as follows:

Ｒ＝Ｆ÷（ｎΣｉ＝１Ｕｉ・Ｔｉ）
R = F / (nΣi=1Ui・Ti)

イ　この式において、Ｒ、Ｆ、ｎ及びＴｉは、それぞれ次の値を表すものとする。
(a) in this formula, R, F, n, and Ti are to refer to the following values, respectively:

Ｒ　割賦手数料（ローン提携販売にあつては、融資手数料、包括信用購入あつせん又は個別信用購入あつせんにあつては、包括信用購入あつせん又は個別信用購入あつせんの手数料。以下同じ。）の料率
R: the rate of the installment fee (regarding loan-affiliated installment sales, the loan handling commission; and regarding the intermediation of comprehensive credit purchases or the intermediation of individual credit purchases, the fee for the intermediation of comprehensive credit purchases or the intermediation of individual credit purchases; the same applies below);

Ｆ　割賦手数料の総額
F: the total amount of the installment fee;

ｎ　支払回数（ローン提携販売にあつては、返済回数）
n: number of payments (regarding loan-affiliated installment sales, number of repayments);

Ｔｉ　前回の賦払金（ローン提携販売にあつては、分割返済金、包括信用購入あつせん又は個別信用購入あつせんにあつては、支払分。以下同じ。）の支払日から当該賦払金の支払日の前日までの期間又は契約の締結された日から第一回の賦払金の支払日の前日までの期間（年を単位として表すものとする。）。ただし、契約の締結された日から第一回の賦払金の支払日の前日までの期間については、当該期間が二月未満の場合は、十二分の一年とすることができる。
Ti: the period from the day on which the previous installment was paid (regarding loan-affiliated installment sales, the previous installment payment was made, and regarding the intermediation of comprehensive credit purchases or the intermediation of individual credit purchases, the previous payment was

made; the same applies below) to the day preceding the day to pay the relevant installment, or the period from the day on which the contract was concluded to the day preceding the day to pay the first installment (such period is to be indicated by the year); provided, however, that regarding the period from the day on which the contract was concluded to the day preceding the day to pay the first installment, the period shorter than two months may be deemed to be one-twelfth of a year;

ロ　Ｕｉは、次の値とし、当該値を算式に代入してＲを計算するものとする。

(b) Ui is either of the following values, and R is to be calculated by substituting the relevant value into the formula:

（１）　ｉが一のときは、商品若しくは権利の現金販売価格又は役務の現金提供価格（割賦販売業者（ローン提携販売にあつては、ローン提携販売業者、包括信用購入あつせん又は個別信用購入あつせんにあつては、包括信用購入あつせん関係販売業者若しくは包括信用購入あつせん関係役務提供事業者又は個別信用購入あつせん関係販売業者若しくは個別信用購入あつせん関係役務提供事業者。以下同じ。）が購入者等から頭金若しくは初回金又は申込金の支払を受けている場合にあつては、これらの金額を控除した額）

1. When i is one, the selling price in cash of the goods or rights or the price in cash for the provision of the services (in cases where an installment seller (regarding loan-affiliated installment sales, a loan-affiliated installment seller, and regarding the intermediation of comprehensive credit purchases or the intermediation of individual credit purchases, a seller affiliated with the intermediation of comprehensive credit purchases, a service provider affiliated with the intermediation of comprehensive credit purchases, a seller affiliated with the intermediation of individual credit purchases, or a service provider affiliated with the intermediation of individual credit purchases; the same applies below) has received the initial deposit, initial payment, or application fee from purchasers, etc., the amount that remains after deducting those amounts);

（２）　ｉが二以上のときは、次に掲げる値

2. When i is two or more, the values listed as follows:

Ｕｉ＝Ｕｉ－１－｛Ｐｉ－１－（Ｒ・Ｕｉ－１・Ｔｉ－１）｝

Ui = Ui-1 - {Pi-1 - (R・Ui-1・Ti-1)};

Ｐｉは、各回の賦払金の額とする。

Pi is the amount of each installment;

（３）　賦払金の額が、第一条第二項第二号ロ、第二十七条第一項第三号又は第三十六条第五項第二号ロに掲げる場合に該当する場合にあつては、賦払金の額が全て等しいものとして計算することができるものとし、第一条第二項第二号ハ、第二十七条第二項第二号ハ又は第三十六条第五項第二号ハに掲げる場合に該当する場合にあつては、特定月の賦払金又は特定の二月の賦払金を除く賦払金の額が全て等しいものとし

て計算することができる。

3. in cases where the amounts of the installments fall under the cases listed in Article 1, paragraph (2), item (ii), (b), Article 27, paragraph (1), item (iii), or Article 36, paragraph (5), item (ii), (b), the calculation may be made by deeming that all the installments are of the same amount, and in cases where the amounts of the installments fall under the cases listed in Article 1, paragraph (2), item (ii), (c), Article 27, paragraph (2), item (ii), (c), or Article 36, paragraph (5), item (ii), (c), the calculation may be made by deeming that all the installments, except for the installment for the specified month or the installment for the specified two months, are of the same amount;

二　前号の算式により、Ｕｉの値を同号ロに掲げる値に代えて、次に掲げる値として算定すること。

(ii) using the formula stated in the preceding item, the calculation is to be made by substituting the value of Ui listed in (b) of the relevant item with either of the following values:

（１）　ｉが一のときは、商品若しくは権利の現金販売価格又は役務の現金提供価格（割賦販売業者が購入者等から頭金若しくは初回金又は申込金の支払を受けている場合にあつては、これらの金額を控除した額）

1. When i is one, the selling price in cash of the goods or rights or the price in cash for the provision of the services (in cases where an installment seller has received the initial deposit, initial payment, or application fee from purchasers, etc., the amount that remains after deducting those amounts);

（２）　ｉが二以上のときは、賦払金の支払日の前日における元本の額

2. When i is two or more, the amount of the principal as of the day preceding the day to pay an installment,

三　次の算式により算出すること。

(iii) the calculation is to be made as follows:

Ｒ＝ｒ÷Ｔ

R = r / T

この式において、Ｒ、ｒ及びＴは、それぞれ次の値を表すものとする。

in this formula, R, r and T are to refer to the following values, respectively:

Ｒ　割賦手数料の料率

R: the rate of the installment fee;

ｒ　一の時期に支払うべき割賦手数料の額を、当該手数料を算出するための基準日における元本の額で除した値

r: the value obtained by dividing the amount of the installment fee to be paid at one time by the amount of principal as of the base date for calculating the relevant fee;

Ｔ　弁済金を支払うべき時期と時期との間隔（年を単位として表すものとする。）

T: the interval between the times to pay the payment money (the interval is to be indicated by the year).

別表第二

Appended Table 2

上欄 Left-hand column	中欄 Middle column	下欄 Right-hand column
一人 One	利用者又は購入者等又はその配偶者が自己の居住の用に供する建物（当該建物が二以上ある場合には、これらの建物のうち、当該利用者又は購入者等が主として居住の用に供する一の建物に限る。以下この表において「住宅」という。）を所有し、かつ、当該住宅の建設又は購入に必要な資金（住宅の用に供する土地又は借地権の取得に必要な資金を含む。以下この表において同じ。）の貸付けに係る契約を締結していない場合 cases where a user or a purchaser, etc. or their spouse owns and uses a building for their own residential purpose (when they own two or more the buildings, limited to a single building out of those buildings that the user or purchaser, etc. mainly uses for their own residential purposes; referred to below as the "residence" in this table) and has not concluded any contract for a loan of funds necessary for constructing or purchasing the residence (including funds necessary for acquiring land or a land lease right to be used for the residence; the same applies below in this table)	九十万円 900,000 yen

	利用者又は購入者等又はその配偶者が住宅を所有せず、かつ、当該住宅の借賃を支払わない場合 cases where a user or a purchaser, etc. or their spouse does not own a residence and does not pay rent for the residence	
	利用者又は購入者等又はその配偶者が住宅を所有し、かつ、当該住宅の建設又は購入に必要な資金の貸付けに係る契約を締結している場合 cases where a user or a purchaser, etc. or their spouse owns a residence and has concluded a contract for a loan of funds necessary for constructing or purchasing the residence	百十六万円 1,160,000 yen
	利用者又は購入者等又はその配偶者が住宅を所有せず、かつ、当該住宅の借賃を支払う場合 cases where a user or a purchaser, etc. or their spouse does not own a residence and pays rent for the residence	
二人 Two	利用者又は購入者等又はその配偶者が住宅を所有し、かつ、当該住宅の建設又は購入に必要な資金の貸付けに係る契約を締結していない場合 cases where a user or a purchaser, etc. or their spouse owns a residence and has not concluded any contract for a loan of funds necessary for constructing or purchasing the Residence	百三十六万円 1,360,000 yen
	利用者又は購入者等又はその配偶者が住宅を所有せず、かつ、当該住宅の借賃を支払わない場合 cases where a user or a purchaser, etc. or their spouse does not own a residence and does not pay rent for the residence	

	利用者又は購入者等又はその配偶者が住宅を所有し、かつ、当該住宅の建設又は購入に必要な資金の貸付けに係る契約を締結している場合 cases where a user or a purchaser, etc. or their spouse owns a residence and has concluded a contract for a loan of funds necessary for constructing or purchasing the residence 利用者又は購入者等又はその配偶者が住宅を所有せず、かつ、当該住宅の借賃を支払う場合 cases where a user or a purchaser, etc. or their spouse does not own a residence and pays rent for the residence	百七十七万円 1,770,000 yen
三人 Three	利用者又は購入者等又はその配偶者が住宅を所有し、かつ、当該住宅の建設又は購入に必要な資金の貸付けに係る契約を締結していない場合 cases where a user or a purchaser, etc. or their spouse owns a residence and has not concluded any contract for a loan of funds necessary for constructing or purchasing the Residence 利用者又は購入者等又はその配偶者が住宅を所有せず、かつ、当該住宅の借賃を支払わない場合 cases where a user or a purchaser, etc. or their spouse does not own a residence and does not pay rent for the residence	百六十九万円 1,690,000 yen

	利用者又は購入者等又はその配偶者が住宅を所有し、かつ、当該住宅の建設又は購入に必要な資金の貸付けに係る契約を締結している場合 cases where a user or a purchaser, etc. or their spouse owns a residence and has concluded a contract for a loan of funds necessary for constructing or purchasing the residence 利用者又は購入者等又はその配偶者が住宅を所有せず、かつ、当該住宅の借賃を支払う場合 cases where a user or a purchaser, etc. or their spouse does not own a residence and pays rent for the residence	二百九万円 2,090,000 yen
四人以上 Four or more	利用者又は購入者等又はその配偶者が住宅を所有し、かつ、当該住宅の建設又は購入に必要な資金の貸付けに係る契約を締結していない場合 cases where a user or a purchaser, etc. or their spouse owns a residence and has not concluded any contract for a loan of funds necessary for constructing or purchasing the Residence 利用者又は購入者等又はその配偶者が住宅を所有せず、かつ、当該住宅の借賃を支払わない場合 cases where a user or a purchaser, etc. or their spouse does not own a residence and does not pay rent for the residence	二百万円 2,000,000 yen

	利用者又は購入者等又はその配偶者が住宅を所有し、かつ、当該住宅の建設又は購入に必要な資金の貸付けに係る契約を締結している場合 cases where a user or a purchaser, etc. or their spouse owns a residence and has concluded a contract for a loan of funds necessary for constructing or purchasing the residence	二百四十万円 2,400,000 yen
	利用者又は購入者等又はその配偶者が住宅を所有せず、かつ、当該住宅の借賃を支払う場合 cases where a user or a pPurchaser, etc. or theirhis/her spouse does not own a rResidence and pays rent for thesaid rResidence	

別表第三
Appended Table 3

第一区 category 1	北海道のうち北見市、網走市、留萌市、稚内市、美唄市、芦別市、赤平市、紋別市、士別市、名寄市、三笠市、根室市、滝川市、砂川市、歌志内市、深川市、富良野市、伊達市、石狩市、北斗市、亀田郡七飯町、山越郡長万部町、檜山郡江差町、虻田郡京極町、同郡倶知安町、岩内郡岩内町、余市郡余市町、空知郡奈井江町、同郡上砂川町、同郡南富良野町、上川郡鷹栖町、同郡東神楽町、同郡上川町、同郡東川町、同郡新得町、勇払郡占冠村、同郡安平町、中川郡音威子府村、同郡中川町、同郡幕別町、天塩郡天塩町、同郡幌延町、宗谷郡猿払村、枝幸郡浜頓別町、同郡枝幸町、網走郡美幌町、斜里郡斜里町、同郡清里町、紋別郡遠軽町、同郡滝上町、同郡興部町、同郡西興部村、同郡雄武町、沙流郡日高町、浦河郡浦河町、河東郡音更町、河西郡芽室町、同郡中札内村、足寄郡陸別町、釧路郡釧路町、川上郡弟子屈町、標津郡中標津町、同郡標津町、目梨郡羅臼町及び日高郡新ひだか町　青森県のうち弘前市、八戸市、黒石市、五所川原市、十和田市、三沢市及びむつ市　岩手県のうち宮古市、大船渡市、花巻市、北上市、久慈市、遠野市、一関市、陸前高田市、釜石市、二戸市、奥州市及び岩手郡滝沢村　宮城県のうち石巻市、気仙沼市、白石市、角田市、岩沼市、大崎市、柴田郡大河原町、同郡柴田町、宮城郡七ケ浜町、同郡利府町及び黒川郡富谷町　秋田県のうち能代市、横手市、大館市、男鹿市、湯沢市、鹿角市、由利本荘市及び大仙市　山形県のうち米沢市、鶴岡市、酒田市、新庄市、寒河江市、上山市、村山市、長井市、天童市、東根市、尾花沢市及び南陽市　福島県のうち会津若松市、郡山市、いわき市、白河市、須賀川市、喜多方市、相馬市、二本松市及び南相馬市　茨城県のうち石岡市、龍ケ崎市、常陸太田市、高萩市、牛久市、つくば市、ひたちなか市、鹿嶋市、守谷市、筑西市、那珂郡東海村、稲敷郡美浦村及び北相馬郡利根町　栃木県のうち栃木市、佐野市、鹿沼市、日光市、小山市、真岡市、大田原市、矢板市、那須塩原市、下野市、河内郡上三川町及び下都賀郡壬生町　群馬県のうち伊勢崎市、太田市、沼田市、館林市、渋川市、藤岡市、富岡市、安中市、吾妻郡草津町、利根郡みなかみ町及び邑楽郡大泉町　埼玉県のうち行田市、秩父市、飯能市、加須市、本庄市、東松山市、羽生市、鴻巣市、深谷市、久喜市、北本市、蓮田市、坂戸市、幸手市、鶴ケ島市、日高市、吉川市、北足立郡伊奈町、入間郡毛呂山町、同郡越生町、比企郡嵐山町、同郡小川町、同郡鳩山町、南埼玉郡宮代町、同郡白岡町、北葛飾郡栗橋町、同郡鷲宮町、同郡杉戸町及び同郡松伏町　千葉県のうち銚子市、館山市、木更津市、茂原市、成田市、東金市、旭市、勝浦市、鴨川市、君津市、富津市、袖ケ浦市、白井市、匝瑳市、香取市及び印旛郡酒々井町　東京都のうち西多摩郡日の出町、同郡檜原村、同郡奥多摩町、大島町、利島村、新島村、神津島村、三宅村、御蔵島村、八丈町、青ケ島村及び小笠原村　神奈川県のうち足柄上郡中井町、同郡山北町、愛甲郡愛川町及び同郡清川村　新潟県のうち三条市、柏崎市、新発田市、小千谷市、加茂市、十日町市、見附市、村上市、燕市、糸魚川市、五泉市、上越市、佐渡市、魚沼市、妙高市、南魚沼郡湯沢町及び刈羽郡刈羽村　富山県のうち魚津市、氷見市、滑川市、黒部市、砺波市、小矢部市、南砺市、射水市、中新川郡舟橋村、同郡上市町、同郡立山町、下新川郡入善町及び同郡朝日町　石川県のうち七尾市、輪島市、珠洲市、加賀市、羽咋市、かほく市、白山市、能美市、能美郡川北町、石川郡野々市町、河北郡津幡町及び同郡内灘町　福井県のうち敦賀市、小浜市、大野市、勝山市、鯖江市、あわら市、越前市、坂井市、吉田郡永平寺町、南条郡南越前町及び丹生郡越前町　山梨県のうち富士吉田市、都留市、山梨市、大月市、韮崎市、甲斐市、笛吹市、上野原市、甲州市、中央市及び中巨摩郡昭和町　長野県のうち飯田市、須坂市、小諸市、伊那市、駒ヶ根市、中野市、大町市、飯山市、茅野市、塩尻市、佐久市、千曲市、東御市、安曇野市、北佐久郡軽井沢町、諏訪郡下諏訪町、同郡富士見町、上伊那郡辰野町、同郡箕輪町、木曽郡木曽町、東筑摩郡波田町、埴科郡坂城町及び上高井郡小布施町　岐阜県のうち高山市、関市、中津川市、美濃市、羽島市、恵那市、美濃加茂市、可児市、瑞穂市、羽島郡岐南町、同郡笠

第二区category 2	北海道のうち石狩郡当別町、同郡新篠津村、松前郡松前町、同郡福島町、上磯郡知内町、同郡木古内町、茅部郡鹿部町、同郡森町、二海郡八雲町、檜山郡上ノ国町、同郡厚沢部町、爾志郡乙部町、久遠郡せたな町、奥尻郡奥尻町、瀬棚郡今金町、島牧郡島牧村、寿都郡寿都町、同郡黒松内町、磯谷郡蘭越町、虻田郡ニセコ町、同郡真狩村、同郡留寿都村、同郡喜茂別町、同郡豊浦町、同郡洞爺湖町、岩内郡共和町、古宇郡泊村、同郡神恵内村、積丹郡積丹町、古平郡古平町、余市郡仁木町、同郡赤井川村、空知郡南幌町、同郡上富良野町、同郡中富良野町、夕張郡由仁町、同郡長沼町、同郡栗山町、樺戸郡月形町、同郡浦臼町、同郡新十津川町、雨竜郡妹背牛町、同郡秩父別町、同郡雨竜町、同郡北竜町、同郡沼田町、同郡幌加内町、上川郡当麻町、同郡比布町、同郡愛別町、同郡美瑛町、同郡和寒町、同郡剣淵町、同郡下川町、同郡清水町、中川郡美深町、同郡池田町、同郡豊頃町、同郡本別町、増毛郡増毛町、留萌郡小平町、苫前郡苫前町、同郡羽幌町、同郡初山別村、天塩郡遠別町、同郡豊富町、枝幸郡中頓別町、礼文郡礼文町、利尻郡利尻町、同郡利尻富士町、網走郡津別町、同郡大空町、斜里郡小清水町、常呂郡訓子府町、同郡置戸町、同郡佐呂間町、紋別郡上湧別町、同郡湧別町、有珠郡壮瞥町、白老郡白老町、勇払郡厚真町、同郡むかわ町、沙流郡平取町、新冠郡新冠町、様似郡様似町、幌泉郡えりも町、河東郡士幌町、同郡上士幌町、同郡鹿追町、河西郡更別村、広尾郡大樹町、同郡広尾町、足寄郡足寄町、十勝郡浦幌町、厚岸郡厚岸町、同郡浜中町、川上郡標茶町、阿寒郡鶴居村、白糠郡白糠町及び野付郡別海町　青森県のうちつがる市、平川市、東津軽郡平内町、同郡今別町、同郡蓬田村、同郡外ヶ浜町、西津軽郡鰺ヶ沢町、同郡深浦町、中津軽郡西目屋村、南津軽郡藤崎町、同郡大鰐町、同郡田舎館村、北津軽郡板柳町、同郡鶴田町、同郡中泊町、上北郡野辺地町、同郡七戸町、同郡六戸町、同郡横浜町、同郡東北町、同郡六ヶ所村、同郡おいらせ町、下北郡大間町、同郡東通村、同郡風間浦村、同郡佐井村、三戸郡三戸町、同郡五戸町、同郡田子町、同郡南部町、同郡階上町及び同郡新郷村　岩手県のうち八幡平市、岩手郡雫石町、同郡葛巻町、同郡岩手町、紫波郡紫波町、同郡矢巾町、和賀郡西和賀町、胆沢郡金ヶ崎町、西磐井郡平泉町、東磐井郡藤沢町、気仙郡住田町、上閉伊郡大槌町、下閉伊郡山田町、同郡岩泉町、同郡田野畑村、同郡普代村、同郡川井村、九戸郡軽米町、同郡野田村、同郡九戸村、同郡洋野町及び二戸郡一戸町　宮城県のうち登米市、栗原市、東松島市、刈田郡蔵王町、同郡七ヶ宿町、柴田郡村田町、同郡川崎町、伊具郡丸森町、亘理郡亘理町、同郡山元町、宮城郡松島町、黒川郡大和町、同郡大郷町、同郡大衡村、加美郡加美町、同郡色麻町、遠田郡涌谷町、同郡美里町、牡鹿郡女川町及び本吉郡南三陸町　秋田県のうち潟上市、北秋田市、仙北市、にかほ市、鹿角郡小坂町、北秋田郡上小阿仁村、山本郡藤里町、同郡三種町、同郡八峰町、南秋田郡五城目町、同郡八郎潟町、同郡井川町、同郡大潟村、仙北郡美郷町、雄勝郡羽後町及び同郡東成瀬村　山形県のうち東村山郡山辺町、同郡中山町、西村山郡河北町、同郡西川町、同郡朝日町、同郡大江町、北村山郡大石田町、最上郡金山町、同郡最上町、同郡舟形町、同郡真室川町、同郡大蔵村、同郡鮭川村、同郡戸沢村、東置賜郡高畠町、同郡川西町、西置賜郡小国町、同郡白鷹町、同郡飯豊町、東田川郡三川町、同郡庄内町及び飽海郡遊佐町　福島県のうち田村市、伊達市、本宮市、伊達郡桑折町、同郡国見町、同郡川俣町、安達郡大玉村、岩瀬郡鏡石町、同郡天栄村、南会津郡下郷町、同郡檜枝岐村、同郡只見町、同郡南会津町、耶麻郡北塩原村、同郡西会津町、同郡磐梯町、同郡猪苗代町、河沼郡会津坂下町、同郡湯川村、同郡柳津町、大沼郡三島町、同郡金山町、同郡昭和村、同郡会津美里町、西白河郡西郷村、同郡泉崎村、同郡中島村、同郡矢吹町、東白川郡棚倉町、同郡矢祭町、同郡塙町、同郡鮫川村、石川郡石川町、同郡玉川村、同郡平田村、同郡浅川町、同郡古殿町、田村郡三春町、同郡小野町、双葉郡広野町、同郡楢葉町、同郡富岡町、同郡川内村、同郡大熊町、同郡双葉町、同郡浪江町、同郡葛尾村、相馬郡新地町及び同郡飯舘村　茨城県のうち結城市、下妻市、北茨

非対象区 uncovered areas	第一区及び第二区以外の市町村 Municipalities other than those categorized into category 1 or category 2

様式第１（第１２条関係）
Form 1 (Re. Article 12)

様式第２（第１２条、第６３条、第６８条の９、第９９条、第１２２条、第１２６条、第１３６条関係）
Form 2 (Re. Articles 12, 63, 68-9, 99, 122, 126, and 136)

様式第３（第１２条、第１２２条、第１２６条関係）
Form 3 (Re. Article 12, 122, and 126)

様式第４（第１４条関係）
Form 4 (Re. Article 14)

様式第５（第１７条関係）
Form 5 (Re. Article 17)

様式第６（第１８条関係）
Form 6 (Re. Article 18)

様式第７（第１８条関係）
Form 7 (Re. Article 18)

様式第８（第１９条関係）
Form 8 (Re. Article 19)

様式第９（第２０条、第１２９条関係）
Form 9 (Re. Article 20 and 129)

様式第１０（第２０条関係）
Form 10 (Re. Article 20)

様式第１１（第２１条関係）
Form 11 (Re. Article 21)

様式第１２（第２４条関係）
Form 12 (Re. Article 24)

様式第１３（第２６条、第６８条の２、第６８条の１７、第１０３条、第１２５条、第１３３条の１３関係）
Form 13 (Re. Article 26, 68-2, 68-17, 103, 125, and 133-13)

様式第１３の２（第６１条関係）
Form 13-2 (Re. Article 61)

様式第１３の３（第６２条の２関係）
Form 13-3 (Re. Article 62-2)

様式第１３の４（第６２条の５関係）
Form 13-4 (Re. Article 62-5)

様式第１４（第６３条関係）
Form 14 (Re. Article 63)

様式第１５（第６７条関係）
Form 15 (Re. Article 67)

様式第１５の２（第６８条の８関係）
Form 15-2 (Re. Article 68-8)

様式第１５の３（第６８条の９関係）
Form 15-3 (Re. Article 68-9)

様式第１５の４（第６８条の１４関係）
Form 15-4 (Re. Article 68-14)

様式第１５の５（第６８条の１５関係）
Form 15-5 (Re. Article 68-15)

様式第１６（第９９条関係）
Form 16 (Re. Article 99)

様式第１７（第１０２条関係）
Form 17 (Re. Article 102)

様式第１８（第１０６条関係）
Form 18 (Re. Article 106)

様式第１９（第１１５条関係）
Form 19 (Re. Article 115)

様式第２０（第１１６条関係）
Form 20 (Re. Article 116)

様式第２１（第１１７条関係）
Form 21 (Re. Article 117)

様式第２２（第１２２条関係）
Form 22 (Re. Article 122)

様式第２３（第１２６条関係）
Form 23 (Re. Article 126)

様式第２４（第１３０条関係）
Form 24 (Re. Article 130)

様式第２５（第１３１条関係）
Form 25 (Re. Article 131)

様式第２６（第１３１条関係）
Form 26 (Re. Article 131)

様式第２６の２（第１３３条の２関係）
Form 26-2 (Re. Article 133-2)

様式第２６の３（第１３３条の４関係）
Form 26-3 (Re. Article 133-4)

様式第２７（第１３４条関係）
Form 27 (Re. Article 134)

様式第２８（第１３６条関係）
Form 28 (Re. Article 136)

様式第２９（第１３６条関係）
Form 29 (Re. Article 136)

様式第３０（第１３６条関係）
Form 30 (Re. Article 136)

様式第３１（第１３６条関係）
Form 31 (Re. Article 136)

様式第３２（第１３７条関係）
Form 32 (Re. Article 137)

別記算式
Appended formula
（（額面金額－発行価額）／発行の日から償還の日までの年数）×（発行の日から供託の日までの年数）
((face value - issue value) / the number of years from the date of issuance to the date of redemption) x (the number of years from the date of issuance to the date of deposit)
この式の計算は、発行の日から償還の日までの年数および発行の日から供託の日までの年数について生じた一年未満の端数ならびに額面金額と発行価額との差額を発行の日から償還の日までの年数で除した金額について生じた一円未満の端数は、切り捨てる。
For calculation in accordance with this formula, if any fraction of less than one year arises regarding the number of years from the date of issuance and the date of redemption and the number of years from the date of issuance to the date of deposit, or if any fraction of less than one yen arises regarding the amount obtained by dividing the difference between face value and issue value by the number of years from the date of issuance to the date of redemption, that fraction is rounded down.