

Credit card fraud

Credit card fraud can cause serious trouble.



Things you have to know before using a credit card

Don't apply for a credit card without due care.

Don't give your credit card number away carelessly.

- Don't give your credit card number even to your boyfriend/girlfriend.

Avoid using easy-to-find numbers for use with your credit card.

- Don't use your birthday or telephone number for your credit card.

Keep your credit card separately from cash and your driving license.

Don't use your credit card at questionable shops.

- Use your credit card only at reliable member shops.
- When making online payments using your credit card, make sure in advance that the seller is trustworthy.

* Refer also to "Internet fraud" on page 15.



To avoid being involved

- After handing your credit card to a shop clerk for payment, don't let the card out of your eyesight.
- Be especially careful when the shop clerk takes your credit card to an inner, invisible part of the shop. In this case, ask the clerk to complete the payment procedure in your presence.

- Keep the receipt handed to you at the shop when making a payment by credit card, and check it against the payment statement as soon as it is sent by the credit card company. Doing so will help you detect any losses caused by skimming at an early stage.

* Skimming refers to the illegal capture of account information from the magnetic stripe of a bank or credit card, in order to make a counterfeit card.



If you are involved

- Report to the credit card company immediately if you have your card stolen or suffer any loss from skimming.
- Also report the incident to the police.



What to do afterwards

- Discuss compensation for your loss with the credit card company.

Compensation for loss caused by a stolen or counterfeit card

If your money is withdrawn from an ATM using your stolen bank card ... (Relief under the Depositor Protection Act)

- If you have your bank card stolen, you are obligated to report to the financial institution on the day when the card is stolen or within thirty days after the first illegal withdrawal of your money from an ATM. If a justifiable reason exists, you are allowed to report the loss after the thirty-day period is over, but you cannot request compensation after two years have passed since the illegal withdrawal. Compensation money will be reduced if the loss is caused partly by your negligence, and will not be paid at all if you are held liable for gross negligence. (If the loss is caused by a counterfeit card, compensation money will be paid in full and no deadline is set for the request of compensation.)

If your credit card is stolen and illegally used...

- It should be understood that credit card companies set different compensation rules. (The holder of a stolen card can be required to complete the procedures for compensation within sixty days after the credit card company has sent the statement of payment for the stolen card, or report the incident to the credit card company within two weeks of the receipt of the statement of payment for the stolen card.) It should also be noted that no compensation will be made if you are held liable for negligence. (When loss is caused by a counterfeit card, the holder will not be held liable in most cases.)

Online dating services

Never use this service!



Matters to be noted

For juveniles under 18

- Don't post or respond to any message on an online dating service website, nor access the website in other ways.
- Don't respond to spam emails that are thought to have been sent by online dating service providers. Use a random combination of letters and numbers as your email address so that your name is not easily identified and to reduce the possibility of spam emails reaching you.

For parents

- Be fully aware of the dangers of accessing online dating service websites, and protect your children from these harmful sites by installing filtering software on home PCs, or use the harmful site barring service offered by mobile phone companies.
- Make your children aware that accessing online dating services entails considerable danger, and posting improper messages in dating service websites can constitute a criminal act*, and advise them never to use such services.

* Even juveniles under 18 are subject to legal punishment if they post a message offering paid sexual services in dating service websites or other sites.

General instructions

- Don't use online dating services.
- Don't respond to spam emails.
- Don't meet people whom you get to know through an online dating service without due care.



To avoid being involved

- Don't use online dating services, nor meet people whom you get to know through such a service.

If you choose to meet a person whom you got to know through an online dating service

- Do not get into his car without due care, nor follow him to a deserted spot.
- If you feel threatened or endangered, get out of the situation, and yell or activate your security alarm to call for help.



If you are involved

- Immediately report the incident to the police.
- Don't respond to any further messages from the individual. Change your email address so that you become unreachable to him.
- If you are suffering psychological trauma, consult with a counselor from a professional organization.

Domestic violence

Don't keep the problem to yourself. Have the courage to discuss it.



If you are involved

- Spousal violence is an illegal act. Don't keep the problem to yourself, but discuss it with a counselor from a professional organization, such as the Spousal Violence Counseling and Support Center.
- Save living expenses and have a bag packed so that you can get out your home at any time.

If you feel endangered

- Get out of your home and report to the police or call for help from a third person.
- If you have nowhere to go, temporarily take refuge at a government-supported or private shelter.



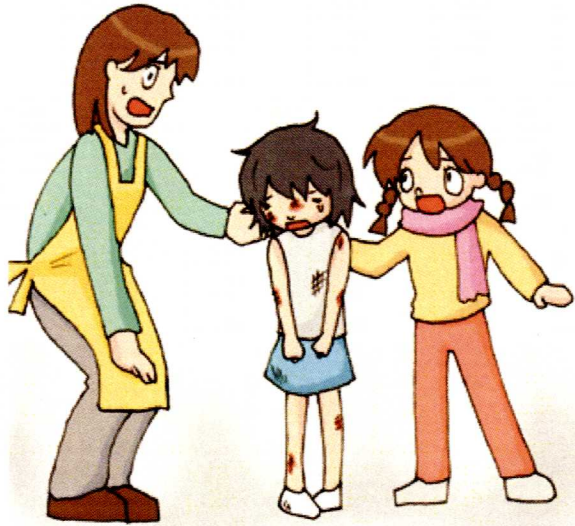
What to do afterwards

- Call or visit the Spousal Violence Counseling and Support Center.
- If you are injured due to domestic violence and see a doctor, tell the doctor that you are a victim of domestic violence.

- Request protection orders (which forbid the abuser to contact you, or require the abuser to leave the home) under the Domestic Violence Prevention Law.
- Try to find a solution through arbitration.
- If you get to know a victim of domestic violence, let the individual know where to seek support.

Child abuse

If you notice a child is being abused, immediately report it to the relevant authority.



What is child abuse?

- An act of violence which injures or threatens to injure a child physically (physical abuse)
- Omission to provide a child with a proper level of care and nurturance, and the act of overlooking a partner (other than the child's guardian) abusing the child (neglect)
- Verbal abuse, ignoring and rejecting, and domestic violence (psychological abuse)
- The performing of a sexual act on a child or making a child perform a sexual act (sexual abuse)

If child abuse is suspected...

- Report to a municipal or local social worker or child welfare volunteer, or the Family Consulting Center. (Your identity as an informant will be kept confidential.)

Watch for the following signs for the early detection of child abuse.

- An injured or malnourished child or one behaving unnaturally
- Unseasonable clothing, excessive dirtiness
- Lack of attention to the health and safety of a child
- A parent suffering from a nervous breakdown stemming from the stress of child care and who is unable to take good care of the child
- The cries and screams of a child frequently heard in the neighborhood



Loan-sharking

Criminals take advantage of your weakness



Matters to be noted

When considering borrowing money, think twice about whether you really need it. Don't borrow money from money lenders who:

- Emphasize seemingly low interest rates and other favorable conditions only ("Quick loan. Even heavy debtors and those with no credit ratings are welcome. No screening. Loans to be consolidated") and say nothing about their registration number and terms of repayment.
- Make public their mobile phone numbers and company name only, and no other details.
- Request payment of security money before lending money.
- Ask you to provide telephone numbers of your family members, relatives, acquaintances, and/or company.



To avoid being involved

Don't make decisions alone, rather consult with your family members or friends. Make sure that the money lender under consideration is an officially registered company.

- Check the registration number of the company issued by the governor and director of the financial bureau of a prefecture.
- A registration number may be a false one. Therefore, visit the website of the Financial Services Agency, Shiga Prefecture, or other relevant organization to see if the number is real.
- Never borrow money from any unregistered money lender.

If suspicion arises, consult with a public advisory organization before borrowing money.

Ask the money lender to provide detailed loan conditions, especially interest rates, and if not satisfied, don't borrow money from the lender.

Be sure to have a loan agreement and receipt issued.

- Don't borrow money from any money lender who refuses to issue a loan agreement and other written evidence.



If you are involved

- Have the courage to assertively refuse the illegal request to pay interests higher than the upper limits* set by the Interest Limitation Law.

* Upper limits set by the Interest Limitation Law	Under ¥100,000	20% per annum
	¥100,000 to ¥999,999	18% per annum
	¥1,000,000 and more	15% per annum

- If the money lender presses you to repay the loan in a threatening manner, consult with the nearest police office.
- Don't keep the problem to yourself. Rather, discuss it with the relevant public organization at an early stage.

Criminal syndicate (*Boryokudan*)

Don't be scared. Don't offer money. Don't try to use their influence.



To avoid being involved

- Promote activities to ward off the threat of criminal syndicates at the community and workplace level.
- Stick to the three "DON'Ts" principle, namely, "Don't be scared. Don't offer money. Don't try to use their influence."



If you are involved

- Take an assertive attitude when coping with criminal syndicate members. (Don't be afraid, but don't underestimate their power either. Be strong.)
- Remain calm when coping with them. (Don't respond to their provocation, and don't provoke them.)
- Be assertive and refuse to be intimidated by violence.
- Seek settlement in compliance with laws and social rules.
- Never meet unreasonable demands and never submit to intimidation.
- Don't complete any form without justifiable reason, and don't affix your seal without being certain of the purpose.



What to do afterwards

- If you are threatened or otherwise endangered illegally by a criminal syndicate, or such a case has come to your knowledge, immediately report it to the police.