

Learning How to be a Smart Consumer



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Junior high students are finding themselves in trouble when they buy things. Why is this happening?

Student complaints...

Why is this happening?



Each year, there are about 3,000 cases of junior high school students seeking advice on consumer affairs (as of 2017). When some sort of trouble happens, roughly 7% of total cases are reported to Consumer Affairs Centers and others. The total number of consumer trouble cases occurring each year is actually over 40,000.

Rank	Product/service (main categories)	Total	Males	Females
1	Broadcasting/content*	1,681	1,232	416
2	Health food products	204	25	178
3	Cosmetics	80	18	61

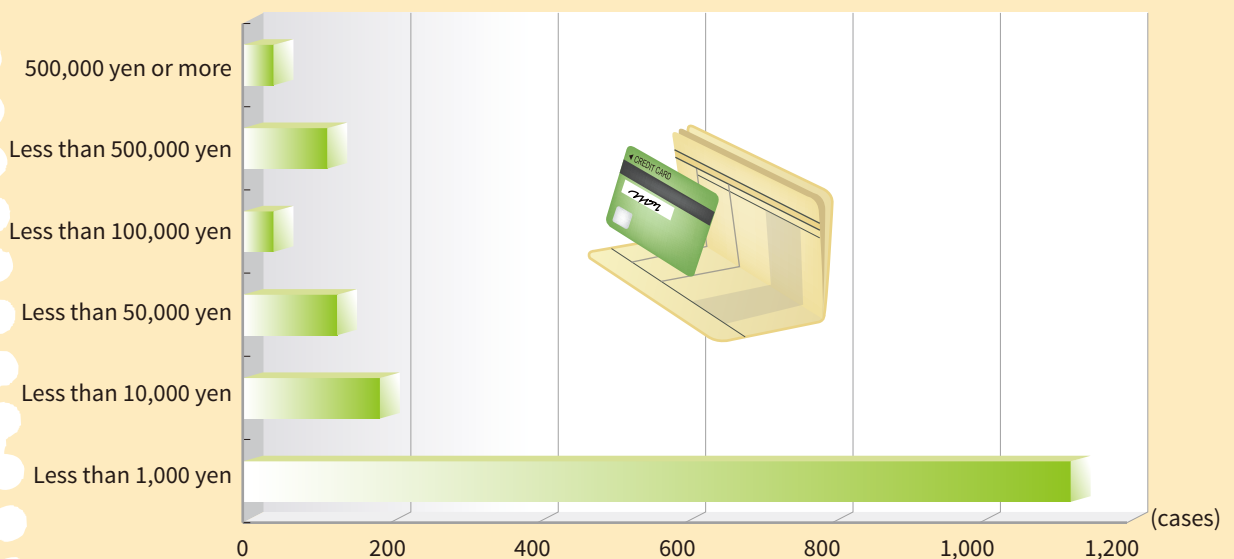
*This refers to consultations on broadcasting services over radio frequencies and satellite signals, as well as services where information is received using the telephone or Internet.

Rank	Sub-categories in the #1 main category of cases ("Broadcasting/content")	Total	Males	Females
1	Adult information sites	693	506	174
2	Online games	565	485	68
3	Unidentified digital content	219	123	94
4	Other digital content	124	69	51
5	Matchmaking sites	30	16	12

Gender is not specified in all information, therefore the total number of cases does not match the total number of males and females.

Created using data on junior high school students registered with PIO-NET (PIO-NET is the Practical Living Information Online Network System) as of 2017 (complaints registered by December 31, 2018).

Many of the junior high students' consultation cases involve actual payment amounts of **less than 1,000 yen**



Created using data on junior high school students registered with PIO-NET (PIO-NET is the Practical Living Information Online Network System) as of 2017 (complaints registered by December 31, 2018).

Let's look at the following two scenarios and think about how the students got themselves into trouble.

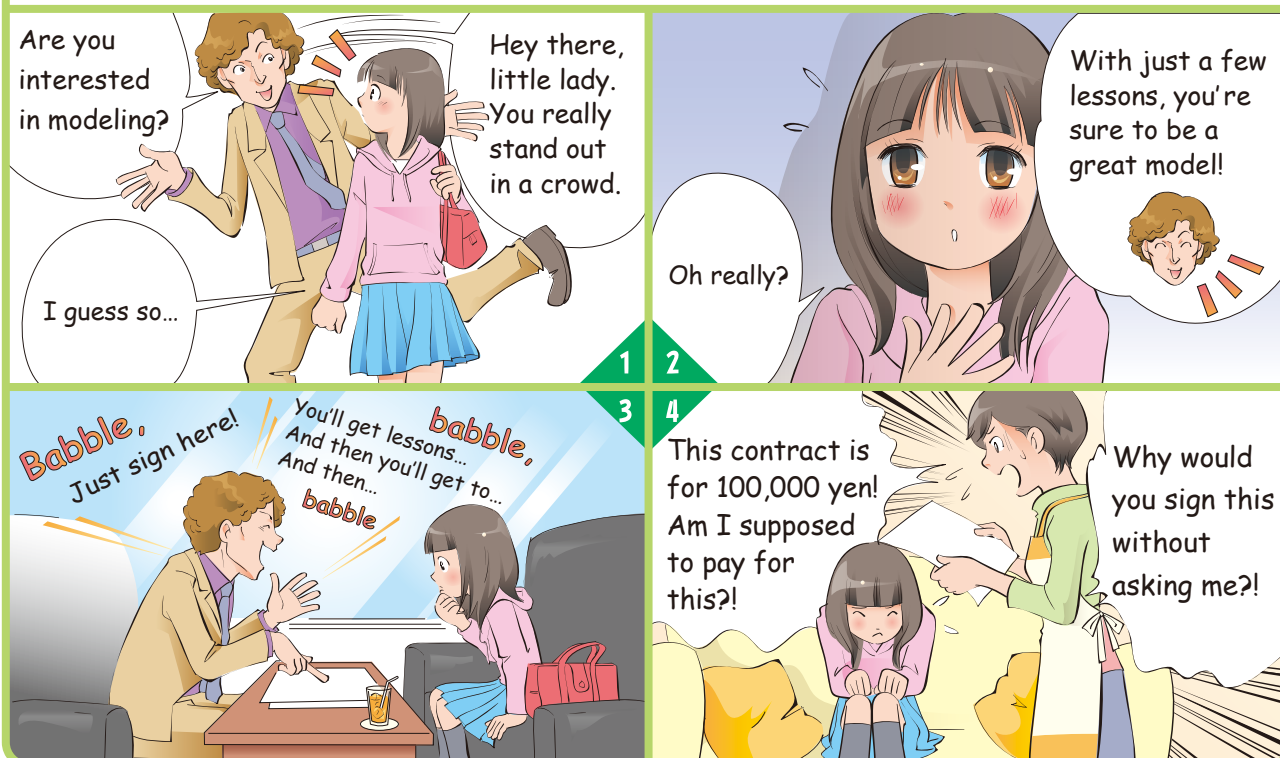
Scenario 1

You sign up for a free game site, but you get a bill later (unfair billing)



Scenario 2

You are approached by a man on the street to be recruited as a model. The contract with the modeling agency and lessons are more than you can afford. (sales trap)



These scenarios have been recreated based on actual incidents.

There are people out there who are really good at deceiving others

★ How the deception works ★

These conmen know how to manipulate our consumer psychology and fool us. Let's take a look at some of the tricks they use.



Oh, you're sure we can't fool you, huh?

People who are over-confident in their ability to see through tricks are the ones who tend to be easier to fool, since they are not prepared for the worst.



We don't give you a minute to think!

Conmen tend to talk for a long time to tire you down, or to get you upset by making threats. This stops you from thinking carefully about what's happening.



We know how to play with your emotions!

Conmen will play with your emotions, like making you think they like you, or using threats to upset you or make you feel scared.



You'll believe us more once we convince you that we're acquainted with someone famous.

Conmen will sometimes pretend to be acquainted with professionals, like doctors, teachers, or police officers, and use that reputation to gain your trust.



If I do you a 'favor', you'll want to do me a favor back.

People naturally feel that they should return favors when someone is kind to them. Conmen can sometimes treat you nicely to trick you.



You are so easy to fool when you're in a group!

When people are in a group, they tend to follow the group. They think that everyone else can't be wrong, and, they don't want to be left out.



➡ Let's figure out how you are most easily fooled and how you can fix that! (page 6)

**Can you believe these guys?!
This is actually how conmen think!**

Don't let these guys
get away with this!



Scenario 1

People actually get scared and
pay up when a bill arrives.
I don't get it.

Why can't people just think
more carefully about these
things? They haven't even
signed a contract, why
would they pay the money?

They just don't get that you need a
contract when you switch from
a free service to a paid one. Telling
someone they need to pay 30,000 yen
in overdue fees even when they
haven't made a contract is extortion,
it's so obvious.

It's because there are people
who are so easy to fool that this
job makes me so much money.
I'll never quit doing this.



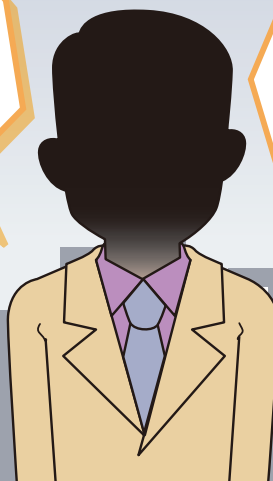
Scenario 2

Every girl looks so happy
when I ask them if they want
to be a model.

My job is done once they pay the
massive amount of sign-up fees
to get into a modeling agency.
It's up to them if they become a
model after that. I have no idea if
it's even possible.

Do they actually think it's
that easy to become a model?
If it were that easy, there
would be models everywhere!
That would be obvious, if they
just took the time to think
about it.

It's not fair for them to
come back and accuse me of
tricking them. There are
actually girls who have gone
on to become models, so it's
probably just their lack of
trying that's holding them
back.



How to avoid being tricked

★ Deception psychology: What type are you? ★

Learn what type of deception psychology you have and what you can do to avoid being tricked.
What's your type? Put a ✓ in the boxes that describe you.

(1) I'm not the type that gets tricked.

☐

(2) I don't like confiding in others when I'm in trouble.

☐

(3) I sometimes buy things without thinking about the consequences.

☐

(4) I want a quick solution when I feel uneasy or irritated by something.

☐

(5) I'm not very good at holding myself back when I want something.

☐

(6) I often buy things based on how I feel at the time.

☐

(7) I don't like to do things that upset those around me.

☐

(8) I often do things that people insist I do.

☐

(9) I often try to show off.

☐

(10) When everyone around me agrees on something, I tend to follow them.

☐

(11) I don't like stating my opinion among a lot of people.

☐

(12) I often find myself getting swept up in the moment without realizing it.

☐

(13) I tend to believe what people tell me.

☐

(14) I tend to believe what famous people say on TV.

☐

(15) I think people's real character or personality tends to show in their appearance.

☐

Let's see how they got fooled

It's important to think carefully about things!



Scenario 1

"It says this game site is free."

When it said it was "free", that was a trap to trick me into giving money later on.



After I received so many bills, I got scared and thought that I had to pay. But, if I think about it carefully, I realize I never even signed a contract.

Scenario 2

"Hey there, little lady. You really stand out in a crowd."

The guy made me feel special, but I should have realized that a stranger calling out to me like that is a bit fishy.



"With just a few lessons, you're sure to be a great model!"

Even if I take lessons, there is no guarantee that I will become a model. I should have given more thought to whether I should trust that guy.

★ Your psychology and type results ★

The more ✓ you drew, the greater the risk you'll run into some trouble in the future.

People with ✓ in multiple types are especially at risk of being tricked.

If you put a ✓ in (1), (2), or (3),
you are the type of consumer that is not alerted easily to conmen.

As consumers, there are a lot of hidden dangers around us. Don't be overconfident in your abilities and assume you'll be fine. Prepare yourself against being tricked.

If you put a ✓ in (4), (5), or (6),
you are the type of consumer that tends to let your feelings move you.

You tend to get flustered and not think carefully about things when someone speaks sweetly to you or threatens you. Try to train yourself not to be so controlled by your emotions.

If you put a ✓ in (7), (8), or (9),
you are the type of consumer that finds it difficult to assert yourself.

When you give vague answers or act meekly, conmen will tend to overwhelm you. Try to learn to say things in a more clear-cut manner.

If you put a ✓ in (10), (11), or (12),
you are the type of consumer that is easily influenced by groups.

You run the risk of getting fooled since you tend to find it difficult to oppose what a group collectively believes, and you don't want to be the odd person out. Try to build the confidence to not be swept up by the crowd.

If you put a ✓ in (13), (14), or (15),
you are the type of consumer that tends to obey authority figures.

Rather than submitting to authority figures, like experts and police, try to make a habit of checking things out for yourself.

What should I watch out for to stay safe?



Think carefully!

★ Points to remember when making a purchase ★

check

Point 1

Consider the specifics of a product when you purchase it on the Internet.

check

Point 2

The illustration below is of a bicycle that has been selected for purchase on the Internet. Underline the information to be mindful of in order to buy a bicycle that's safe to ride.

→Go to page 15 for the answers

26-inch Mountain bike 6-speed gear shifter NDS26RD



Price: **14,700 yen** (tax included)

Red [Arrives in] 3 days to 1 week [Free delivery]

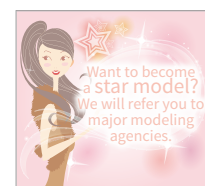
Red 1

Buy

- 6-speed gear shifter
- Front/rear aluminum wheels
- 1 kickstand
- Size: 170x58x100cm (length x width x height)
- Seat height: 78-90cm
- Weight: Approx. 16.5kg
- Tire size: 26-inch
- Frame: Steel
- *Product is 90% completely assembled at delivery. (Assembly of pedals and handlebars required after delivery.)
- Product sent directly from factory; pre-paid only.
- No CODs / No pick up at the store available.
- No returns.
- We do not register bicycles against theft.
- If you wish to register your bicycle against theft, inquire at your local police station about anti-theft registration or at a bicycle shop that registers bicycles against theft.
- We do not provide after-maintenance.

[Check the manufacturer's website or catalog before ordering.](#)

Here is the manufacturer's URL when the product was registered. We apologize for any broken links.



★ Points to remember after making a purchase ★

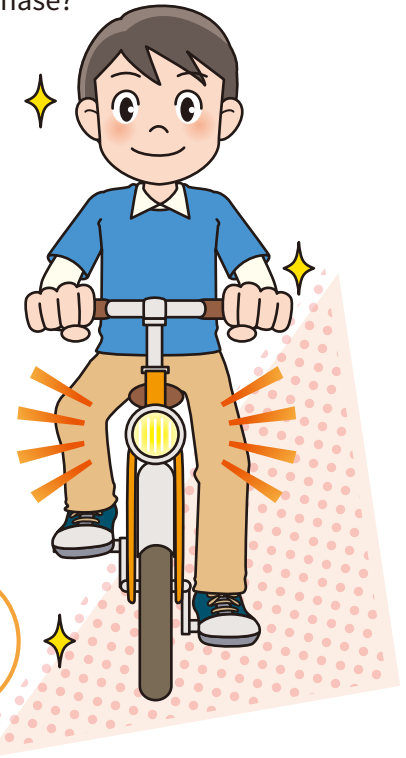
○ What are some of the things you should be mindful of after making a purchase?

You have to make sure to maintain your bike!

- **Is there anywhere that will inspect your bike?**
Is there a shop near your house that will be able to fix your bike?
When you buy something, it's important to find a place that can fix it should anything go wrong.
- **Do you have your bike inspected regularly?**
It's important to check regularly if you need to adjust your bike so that you can ride it safely and use it for a long time. Don't put it off thinking that everything will be fine. That's how accidents happen!



Maintenance is really important for using a product safely. But accidents can still happen, even when things are well maintained.



Potential Accidents with Product Design/Manufacturing Flaws

Problems in the design and manufacturing stages can lead to accidents with a product. Recently, there have been cases of wheels suddenly coming off of sports bikes, sending their riders falling off, face first, leaving them with lasting effects. Accidents aren't just limited to bicycles, they can happen with food, electrical appliances, and other products. When accidents happen due to product defects, the Product Liability Act allows people to claim compensation.

○ What are some things to be aware of when riding a bicycle?



Actual accidents

Riding along the street while looking at your phone and bumping into a pedestrian with your handlebars, injuring their arm.

Riding along the street with your umbrella open, blocking the view in front of you and bumping into an elementary school student, injuring their legs and arms.

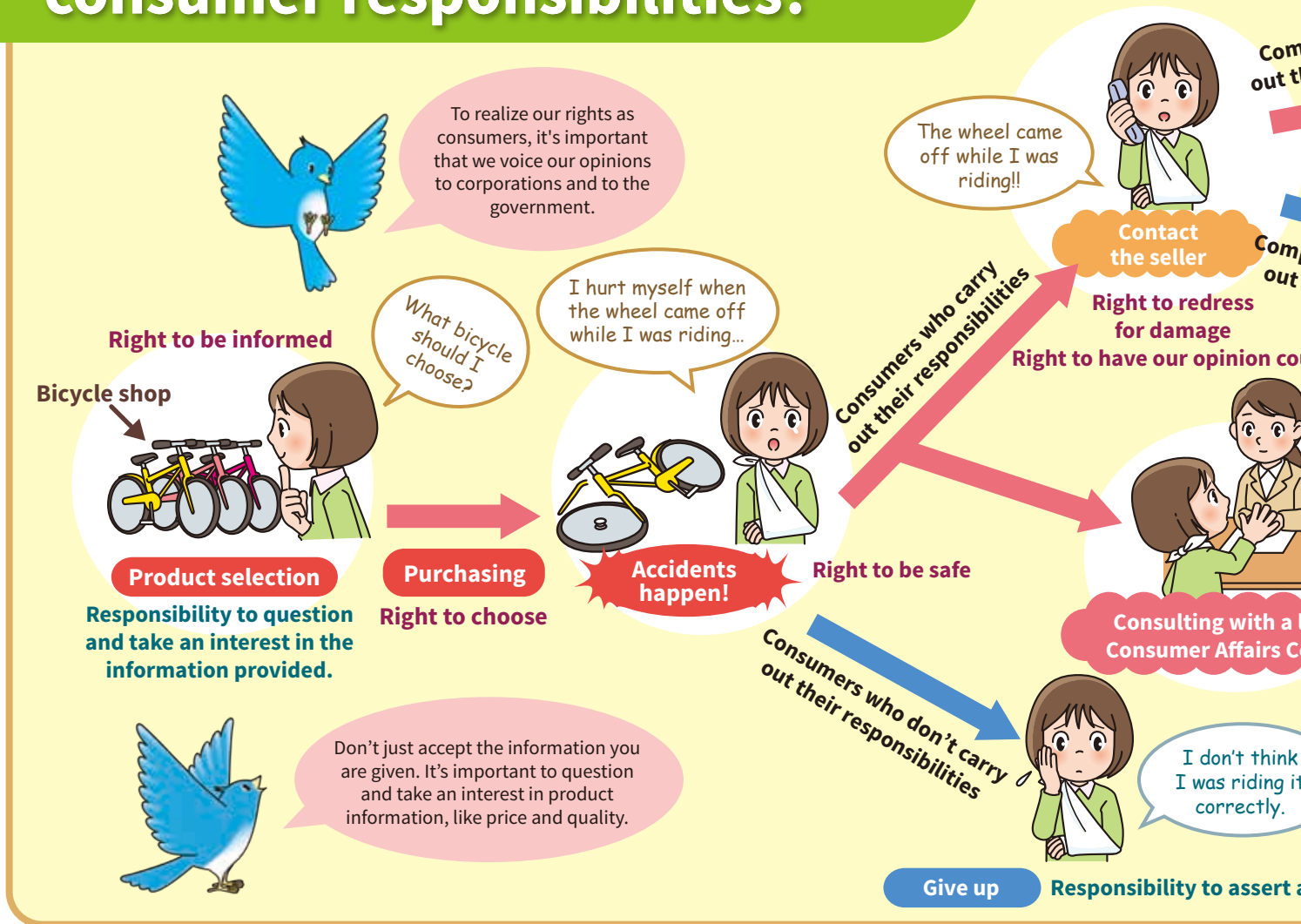
Source: National Consumer Affairs Center 'Children's Support Information'

You could injure someone.

Don't just look after your own safety, but also the safety of those around you. Do you ride your bicycle like this?

What does it mean to realize consumer rights and carry out consumer responsibilities?

★ Consider



Rights

(1) Right to be safe

This guarantees that consumers are not harmed by products that pose a danger to their health or lives.

(2) Right to choose

This guarantees consumers the opportunity to freely select a product or service of their own accord.

(3) Right to be informed

This guarantees consumers proper product labeling and the appropriate information from seller representatives when selecting a product.

(4) Right to have your opinion count

This is the right, when a consumer states their opinion to a company or a Consumer Affairs Center, to have measures taken that reflect their opinion.

(5) Right to receive consumer education

This is the right for a consumer to learn consumer sensibility at school or at home to keep them safe from harm.

(6) Right to redress for damage

This is the right, when a consumer is damaged and consults with a company or a Consumer Affairs Center, to have measures taken to help them recover from their damages.

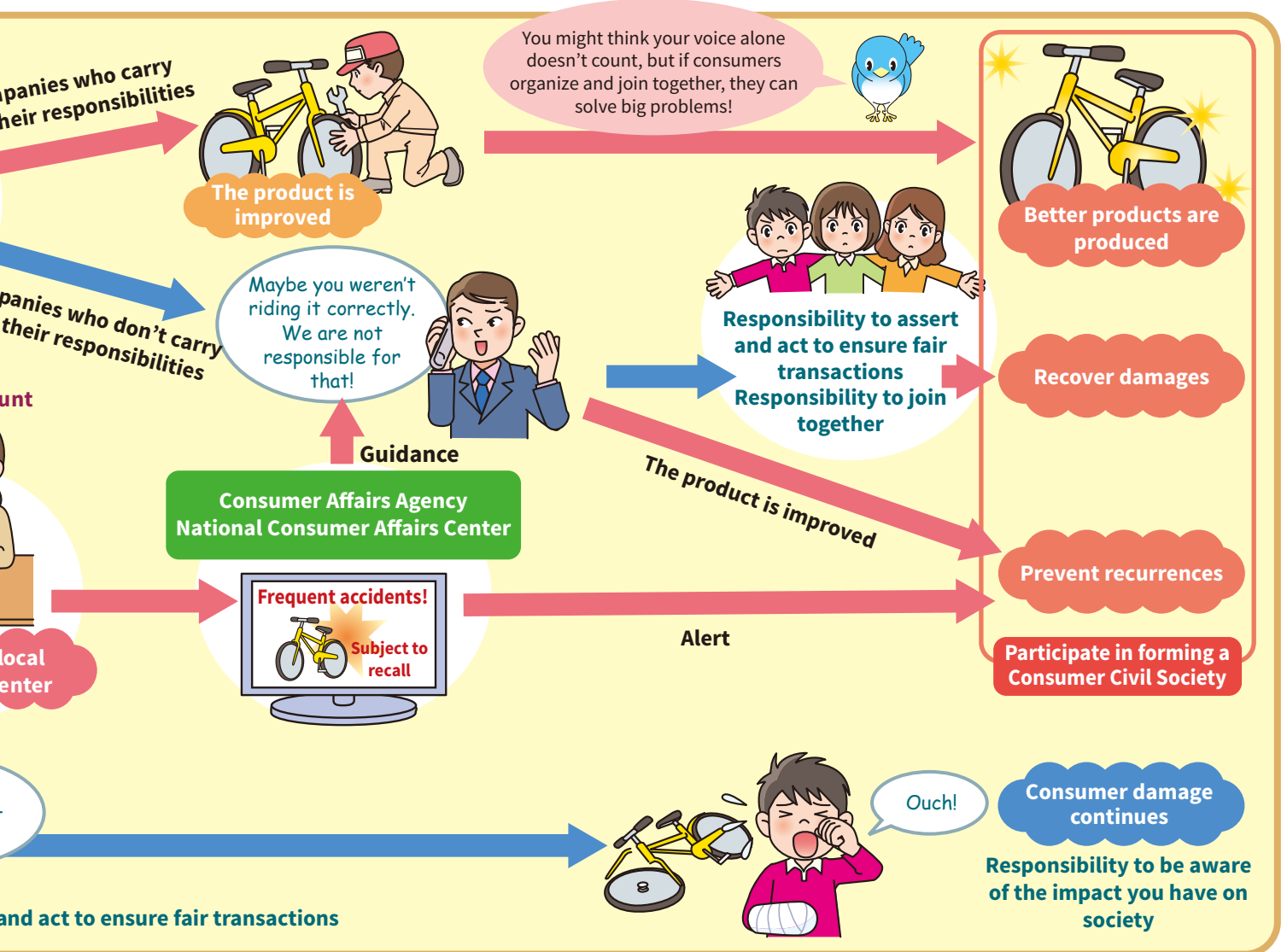
(7) Right to have basic demands met

This guarantees the things that are needed for life.

(8) Right to have a healthy environment preserved

This is the right to work and live in a healthy living environment.

What do we have to do as consumers to realize our rights? And what happens when we carry out our responsibilities as consumers? Think about these concepts as you look at the illustration below.



Responsibilities	(1) Responsibility to question and take an interest in information, such as products and price	Don't settle for the information you are given. Question and take an interest in it.
	(2) Responsibility to assert and act to ensure fair transactions	When there is a problem with a purchased product, you should demand the problem be fixed by the seller, or consult with a Consumer Affairs Center.
	(3) Responsibility to be aware of the impact your consumption behavior has on society (particularly on vulnerable people)	This means being aware that the behavior of a consumer affects not only themselves, but the lives of the people who produce the products and society as a whole.
	(4) Responsibility to be aware of the impact your consumption behavior has on the environment	This means being aware that the behavior of a consumer affects the environment, such as the choices we make for eco-friendly products, and the way we throw out our garbage.
	(5) Responsibility to organize and join together as consumers	This means coming together with others who have suffered damages to face the problem and find a solution.
A. What should a consumer do to realize their rights?		B. What happens when a consumer carries out their responsibility?

★ Consumer rights are stipulated in the Basic Act on Consumer Policies, which sets forth the government policy on consumers. Consumer responsibility is advocated by Consumers International, which is the membership organization for consumer groups around the world.

Let's check your consumer sensibility

→Go to page 15 for the answers

★ Consider this ★

1. Look at the ad for NOBILU at the bottom of the newspaper articles. What points should we be careful of in the ad?
2. In the newspaper article entitled “Beware of False Billing: Malicious Tricks”, there is a specific example of a false billing in an e-mail. What part of the e-mail seems suspicious to you?
3. What do you think consumer sensibility is? Reference the column article, and summarize your own opinions.

**Help, Consumer Affairs Consultant!
I need your advice!**

Once I sign a contract, can I not get out of it?



Always be careful with contracts!
But, if you get in trouble, you may be able to cancel it.



Consultant

Contracts are concluded by a mutual agreement. When a contract is concluded, both parties have legal rights and responsibilities, and you can't cancel a contract just because you didn't like the terms. But contracts can be cancelled depending on the conditions under which they were concluded.

Consultant

For example, consider if someone visits your house, or calls out to you on the street and then takes you to their office where they fool you into signing a contract. In those circumstances, there is a set 'cooling off' period during which the contract can be cancelled unconditionally. And, you can also cancel in cases where you are lied to or coerced into signing a contract. This is particularly the case with contracts signed by minors, like junior high school students, where the Civil Code allows for the cancellation of contracts, even if it is not door-to-door sales. Come talk to us any time if you want more information.

Under what conditions can a contract be cancelled?



If you feel uncertain about anything, it's important to first consult with a Consumer Affairs Center.



→Go to page 15 for the answers

★ Consider this ★

Which of the following two people is able to cancel their contract? Refer to what the consultants said and think carefully.



Ken

I bought a new smartphone at Mobile Shop A. But Mobile Shop B has a newer version. Can I cancel my smartphone contract with Mobile Shop A?

Three days ago, I was walking by myself near the station when a man asked me if I was interested in diets and took me to his office. I had to sit there for a long time and listen to him speak until he made me buy cosmetics and diet foods. I would like to cancel the contract. What can I do?



Mary

The Junior High Student Consumer Herald

MM/DD/YYYY

Outbreak of Junior High Student Internet Troubles

“But I thought it was free...”

According to data from the Practical Living Information Online Network System (PIO-NET), there are approximately 3,000 cases a year involving junior high school students who seek consultation. The bulk of these cases are complaints of trouble students run into using the Internet on a computer or smartphone. What do junior high students need to be aware of in regard to our ever-changing information society these days?

Keiko (pseudonym), a second-year student at a public junior high school, visited a website for free horoscopes that was listed on a packet of tissues that was handed out to her on the street. After surfing through a few websites, she ended up registering on one using her name and e-mail address. She then immediately received the following e-mail:

“We will provide you with your own personalized reading.” This message sounded tempting to her so she visited the website. After that, she began receiving e-mails instructing her to pay fees. Keiko, alarmed, sought consultation: “The ad said it was free, so I thought it was free. At first, I thought they may have made a mistake, but I started getting the e-mails every day, and it made me feel uneasy.” With the progress of computerization, anyone can now easily access the Internet. While this is convenient, Internet scams are growing more sophisticated and junior high students are

getting caught up in them. You need to be aware that even when the word ‘free’ appears on an ad or site, it is often designed to lure you to a fee-based website, and you may be billed for fees. Also, when, out of curiosity, you visit various websites, or you enter your personal information into a blog or other messaging site, you have to realize that you increase your chances of encountering some sort of trouble. If you find yourself in trouble, you can seek consultation with a Consumer Affairs Center.

Consumer Affairs Center

We have specialized consultants available to answer your questions or hear your complaints about all consumer issues relating to products and services. There are Centers available throughout Japan, and you can seek consultation at the Center nearest to where you live, work, or study.

Beware of False Billing: Malicious Tricks

False billing, which bills people for usage fees on fee-based websites they have no memory of using, have been on the decline since their peak in 2004. However, the tricks that are used are growing more sophisticated; and, false billing from adult websites and matchmaking websites are not declining. The type of false billing used by these websites comes in the form of an unsolicited invoice for fees that is received by e-mail or the post, and when the individual connects to the adult website or match-making

website, a billing screen appears. The invoicing business claims that they will visit the individual's house to collect payment, or that they will launch a lawsuit to make the individual feel afraid so that they pay. Consumers should, of course, not simply just pay the bill, but it is also important that they do not contact the invoicing business. And, to reduce the damage of false billing, it's important for each person to think carefully about—and take responsibility for—their own actions.

Subject: Tamiya from XXXX Planning Inc.

You have not cancelled your membership during the free trial period on the General Information Website, of which you previously became a member using your computer or smartphone, and your account has accrued unpaid user fees for an extended period of time.

If we do not hear back from you by noon on the next business day after you receive this message, an Authorized Network Certification Service Center will intervene to conduct an electronic signature verification of your device, and in accordance with the Terms of Use, will carry out a background check on your person.

Please contact us using the details below to learn more about your fees and how to cancel your membership.

Tamiya, Sales Representative

Tel.: 03-6457-XXXX

Hours: 9:30am to 7:00pm

If we do not hear from you, we will begin the process starting tomorrow at noon.

Example email of false billing

☺ Column ☺

According to data from the Practical Living Information Online Network System (PIO-NET), many junior high school students are currently running into trouble on the Internet. It is crucial that they develop a consumer sensibility so that they don't get caught up in this kind of trouble. Consumer sensibility—the ability to judge a product, service, or information as being helpful or hurtful. With all of the various consumer problems arising these days, it is essential for consumers to have the sensibility to think and make a judgement that something just doesn't feel right, and to doubt whether all the information they read is true. Keiko saw the word ‘free’ and took it at face value, and that's how she got herself into trouble. If Keiko had developed a consumer sensibility, she would have realized that there is probably some sort of catch that comes with the word ‘free’, thought carefully about what she was doing, and avoided getting into trouble. This isn't just about Keiko; if each and every consumer were to develop a consumer sensibility, they would likely be able to avoid getting themselves in trouble. But this isn't just about avoiding trouble; a developed consumer sensibility would also give all of us more peace of mind in a safer society. Junior high school students are at an age where they are beginning their journey into adulthood. Junior high school students should polish up their consumer sensibility so that they can become independent adults.

Junior High Student injured in Bicycle Accident

A male junior high school student in Tokyo fell from his bicycle and sustained minor injuries to his arms and legs. According to the boy, he was riding his bicycle down the road when the pedal came off, causing him to lose his balance and fall. No one else was injured. The chain came off of the bicycle as well as the pedal. The bicycle was purchased from an online store, and when the bicycle arrived at the boy's house, the pedals were not attached. The boy says that he attached the pedals himself. The boy commented, “I didn't know how to attach the pedals properly, so I just attached them any way I could. I think I may have attached them incorrectly. It was my own fault.”



The bicycle which caused accident.

Business Suspension Order against Malicious Business Operator

Yesterday, XXX Inc. in Tokyo, received an order to suspend their business. They had been illegally luring students and forcing them to enter into contracts. Three years ago, XXX Inc. had stopped a young woman on the street and asked her if she wanted to be a model, and persuaded her to take modelling lessons. They subsequently took her to an office in Tokyo and continued at length to solicit her. They ultimately convinced her to sign a contract of approximately 100,000 yen in registration fees with a modelling agency. The business operator defended himself by saying, “There are girls who actually do become models after taking the lessons. If she couldn't do it, it's her own fault for lack of trying. I did nothing wrong.”

Recall Information

XXXX-make Television (for recall) Fire Hazard

Wide-screen TV TV3001

There have been incidences of fire reported due to our ‘Wide-screen TV TV3001’. The cause is believed to be a defective part in the power board. We are offering to replace the part, and ask that customers stop using the TV and unplug it, then contact us using the details below.

Sales Locations and Period:

Sold at all major electronics and appliances stores and supermarkets in Japan between MM/DD/YYYY and MM/DD/YYYY.

Contact:

Customer Center
XXXX Inc.
XXX-XXX, XXX-ku, Tokyo
0120-XX1-XX12

Hours:

Every day from XX:XX to XX:XX

Website:

http://www.0.co.jp
XXXX Inc.
MM/DD/YYYY

Number of Products Subject to Recall:

10,000 units



TV3001

Voluntary Recall of YYYY's Chocolate-chan

It was determined that plastic fragments may have been mixed into our chocolate snack product, Chocolate-chan. There are currently no reported injuries; however, for the safety of our customers, we are issuing a voluntary recall of this product. If you are in possession of this product, please contact us using the details below. We apologize for the inconvenience.

YYYY Inc.
MM/DD/YYYY

Product subject to recall:

Name: Chocolate-chan
Weight: 100 grams

Contact:

Customer Service Desk
YYYY Inc.
YY-cho, YY-ku, Tokyo
0120-YY1-YY12

Hours:

Every day from XX:XX to XX:XX
*Website: http://www.00.co.jp

NOBILU: Popular product used by famous models!



NOBILU is an oral supplement that makes you taller!
Take NOBILU every day to
grow as much as 5cm in a single month!!

— Praised by doctors —

NOBILU contains ingredients that will make you grow.
We recommend this product to anyone who wants to become taller.



★ Testimony from user ★

I grew 7cm after I started taking NOBILU. Thank you so much!
(Male, 3rd year JH student)

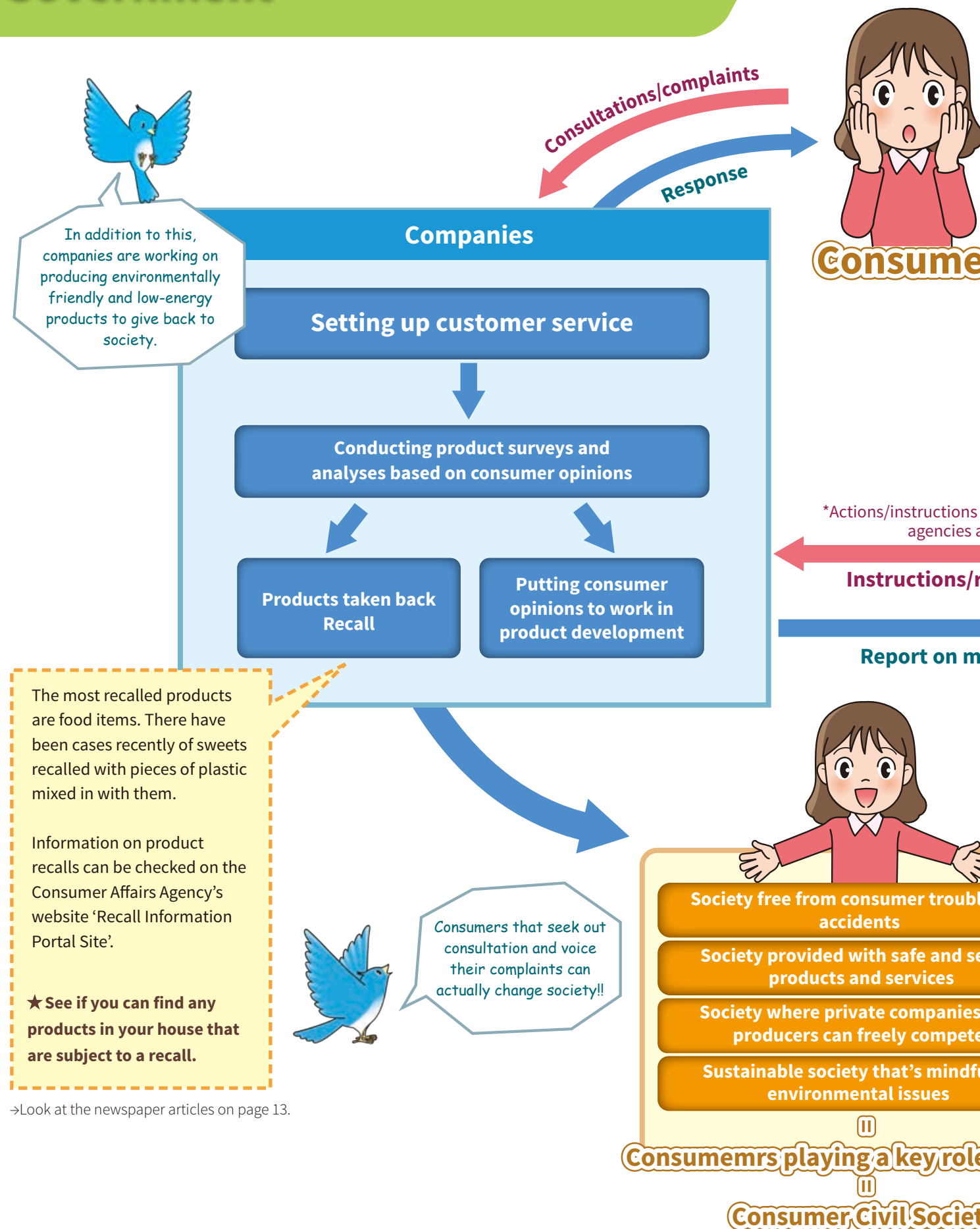
Buy now for a discounted
price per box of

5,000yen!!

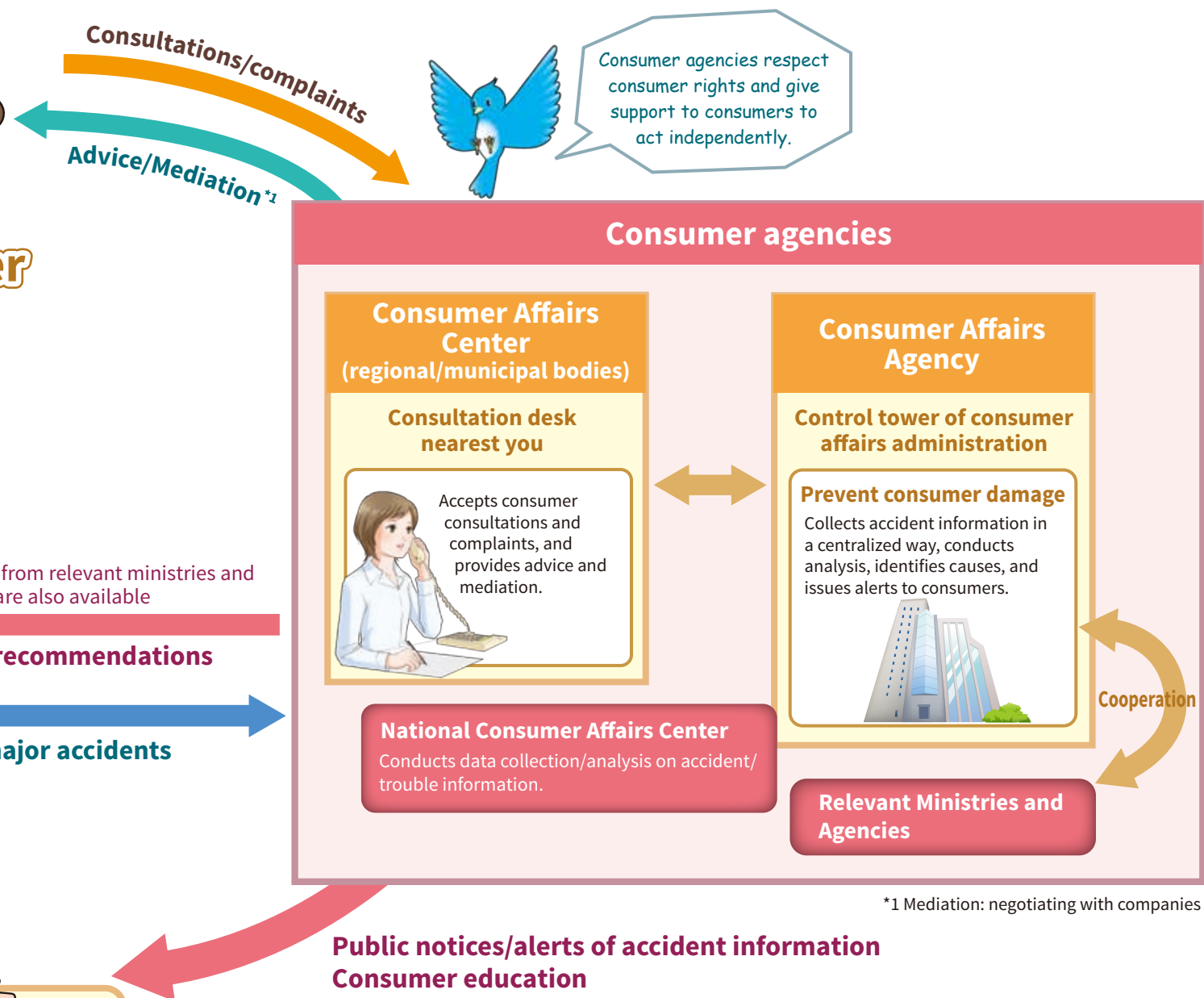
Call 0120-XXX-XXX



Efforts by Companies and Government



Complaints and consultations made by consumers to companies and regional Consumer Affairs Centers have been the starting point for companies and governments to make various efforts to ensure a safe and secure society for consumers.



★ Answers to page 8

Check Point 1: (1) Delivered to your house without having to go out to buy it. (2) Can't see the actual product. and so on.
Check Point 2: (1) *Product is 90% complete upon delivery. (2) We do not provide after-maintenance.

★ Answers to page 10/11

Answer for A: State your opinion to companies and the government.
Answer for B: (1) Better products are produced. (2) Recovering damages. (3) Preventing recurrences, and so on.

★ Answers to page 12/13

Answer to 1: (1) Trusting credentials like a 'medical doctor' or 'model' is risky. (2) 'Testimony from a user' is just one opinion, and does not include the opinions of those for which the product did not work. (3) We don't know if there is scientific evidence behind the claim that taking the product every day will lead to over 5cm of growth in a month. (4) The words 'Buy now' tend to catch people's eyes because they make it seem like they risk missing out on a limited opportunity.

Answer to 2: (1) 'General Information Website' is unclear, and does not give the specific name of the website. (2) There is no such thing as an 'Authorized Network Certification Service Center'. (3) No information has been provided to identify you specifically (such as your name or address). It is suspicious because the website company knows only your e-mail address. (4) There is little information provided by the company, such as their address and URL.

Answer example to 3: Don't just trust the information that is given to you; you can consider carefully whether the information is suspicious.

Answer to 'Consider this' is Mary

A man called out to Mary on the street three days ago and brought her to his office where she was pressured into signing a contract. This is categorized as "door-to-door sales", and the contract can be cancelled by using the 'Cooling Off' system. Ken visited the store himself, so the Cooling Off system is not available in this case.

If you think something sounds suspicious or if you are in trouble, don't take it all on yourself alone, speak to someone about it!



First step in times of trouble: Consumer Hotline

The Consumer Affairs Agency operates a consumer Hotline “188”.

The phone number is 188. (Available in Japanese only)



The Consumer Affairs Center nearest you

Name:

☎:

Click the URL for a list of the nearest Consumer Affairs Centers: <http://www.kokusen.go.jp/map/index.html>