

## Frequently Asked Questions (FAQ)

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## 1. The System of Consumer Disclosure

### (1) What information can I verify through the Consumer Disclosure?

You may verify the information registered by CIC Member credit companies. It includes the information on your newly applied credit, the use of credit in the past, the details of current credit contracts, payment status, credit balances, as well as the information collected by CIC itself. You may not verify the registered information because the information beyond the prescribed retaining period will be deleted.

### (2) Can I apply for the Consumer Disclosure by telephone or email?

We cannot accept a request for the Consumer Disclosure by telephone or email because of the difficulty for us to verify the personal identity of requesting the disclosure and from the protection of personal privacy point of view.

### (3) What documentation is necessary for the Consumer Disclosure?

The prescribed application form, "Application for Credit Information Disclosure", the documentation of verifying the personal identity and the Disclosure Fee are necessary. The Consumer Disclosure procedure differs depending on a request by mail or your visit to our office.

### (4) I have several different addresses lived previously. Can I apply for the Consumer Disclosure?

If you write down the telephone number reported to a credit company at the time, we may check your information when you lived on your previous addresses.

### (5) Can I verify the borrowing status of my family?

We cannot accept the application for the Consumer Disclosure from other than yourself because of the privacy concern and the protection of personal information.

### (6) Can I find out any reasons for my credit application being turned down, through the Consumer Disclosure?

You may verify your current credit information registered at CIC if you apply for the Consumer Disclosure. But we have no way of knowing whether any relevant information to the rejection of credit is included in your credit information.

### (7) Why do I have to pay the fee for the disclosure of my own credit information?

We ask you to bear a part of the actual expenses of the Consumer Disclosure. With regard to the disclosure fee, the Law of the Protection of Personal Information prescribes that a fee shall be charged by taking the actual expenses into consideration for the disclosure.

(8) Can I have my credit information, registered at other credit information agencies, disclosed?

If you request the disclosure of credit information registered at other credit information agencies, please use the disclosure system of each agency.

Link ->> <https://www.jicc.co.jp/>

(Japan Credit Information Reference Center Corp.)

<https://www.zenginkyo.or.jp/en/>

(Japanese Bankers Association)

(9) Can I have the credit information of my deceased father disclosed?

We prescribe the disclosure procedure for the deceased.

## 2. Consumer Disclosure Report

(1) Even if I look at the Disclosure Report, I do not understand some part of the Report. Please advise how to read the Report.

Please read carefully the leaflet, "How to Read Your Disclosure Report", we provide at the time of disclosure. If you have any unclear points, please contact us at "CIC contact information" stated in your copy of "Disclosure report on credit information".

(2) I have my credit information disclosed and I guess the information is different from the facts.

In case that the content of information is a fact, correction/deletion is not feasible.

Correction/deletion of credit information can only be done by the "Data furnishing company". As CIC collects and stores the credit information, CIC is not in a position to alter the data, so CIC cannot change the content. In case that the disclosed credit information is factually incorrect and completely unknown, please contact the Data furnishing company. If the disclosed credit information is found out to be incorrect, the Data furnishing company shall correct or delete the information. For your information, in case that either of the following condition is met, CIC can request the Data furnishing company to investigate the matter:

(1) In case that the client made an inquiry to the Data furnishing company but it remains unsolved, and there is a possibility that incorrect information is registered.

(2) In case that the client is unable to make an inquiry to the Data furnishing company on reasonable grounds, and there is a possibility that incorrect information is registered.

※If there is anything unclear, please contact us at "CIC contact information" stated in your copy of "Disclosure report on credit information".

(3) When I have my credit information disclosed, I find the name of a company which I do not recall having made any contract with.

There is a case the current name of a company differs from the one at the time of your making the contract with, as a result of mergers and acquisitions, the change of company name and so on. Please contact the said company and check the company name.

(4) When I have my credit information disclosed, I find a contract of suretyship which I do not recall.

In case you make a loan contract with a financial institution such as banks, the information of the surety contract is registered by our member company which guarantees your loan obligation. Please check the copy of your contract or contact the company registered the said information for verification.

(5) The credit information, which believed to be deleted previously, is still registered in the Disclosure Report.

In case your account has the balance, the amended Money Lending Business Act and the amended Installment Sales Act require our member companies to register the information of such account without consent from the consumer.

(6) My company, a real estate company, etc. ask me to submit the credit Disclosure Report.

You keep the credit information disclosed carefully, because the Disclosure Report has the important information concerning your privacy. If you provide or disclose this report to a third party, there is a risk of losing your rights. In no event we will be liable to any party for any inconvenience and damage caused by your such actions. We earnestly ask you to understand and judge the aforementioned by yourself.

(7) Is an English version of the Disclosure Report available?

We are sorry that we do not prepare the Disclosure Report in English.

(8) Can you evaluate whether my credit information is good or bad?

Evaluation (scoring) service of customer's credit information is not available at CIC. We have no information on what company is providing those services.

### 3. Self-reporting Statement

(1) I have lost my certificate. I want to prevent it from being misused. Is there a good way of coping with this problem?

We have the system of self-reporting, with which you can register, as a reporting from yourself, a statement of having your certificate lost or stolen, as a part of credit information.

(2) Is there any way of cancelling a credit application by my family?

With the system of self-reporting, you may register a statement of voluntary restraints in your family's future borrowing activities (voluntary restraints in lending). But this must be requested by the person herself or himself. The Japan Financial Services Association also has the system of voluntary restraints in lending.

(3) My family is using my name. Is there any way of coping with this problem?

With the system of self-reporting, you may register a statement that your name has been used unlawfully by your family and it urges our member companies to monitor your account carefully.

(4) Can you accept a self-reporting by phone or email?

We are sorry that we do not accept it because we cannot verify your personal identity by phone or email.

#### 4. Credit Information retained by CIC

(1) Why is my credit information registered at CIC?

When you apply for credit or make a contract with a credit company, you are deemed that the credit company uses and registers your information at credit information agencies. In case you have ever applied for credit or made a contract, please check the agreement for use and registration of credit information in the credit or loan contract.

(2) If my payment is delayed, is my name registered on the so-called "Black List" at CIC?

In our credit information, we have NO list named the "Black List". We have the credit information which reflects the objective facts from your credit transactions. In case your payment is delayed, it is registered as being delayed as the facts.

(3) How long does CIC retain the information registered as the credit information?

We retain the information for different holding periods depending on the type of credit information. The credit information will be deleted beyond each prescribed holding period.

(4) Can I have the registered information deleted?

In case that the content of registered information is a fact, correction/deletion is not feasible. Please also note, depending on the type of information, the retention period exists and the expired information will be automatically deleted.

- Credit information: During the contract term and for 5 years after the contract expired. ※In case that the contract has expired, the expiry month and year will be shown in 2.Retention period.
- Application information and Transaction record: For 6 months after the credit company or other accessed the CIC database.

(5) What is the registration and updating cycle of credit information?

In general, the information from credit companies is registered and updated on the monthly basis. And those times differ because our member companies have different monthly closing days. But, in case of the credit information under the Money Lending Business Act, the information on a new contract is registered on real time basis and updated no later than the next day.

(6) I declared the personal bankruptcy and received immunity from the obligation. But, when I requested the Consumer Disclosure, I found the balance exempted from obligation still remained as the credit information, why?

The balance exempted from obligation is still registered as the credit information because, even if the immunity from obligation is given after the adjudication of bankruptcy, the court might not notify the credit company, as a creditor, the immunity and the credit company has no way of knowing the immunity decision. Consequently the credit company cannot update the credit information at CIC. In this case, with the document which proves the immunity decision, we advise you to contact the credit company which registered the said information.

(7) How long does the information of personal bankruptcy remain at CIC?

Currently we do not have the information on personal bankruptcy, because we stop collecting and holding the information published in the government gazette from April 1, 2009. As the holding period, the credit information remains at CIC during the current credit contract and for 5 years after the termination of the contract. Therefore, in case of personal bankruptcy, the initial date of the holding period calculation is the date on which the credit company registered the statement of having verified the immunity decision.

(8) In case you filed the special mediation or the civil rehabilitation at the court, and in case you asked a lawyer or a judicial scrivener to adjustment of debts, would such facts be registered as the statement in my credit information?

The statement of the special mediation, the civil rehabilitation at the court or the adjustment of debts is not registered in your credit information. The credit information, registered at CIC, includes the objective facts such as an application, a contract and payment status from your credit or loan transactions between you and our member credit companies. In addition, our credit information does not have any data for a request for the repayment of overpaid interest or the statement of legal intervention by a lawyer.

(9) I became a guarantor when my friend made a credit contract. Is this registered at CIC?

In case our member company makes an inquiry for your credit information in order to verify the creditworthiness (the payment/repayment ability) of the guarantor and the said contract becomes effective, the fact, that you became a guarantor, is registered.

(10) I learned that the spouse information would be reported to the credit company.  
In what situation, does this happen?

In case a person without sufficient income applies for a loan, with the consent from the spouse, the credit company may check her or his creditworthiness based on the spouse income. In this case, when the contract becomes effective, the credit information of both the applicant and the spouse is registered and used as the reporting information.

(11) Is the delayed payment of public utility charge also registered at CIC?

In case you do not use a credit card for the payment of public utility charge and use the direct debit from your bank account, the said fact is not registered at CIC.

## 5. Use of Credit Information by Members

(1) Can a non-CIC member company use the credit information at CIC?

No, we have the strict membership. A member company must meet the membership and pass the strict qualification screening in order to use the credit information at CIC.

(2) I want to know any reason for being rejected?

Each of the credit companies makes a credit granting decision with the in-house credit standards. Therefore we have no knowledge about your application being rejected. CIC is a credit information agency, and collects from, maintains and provides the credit information to our member credit companies. Credit companies use and refer to our credit information for making a credit granting decision.

(3) I have not ever applied for credit, therefore I have no delinquency. But why am I turned down credit?

Each of the credit companies collectively makes a credit granting decision based on its own credit standards as well as the fact of “no credit information” at CIC as a reference. We are not making any credit granting decision and we have no knowledge about your application being rejected.

(4) If the fact of delayed payment is registered in the credit information, can't I use any credit?

In order to contract a loan, credit companies collectively judge and prudently make a credit granting decision with the in-house credit standards as well as the credit information from CIC. Even if you delay in payment, whether a credit company allows you to use credit or not depends on the judgment of the credit company. We have no way of knowing the credit decision by the credit company.

(5) Why is the information registered at time of purchasing a cell phone?

Cell phone companies use the installment payment for a cell phone, therefore they are also subject to the Installment Sales Act, and they must use the designated credit information agency under the Act and check the ability of payment in order to prevent the excessive credit granting. Currently they must become a member of the designated

credit information agency under the Act, and must use and register the credit information.

- (6) When I tried to change my cell phone with installment payment, the cell phone shop refused me to purchase with installment because of the "No sign" from CIC and told me to ask CIC any reason for being rejected, why?

We do not make any credit granting decision. Each of our member companies collectively makes a credit granting decision based on its own credit standards. We have no knowledge about your purchase being rejected. We have the system of the Consumer Disclosure and, with your own request, you may check your credit information through the system.

- (7) Is the credit information provided to your member companies the same as the Consumer Disclosure Report?

Upon requesting an inquiry from our member company, we report the same credit information as the Consumer Disclosure Report. But our member companies do not receive the name of data furnisher and the history of inquiry, even if you find them on the Consumer Disclosure Report. Therefore those items in the credit information may not be used for a credit granting decision.

## 6. Others

- (1) Do you accept the Consumer Disclosure over the year-end and New Year, the Golden Week, and the "Bon" Festival holidays?

We are open except Saturday, Sunday, other holidays, and the year-end and New Year holidays.

- (2) I want to cancel my credit card. I want to know what to do?

CIC is a credit information agency, therefore we have no way of accepting the cancellation of credit card. Please contact directly a credit company which issued the credit card.

- (3) I received a phone call, telling me that "Are you interested in raising the credit limit of a credit card?" Then I call the specified telephone number and, with CIC's voice guidance, I was asked to enter my "credit card number", "expiration date" and so on. Can I really have my credit limit raised?

We have no way of calling you regarding the raising of credit limit and, with our voice guidance, even asking to enter your "credit card number", "expiration date" and so on. Recently a crooked operator misrepresents the name of CIC and is asking your credit card numbers and so on. Such fraudulent practices as the fraudulently obtained information used for shopping on the internet are reported to occur. We are appealing to the consumers to be cautious about them. Please be careful of not responding to such asking at all.

(4) I received a call from the company affiliated with CIC and if you paid a certain fee, I was told that I would be able to have my information deleted.

The information at CIC cannot be deleted as far as it reflects the facts. We have no way of making inquiries for deleting the credit information.

Recently a crooked operator misrepresents the name of CIC and such fraudulent practices are reported to occur. We are appealing to the consumers to be cautious about them. Please be careful of not responding to such asking at all.

(5) I received a call from the company which CIC asked to contact. Does CIC provide the information to such companies?

We have no way of asking any company to contact you. Therefore we never provide the information to such companies. Recently a crooked operator misrepresents the name of CIC and such fraudulent practices are reported to occur. We are appealing to the consumers to be cautious about them. Please be careful of not responding to such asking at all.