



# NCAC NEWS

*From*  
**National Consumer Affairs Center of Japan**  
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\* For further details regarding each topic introduced below, refer to the following URL which contains the actual text of the reports released (PDF files) (Japanese only):<http://www.kokusen.go.jp/news/news.html>

—NCAC information for consumer—

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\* Major abbreviated names: ADR: Alternative Dispute Resolution  
NCAC: National Consumer Affairs Center of Japan  
PIO-NET: Practical Living Information Online Network System

## I. Injury/fatal accident

### 1. Injuries from manual quasi-medical treatments

**- Cases of severe injury caused by manipulative therapy, chiropractic, massage and other treatments -**

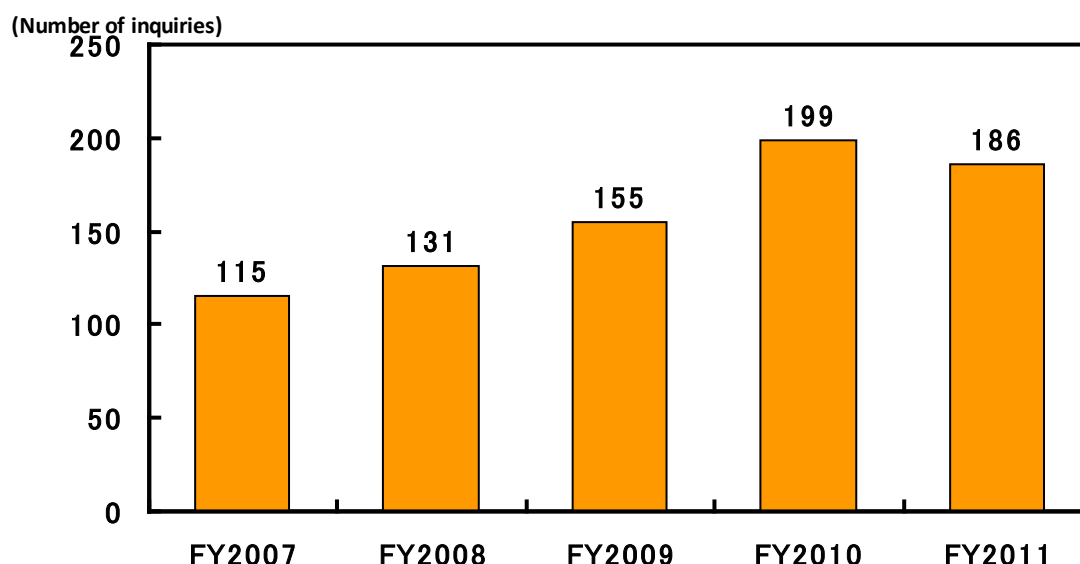
#### **Overview of Inquiries**

Quasi-medical treatments given by the hands of a practitioner are used widely. They include massage, finger-pressure or manipulative therapies and chiropractic as a means of maintaining general health as well as for the treatment and prevention of disorders.

However, with regard to manual therapies that make no use of equipment such as manipulative therapies and massage, PIO-NET has received 825 instances of injuries and harm over a period of about 5 years since 2007 and this number has continued to rise.

Some of these manual therapies, such as finger-pressure and judo-orthopedics, are managed under a national qualification system. On the other hand, there is no such system for others including manipulative therapies and chiropractic. This has led to great differences in technical standards and methods amongst practitioners.

<Graph 1> Changes in the number of inquiries regarding injuries caused by manual quasi-medical treatments



### **Example Cases of Inquiries & Complaints**

#### Case 1: A finger-pressure on the entire body in a finger-pressure/massage shop resulted in a rib cartilage fracture

I received a whole body finger-pressure massage for one hour and a half at a finger-pressure/massage shop that I started going to more than 15 years ago. Following a snapping sound right before the end of the massage, I felt such a pain that I could not even breathe. But I went home without mentioning anything about it as I felt fine 1 or 2 minutes later. However, later in the night, I felt pain accompanied by a fever. At the orthopedic clinic, I was told that I had broken the cartilage around my rib and needed 1 month to recover. (Inquiry from a woman in her 60s)

#### Case 2: Following a massage in a health spa which has caused pain in the back and legs, I have trouble walking

Since receiving a massage in a health spa, I have trouble walking due to the pain in my back and legs. The next day, I visited an orthopedic clinic where I was told that I have spinal stenosis and the pain had been brought about by the application of strong pressure from the massage. In response to my complaint against the shop, they said the disease was not something that was initially caused by the massage and only offered to pay for the medical treatment. My body has been gradually getting better but my doctor told me I need to be under care for for 1 month which means I cannot work in the meantime. In response to my question as to whether or not the practitioner was qualified for their job, they provided me with an explanation that they do not need a qualification since their business offers "body care treatments" and not massages. I wonder if it is really acceptable to carry out such treatment without any qualifications. (Inquiry from a man in his 60s)

#### Case 3: A massage made my hereditary stenosis worse, even though I told them about my condition prior to the massage

I have always suffered from back pain caused by my hereditary stenosis. My spine is bent and I have trouble with my

legs as well. I read in an information magazine about how a massage can alleviate back pain and insomnia and I decided to have one. At the clinic, I explained my condition before the treatment. On the 7th and 8th days of the massage, they put firm pressure on the area of my back where my spine is bent. Later at home, I suffered from terrible pains, pins and needles and cramps both in my back and legs. On the following day, I told them about the pain and they offered me an electric therapy of some sort. Since the therapy did not make any difference even after a week, I decided to cancel the therapy and seek treatment from a clinic that specialized in the treatment of spinal cord injuries or disorders. The doctor has told me that it would be 3 months or so until I get back to how I was before.

(Inquiry from a woman in her 70s)

### **Advice for Consumers**

- ① When you decide to receive a manual therapy as a quasi-medical treatment, it is advisable to gather information in advance to choose a type of treatment that is appropriate for your condition and desired outcome. In addition, understand that any manual therapy used as a quasi-medical treatment has an influence on your body.
- ② If you have a medical condition, it is recommended to seek advice from a doctor prior to receiving any manual therapy as a quasi-medical treatment.
- ③ Consult a medical institution immediately if a serious physical condition develops as a result of receiving any manual therapy as a quasi-medical treatment. Consulting a medical institution is also recommended in cases where a medical condition does not improve or even gets worse after receiving manual therapies as a quasi-medical treatment for a long period of time or on a frequent basis.
- ④ If you have experienced any trouble or injuries caused by manual therapies, inform your local consumer center of the issue. It is advised to inform local medical safety support centers and health centers of the issue as well. If you wish to make a request for a refund or the cancellation of an agreement, it is possible to seek legal consultation from bar associations and other organizations.

## **II. Property damage**

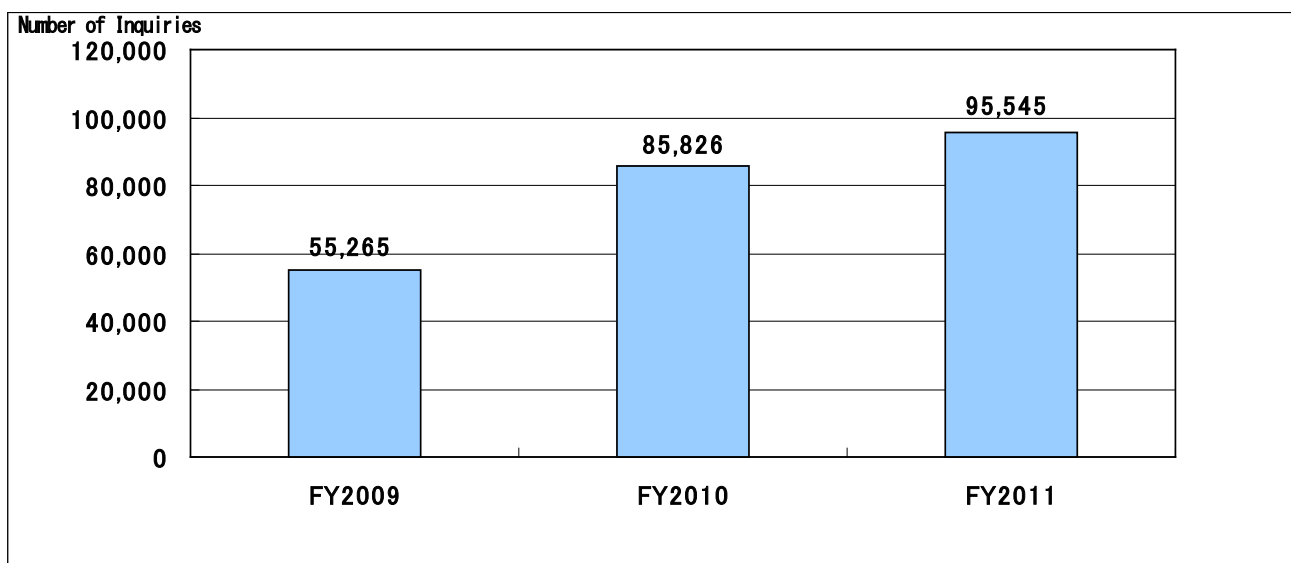
### **1. The most common type of inquiry in 2011 - Inquiries regarding adult websites**

#### **- Any electronic devices that can access the Internet needs to be used with caution -**

### **Overview of Inquiries**

Out of all the inquiries regarding products and services, the majority of inquiries to local consumer centers across Japan in 2011 were about adult websites; The number of inquiries received has been the highest since 2009. Inquiries often had the following content: "There was no indication that using the website was payable, but suddenly a window asking for payment popped up. Does it mean I have to pay?" and "will my personal information be disclosed to businesses?" In many cases where such websites were accessed from personal computers, many reported that the window demanding payment appeared every time the computer was turned on. In addition, due to the recent increase in Internet access through personal computers, mobile phones and smartphones and even through various other devices such as game consoles, music players and TV sets, more and more people have been getting into trouble.

<Graph 2> Number of inquiries & complaints regarding adult websites



#### **Example Cases of Inquiries & Complaints**

##### Case 1: Downloaded an application which might have stolen my contact information

I downloaded an application onto my smartphone hoping to watch some sample videos from an adult website. After watching videos for a few minutes, a message appeared requesting I pay the registration fee of 90,000 yen. I thought this was unreasonable and paid no attention to it. However, I received a call today from the operators of the website on my smartphone demanding payment of the registration fee. I refused to pay during the conversation, but the fact that they had somehow managed to get my phone number has made me worried. I've already deleted the application. What should I do? (Inquiry from a man in his 20s)

##### Case 2: Accessed the Internet from a TV

While browsing the Internet on my TV through a fiber-optic connection, I visited an adult website which opened a window saying "Your registration is complete and a payment of 99,800yen must be made". When I tried switching the TV off and then back on, the same message appeared and it will not go away. (Inquiry from a man in his 60s)

##### Case 3: Accessed the Internet from a portable game machine

My son, a junior high schooler, went on an adult website while searching for celebrity news on the Internet using his portable game machine. Without checking anything properly, he clicked "yes" on the age verification dialog box several times. Then a window popped up requesting that he send a fee of 85,000 yen by registered postal cash envelope. He asked the website's operator to cancel his membership by e-mail, only to be told that he has to pay the fee to cancel his registration. I cannot see any reason why we should have to make this payment.

(Inquiry from a woman in her 40s. The person registered with the website is a male in his teens.)

##### Case 4: Got told to pay the fee even after consulting the customer support service for people who mistakenly visited the website.

I was reading a blog on the Internet on my smartphone. I clicked on an advert for an adult website, I don't remember the details, but I can remember an age verification question asking if I was over the age of 18. I think I clicked "yes" twice. All of a sudden, a window was opened that demanded a payment of 90,000 yen within 3 days. There was a link labeled "If you came to this website by mistake, click here". I clicked on it and then clicked on the help line which put me through to a man. When I told him that I had come to the website by mistake, I was told to call back after reading the terms of use of the website. I read the terms and phoned again. He told me to pay the money as written

in the contract, which made me feel scared so I told him that I would pay, then hung up. I phoned the police straight away and they gave me advice. They suggested I consider contacting a consumer support agency.

(Inquiry from a woman in her 30s)

### Advice for Consumers

- ① Do not visit an adult website without careful thought even if it claims to be free of charge as it may request a payment. On smartphones, do not download any applications without careful consideration.
- ② Take security measures if you are using a device that can access the Internet. For devices used by children, guardians should remain vigilant and set up content filters as well as other measures.
- ③ Your personal information cannot be stolen by simply visiting a website. Do not contact any website's operators.
- ④ Consult your local consumer center if the charges appear to be unfair.
- ⑤ It is recommended to inform the police of instances in which a window demanding payment appears without the user's consent or in which an application that will extract personal information is downloaded as this may lead to criminal activity.

## 2. Troubles with Foreign Currency Transactions are Increasing!

### - Problems are now occurring with the currencies of Congo, Syria, Yemen and Uzbekistan -

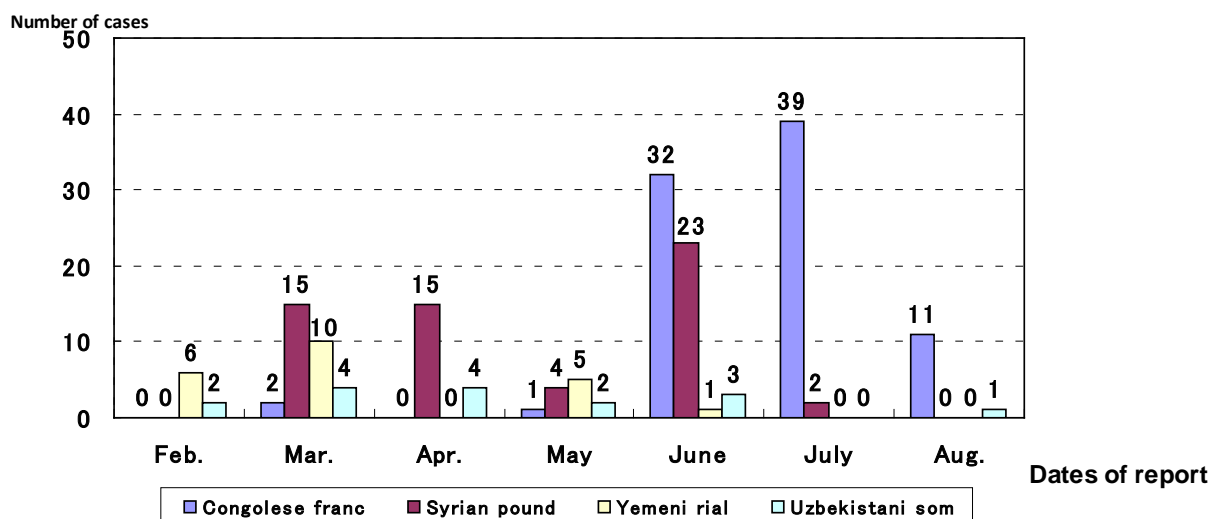
#### Overview of Inquiries

The NCAC has been issuing alerts several times since 2010 regarding foreign currency transactions involving currencies that have been difficult to exchange in Japan (the Iraqi dinar, the Sudanese pound, the Afghan afghani, the Libyan dinar and the Vietnamese dong).

However, we have been receiving more transaction-related inquiries about other currencies including "the Congolese franc" used in the Democratic Republic of Congo, "the Syrian pound" used in the Syrian Arab Republic, "the Yemeni rial" used in the Republic of Yemen and "the Uzbekistani som" used in the Republic of Uzbekistan.

These inquiries are similar to other types of currency transaction cases in which elderly people and other consumers were urged to purchase foreign currency by staff posing as the operators of various businesses. In some cases, those who had previously encountered investment issues were tricked into buying foreign currency with the promise that their unlisted stocks would be bought out. There was a case in August this year in which 5 people were arrested on suspicion of fraud. The suspects are thought to have promised to buy out unlisted stocks in exchange for the purchase of foreign currency. However, the unlisted stocks were never purchased and the victim's money was simply taken.

<Graph 3> Number of inquiries received in 2012 regarding issues with the Congolese franc, the Syrian pound, the Yemeni rial and the Uzbekistani som sorted by month



### Example Cases of Inquiries & Complaints

#### Case 1: I was promised a reward in return for simply making a proxy application, but I ended up purchasing Congolese francs

I was asked by Company A to get in touch with them once I received a pamphlet about the Congolese franc from Company B. A few days later, I informed Company A that the pamphlet had arrived and they told me that only individuals can purchase Congolese francs from Company B and I was asked if I could make a purchase for them. They told me that they would reward me. I didn't think it would be a problem if it was just a case of applying for this currency, so I asked Company B to sell me the currency in blocks of 50 units at a price of 100,000 yen for each unit. A few days passed and I got a call from Company B. They said that even though the purchase was supposed to have been made in my name, the money had been transferred from Company A. They said that they do not deal with businesses and asked me to transfer the money in my own name. I contacted Company A. They asked me to make the payment and said that they would give me the money back later. As Company B was putting pressure on me to pay, I had no choice but to pay 2.5 million yen of the total sum spread out over 4 payments. After doing so, I received 12,500 Congolese francs (in 25 notes each worth 500 Congolese francs).

Company B continued to hassle me for payment and when I contacted Company A, they told me that they would pay me back in exchange for the francs, but this never happened. I fear I may have been tricked.

(Inquiry from a woman in her 50s)

#### Case 2: Bought Syrian pounds after being told their value would increase

One day I got a phone call from Company A asking if I had received a pamphlet from Company B about the currency exchanges for the Syrian pound. Company A told me "Syria is a poor country, but as it is understood to have large amounts of oil and natural gas, so it will undoubtedly achieve development in the future. The Syrian pound will undoubtedly increase in value. We would like you to exchange some currency for us as only the addressee of the pamphlet can carry out such a transaction. We will purchase the Syrian pounds from you at a high price."

It was written on the pamphlet that I could get one unit of a 1000 Syrian pound note for 150,000 yen, so I purchased 5 units. A few days later, I received five 1000 Syrian pound notes.

I contacted Company A to ask them to buy the Syrian pounds from me as promised, but was told that "it is impossible unless you buy more. Even one more unit makes a difference so please buy more", so I did as they asked and bought one more unit. After that, my daughter saw the notes I had purchased and said she was worried that I might be getting conned. I then realized that this is indeed the case. I want to get my money back.

(Inquiry from a woman in her 70s)

#### Case 3: Bought Yemeni rial in the belief that unlisted shares would be bought out in return

A Company A telephoned me and I was told that "We would like to value your unlisted shares and buy them from you." I asked them to proceed with their valuation as I had previously lost almost 20 million yen on unlisted shares and wanted to make that back. Following that, I was told "Following our valuation, we will purchase the shares for 10 million yen, but if you purchase Yemeni rial from Company B on our behalf, we will double the amount to 20 million yen. You should have received a pamphlet, please read it and we will pay you back the cost of the rial immediately."

I phoned Company B and was told that "one unit of Yemeni rial (six 1000 rial notes) costs 600,000 yen" and they urged me to buy them by saying "We only have 28 units left." I contacted Company A, got them to promise that they would pay me back immediately and agreed to buy the rial on their behalf. I contacted Company B once more and was told "we only have 18 units left", so I said I would buy them all and faxed them the order form and a copy of my driving license. A few days later I transferred 600,000 yen of the total sum into the account specified by Company B. The account holder's name was not that of a company, but that of an individual.

I was supposed to meet with people from Company A following this, but they did not turn up and I lost my trust in them. I want to get my money back.

(Inquiry from a man in his 70s)

### **Advice for Consumers**

- ① Be sufficiently cautious of companies that recommend the buying or exchanging of foreign currencies.
- ② Do not trust companies that say things like "we will buy your unlisted shares from you" or "as the value will rise in the future, you will make a large profit if you buy them while they are cheap".
- ③ Consumers who have had problems with investments in the past should be especially cautious.
- ④ Consult your nearest local consumer center whenever you are approached in a suspicious way.

## **III. Other**

### **1. PIO-NET 2011 Inquiries Regarding Consumer Affairs - Data gathered from consumer centers nationwide**

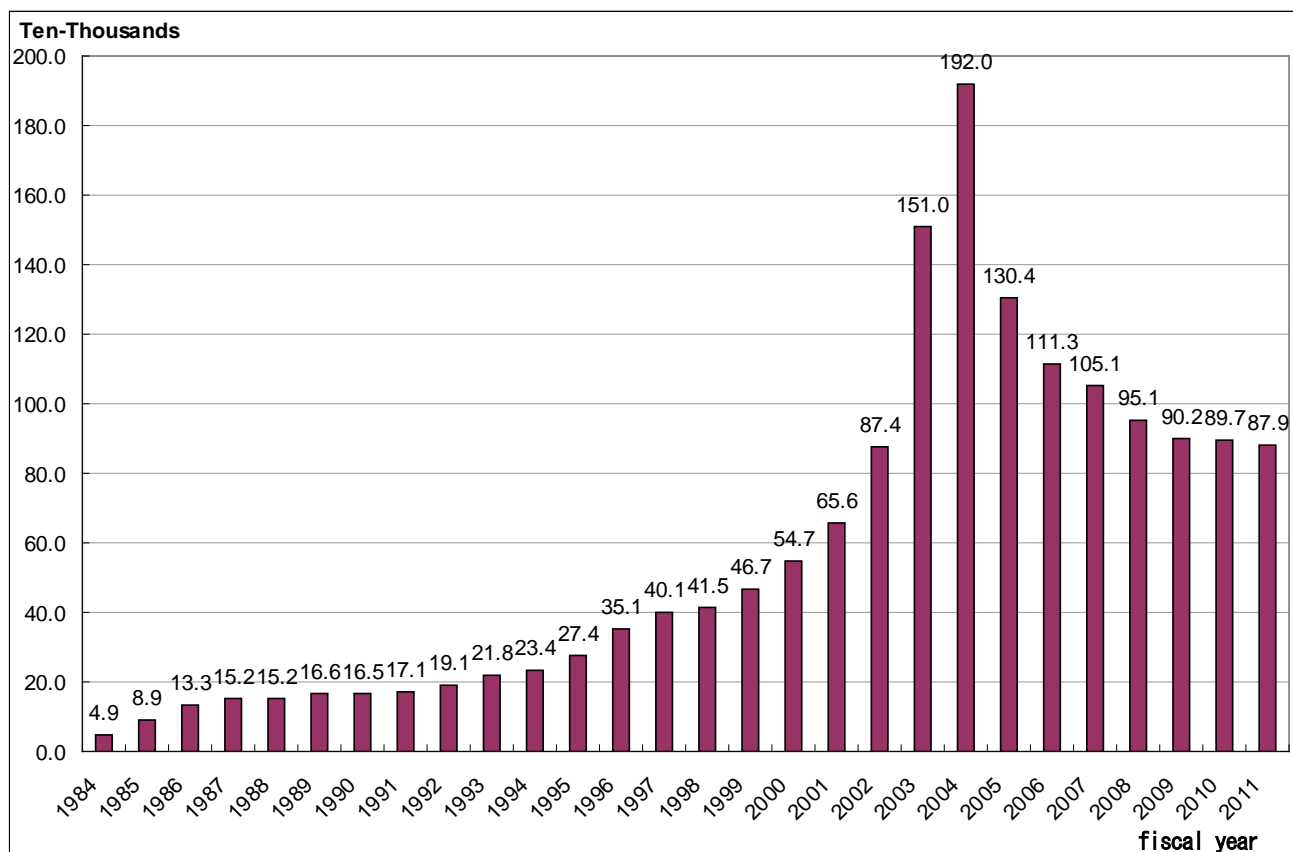
#### **Overview**

The following is an overview of consumer inquiries received at consumer centers nationwide and registered with PIO-NET in 2011 (registered with PIO-NET as of May 31, 2012).

#### **Main Characteristics**

- (1) About 880,000 inquiries received  
In 2011, due to the decrease in the number of complaints about "consumer finance and interest free loans", the total number of complaints dropped to 878,598. Since the creation of PIO-NET in 1984, the accumulative number of cases has reached approximately 16.23 million.
- (2) Contracts increasing among elderly  
By looking at the amounts of people of various age groups who hold contracts, people in their 60s and 70s accounted for 17.2% in total in 2002. This amount has increased to by approximately 1.8 times to reach 31.0% in 2011. Along with the progress of the aging society, inquiries from older people have been increasing.
- (3) The current situation regarding inquiries, sorted by product and service type  
Looking at the the inquiries received that are classified as related to products and services, it can be seen that the majority of inquiries received in 2011 are to do with with "transportation and communication". Among these, inquiries regarding "adult websites", "dating websites" and other digital content are frequently received. The second most frequent types of inquiry are those relating to "financial and insurance services". While the number of inquiries about "consumer finance and interest free loans" has decreased, the proportion of inquiries relating to investment products such as "investment funds" and "public and corporate bonds" has been increasing. In addition, the number of inquiries regarding "life insurance" is also high.  
The number of inquiries regarding "adult websites" has reached the top of the field with the highest number of cases recorded since the establishment of records in 2009. "Adult websites" overtook "consumer finance and interest-free loans" for the first time due to a large decrease in the number of finance-related inquiries stemming from the positive effects of the revisions of the Moneylending Control Act and Investment Law.
- (4) Consumer inquiries related to the Great East Japan Earthquake  
Local consumer centers throughout Japan have received many disaster-related inquiries. There was a total of 34,107 disaster-related inquiries from March 11, 2011 to March 31, 2012. Amongst these, the proportion of inquiries regarding radiation was high at 7,348 inquiries (21.5% of all inquiries related to the disaster).  
( reference : NCAC NEWS Vol24 No2 III 1. Consumer Complaint Received During the Great East Japan Earthquake (Report No. 6) - Changes in Inquiries One Year on -  
[http://www.kokusen.go.jp/e-hello/data/ncac\\_news24\\_2.pdf](http://www.kokusen.go.jp/e-hello/data/ncac_news24_2.pdf) )

<Graph 4> Annual changes in the number of inquiries regarding consumer affairs



## **2.Overview of PIO-NET Injury and Danger Information and Medical Institution Network Information in 2011**

### **Overview**

The following is a summary of the information gathered by PIO-NET in 2011 including "injury information"(\*1) and "danger information"(\*2) (registered as of May 31, 2012) and the injury information from participating medical institutions (13 hospitals) of the Medical Institutional Network Project (\*3).

### **Main Characteristics**

- (1) There were 15,195 "injury information" and "danger information" cases gathered from consumer centers in 2011. An increase of 19.6% has been observed in comparison with the previous year. The sudden increase in the number of inquiries regarding a soap product that contained hydrolyzed wheat protein had a large part to play in the overall increase in inquiries. The product has been recalled. The number of inquiries gathered from participating medical institutions in the Medical Institutional Network Project was 5,840.
- (2) There were 11,493 "injury information" cases, with the top three proportions of inquiries being related to "Cosmetics", "medical services" and "the beauty salon industry." There were 3,702 "danger information" cases, with the top three proportions of inquiries being related to "four-wheel drive vehicles", "cosmetics" and "microwave products".
- (3) Compared with the previous year, the number of "injury information" cases has increased, while the number of "danger information" cases has decreased. The industries that have seen a rise in the number of "damages



information" cases are "cosmetics", "health foods" and "the restaurant business". The product area that has seen a large increase in the number of cases of "danger information" is "cosmetics". This is also due to the sudden increase in inquiries regarding the soap that contained hydrolyzed wheat protein.

(4) 5,480 "injury information" cases were gathered from the Medical Institutional Network. The top three items which caused the most accidents were "furniture", "stairs" and "bicycles".

(\*1) Information regarding life-threatening or physical harm

(\*2) Information that shows the potential for injuries, despite none actually occurring.

(\*3) This project aims to raise awareness by using the information gathered from patients who have been under the care of medical facilities following accidents that caused either life-threatening or physical harm, which resulted from consumer activities. It is a joint project with the Consumer Agency and it has been gathering information since December, 2010.

<Graph 5 > Annual changes in the number of cases gathered from "injuries" and "danger" information and Medical Institutional Network information

