

**Advice on easily caused financial trouble for young people**

若者が遭いやすい消費トラブルについて ひろしま市民と市政 2月15日号 (P3)

Under revised civil law, from April 1, 2022 the legal age of majority is now 18 years of age. As a result, from age 18, people are now able to sign binding contracts themselves - without requiring a legal guardian's consent. However, this has also contributed to over expenditure and financial trouble among young people.

When viewing advertisements or information online, there can be misinformation and disinformation. Recently, trouble with contracts relating to health and beauty services and products, as well as supposedly safe and quickly rewarding jobs or investments are increasing. Therefore, please be particularly wary of contracts relating to these.

**Inquiries:** Hiroshima City Consumer Affairs Center Tel. 082-225-3300

**Examples and Advice****Example 1 Beware of “Free Consultations”**

When attending a free consultation at a beauty salon, you suddenly have an expensive contract forced on you same day.

From the moment of contracting, they begin assertively pursuing the repayment of the loan, and demanding you refer your friends to them as well.

**Advice**

- Do not be fooled nor pressured by supposed “free” or “trial” goods and services, or discounts/contracts that are “only available today”.
- If you are unsure of costs or the contents of services, simply flatly refuse to contract.
- Even if the contract holder assertively demands you refer your friends, if you do not need to reply for some reason, do not reply.

**Example 2 Abuse of Remote Desktop Applications**

You have found a way to quickly and easily make money through a job you found on social media. You can apply and start working easily, just by sending them a sticker.

Then, they offer you an even more lucrative opportunity and, as an upfront commitment, they ask you to install an application. Using this newly installed application, they take control of your hardware and force you to take a loan.

### **Advice**

- There are no jobs where you can easily make huge amounts of money like this. If it sounds too good to be true, it probably is.
- Do not be easily convinced to install remote desktop applications. They are easily abused, and can be used to make you take loans from lenders and loan sharks. If you think accounts are compromised, take precautions, such as changing passwords and usernames.

### **Please call the Consumer Affairs Center**

If you are unsure of something, or in trouble - do not struggle alone. Call the Consumer Affairs Center.

### **Hiroshima City Consumer Affairs Center**

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