



NCAC NEWS

From
National Consumer Affairs Center of Japan
Vol.27No.5 **Jan. 2016**

* 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—

I. Injury/fatal accident

- P1 1. Child's accidental swallowing of a ball-shaped polymer product that expands in water, resulting in a duodenal obstruction and removal through abdominal surgery
http://www.kokusen.go.jp/pdf/n-20151001_1.pdf

II. Property damage

- P4 1. Consumer problems following natural disasters
- From problems relating to repairs of damaged homes to opportunistic sales schemes
http://www.kokusen.go.jp/pdf/n-20150827_2.pdf
- P7 2. Beware of suspicious phone calls or other form of contact claiming to be in regard to the My Number system!
http://www.kokusen.go.jp/soudan_now/data/mynumber.html

* 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. Child's accidental swallowing of a ball-shaped polymer product that expands in water, resulting in a duodenal obstruction and removal through abdominal surgery

The Medical Facilities Network Project¹ received the following information about the accident.

In June 2015, the child began to vomit and underwent a medical examination at a nearby clinic on the next day but was referred to a relevant medical institution when symptoms failed to improve. There she underwent a further medical examination. Subsequent abdominal surgery on the child revealed a duodenal obstruction caused by a foreign object accidentally swallowed, and a ball-shaped foreign object of approximately 4cm in diameter was extracted. Upon confirmation of the same type of product as the one involved in the accident, which was presented by the parent of the child patient, it was revealed that the foreign object in question was a display product of 1 to 1.5cm in diameter prior absorption of water, which expands upon absorption of water into a jelly-like material.

(2-year-old girl, severe injury)

¹ A joint project between the Consumer Affairs Agency and the National Consumer Affairs Center of Japan launched in December 2010. The network collects the details of accidents from those who received treatment at participating medical institutions after suffering fatal or physical injuries in their daily lives as consumers.

**Photo 1. Foreign object extracted during surgery (left)
The same type of product (lower right)**



Photo 2. The same type of products



Photo 1 (left side) shows the extracted object provided by the medical institution, and Photo 2 (including Photo 1, lower right) shows the same type of products provided by the parent of the child patient. From the photographs and other materials provided by the medical institution, the extracted object appears to be a superabsorbent polymer product.

Superabsorbent polymers absorb water when they come to contact with water, and are capable of absorbing water from 100 to 1,000 times their own weight. With properties that make them gelatinous upon absorbing water, the polymers also have the characteristic of retaining the water once they absorb it, even with the application of pressure.

General consumer products using superabsorbent polymers are labeled under various names such as superabsorbent polymers, high water-absorption resin, acrylic polymers, and water-absorptive polymers. Products using polymers for water absorption and water retention include sanitary products such as disposable diapers and feminine hygiene goods as well as various colored ornamental interior goods. Other polymer products sold in water-absorbent and gelatinous states can also be found. These include fragrances, deodorants and insect repellent products with added active ingredients, and garden products with added nutrient components.

Other Accident Cases

- My child ate a small gelatinous ball of an insect repellent product made of superabsorbent polymers. Although I did not see him do it, he told me he did. I could also smell it on his breath.
(3-year old boy, mild case)
- My daughter put toy beads in her ear. The beads absorbed water and expanded inside her ear, and she had to have an emergency operation to have them removed.
(10-year old girl, treatment under 1 week)

Main product test findings

1. Materials

Based on investigations of the materials in the same type of products and four brands on the market using a Fourier transform infrared spectrophotometer (FT-IR), all are believed to be sodium polyacrylate.

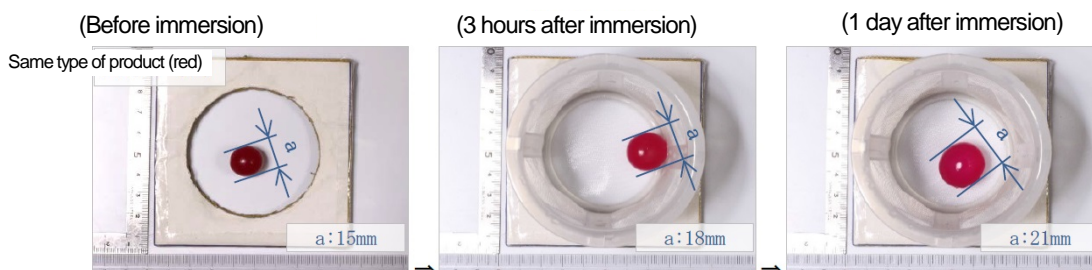
2. Display of information on packages, etc. regarding accidental swallowing

While the packages and instructions of the four brands on the market all gave indications such as “not a food” or “not to be taken,” only one brand gave cautionary information to the effect that the digestive tract could become blocked if the product were accidentally swallowed. The other three brands did not mention any specific risks. Furthermore, the one brand noted above also stated that the product instructions should be taken along to the consultation with the doctor when an accident occurs.

3. Expansion of the product when immersed in water

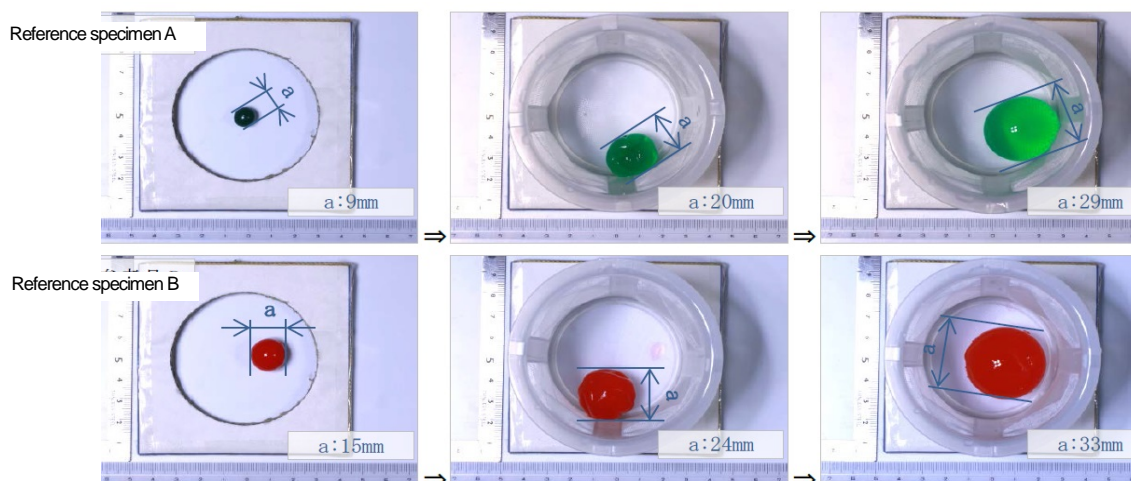
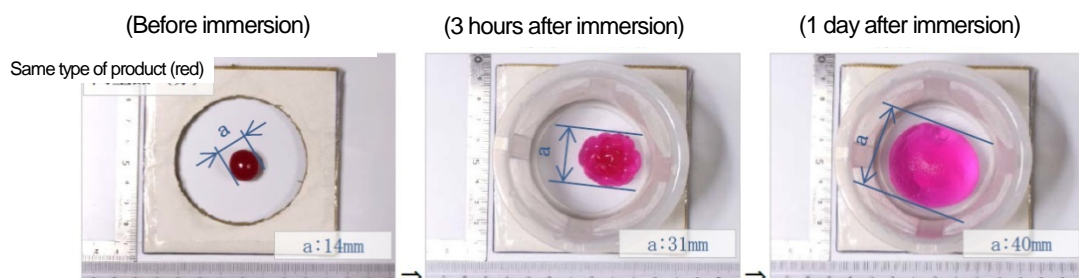
When the appearance of the same type of product as well as specimens for reference were observed after immersing them in fluids simulating gastric juice and intestinal juice², no significant change was noted when the product and specimens were observed in the fluid simulating gastric juice, but a tendency to gradually expand was observed when they were immersed in the fluid simulating intestinal juice.

Fluid simulating gastric juice



* Figures are examples of the same sample.

Fluid simulating intestinal juice



* Figures are examples of the same sample.

² Fluid simulating gastric juice: Disintegration test 1st fluid based on the Japanese Pharmacopoeia (2.0g sodium chloride dissolved in 7.0mL hydrochloric acid and water to produce 1,000mL, with a pH of about 1.2). Fluid simulating intestinal juice: Disintegration test 2nd fluid based on the Japanese Pharmacopoeia (250mL 0.2mol/L potassium dihydrogen phosphate test solution added to 118mL 0.2mol/L Sodium hydroxide test solution and water to produce 1,000mL, with a pH of about 6.8). Liquid temperature of both liquids at 37±1°C

Advice for Consumers

1. To prevent accidental swallowing, be sure to store superabsorbent polymer products in a safe place out of the reach and out of the view of small children.
2. Take your child immediately to a clinic or hospital for a medical examination if you discover or if you suspect that your child has accidentally swallowed a superabsorbent polymer substance.

II. Property damage

1. Consumer problems following natural disasters - From problems relating to repairs of damaged homes to opportunistic sales schemes -

When a natural disaster such as an earthquake, typhoon or heavy snow occurs, local consumer centers across Japan receive inquiries concerning consumer troubles relating to the disaster. The number of inquiries regarding consumer troubles in relation to natural disasters rapidly increased in FY2010 and FY2011 due to the Great East Japan Earthquake, and since FY2012 has been declining.

On the other hand, the number of inquiries excluding those relating to the Great East Japan Earthquake has not decreased since FY2012.

The content of inquiries is varied. In addition to inquiries relating to home repairs from people who suffered direct damages from the disaster, there are also inquiries relating to indirect problems stemming from natural disasters such as inquiries relating to cancellation of air and other travel reservations. In addition to this, many cases of opportunistic solicitations using natural disasters as an excuse or opportunity have also been reported.

Therefore, NCAC decided to analyze details of the main issues relating to natural disasters excluding inquiries relating to the Great East Japan Earthquake and to provide information to prevent damages to consumers and to prevent the further spread of damages already reported to date.

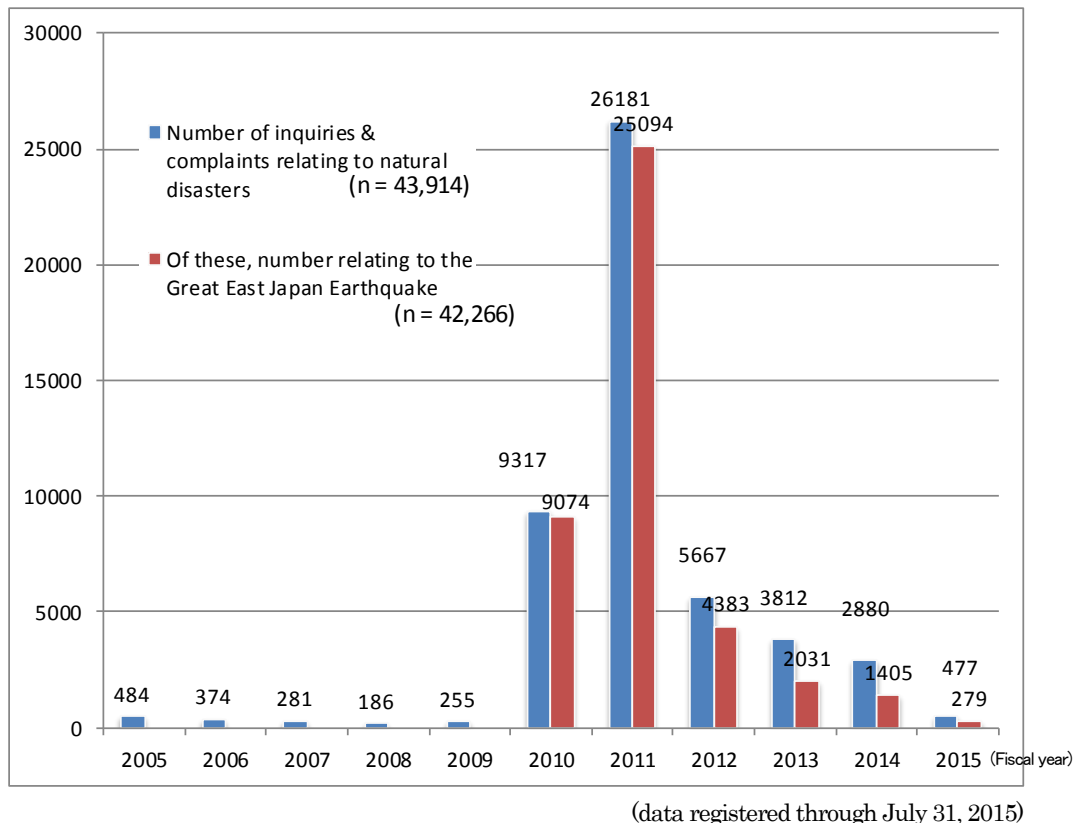
Number of inquiries received by PIO-NET

1. Number of inquiries & complaints relating to natural disasters

In the period from FY2005 to FY2009, the number of inquiries received through PIO-NET (Practical Living Information Online-Network System) in relation to natural disasters was less than 500 annually. In FY2011, however, immediately after the Great East Japan Earthquake, the number rapidly rose to 26,181. Thereafter the number declined and in FY2014, 2,880 inquiries were received.

The number of inquiries received in relation to the Great East Japan Earthquake peaked in FY2011 at 25,094 inquiries, and this number has gradually decreased annually with 4,383 inquiries received in FY2012, 2,031 in FY2013, and 1,405 in FY2014.

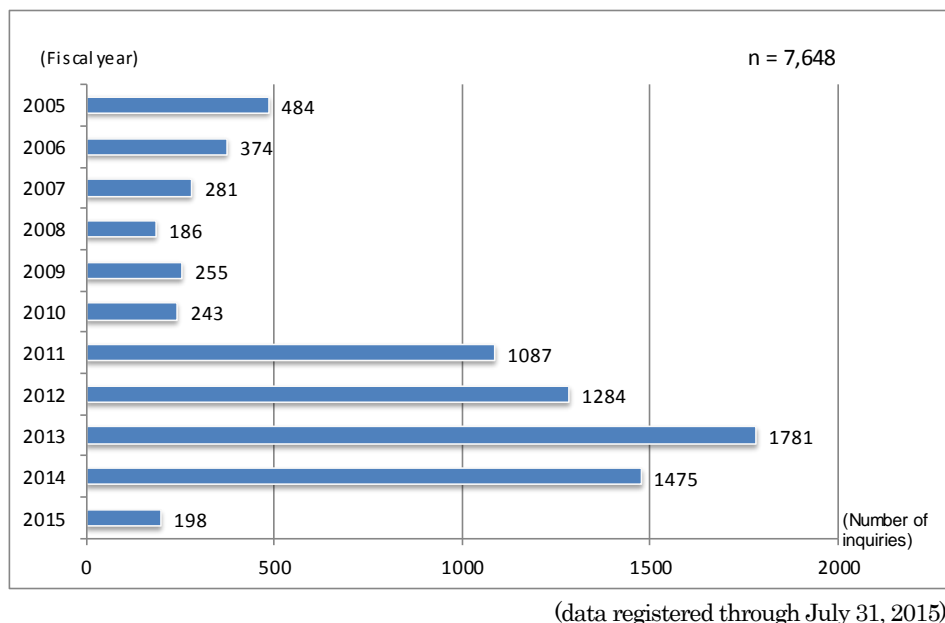
Diagram 1. Number of inquiries relating to natural disasters by fiscal year



2. Number of inquiries relating to natural disasters excluding the Great East Japan Earthquake

The number of inquiries relating to natural disasters excluding the Great East Japan Earthquake is shown in Diagram 2. While the number of inquiries was less than 500 a year until FY2010, from FY2011 it has continued to exceed 1,000. Various reasons are believed to be attributable to this: the increase in major natural disasters in recent years, people's increasing awareness of natural disasters, and increasing problems stemming from malicious solicitations exploiting these adverse circumstances.

Diagram 2. Number of inquiries relating to natural disasters by fiscal year (excluding the Great East Japan Earthquake)



Example Cases of Inquiries & Complaints

Case 1 (typhoon): After a free-of-charge roof inspection, I was told that the roof would leak if left in its present state, and I was forced into signing an expensive contract.

I told an agent who was doing renovation work in the neighborhood that a part of my roof had come off in the typhoon. When he informed me that the inspection was free of charge, I showed him my house. He climbed up into the attic and then showed me photos he had taken, telling me, "You should get the work done as soon as possible. The cost will be 3 million yen." When I told him I could not pay that kind of money, he made me more anxious by saying, "It'll start leaking if you leave it in its present state." Suggesting that I take out a loan if I did not have the money, he urged me to sign a contract, saying, "For temporary repairs, one million yen will be sufficient."

(Inquiry from a man in his 40s)

Case 2 (torrential downpour): A leak in my roof got worse after repair work was done

I asked an agent I found through a search on the Internet to repair a leak in my roof caused by a torrential downpour. The agent told me, "The problem is the coping (finishing material placed at the top of a roof, fence, or handrail, etc.) is too shallow. Let's replace it with thicker material," and left. He then proceeded to do the repair work but the leak in the roof was even worse during last week's typhoon. When I climbed up to the roof to see what the problem was, I noticed a crack in another part of the roof. That part of the roof was the cause of the leak. I believe it got worse when the repair work was done. The agent sent me a bill for the work but I cannot agree to pay when the leak has not been repaired at all.

(Inquiry from a man in his 50s)

Case 3: My flight was canceled due to a typhoon but I cannot get in touch with the agent

I purchased a round-trip airline ticket from the airline's website. The outbound flight went ahead as scheduled but the return flight was canceled one day prior to the scheduled date due to a typhoon. The website of the airline clearly states that when a flight is canceled due to bad weather or other reason, a refund will be made when a request is made within the designated period. Although I keep dialing the dedicated number shown on the website, the line is always busy. The deadline for refund procedures is approaching and I do not know what to do.

(Inquiry from a man in his 50s)

Case 4: After canceling a reservation for a campsite, I was charged a very expensive cancellation fee

I wanted to take my children camping during their summer vacation and made a reservation for 2 nights/3 days at a fee-paying camping ground. However, after requesting a cancellation due to an approaching typhoon and strong winds and rain, I was asked to pay 50% of the charge as the cancellation fee. I believe 50% of the charge is too expensive as I did not cancel the booking for my own personal reasons.

(Inquiry from a woman in her 40s)

Case 5: I cannot trust the agent who says he will do roof repairs for the insurance payout amount

An agent who previously removed a TV antenna that was no longer needed telephoned me to say, "I noticed some nails on your roof were missing when I removed the antenna. I think you should fix it." The agent later came by and said, "Everything will be covered by your insurance payout from the fire insurance policy as damage due to a natural disaster." I then signed an agreement for repair work at a cost of 700,000 yen. I received a payout of only 485,000 yen from the insurance company and since it was short of the repair cost, I told the agent I wanted to cancel the agreement. However, he told me that he would do the repair work for the amount of the payout. I can no longer trust the agent who made me sign a contract for 700,000 yen for repair work that can be done for 485,000 yen. The contract indicates that 15% of the estimated cost will be charged as a cancellation fee. I still want to cancel.

(Inquiry from a man in his 40s)

Case 6: I was told I could receive compensation if I answered a questionnaire

I received an automated voice telephone call at home requesting that I answer a questionnaire survey related to an earthquake disaster. Because it was after an earthquake, I thought a relevant government department might be conducting the survey. After answering a number of questions, I was advised, "You are eligible to receive compensation if you sustained damages in the earthquake." Suspecting that this might be some new kind of bank transfer scam, I then hung up. I wonder what the purpose of the call was.

(Inquiry from a woman, age unknown)

Characteristics identified based on inquiries and complaints

(1) Characteristics of natural disaster inquiries

1. Typhoon: In addition to direct damages, other problems are occurring due to disruptions in public transport across wide areas.
2. Torrential downpour: Many problems due to inundation and leaking of rain are occurring repeatedly.
3. Heavy snow: In areas that generally have little snowfall, preparations for snow are limited; consequently, unexpected problems are apt to arise when there is heavy snowfall.
4. Earthquake: After the Great East Japan Earthquake, many problems arose due to the opportunistic exploitation of people's increasing awareness of earthquakes.

(2) Characteristics of inquiries regarding products and services

1. Roof construction, repair services: Problems concerning details of repairs and costs are the most prevalent.
2. Rental apartments and houses: Problems arise with the lessor over repairs to damaged areas of dwellings.
3. Travel and airline services, etc.: Problems arise when transportation is disrupted, and travel and other services are canceled.
4. Building and fire insurance, repair services: There are a noticeable number of cases of people being forced into contracts where payment of repair charges is tied to insurance payouts.
5. Questionable solicitations: Theatrical sales schemes claiming to be "for the benefit of the natural disaster victims" and investment schemes are being reported.

Advice for Consumers

1. It is important for you to be aware of various types of problems and scams relating to natural disasters.
 2. Be careful when you enter into any contract for repair work or other service. It is advisable to obtain estimates from a number of agents and to consult with people around you. Never make a decision in haste.
 3. Beware of deceptive business practices taking advantage of adverse situations such as natural disasters.
 - 1) Beware of offers to charge only the insurance payout to do repair work.
 - 2) Never enter into any scheme of a dubious nature that attempts to exploit the people's compassion for natural disaster victims.
 4. Call your local consumer center when you feel something is not right or when you feel uneasy about a situation.
2. **Beware of suspicious phone calls or other form of contact claiming to be in regard to the My Number system!**

Following the introduction of the Social Security and Tax Number System (My Number system) as social infrastructure to support people's daily lives, the government began to notify people of their individual numbers (My Number) in October. Since October, however, the number of inquiries concerning suspicious telephone calls, etc. claiming to be in relation to the My Number system has increased (updated on December 16, 2015).

A look at details of inquiries shows the following incidents were reported: suspicious phone calls claiming to be in regard to the My Number system where the caller attempts to find out individuals' bank account numbers, phone calls proposing to delete personal information, and suspicious emails inducing the receivers to access a different website on the pretense such as that their My Number details have been leaked.

If you receive any email communication claiming to be in relation to My Number, unless there is clear identification of the sender such as your workplace, do not open it without careful consideration and do not access any website address indicated in the email. Moreover, do not make contact with the sender of the email.

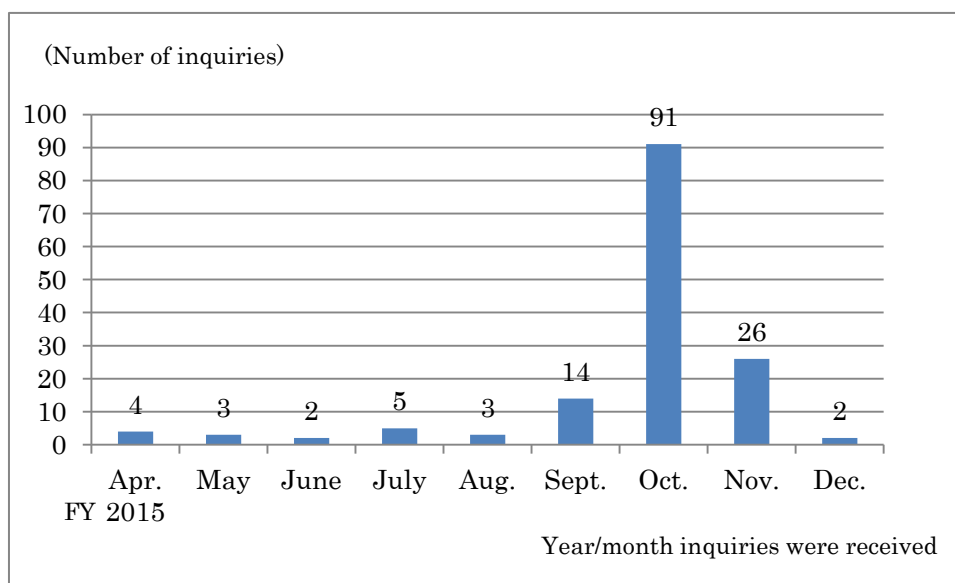
No employee of the national government, a municipality, or other public organization will ask you for personal information over the telephone such as family makeup, details of assets, pension or insurance, or bank account number in relation to the notification of My Number or procedures for its use. If you receive a suspicious telephone call in regard to the My Number system, refuse any request for a personal visit and hang up immediately.

Prior to the forwarding of My Number to individual citizens, no person in the name of a government organization will make home visits or telephone calls to individuals.

No fees are charged for the issue of the My Number Card and security measures. You will receive the card free of charge.

The number of inquiries concerning fraud-like problems including suspicious telephone calls claiming to be in regard to the My Number system³

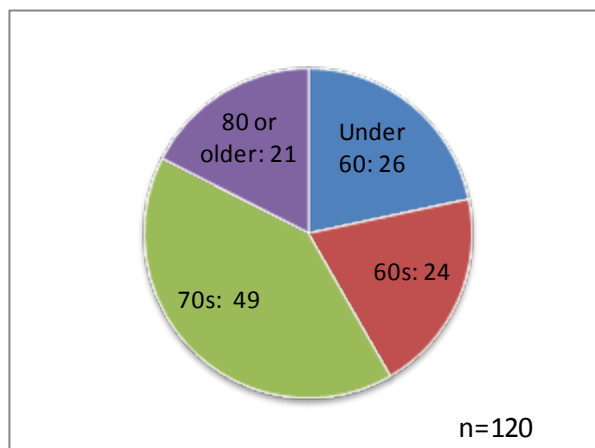
Diagram 3. Changes in the number of inquiries by year and month



(data registered through December 2, 2015)

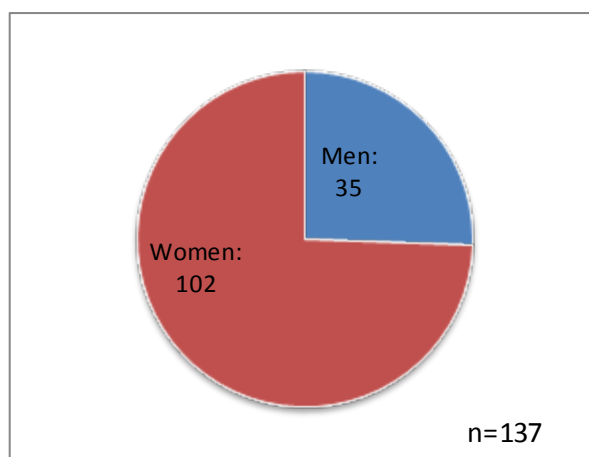
³ The number of inquiries relating to My Number was calculated according to one of the following categories: theatrical solicitation, identity theft, fraud and refund fraud. Cases registered with PIO-NET as of December 2, 2015. PIO-NET (Practical Living Information Online-Network System) is a database that collects information on inquiries concerning consumer affairs by linking the National Consumer Affairs Center of Japan with local consumer centers and similar organizations across Japan via an online network. The number of inquiries by age and by gender were tallied based on parties who made inquiries and who entered into contracts (excluding those whose age group or gender are unknown) from April 2015.

Diagram 4. Number of inquiries by age of persons who signed contracts



(data registered through December 2, 2015)

Diagram 5. Number of inquiries by gender of persons who signed contracts



(data registered through December 2, 2015)

Example Cases of Inquiries & Complaints

Case 1: I was told I would receive a blank notice card unless I paid a fee, so I paid 30,000 yen

A man in a business suit visited my home and told me, “Your My Number Card will be delivered tomorrow but unless you pay the fee, it will be blank,” so I paid him 30,000 yen.

(Inquiry from a man in his 70s)

Case 2: Two women came by my home and took away with them the envelope containing the notice about My Number.

Two women came by my home claiming their visit was in relation to My Number and left with the envelope containing the notice cards for five members of my household. (Information provided by a relevant organization)

(Inquiry from a woman in her 60s)

Case 3: After receiving an email claiming, “If your My Number is leaked, it will be misused,” I made the requested payment by electronic money

I received an email warning that if my My Number were leaked, it could be misused by someone to obtain a Resident Record or such, and that I should take measures to protect my information. It went on to say the cost to delete personal information was 5,000 yen and that I should pay the fee by purchasing prepaid electronic money

at a convenience store. I followed the instructions and purchased the electronic money at a convenience store and notified the sender of the email of the number as instructed.

After that, I kept receiving emails requesting payment for various fees and the like, and I have already made payments via electronic money to the other party on a number of occasions amounting to about 500,000 yen in total. I still receive emails requesting payments, but I cannot pay anymore. What should I do?

(Inquiry from a man in his 20s)

Case 4: Someone came to my house asking whether I had received a My Number Card and I ended up paying 10,000 yen

Someone came by my house inquiring whether I had received the My Number Card. When I said I had not, he told me, "If you pay 10,000 yen now, I will have it delivered by courier." I paid the 10,000 yen and waited for about 2 hours but nobody came. I was concerned and made a phone call to the municipal office.

(Inquiry from a woman, age unknown)

Case 5: I received a suspicious email claiming that the My Number Card could not be issued to me unless I contacted another party

I received a suspicious email on my mobile phone stating, "This is a government-authorized agent. You have used the general inquiries site, and now have overdue charges. Unless you contact the site below, a My Number Card cannot be issued to you. The My Number Card is a very important matter. Please contact us immediately." Although the address of the website was given in the email, I did not access the site. I am providing this information to you.

(Inquiry from a woman in her 60s)

Advice

- If you receive any email communication claiming to be in relation to My Number, unless there is clear identification of the sender such as your workplace, do not open it without careful consideration and do not access any website address indicated in the email without careful consideration. Moreover, do not make contact with the sender of the email.
- No employee of the national government, a municipality, or other public organization will ask you for personal information over the telephone such as family makeup, details of assets, pension or insurance, or bank account number in relation to the notice of My Number or procedures for its use. If you receive a suspicious telephone call, refuse any request for a personal visit and hang up immediately.
- If for some reason you are asked to make a payment, never pay under any circumstances.
- If you feel even slightly uneasy, consult with your nearest local consumer center, local consumer contact (Consumer Hotline 188, the three-digit nationwide telephone number), or the police (#9110, a dedicated number for police consultation).

Note that inquiries concerning the notice card, personal number card or other inquiries concerning the My Number system are accepted via the My Number general toll free line: 0120-95-0178.

Reference Information

Basic Resident Registration System for Foreign Residents (Ministry of Internal Affairs and Communications)

http://www.soumu.go.jp/main_sosiki/jichi_gyousei/c-gyousei/zairyu/english/index.html

The Social Security and Tax Number System

<http://www.cas.go.jp/jp/seisaku/bangoseido/english.html>