

Civil Code Amendment

From April 1, 2022, 18 year olds will legally be adults!

What will happen and what will change?

Consumer Affairs Edition

What do I need to know before I become an adult?

What kind of changes will there be, and how will they affect me?



When will the change occur?

In June 2018 a partial revision was made to the Civil Code.

This means that from April 1, 2022, the legal age of adulthood will change from 20 to 18 years of age.

Date of Birth	Time of Adulthood	Age of Adulthood
Born Prior to April 1, 2002	20th Birthday	20
Born Between April 2, 2002 and April 1, 2003	April 1, 2022	19
Born Between April 2, 2003 and April 1, 2004	April 1, 2022	18
Born After to April 2, 2004	18th Birthday	18

What will change?

▶ 18 year olds will be able to enter into a variety of contracts without the consent of a parent or guardian.

Examples

- Entering into a cellphone contract
- Creating a credit card
- Entering into a vehicle loan
- Renting an apartment to live alone ... etc



However

This will mean that 18 year olds will lose the right to annul contracts due to being underage.



* Don't forget that money received via credit or loans is actually **debt**. It's important to not just casually enter into a contract.

* The legal age for drinking, smoking, and betting on horse racing/bike racing will still be 20 years of age.

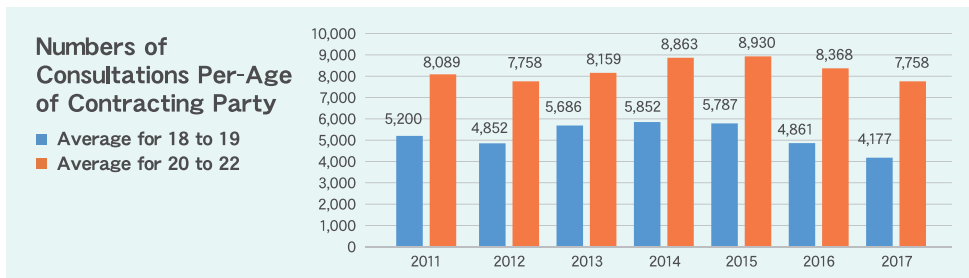
▶ 18 year olds will also no longer have to submit to parental authority.

This means that you will be able to choose where you will work and live and will no longer have your assets managed for you.

What kinds of consumer trouble do young people face?

The National Consumer Affairs Center is receiving increasing numbers of consultations from people who have just become legal adults.

When the age of adulthood is lowered, there's a risk that more young people aged between 18 and 19 face consumer issues.



Source: National Consumer Affairs Center (numbers of registrations on PIO-NET (Practical Living Information Online Network System) as of November 30, 2018)

It's not that easy to make money. **Just say no!**

< Be particularly cautious of being lured into **pyramid investment scams!** >

Recent trends show increased numbers of consultations from people in their twenties who have been lured into joining **multilevel marketing schemes** through social networks.

Example



Lured into purchasing cosmetics after being told that they can earn money from introducing others or selling products

Example



Lured into joining by being told they can earn money by having their friends and acquaintances join the group/circle

< Beware of consumer issues like these too! >

Example



Purchasing virtual currency after being lured in by promises of earning money from friends and people on social networks

Example



Keep getting encouraged to purchase expensive learning materials and told that it's not possible to cancel the contract

How can I cancel a contract?

Even if you enter into a contract, a **cooling off** system exists that allows you to cancel unconditionally, within a certain period of time. This means that any money you paid for products etc. will be returned to you in full, with all costs related to returning items to be paid for by the business operator.

Transaction Type	From the day you received the contract
Door-to-door sales, confidence games, appointment sales	8 days
esthetics, medical cosmetic treatments, language classes, home tutors, cram schools, computer classes, marriage partner matchmaking services *7 forms of businesses that are Specified Continuous Services	8 days
Multilevel marketing transactions	20 days

* Even in situations for which a cooling off period does not apply, if you received an untruthful explanation, were made to feel uneasy, or were romantically manipulated into entering into a contract, you will be able to cancel it. Start by consulting with the consumer affairs center.

What should I do if I was made to feel uneasy or am troubled in some other way?

► Start by ringing the

Consumer Hotline on

 188

Don't give up!
Talk to someone!

Dialing 188 will connect you to the closest consumer affairs center or consumer affairs consultation desk. Specialists in consumer affairs will support you to resolve your problem. The Consumer Hotline is open on weekends and public holidays. Consultation is free, and confidentiality is guaranteed.



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