Sales and Cults; Their words are friendly, but.....



Every year, new college students or the students who are facing job-hunting difficulties tend to be good targets for door-to-door sales and cult recruitments. They try to get close to you using nice and charming words under club/circle recruiting activities, and many students get in trouble with that.

* Please do not freely give out your name and contact information including SNS account information (ex. WhatsApp, LINE, etc.).

Examples of Past Cases

- Oncor-to-Door Sales: The students who just start their new life in a residence hall or apartment are a good target for door-to-door salesmen. The following are the cases that actually happened to the students of University of Tsukuba:
 - Making a contract of a water dispenser and its bottled waters by the sales says "It's special price if you agree today!"
 - Buying a set of study material being tricked by the words "Many students in University of Tsukuba use this material".
 - Buying a fire extinguisher believing the words "By law, you must have a fire distinguisher yourself".
 - Tricking people into switching power providers by the words "The liberalization of the electricity market (in Japan) has started! May I check your energy meter?"
 - *Don't be pushed into signing a contract unless you're sure you want the product/service.
- <u>Fake Job Offer</u>: Some students got recruited for a part-time teacher, however, they never get any position after they registered their name and a head shot. There seem to be clam schools / home tutoring agencies which are just aiming to increase the registration number of the students of University of Tsukuba for their publicity.
- <u>Cult Recruitment</u>: Some cult groups recruit new students pretending to be the University's clubs/circles, and start getting down to their own business after the break of Golden Week (in May). Some students consulted with the Division of Student Welfare and figured out that the group is not a club/circle officially registered in the University, and manage to quit. However, there were students who lost themselves in the group, separated from their friends, and withdrew from the University.

How sales/cults trick you

Door-to-Door Sales

- O Many sales try to make you think that you are getting a good deal by using some sales buzzwords; "Today only", "Special offer", "Limited", etc.
- O Some salesmen take advantage of you living alone by making you feel uneasy about it. They might tell you "You're the only one who doesn't have this!" or "If you don't have this, you could have trouble!".
 - * In those sales, they often take advantage of the fact that you are living alone. If you are judged to be a person who can't say "No," they will push and push until you finally sign a contract.

Cult Recruitment Hiding their Religious Identities

- When they invite you to a seminar, they let you set the date yourself instead of pushing you to come on the date originally set. Therefore, you feel sorry to say that you are not going to participate in it. (e.g. They ask "Why don't you come to our study workshop on this Saturday?" → answering "Sorry, I have plans for this Saturday." → then they say "So, when are you available? We can set the seminar for you.")
- O Some groups approach the students without telling who they really are, and start helping with their class registration, studying, or bringing something to eat when the targets are sick. They invite the students to their seminars once the targets get helps enough from the member(s), so the students feel sorry to turn down the invitation. Later, in that seminar, the student see that it is about religion.

How to avoid troubles with solicitation/recruitment

- It is essential to turn down their offer or invitation firmly if you get the feeling that the solicitation / recruitment is suspicious. They may approach you in many different ways until you get in to their request of demands. However, don't pay attention to what they say, just turn down their offer saying "Irimasen (no need)" or "Kyomi arimasen (not interested)".
- O Do not freely give out your name and contact information, including your ID of VoIP apps such as LINE. Many scammer groups are secretly connected and share the contact information they get.
- O Suspicious soliciting and activity are often seen in the first 3 months of an Academic Year (April, May, and June). Don't fall for their sweet words or sales pitches.

Be wary of shady cults hiding what they really are



New students are good targets of cult recruitments. The cult members hide their true identities and gently lead you to join them in a series of small steps. Anyone can be a victim of cults, even though you believe that you know what cults are and how to say "No" to them.

I accidentally gave my contact information in responding a survey...

- O Be careful with what information you provide. Never freely give out your contact information (including your ID of VoIP apps such as LINE), especially to someone you just met.
- On't answer the survey unless you know where the survey takers belong to and their purpose. Also, if the survey is taken on campus, please check whether they have permission. All activities on campus require prior permissions from the University.

I couldn't turn down an invitation to visit a study group.....

Not all invitations are related to cults, however, cults get close to you nicely and trick you before you realize what is actually happening. If you fall into following situations, please be wary of the invitation. It could be a first step of mind control:

- Feeling guilty not to go to the study group after making a good comment about it.
- Convincing yourself that you have no choice but to go out of courtesy, because you got invited many times and kept answering them "I'll go if I can".
- Trying to believe that the gathering is innocuous because the person invited you has been so kind to you in many situations (e.g. complimenting you, accepting for who you are, giving you good advice, or taking care of you when you felt sick).

It is very important not to simply think like "It's just like going to a study group" or "I know what is cult. If I see anything suspicious there, I can always leave". <u>Just say "No"</u> to those invitations firmly. If you take the step, you may get sucked into the cult.

I thought it is an interesting club/circle, but.....

The followings are cases in which cults pretended to be the University's club/circle:

- Their activities gradually changed from what I heard in their recruitment.
- The place where the activities take place was a room in an off-campus apartment or a place called "center".
- After participating in some events (strawberry picking, soccer/football), they started revealing their real group/organization name and the purpose.
- I was told not to tell about the club or their activities neither to my friends nor family because they don't understand what we are doing.
- During their training camp, they took away my phone, wallet, even my apartment/house key because those items bother their camp. I wanted to leave there, but, I couldn't.

If you do suspect that someone is attempting to recruit you, do not hesitate to ask us for help

- O If you have doubts about the group or their approaches, never join or accept immediately. Take your time to think or search, and don't let them trick you with their affectionate gesture.
- O You should suspect that you are being recruited if the person approaching you bring up the names of celebrities / great figures.
- O Be wary of cult recruitment if you receive compliments like "You are special" or "You are very aspirational". *If you find anything that makes you feel nervous or suspicious, talk to your academic advisor/ supervisor, respective Academic Service Office, or Division of Student Welfare. *The General Consultation (refer to page 5) is also available.

Say "No" to a sales pitch if you don't need it



Scams / unfair business practices targeting college students have been on the rise. You are urged to be wary of scams or unfair business practices, and have courage to say "No" to the sales pitch.

Protect yourself from scams and fraud!

- <u>Furikome(bank transfer) Scams:</u> They force targets to transfer money by pretending to be their children or others like a police, lawyer, etc. In order to prevent your family from falling to this scams, you should call your family often. It is also highly recommended to give them the contact details of your Academic Service Office or Division of Student Welfare in case of emergency.
- <u>Fake Invoice Scams</u>: Pretending as a legit and real company or a public institution, the scammers mail / email you a phony invoice showing that you've bought goods or services. The following are important points to bear in mind in case you receive an unexpected bill:
- Avoid responding to the sender if you were not expecting the invoice/bill.
- Do not pay the fee if you cannot recall what that charge was for.
- Beware of the invoices that requires E-money payment.
- Just in case, keep the letter or email for a while.
- *If you are worried about an unexpected invoice or bill, you should consult with 消費生活センター (consumer affairs center) before you contact the sender, or pay the fee.
- <u>"Lost Wallet" Scams:</u> Swindlers approach you pretending to be a pitiable person who has lost his/her wallet, and asks you to lend him/her some money. The swindler leaves a small note as an IOU (promissory note), however, later on, you will discover that you have been swindled. Never lend money to anyone whom you do not know without careful consideration.
- Unscrupulous Sales Practices: This sales practices approach you on streets posing as a survey taker or pretending to offer a campaign, without telling their real business. They take you to their office or a café and push you to sign their contract.
- <u>Pyramid Schemes:</u> The participants of this business model make money by selling the products they bought from the direct selling company or by signing up more recruits. All pyramid schemes are risky and there is no guarantee that you will get the money back and make a profit. Also, you should keep in mind that lying to get someone into the business is considered as a crime.
- O <u>Pyramid Schemes without Physical Goods:</u> Instead of physical products, it sells information that sounds valuable; "Successful Investment Rules from the Top Investors", crypto-assets, profitable information, etc.
- Qualification Course Scams (or Pushy Sales): The scammer or the salesperson try to convince you to buy a course material package saying "You'd better have this qualification to get a good job", "You just need to complete this course to get the license", etc. If you don't need, do not use vague phrases such as "Kekko Desu (That's fine / No thank you)" to refuse the offer. You should say "No" clearly in order not to be trapped into making a contract.

Beware of Sarakin (unsecured personal loans) and credit card debt

- Sarakin are unsecured loans that consumers can use for anything. Comparing to other consumer loans (e.g. mortgage, auto loans, etc.), it is easy to apply and get approved by using their ATM installed at station or other convenient place.
- O Since it is so easy to borrow money, some borrowers tend to miss the fact that they are making debt. Keep in mind that the interest rate of unsecured loan is very high, and it may fall you into the situation that you have to borrow from other lender to pay back the one you borrowed first. Some students fell in the above situation, and it troubled also their family on top of their own student life.
- O Credit cards are one of the consumer loan that let you make purchases without having cash. It is very simple and easy to use, however, it may cause the trouble that you cannot make the payment if you use it carelessly. *Beware of revolving credit (リボ払い)!! It allows you to pay the minimum amount due on your credit card bill and carries forward the remaining amount balance to the next month. This type of loan can lead to the borrowers overlooking the entire amount of the debt and its high interest, and make a large credit-card debt.
- Obespite the easiness of using consumer loans, remember that the borrowers always have the responsibility to repay loans. Before you use those loans, look through your personal finances and your self-management skills. If you don't have confidence to handle the payment, you should not make any kind of loans.

Know your consumer rights — Cooling-off System —



If you carelessly signed a contract through certain business dealing such as door-to-door sales, the cooling-off system allows you to cancel the contract unilaterally and unconditionally for a certain period of time. This is especially important for the cases which the customers were pushed to buy / sign the contract against their will.

Cooling-off period for each sales methods

- O Door-to-Door Sales: within 8 days from the date on which the contract document was issued.
- Telemarketing Sales: within 8 days from the date on which the contract document was issued.
- O Pyramid Schemes (Multilevel Marketing): within 20 days from the date on which the contract document was issued or which the consumer received the product.
- O Business Opportunity Related Sales Transactions (homeworking scam, monitoring scam): within 20 days from the date on which the contract document was issued or which the consumer received the product.
- O Specified Continuous Services (designated following types of businesses that cost more than 50,000 yen; beauty salons, language courses, home tutoring, cram schools, computer classes, matchmaking services): within 8 days from the date on which the contract document was issued. * Consumers can execute a prospective cancellation (mid-term cancellation) of this kind of contract even after the cooling-off period has finished.

How to cancel the contract / goods during a cooling-off period

In order to cancel the contract, you must provide a written notice of the cancellation by postcard, and send it to the seller using registered mail (simplified registration). Before you send it, you should make a copy of the letter (both inner and back side) and keep it with the receipt of the registered mail.

<How to write a notification (sample)>

*If you used a credit card in making the contract, notify the credit company as well as sending a notice of cancellation to the seller.

Notification of Cancellation of Contract

I hereby cancel the following contract.

Date of Contract: (year / month / date) Name of Item: XXXXXXXXXXX Contract Amount: XXXXXXX yen Name of Seller: XXXXXX, XXXXX Office, Person in Charge:XXXXXX

(Date) (Address of Purchaser) (Name of Purchaser)

The cooling-off system does not usually apply to the contract / items which you go into store yourself, or which you purchase online / from teleshopping. *In case of mail-orderbusiness, the special terms of cancellation will be applied.

If you don't know whether the cooling-off system apply to the item / contract you got, please consult your local consumer affair bureau.

1)Tsukuba Consumer Affair Bureau

[Open Hours]

Monday to Friday (excluding National Holidays)

9:00-12:00, 13:00-16:00 [Phone] 029-861-1333

[URL]

https://www.city.tsukuba.lg.jp/kurashi/kankyo/shohi/10 00980.html

(Consultation Services in English) http://www.tsukubainfo.jp/adviser/

②Consumer Hotline

(Only available in Japanese)

[Operating Days] Everyday (in principle) [Phone] 188

*It reaches to available counter depending on the day of the week.

[URL]

https://www.caa.go.jp/policies/policy/local_cooperatio n/local_consumer_administration/hotline/ (Only available in Japanese)



3 National Consumer Affairs Center of Japan [URL] http://www.kokusen.go.jp//ncac_index_e.html

