

Housing Loan Interest Rate Plans (May 2025)

Interest Rate Plans

Choose a plan that fits your focus.

For customers who value lower interest rates over initial costs

A Plan Interest Rate Focused Plan *

Administrative fee: 2.2% of loan amount (including tax)

For customers who value lower initial costs over interest rates

B Plan Initial Cost Focused Plan

Administrative fee: 22,000 yen (including tax)

* A Plan is available for the floating rate loan (1 year renewal) and fixed rate loan (10 year).

Initial interest rates	Floating rate loans (1 year renewal)		Fixed rate loans (10 years fixed)	
	A Plan	B Plan	A Plan	B Plan
Special Interest Rate Plan • PRESTIA GOLD • PRESTIA GOLD PREMIUM • Housing loan of 50 million yen or more	0.86 %p.a.	1.11 %p.a.	1.65 %p.a.	1.90 %p.a.
Basic Plan	1.75 %p.a.	2.00 %p.a.	2.55 %p.a.	2.80 %p.a.

Housing Loan Features

Comprehensive English support is also free of charge.

Borrow up to
500 million yen.
Can be used for new loans and refinancing.

Group Credit Life Insurance
Prescribed Cancer Coverage
Coverage rider up to 100 million yen*

¥ **0** for credit guarantee fees or surety fees.

¥ **0** for stamp duty when you choose digital contracting.

¥ **0** for partial early payments.
Reduced period type only by phone

* 0.1% will be added on the applicable interest rate for the entire loan term (discount on the base interest rate will be adjusted).

Initial Interest Rates

Initial interest rates (May, 2025)		Base interest rates	Special Interest Rate Plan		Basic Plan	
Interest rate terms			Initial interest rates	Discount on the base interest rates	Initial interest rates	Discount on the base interest rates
Floating rate loans (1 year renewal)	A Plan	3.15%p.a.	0.86%p.a.	-2.29%p.a.	1.75%p.a.	-1.40%p.a.
	B Plan		1.11%p.a.	-2.04%p.a.	2.00%p.a.	-1.15%p.a.
Fixed rate loans	3 years (B Plan only)	3.54%p.a.	1.54%p.a.	-2.00%p.a.	2.39%p.a.	-1.15%p.a.
	5 years (B Plan only)	3.71%p.a.	1.66%p.a.	-2.05%p.a.	2.51%p.a.	-1.20%p.a.
	7 years (B Plan only)	3.76%p.a.	1.76%p.a.	-2.00%p.a.	2.61%p.a.	-1.15%p.a.
Fixed rate loans (10 years)	A Plan	3.88%p.a.	1.65%p.a.	-2.23%p.a.	2.55%p.a.	-1.33%p.a.
	B Plan		1.90%p.a.	-1.98%p.a.	2.80%p.a.	-1.08%p.a.
[Reference] Fixed rate loan (1 year)		3.15%p.a.	This plan is available only to customers with an existing SMBC Trust Bank PRESTIA Housing Loan.			

- The above initial interest rates are rates applicable to new loan agreements signed in the current month and loan disbursed by the end of the following month. The applicable rate will be determined at the time of loan agreement, not at the time of loan application.
- Interest rates are reviewed monthly. The initial borrowing rates and discounts on the base interest rates will be changed according to the review. (Depending on interest rate trends, the interest rate may change during the month.)

Terms and Conditions for Initial Interest Rates

The discount on the base interest rates shown above will be deducted from the base interest rate corresponding to each interest period type to determine the applicable interest rate.

Customers who are eligible based on certain conditions* receive the discounts of “Special Interest Rate Plans.”

*PRESTIA GOLD, PRESTIA GOLD PREMIUM, Housing loan of 50 million yen or more

Applicable period of the initial interest rate (discount on the base interest rates)

[Floating rate loan (1 year renewal)]

The discount on the base interest rate will be applied to the entire loan period from borrowing to full repayment. However, the conditions noted in [Fixed rate loan] below will be applied when the interest rate is changed from floating to fixed.



[Fixed rate loan]

The discounts on the base interest rate will be applied from the date of borrowing from 3 to 10 years loans respectively.

Fixed rate loans from 3 to 10 years can be selected by applying within a period specified by SMBC Trust Bank before the interest rate period is completed. If an application is not received, the interest rate is reviewed annually, i.e. the loan becomes a fixed rate loan (1 year). (See reference interest rate above.) Whether or not an application is received, a preferential discount of 0.40% p.a. is applied to the base interest rate of the month preceding each interest rate change (PRESTIA DIGITAL GOLD, PRESTIA GOLD, PRESTIA GOLD PREMIUM customers and customers with principal balances of 40 million yen or more receive an additional discount of 0.60% p.a. (a total annual discount of 1.00% p.a.)). Future changes in service may result in this rate being changed or eliminated.

See “Initial interest rate change date” and “Interest rate change rules after the initial applicable interest rate period ends” in the Information Memorandum for details on initial interest rate change dates and interest rate changes. This document is available at our branches and on the SMBC Trust Bank PRESTIA Website.

Overview Floating rate loan (1 year renewal) / Fixed rate loan (3 years, 5 years, 7 years and 10 years)

Eligibility	<ul style="list-style-type: none"> Applicants must be at least 18 years old and before or on 80 years old birthday at the time of final repayment. Applicants must be eligible for group credit life insurance. Applicants must be Japanese or foreign citizens residing in Japan. Applicants must have a stable source of income and annual income must be over 5 million yen. <ul style="list-style-type: none"> * All legal documents, including terms and conditions, are in Japanese. * English translations may be provided as a reference guide only. 							
Borrowing Amount	Between 10 million yen and 500 million yen (in increments of 100,000 yen). The loan amount must be less than or equal to the LTV% (Loan to value) ratios shown on right, where "value" is the purchase price of the collateral (or the appraised value of the collateral as established by SMBC Trust Bank in case of refinance). * Please note that loan to value ratio will depend on annual income, property and other factors.	<table border="1"> <thead> <tr> <th>Case</th> <th>Maximum LTV%</th> </tr> </thead> <tbody> <tr> <td>Purchase</td> <td>110%</td> </tr> <tr> <td>Refinance</td> <td>150%</td> </tr> </tbody> </table>	Case	Maximum LTV%	Purchase	110%	Refinance	150%
Case	Maximum LTV%							
Purchase	110%							
Refinance	150%							
Loan term	1 to 35 years							
Interest rate terms	Floating rate loans (1 year renewal), Fixed rate loans (3 years, 5 years, 7 years and 10 years)							
Administrative fees at time of loan	<ul style="list-style-type: none"> A Plan : 2.2% of total loan amount (including tax) * A Plan is available for the floating rate loan (1 year renewal) and fixed rate loan (10 year). B Plan : 22,000 yen (including tax) 							
Security	SMBC Trust Bank will execute a first mortgage on purchased or newly built real estate, or on real estate which is subject to refinancing. (You will be charged separate fees for setting collateral.) * We do not provide loans for properties that do not meet the Building Standard Law (e.g., exceeding the building-to-land ratio or floor area-to-land ratio) or for contracts that partially omit the registration of the transfer of ownership (so-called three-way contracts, new abbreviated interim registration).							
Guarantor	A guarantor is normally not required. However, any family member whose income is included in calculations to determine repayment capability will be required to become a joint guarantor. Also, depending on the outcome of mandatory reviews conducted by SMBC Trust Bank, any person providing collateral (including part owners) may be required to become a joint guarantor.							
Use of funds	Funds for the purchase or construction of real estate as the residence of the applicant or of the applicant's family (including the refinance of housing loans from other banks or companies) and related expenses.							
Repayment method	<ul style="list-style-type: none"> Equal repayments of principal and interest. Payments will automatically be deducted from the repayment account on the certain day of each month (on the following business day if this date falls on a bank holiday). Customers can make semiannual repayments in addition to monthly repayments. A maximum of 50% of the loan amount can be repaid at bonus time. 							
Group credit life insurance	<ul style="list-style-type: none"> The borrower is required to enroll in the group credit life insurance policy specified by SMBC Trust Bank. SMBC Trust Bank will bear the cost of the insurance premiums (main contract). When the rider of cancer coverage (and the living needs rider) * is added, the prescribed interest will be added on the applicable interest rate for the entire loan term (discount on the base interest rate will be adjusted). Group credit life insurance (main contract) covers up to 200 million yen of the outstanding loan balance (including cancer coverage rider cover up to 100 million yen). * Applied to those insurance applications with notification date on or after April 1, 2024. 	For details Group Credit Life Insurance 						
Fees	<p><Partial early repayment> -By phone : Free of charge * Reduced period type only. -At branches or by mail : 5,500 yen (including tax) for each time of request. * Reduced period type and repayment amount mitigation type.</p> <p><Full early repayment > At branches or by mail : 44,000 yen (including tax)</p> <p><Others> -Fee for switching from floating rate loan (1 year renewal) to a fixed rate loan : 5,500 yen (including tax) -Fee for "Fixed rate reselection" : 5,500 yen (including tax) for each time of request.</p>							
Loan process								
Notice	<ul style="list-style-type: none"> The borrower bears the cost of mortgage execution fees and stamp duties. Please refer to the Information Memorandum before submitting your application. This document is available at our branches and on the SMBC Trust Bank PRESTIA Website. The location of the property securing the loan is subject to certain conditions. Please refer to the Information Memorandum for details. Please be aware that the decision to extend the loan is based on screening of applications. We may not always be able to meet your request. Staff at our branches and Loan Promotion Dept. would be glad to calculate sample loan repayment scenarios. Please feel free to ask. This overview is subject to change without notice at any time. Please refer to the Information Memorandum for the latest information. 							

For inquiries, consultations, or appointments for consultations, call
SMBC Trust Bank Ltd. Loan Promotion Department
0120-004-847

Telephone hours for inquiries & consultations

Weekdays 9:00 - 17:00 (excluding Saturdays, Sundays and holidays)