

This campaign has ended.

Value that exceeds
your expectations.
Housing loans up to 500 million yen

We provide premium value that exceeds the expectations
of even our best, most discerning customers.

Now is your chance.

Good for both the purchase and the refinance

Get a gift coupon worth up to **51,000 yen.**^{*1}

*1 Customers who meet the conditions of ①, ②, and ③ listed below, and borrow the loan amount of 40 million yen or more.

■ About the campaign

Campaign Period	(Mon) December 18, 2017 to (Fri) March 30, 2018
Eligible Customers	Individual customers
Eligible Branches	Shinjuku Minamiguchi Branch, Shinjuku Higashiguchi Branch, Kichijoji Mini Branch
Eligible Products	Housing Loans (Floating rate loan, Fixed rate loan)
Benefits/ Conditions	<p>Benefit ① You can receive a gift coupon for 1,000 yen, if you visit an eligible branch and submit the "Housing Loan Consulting Sheet (住宅ローン相談シート)" during the campaign period (once per person).</p> <p>Benefit ② You can receive a gift coupon for 10,000 yen, if you apply for a housing loan^{*2} at an eligible branch during the campaign period (once per person).</p> <p>^{*2} To receive a coupon, you must submit a 'Housing Loan Application Form' at an eligible branch. After submitting the application, however, you will be required to submit other documents for screening. Please note that if you don't have an account with SMBC Trust Bank PRESTIA, you will need to open an account before submitting the application.</p> <p>Benefit ③ If you applied for Benefit 2 above and borrow 20 million yen or more from us by May 31, 2018, you can receive another gift coupon for up to 40,000 yen depending on your borrowing amount (once per person).</p> <ul style="list-style-type: none"> ■ Borrowing Amount 20 million yen or more: Gift Coupon 15,000 yen ■ Borrowing Amount 30 million yen or more: Gift Coupon 25,000 yen ■ Borrowing Amount 40 million yen or more: Gift Coupon 40,000 yen
Awarding Method	<p>Benefits 1 and 2: The gift coupon will be awarded at the eligible branches.</p> <p>Benefit 3: The gift coupon will be awarded at the eligible branches or sent to your registered address with us by mail after the loan is executed.</p> <p>*Please note that awards may be delayed in some cases.</p>
Deadline	(Fri) March 30, 2018 Shinjuku Minamiguchi Branch 19:00 Shinjuku Higashiguchi Branch/Kichijoji Mini Branch 15:00

SMBC Trust Bank Housing Loans

We have a broad line-up that fits a diverse range of customer needs.



For people who want a lower interest rate:

Floating rate loan (1 year renewal) A Plan

Recommended for people who want to keep their monthly payments low, and who envision repaying the loan over a relatively long period.

For people who want lower initial costs:

Floating rate loan (1 year renewal) B Plan

Recommended for people who will make frequent early repayments and who envision paying off the loan in as short a time as possible.

For people with specific plans for repayment:

Fixed rate loan (3 years, 5 years, 7 years, 10 years)

Recommended for people who want to steadily repay their loans using a long-term plan for their futures.

PRESTIA GOLD

■ Preferential interest rates available for qualifying customers.

There are also preferential interest rate programs for PRESTIA GOLD customers or customers borrowing a Housing loan of 50 million yen or more based on the contract amount, and for PRESTIA GOLD PREMIUM customers or customers borrowing a Housing loan of 100 million yen or more based on the contract amount. Please contact SMBC Trust Bank for more details.

Please note: Read the following guidelines before you apply to this campaign.

Notes about this campaign

●Refinancing of a housing loan is eligible for this campaign. (You cannot refinance existing housing loans that you have with SMBC Trust Bank PRESTIA.) ●Benefits 1 to 3 can be combined with each other. However, gift coupon will only be awarded once per person respectively. ●Please note that this campaign is only available at eligible branches and not at other branches. ●Customers who are US persons subject to US tax law (US citizens, US residents, or Green Card holders) are not eligible for this campaign. ●It will take time from when the applications is submitted to when the decision to execute the loan is made, so please submit your application well in advance. ●Please contact your nearest tax office for details about how gift coupons should be handled in terms of taxations. ●Note that this campaign may be discontinued or changed (including its content or duration) at any time without prior notice. Also note that similar campaigns may be held after this one has ended. ●For the campaign details, please contact an eligible branch by phone or visit an eligible branch.

About Housing Loan

●Loan term : 1 to 35 years ●Borrowing amount: between 10 million yen and 500 million yen (in increments of 100,000 yen). ●Interest rate terms : floating rate loan (1 year renewal): "A Plan" or "B Plan" and fixed rate loans : 3 years, 5 years, 7 years or 10 years. It is possible to switch from a floating rate loan (1 year renewal) to a fixed rate loan while floating rates apply. However, once a floating rate loan (1 year renewal) has been converted to a fixed rate loan it cannot be changed back. ●The initial interest rate change date and fixed interest term will vary according to the loan date and bonus repayment month you have selected. ●Customers will create a first mortgage on purchased or newly-built real estate, or on real estate which is subject to refinancing. The borrower must bear all associated costs, including revenue stamps, registration fees, etc. ●Staff at our branches and loan centers would be glad to calculate sample housing loan repayment scenarios. Please feel free to ask. ●Administrative fees at time of loan: floating rate loan (1 year renewal) "A Plan": 2.0% of total loan amount (excluding tax) for new loans. Floating rate loan (1 year renewal) "B Plan" and fixed rate loans: 20,000 yen (excluding tax) for new loans. ●There is a set fee for making the following selections: change of interest rate terms and early repayments. ●The interest rate that applies to the loan will depend on the month the loan agreement is signed, not the month of application. The interest rates are reviewed monthly. ●Please refer to the Information Memorandum before submitting your application. This document is available at our branches, mini branches and on the SMBC Trust Bank Website. ●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.

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For the campaign details, please contact the eligible branches listed below. (Sunday/Holiday closed)

Branches	Telephone (Operation hours 9:00-17:00 on weekdays)	Business Hour	
		Weekdays	Saturdays
Shinjuku Minamiguchi Branch	03-3375-9930	9:00-15:00, 17:00-19:00	10:00-16:00
Shinjuku Higashiguchi Branch	03-3226-4395	9:00-15:00	Closed
Kichijoji Mini Branch	0422-23-5141	9:00-15:00	Closed