

**This campaign has ended.**



**【Limited time offer】** We are offering Reduced interest rates only for Housing Loan Refinance

**Floating rate loan /A Plan**

Base interest rate 2.63% p.a.  
Discount on the base interest rate -2.29% p.a.

**0.34% p.a.**

**Fixed rate loan /10 years**

Base interest rate 3.20% p.a.  
Discount on the base interest rate -2.08% p.a.

**1.12% p.a.**

**Campaign period**

Apply for a loan or sign loan agreement between March 1, 2023 (Wed) and September 29, 2023 (Fri), and borrow by the end of October 2023.

**【Limited time offer】** For customers considering refinancing their mortgage, we are now offering **special interest rates !**

Interest rate terms (Sep. 2023)	Floating rate loans (1 year renewal)		Fixed rate loans (10 years)
	A Plan	B Plan	
Special interest rates for Campaign	<b>0.34%p.a.</b>	<b>0.54%p.a.</b>	<b>1.12%p.a.</b>
【Limited time offer】Discounts on the base interest rates	-2.29%p.a.	-2.09%p.a.	-2.08%p.a.
Base interest rates	2.63%p.a.	2.63%p.a.	3.20%p.a.

\*Gold Plans rates are those rates offered to PRESTIA GOLD customers, PRESTIA GOLD PREMIUM customers, or customers borrowing housing loan of 50 million yen or more.

All customers who refinance with us are eligible, regardless of your transaction status or loan agreement amount.

**About Campaign**

Eligible Customers	Individual customers who are citizens or residents of Japan
Eligible Products	(1) Housing Loan : Floating rate loans ( 1 year Renewal : A Plan, B Plan) (2) Housing Loan : Fixed rate loans ( 3, 5, 7 and 10 years )
Required Conditions	All conditions below must be fulfilled respectively. <ul style="list-style-type: none"> <li>•Housing loan refinancing from other banks or companies</li> <li>•Loan application or loan agreement signing made between March 1, 2023 (Wed) and September 29, 2023 (Fri)</li> <li>•Loan disbursement by October 31, 2023 (Tue)</li> </ul>
Benefit Detail	The applicable interest rate will be reduced by (1) 0.05% for floating rate loans or (2) 0.10% for fixed rate loans in addition to the discount rate of the “Gold Plan* ” for the month of loan agreement signing. This benefit applies to all customers who meet the conditions above. *Gold Plans rates are those rates offered to PRESTIA GOLD customers, PRESTIA GOLD PREMIUM customers, or customers borrowing housing loan of 50 million yen or more.

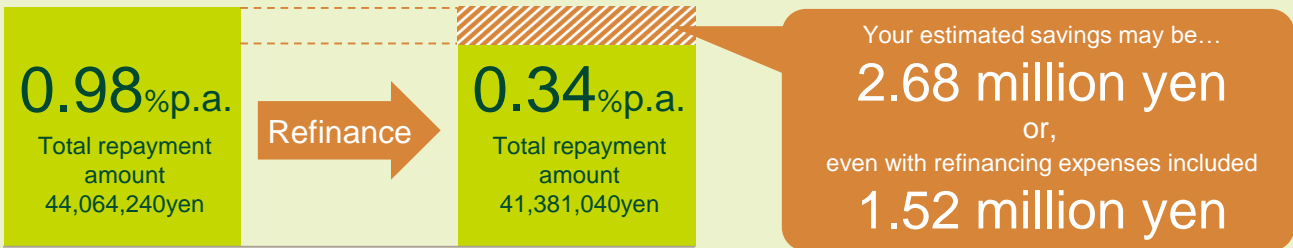
〈Other notes about this campaign〉●Note that this campaign may be discontinued or changed (including its content or duration) at any time without prior notice. Also note that similar campaigns may be held after this one has ended. ●The loan application day is the day bank receives your housing loan application.

**Initial interest rates (Sep.2023)**

Interest rate terms	Housing loan base interest rates	Special Interest Rates for Refinance Campaign		Gold Plans*		Basic Plans		
		initial interest rates	Discounts on the base interest rates	initial interest rates	Discounts on the base interest rates	initial interest rates	Discounts on the base interest rates	
Floating rate loans (1 year renewal)	A Plan	2.63%p.a.	<b>0.34%p.a.</b>	-2.29%p.a.	0.39%p.a.	-2.24%p.a.	1.18%p.a.	-1.45%p.a.
	B Plan				0.59%p.a.	-2.04%p.a.	1.38%p.a.	-1.25%p.a.
Fixed rate loans	3 years	2.90%p.a.	<b>0.80%p.a.</b>	-2.10%p.a.	0.90%p.a.	-2.00%p.a.	1.75%p.a.	-1.15%p.a.
	5 years	3.09%p.a.	<b>0.94%p.a.</b>	-2.15%p.a.	1.04%p.a.	-2.05%p.a.	1.89%p.a.	-1.20%p.a.
	7 years	3.17%p.a.	<b>1.07%p.a.</b>	-2.10%p.a.	1.17%p.a.	-2.00%p.a.	2.02%p.a.	-1.15%p.a.
	10 years	3.20%p.a.	<b>1.12%p.a.</b>	-2.08%p.a.	1.22%p.a.	-1.98%p.a.	2.12%p.a.	-1.08%p.a.
[Reference] Fixed rate loan (1 year)	2.63%p.a.	This plan available only to customers with an existing SMBC Trust Bank PRESTIA Housing Loan.						

First of all, let's calculate the amount of payment that will be reduced by refinancing.

When you refinance a 20 year 40 million yen loan to Floating rate A Plan...(Image diagram below)



〈Based On〉Loan Amount: 40 million yen Repayment Period:20 years

(equal repayment of principal & interest / no additional repayment every 6 months / no fluctuations in borrowing rate)

\*The above is a simulation based on prescribed conditions & may differ depending on the individual contract.

\*The calculations above are based on the interest rate applicable to the campaign, calculated based on the base interest rate (Floating rate A Plan) as of September 2023. Expenses include administrative fee at the time of borrowing (¥880,000-), registration fees for establishing mortgage and canceling existing security interests etc. (¥260,000-), and revenue stamp duty (¥20,000-).

Please contact us if you would like a loan that includes those expenses.

Plus, borrowing costs can be reduced.

Credit guarantee fees or surety fees \*1

¥0

Premiums for Group Life Insurance \*2

¥0

Partial early payment fees \*3

¥0

\*1 Credit guarantee fees/surety fees are different from administrative fees.

\*2 Maximum amount covered : 200 million yen, including disability coverage up to 100 million yen

\*3 Reduced period type only by phone

〈About Housing loans(Refinancing)〉

●Loan term: 1 to 35 years / Before or on 80-year-old birthday at the time of final repayment / You may not borrow more than the remaining term of your current loan with other banks or companies.

●Borrowing amount: Between 10 million yen and 500 million yen

●Administrative fees at time of loan:

-Floating rate (1 year renewal) A Plan: 2.2% of total amount (including tax)

-Floating rate (1 year renewal) B Plan and Fixed rate plans :22,000yen (including tax)

●Interest rate terms: You can choose a plan from Floating rate (1 year renewal) A plan or B Plan, or Fixed rate loan (3 years, 5 years, 7 years, 10 years). The interest rate can be changed from Floating rate plan to Fixed rate plan at any time during the term of the contract. However, once the interest rate has been changed to the Fixed rate plan, it cannot be changed again to the Floating rate plan.

●For floating rate plans, the discount under this campaign will be applied to the entire period of the loan until repayment (unless changed to a fixed rate plan).

●For fixed rate plans, the discount under this campaign will be applied to only for the first fixed rate period.

●The initial interest rate change date and interest rate period will vary according to the loan date and bonus repayment month you have selected.

●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.

●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.

●SMBC Trust Bank will execute a first mortgage on purchased or newly-built real estate, or on real estate which is subject to refinancing.

\*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).

●The borrower bears the cost of mortgage execution fees and stamp duties.

●A fee prescribed by SMBC Trust Bank will be charged when changing the interest rate plan or making an early repayment.

●The applicable interest rate is based on the housing loan base interest rate of the contract month, not at the time of application. These base interest rates will be reviewed on a monthly basis.

●Staff at our branches and Loan Promotion Dept. would be glad to calculate sample loan repayment scenarios. Please feel free to ask.

●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.

●All legal documents, including terms and conditions, are in Japanese.

●English translations may be provided as a reference guide only.

〈Maximum borrowing amount〉

In case of refinance, the loan amount must be less than or equal to the 150% of the appraised value of the collateral as established by SMBC Trust Bank. Please note that loan to value ratio will depend on annual income, property and other factors.

\*The products and services introduced (including interest rates, fees, and exchange rates) are handled by SMBC Trust Bank PRESTIA.

We can calculate how much you can save by refinancing your housing loan.

Please have the documents that show your current repayment conditions ready and call the number below.

SMBC Trust Bank Ltd. Loan Promotion Department

**0120-004-847**

Telephone hours for inquiries & consultations

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

Information also available online

[www.smbctb.co.jp/en/loan/](http://www.smbctb.co.jp/en/loan/)