

\ Floating rate A Plan Only /

# Preferential Interest Rate Campaign for Housing Loan

**Period extended !**

Campaign period : Apply for a loan by May 31, 2025 (Sat) and borrow by June 30, 2025 (Mon).

Floating rate loan (1 year renewal) A Plan  
Special interest rate plan  
Interest rate without campaign  
as of April, 2025

**0.95% p.a.**

Base interest rate 3.24% p.a.  
Discount on the base interest rate -2.29% p.a.

**April 2025  
Campaign Interest Rate**

**0.59% p.a.**

Base interest rate ▶ 3.24% p.a.  
Discount on the base interest rate ▶ -2.65% p.a.

Eligible Customers |

Customers who take out a loan of 100 million yen or more, PRESTIA GOLD PREMIUM customers

## ■ About Campaign

Eligible Customers	- Customers who take out a loan of 100 million yen or more (the total loan amount in the case of a pair loan)* - PRESTIA GOLD PREMIUM customers of SMBC Trust Bank PRESTIA * The loan amount will be determined by the screening of application.
Eligible Product	Housing loan floating rate (1 year renewal) A Plan
Required Conditions	All conditions below must be fulfilled respectively. <b>[Customers who apply for a loan by March 31, 2025 (Mon) ]</b> ① Newly borrowed Housing loan ② Responding to Personal Profiling for Investment by the time the loan is signed (not required if already responded within the last 1 year) . ③ Borrow loan by June 30, 2025 (Mon) <b>[Customers who apply for a loan between April 1, 2025 (Tue) and May 31, 2025 (Sat) ]</b> ① Fulfill ①②③ above. ② Designate SMBC Trust Bank yen savings account as a payroll receiving account by the end of the month 6 months after the borrowing date. The Bank will only accept transfers that are clearly identified as payroll transfers, such as "salary" or "payroll" transfers.
Benefit Details	If the eligible customers fulfill the conditions above, the campaign interest rate will be applied to the initial interest rate on the eligible product above. For more information about the initial interest rate, please see below.

Some of conditions will change starting with applications submitted on April 1.

[Other notes about this campaign] ●Note that this campaign may be terminated 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 the bank receives your housing loan application. ●For It may take time from application to borrowing depending on the progress of screening, please apply well in advance.

## ■ Initial Interest Rates

Initial interest rates (April, 2025)	Base interest rate	Campaign interest rate		Special Interest Rate Plan		Basic Plan	
		Initial interest rate	Discount on the base interest rate	Initial interest rate	Discount on the base interest rate	Initial interest rate	Discount on the base interest rate
Floating rate loans (1 year renewal) A Plan	3.24%p.a.	<b>0.59%p.a.</b>	-2.65%p.a.	0.95%p.a.	-2.29%p.a.	1.84%p.a.	-1.40%p.a.

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

\* To qualify for the campaign interest rate, the borrowing must be disbursed by June 30, 2025 (Mon).

### Conditions for Initial Interest Rates



If the eligible borrower meets the requirements, the "discount on the base interest rate" of the above campaign interest rate will be deducted from the base interest rate of the Floating rate loan (1 year renewal) A Plan.

### Applicable period of discount on the base interest rates

The discount on the base interest rate will be applied to the entire loan period from borrowing to full repayment. However, the conditions of fixed rate loan will be applied if the interest rate is changed from floating to fixed.

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)

Eligibility	<ul style="list-style-type: none"> <li>Applicants must be at least 18 years old and before or on 80 years old birthday at the time of final repayment.</li> <li>Applicants must be eligible for group credit life insurance.</li> <li>Applicants must be Japanese or foreign citizens residing in Japan.</li> <li>Applicants must have a stable source of income and annual income must be over 5 million yen.</li> </ul> <p>* All legal documents, including terms and conditions, are in Japanese. * English translations may be provided as a reference guide only.</p>								
Borrowing Amount	<p>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).</p> <p>* Please note that loan to value ratio will depend on annual income, property and other factors.</p>	<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)								
Administrative fees at time of loan	<ul style="list-style-type: none"> <li>A Plan : 2.2% of total loan amount (including tax)</li> <li>B Plan : 22,000 yen (including tax) * Not applicable to this campaign.</li> </ul>								
Security	<p>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.)</p> <p>* 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).</p>								
Guarantor	<p>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.</p>								
Use of funds	<p>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.</p>								
Repayment method	<ul style="list-style-type: none"> <li>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).</li> <li>Customers can make semiannual repayments in addition to monthly repayments.</li> <li>A maximum of 50% of the loan amount can be repaid at bonus time.</li> </ul>								
Group credit life insurance	<ul style="list-style-type: none"> <li>The borrower is required to enroll in the group credit life insurance policy specified by SMBC Trust Bank.</li> <li>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).</li> <li>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).</li> <li>* Applied to those insurance applications with notification date on or after April 1, 2024.</li> </ul>		<p>For details Group Credit Life Insurance</p> 						
Fees	<p>&lt; Partial early repayment &gt; -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>&lt; Full early repayment &gt; At branches or by mail : 44,000 yen (including tax)</p> <p>&lt; Others &gt; -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	<p>Decision to purchase / Decision to refinance → Apply for loan → Loan underwriting → Contract *Interest rate for current month applies → Borrow funds (Funds deposited) *Interest calculated from borrowing date</p>								
Notice	<ul style="list-style-type: none"> <li>The borrower bears the cost of mortgage execution fees and stamp duties, etc.</li> <li>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.</li> <li><b>The location of the property securing the loan is subject to certain conditions. Please refer to the Information Memorandum for details.</b></li> <li><b>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.</b></li> <li>Staff at our branches and Loan Promotion Dept. would be glad to calculate sample loan repayment scenarios. Please feel free to ask.</li> <li>This overview is subject to change without notice at any time. <b>Please refer to the Information Memorandum for the latest information.</b></li> </ul>		<p>For details Information Memorandum</p> 						

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

Telephone hours for inquiries & consultations

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