



Housing Loan Floating Rate A Plan Discount Option Information

SMBC Trust bank is offering Housing loan discount options available to customers who select Floating rate A Plan as a new loan.
You may choose any one of the discount options that meets the eligibility requirements.

Additional discount rate up to **0.25% p.a.**
on to your initial interest rate

Option1 With a foreign currency deposit balance
equivalent to 10 million yen or more

- 0.25%p.a.

Option2 With a total balance of 30 million yen or more

- 0.25%p.a.

Option3 With a combination of Fixed rate loan contract

- 0.25%p.a.

Option4 With registrations of salary deposit account and
the Foreign Currency Deposit Service

- 0.10%p.a.

Housing Loan Floating Rate A Plan : Discount Option Information

Eligible customers	Customers who newly apply for a housing loan with SMBC Trust Bank
Eligible Product / Plan	Housing loan / Floating rate (1 year renewal) A plan
Benefits	<ul style="list-style-type: none"> Option 1, 2 and 3 offer an interest rate discount of 0.25% p.a. on the initial interest rate. Option 4 offers an interest rate discount of 0.10% p.a. on the initial interest rate. Please check the eligibility requirements for details. Customers can only select 1 of any Option 1, 2, 3, and 4.

Option1

Eligibility Requirement

Customers with a foreign currency deposit balance equivalent to 10 million yen or more

If your balance of foreign currency deposits in your PRESTIA MultiMoney account is equivalent to 10 million yen or more at the time of the loan contract (converted at the latest TTS rate), you will receive an interest rate discount of 0.25% p.a. on the initial interest rate. Please note that if this balance includes any amount scheduled to be used as your own funds for the housing loan, that amount shall be deducted for the purpose of this determination.



All 17 currencies available!

Notes

- Please note that there are cases where some currencies may not be offered due to the country's regulations and/or market conditions.
- The foreign currency deposit balance is determined based on the total amount converted into yen at the latest TTS rate on the loan contract date.
- Foreign currency deposits carry the risk of a loss of principal when converted into yen due to exchange rate fluctuations. For details, please refer to the reverse side.

● For more information about foreign currency deposit > <https://www.smbctb.co.jp/en/product/foreigncurrency/>

Option2

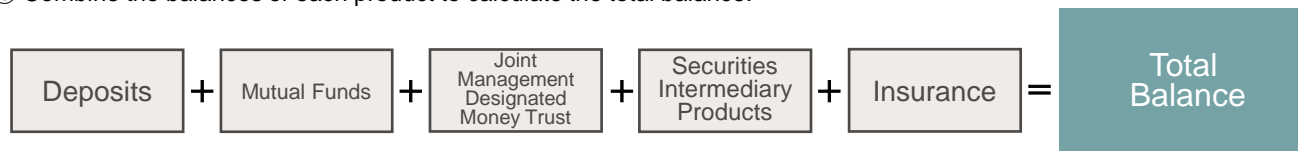
Eligibility Requirement

Customers with a total balance of 30 million yen or more

If your total balance* with PRESTIA is 30 million yen or more, you will receive an interest rate discount of 0.25% p.a. on the initial interest rate. This determination will be done on the loan contract day. Please note that if this balance includes any amount scheduled to be used as your own funds for the housing loan, that amount shall be deducted for the purpose of this determination.

* Not including loan balance, including the balance of securities intermediary products and insurance if any

① Combine the balances of each product to calculate the total balance.



② Deduct any amount scheduled to be used as your own funds for the housing loan.

Notes

- The balance of each product used in the calculation of total balance (①above) is based on the following:
 [Deposits] Balance as of the end of the business day prior to the loan contract day
 [Mutual funds] Balance as of the business day prior to the loan contract day
 [Joint management designated money trust] Principal amount that has been placed in trust outstanding at the time of loan contract
 [Securities intermediary products] Balance as of 2 business days prior to the loan contract day
 [Insurance] Total cumulative insurance premiums paid up till the loan contract day
- In the case of foreign currency-based products, the exchange rate for yen conversion is as follows:
 [Deposits],[Mutual funds], [Insurance]: The bank's TTB rate as of the business day prior to the loan contract day
 [Securities intermediary products]: The final standard rate at month-end provided by SMBC Nikko Securities

Option3

Eligibility Requirement

Customers who choose to contract both Floating rate and Fixed rate plan

If you contract at least 50% of your total housing loan amount with a fixed rate loan, you will receive an interest discount of 0.25% p.a. on the initial interest rate on the portion of your floating rate loan.

e.g., In case of you contract a total loan amount of 90 million yen:

50 million yen with fixed rate plan
40 million yen with floating rate plan



You will receive a discount of 0.25% p.a. on the portion of your floating rate loan (loan amount: 40 million yen)

Fixed rate
50%
or more

+

Floating rate
50%
or less

Eligible for
-0.25%
p.a.

Notes

- You will have two separate loan contracts.
- Fees will be incurred for each loan contract. For details, please consult your representative.

Option4

Eligibility Requirements

Customers who have registered PRESTIA savings account as their salary deposit account and have registration of Foreign Currency Deposit Service

If you have designated your yen savings account as your salary deposit account and are using the Foreign Currency Deposit Service at the time of your loan contract, you will receive an interest discount of 0.10% p.a. on the initial interest rate.

About Foreign Currency Deposit Service

This service debits a certain amount of money of your choice from your yen savings account, convert the yen amount to a foreign currency designated by you every month.

Deposit Amount

Deposit from
10,000 yen equivalent

Currencies

Available in
17 currencies

Deposit Date

Converted automatically
every month

Notes

[Regarding the designation of salary deposit account]

- Only transfers that are clearly identified as salary, such as those labeled “給料” or “給与” are eligible. Transfers simply labeled as “振込” are not eligible. Please also note that accounts designated for bonus payments only are not eligible.
- The confirmation will be done on the loan contract day.

[Regarding Foreign Currency Deposit Service]

- Foreign Currency Deposit Service registration that can be confirmed on the loan contract day is eligible.
- Foreign Currency Deposits carry the risk of a loss of principal when converted into yen due to exchange rate fluctuations. For details, please refer to page 4.

● For more information about Foreign Currency Deposit Service > <https://www.smbctb.co.jp/en/product/gaikatsumitate/>

[Important Notes]

- **Selecting any of the options mentioned in this information is not a condition for obtaining a loan. It also does not determine eligibility for loan approval.**
- **If the requirements are no longer met during the loan contract period, there may be a case that you no longer be eligible for the interest discount described in this information.**
- The interest discount described in this information is applicable only while you are using a floating rate loan. If you switch from a floating rate to a fixed rate, the discount will no longer apply. For details, please refer to the Housing Loan Information Memorandum (Floating Rate).
- The eligibility requirements for each option may be determined depending on your individual circumstances. Please consult your representative.
- The benefits and requirements described in this information are subject to change without notice. Thank you for your understanding in advance.

Please note

● Read the following guidelines before you apply to conduct transactions in foreign currencies. This product entails some risks such as loss of principal in Japanese yen. Please read “Information Memorandum and Pre-Contract Document” carefully and make sure you have full understanding of the product, associated risks, and commissions before making a transaction.

Risk of loss of principal

● Foreign currency deposits entail a risk of FX fluctuations. Due to the market volatility, the amount in yen that you receive may be smaller than the amount in yen at the time of deposit, resulting in a loss of principal. ● The TTS rate (the rate at which yen is converted into foreign currency) and the TTB rate (vice-versa) are different (e.g., for US dollar, the difference is 2 yen per dollar). As a result, the amount in yen (including interest) that you receive may be smaller than the amount in yen at the time of deposit, resulting in a loss of principal, even if foreign exchange rates do not fluctuate.

Commissions

● Foreign exchange commission: TTS rate and TTB rate include a foreign exchange commission set by SMBC Trust Bank. (For US dollars, maximum of 1 yen per dollar to convert one way (i.e., from yen to dollar or dollar to yen) and 2 yen per dollar if converting into and subsequently out of yen or dollar.) ● Foreign currency cash handling fee: Fee is charged on each deposit or withdrawal of cash in a foreign currency (2 yen per US dollar, and 3 yen per Euro). ● Because other transaction fees for fund transfer etc. differ according to each transaction, we can't list all beforehand. ● For more details, please contact our branches or call us, or see the Service Fee List.

Other considerations


● Foreign Currency Deposits are not covered by any deposit insurance. ● Currencies of emerging countries involve more risks than those of developed countries. ● In principle, interest is subject to a 20.315% withholding tax (National tax 15.315% and Local tax 5%) for individual customers. Foreign exchange gains are treated as miscellaneous income under the Japanese tax laws. Comprehensive income taxation applies to corporate customers. The tax rate etc. may change in the future due to reasons such as revision of tax laws. ● Interest rates and exchange rates may fluctuate due to market conditions. Please check the latest information at our branches or via the bank's Website, etc. ● Please read the latest “Information Memorandum” before making transactions. This document is available at our branches, etc. ● Customers performing foreign currency deposit transactions for the first time (including receiving the funds in foreign currency by fund transfer) will be required to conclude a PRESTIA MultiMoney Foreign Currency Savings Deposit Contract. The application process will take a few business days, so please apply well in advance at branches, via online banking, or by mail.

Company Name: SMBC Trust Bank Ltd.

Housing Loan Overview

Eligibility	<p>● Applicants must be at least 18 years old and before or on their 80th birthday at the time of final repayment.</p> <p>● 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 10 million yen.</p> <p>* All legal documents, including the terms and conditions, are in Japanese.</p> <p>* English translations may be provided for reference 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><tr><th>Case</th><th>Maximum LTV%</th></tr><tr><td>Purchase</td><td>110%</td></tr><tr><td>Refinance</td><td>150%</td></tr></table>	Case	Maximum LTV%	Purchase	110%	Refinance	150%	
Case	Maximum LTV%								
Purchase	110%								
Refinance	150%								
Loan term	1 to 35 years								
Guarantor	A guarantor is not normally required. However, any family member whose income is included in the calculation to determine the borrower's ability to repay 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 joint owners) may be required to become a joint guarantor.								
Credit guarantee fees	Not required								
Use of funds	Funds for the purchase or construction of real estate as a residence for the applicant or the applicant's family (including the refinancing of housing loans from other banks or companies) and related expenses.								
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)• B Plan : 22,000 yen (including tax)	A Plan is available for the floating rate loan (1 year renewal) and fixed rate loan (10 year).							
Notes	<p>● The location of the property securing the loan is subject to certain conditions. Please refer to the Information Memorandum for details. This document is available at our branches and on the SMBC Trust Bank PRESTIA Website. ● Please be aware that the decision to extend the loan is based on the screening of the applications. We may not always be able to meet your request. ● This overview is subject to change without notice at any time. Please refer to the Information Memorandum for the latest information.</p>								

〈Housing Loan (Floating rate, 1year renewal) Information Memorandum〉
https://www.smbctb.co.jp/en/loan/products/pdf/housing_loan_floating.pdf





For inquiries and consultations, please call SMBC Trust Bank Ltd. Loan Promotion Department

0120-004-847

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

<https://www.smbctb.co.jp/en/loan>