

## Information Memorandum

As of November 1, 2024

### Housing Loan (Floating rate, 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.<ul style="list-style-type: none"><li>* All legal documents, including terms and conditions, are in Japanese.</li><li>* English translations may be provided as a reference guide only.</li></ul></li></ul>																								
Areas for which loans are available	<table><tr><td>Hokkaido</td><td>Ibaraki</td><td>Saitama</td><td>Chiba</td><td>Tokyo</td><td>Kanagawa</td><td>Shizuoka</td><td>Yamanashi</td></tr><tr><td>Gifu</td><td>Aichi</td><td colspan="4">Nagano(Karuizawa-machi Kitasaku-gun)</td><td>Mie</td><td>Shiga</td></tr><tr><td>Kyoto</td><td>Osaka</td><td>Hyogo</td><td>Nara</td><td>Wakayama</td><td>Fukuoka</td><td></td><td></td></tr></table> <ul style="list-style-type: none"><li>* As of April 1, 2024</li><li>* The property should be within approximately 1 hour by public transport of the closest branch. The above areas are subject to change without notice at any time.</li></ul>	Hokkaido	Ibaraki	Saitama	Chiba	Tokyo	Kanagawa	Shizuoka	Yamanashi	Gifu	Aichi	Nagano(Karuizawa-machi Kitasaku-gun)				Mie	Shiga	Kyoto	Osaka	Hyogo	Nara	Wakayama	Fukuoka		
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Kyoto	Osaka	Hyogo	Nara	Wakayama	Fukuoka																				
Currency	Japanese yen																								
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.																								
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 below, 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> <ul style="list-style-type: none"><li>* Please note that LTV% ratios will depend on annual income, the real estate and other factors.</li></ul> <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%																		
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Loan term	1 to 35 years																								
Interest rate terms	<ul style="list-style-type: none"><li>1 year floating rate loan, with interest rate subject to review every year.</li><li>Interest rates will be determined based on the base interest rate for the floating rate loan (1 year renewal ). For more information about interest rates, please visit the SMBC Trust Bank website, your nearest SMBC Trust Bank branch or call our dedicated Loan Promotion Dept. at 0120-004-847.</li></ul>																								
Initial interest rate change date	<p>The initial interest rate change date will vary according to the loan date and bonus repayment month you have selected.</p> <p>The new interest rate will be applied from the day following the day that the interest rate changes.</p> <p>Re-price date for customers who do not select increased bonus repayments, or customers who select December and June for increased bonus repayments.</p> <table><tr><td>Borrowing by August 31</td><td>Dec 26 of the current year</td></tr><tr><td>Borrowing on Sept 1 or thereafter</td><td>Dec 26 of the next year</td></tr></table> <p>Re-price date for customers who select January and July for increased bonus repayments</p> <table><tr><td>Borrowing by August 31</td><td>Jan 26 of the next year</td></tr><tr><td>Borrowing on Sept 1 or thereafter</td><td>Jan 26 of the year after next</td></tr></table> <p>Re-price date for customers who select February and August for increased bonus repayments</p> <table><tr><td>Borrowing by August 31</td><td>Feb 26 of the next year</td></tr><tr><td>Borrowing on Sept 1 or thereafter</td><td>Feb 26 of the year after next</td></tr></table>	Borrowing by August 31	Dec 26 of the current year	Borrowing on Sept 1 or thereafter	Dec 26 of the next year	Borrowing by August 31	Jan 26 of the next year	Borrowing on Sept 1 or thereafter	Jan 26 of the year after next	Borrowing by August 31	Feb 26 of the next year	Borrowing on Sept 1 or thereafter	Feb 26 of the year after next												
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Interest rate change rules after the initial applicable interest rate period ends		<ul style="list-style-type: none"><li>• After the initial interest rate period ends, the interest rate will be determined based on the housing loan base rate ( floating rate, 1 year renewal ) as of the month preceding each interest rate change. The same rule will be applied on future interest rate changes while floating interest rate is in effect.</li><li>• By applying to SMBC Trust Bank, you can select a housing loan with a fixed rate for 3, 5, 7, 10 years. In this case the rate will be determined based on the base interest rate for the applicable interest period.</li><li>• Customers who change to fixed rate loans can make their selection among 3, 5, 7, or 10 year fixed rate interest terms either by phone (anytime) or at branches (within business hours). However, there is a fee for making this selection.</li><li>• When applications to change to a fixed interest rate loan are made by 4:30 p.m. on the 23rd of each month (the previous business day when this date falls on a bank holiday), the change date will be the 26th of the previous month. Applications made after 4:30 p.m. on the 23rd to the end of the month will take effect on the 26th of the current month. The new interest rate will be applied from the day following the interest rate change date (In both cases, the next business day when the date falls on a bank holiday).</li><li>• The next date on which the interest rate changes after switching to a fixed interest rate loan (the next business day when this date falls on a bank holiday):<ul style="list-style-type: none"><li>* Re-price date for customers who do not select increased bonus repayments, or customers who select December and June for increased bonus repayments</li></ul></li></ul> <table><tr><td>Interest rate term</td><td>3 year term</td><td>5 year term</td><td>7 year term</td><td>10 year term</td></tr><tr><td>Interest rate term change by Aug 26</td><td>Dec 26 in 2 years</td><td>Dec 26 in 4 years</td><td>Dec 26 in 6 years</td><td>Dec 26 in 9 years</td></tr><tr><td>Interest rate term change on Sep 26 or thereafter</td><td>Dec 26 in 3 years</td><td>Dec 26 in 5 years</td><td>Dec 26 in 7 years</td><td>Dec 26 in 10 years</td></tr></table> <ul style="list-style-type: none"><li>• The amount of repayment (total amount of interest rate and principal), and the interest rate will be revised according to the interest rate term you select.</li><li>• The borrower cannot switch back to a floating rate loan (1 year renewal) after switching to a fixed rate.</li><li>• Once a customer has switched to a fixed rate, housing loan (fixed rate) rules apply. See the Information Memorandum for housing loan (fixed rate) for more information.</li></ul>	Interest rate term	3 year term	5 year term	7 year term	10 year term	Interest rate term change by Aug 26	Dec 26 in 2 years	Dec 26 in 4 years	Dec 26 in 6 years	Dec 26 in 9 years	Interest rate term change on Sep 26 or thereafter	Dec 26 in 3 years	Dec 26 in 5 years	Dec 26 in 7 years	Dec 26 in 10 years
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Repayment method	Scheduled payments	<ul style="list-style-type: none"><li>• Equal repayments of principal and interest. Payments will automatically be deducted from the repayment account on the 26th of each month (on the following business day if this date falls on a bank holiday). Repayment amounts (total of principal and interest), will be fixed until the loan interest rate changes.</li><li>• Customers can make semiannual repayments in addition to monthly repayments. June and December, July and January, or August and February can be selected as the months for increased bonus repayments.</li><li>• The amount of loan amount allocated for increased bonus repayment is limited to 50% of the total loan amount.</li></ul>															
	Early repayments	<p>&lt;Partial early repayments&gt;</p> <ul style="list-style-type: none"><li>• Reduced period type: By phone, mail or at branches</li><li>• Repayment amount mitigation type: At branches or by mail (cannot be made by phone)</li></ul> <p>&lt;Full early repayment&gt;</p> <p>By mail or at branches (cannot be made by phone)</p> <p>* See the corresponding section below for details about fees.</p>															
Security		<ul style="list-style-type: none"><li>• 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.)</li><li>• The subscription to property insurance is not a requirement for the loan contract.(SMBC Trust Bank recommends the owner(s) of collateral real estate to subscribe to property insurance against damage by fire, earthquake, etc. in order to be financially prepared to such risk.)</li></ul> <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		A guarantor is not normally 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.															
Credit guarantee fees or surety fees		Not required.															

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 covers up to 100 million yen).</li> </ul> <p>* Applied to those insurance applications with notification date on or after April 1, 2024.          * Please refer to "Group Credit Life Insurance Document for Insured Person (Summary of Contract and Information for Attention)" for details.</p>
Fees	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)</li> </ul> <p>* The interest rate will depend on whether customers choose Plan A or Plan B. For more information about interest rates, please visit the SMBC Trust Bank website, your nearest SMBC Trust Bank branch or call our dedicated Loan Promotion Dept. at 0120-004-847.          * The borrower must bear all associated costs, including revenue stamps, registration fees, etc.</p>
	Fees for partial early repayment	<ul style="list-style-type: none"> <li>- By phone : Free of charge</li> <li>* Reduced period type only.</li> <li>- At branches or by mail : 5,500 yen (including tax) for each time of request.</li> <li>* Reduced period type and repayment amount mitigation type.</li> </ul>
	Fees for full early repayment	44,000 yen (including tax)
	Other fees	Fees for fixed rate reselection: 5,500 yen (including tax) for each time of request.
Branches and contact information		<p>Branches of SMBC Trust Bank Ltd. (belonging to the PRESTIA) that are set up to handle said transactions. Please note that certain branches do not handle cash or check transactions.</p> <p>* For more information, please visit our branches, or call our dedicated Loan Promotion Dept. at 0120-004-847.</p>
SMBC Trust Bank uses the following Designated Dispute Resolution Organization:		<p>Japanese Bankers Association          Contact : Japanese Bankers Association Service Desk          Phone : 0570-017109 or 03-5252-3772</p>
Other matters that might be of importance:		<ul style="list-style-type: none"> <li>Loans cannot be combined with loans from other banks or companies.</li> <li>Staff at our branches and Loan Promotion Dept. would be glad to calculate sample housing loan repayment scenarios. Please feel free to ask.</li> <li>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.</li> </ul>

SMBC Trust Bank Ltd.

## Information Memorandum

As of November 1, 2024

### Housing Loan (Fixed rate)

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.<ul style="list-style-type: none"><li>* All legal documents, including terms and conditions, are in Japanese.</li><li>* English translations may be provided as a reference guide only.</li></ul></li></ul>																																																				
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Interest rate change rules after the initial applicable interest rate period ends		<ul style="list-style-type: none"> <li>After the initial interest rate period ends, the interest rate will be determined based on the housing loan base rate (fixed rate) as of the month preceding each interest rate change.</li> <li>By applying during the period specified by SMBC Trust Bank, you can select a housing loan with a fixed rate for 3, 5, 7, or 10 years (called a "fixed rate reselection"). However, there is a fee for making this selection. If you do not apply during the application period, your loan will be a fixed rate loan (1 year) that is subject to review every year. The same rule will be applied on future interest rate changes.</li> <li>The Application period for fixed rate reselection: From the 8<sup>th</sup> day of the month preceding each interest rate change date to the 12th day of the month of the change date (by 4:30 p.m. by phone, by 3:00 p.m. at branches). * If the last day of the period falls on a bank holiday, the following business day applies.</li> <li>The amount of repayment (total amount of interest and principal), and the interest rate will be revised according to the interest rate term you select.</li> <li>You cannot change to another interest rate term during the period when a particular interest rate applies.</li> <li>You cannot change from a fixed rate to a floating rate (1 year renewal).</li> <li>The interest rate change date after "fixed rate reselection" will be the re-price date of the newly selected interest period type. The same rule will be applied on future "fixed rate reselections."</li> </ul>
Repayment method	Scheduled payments	<ul style="list-style-type: none"> <li>Equal repayments of principal and interest. Payments will automatically be deducted from the repayment account on the 26th of each month (on the following business day if this date falls on a bank holiday). Repayment amounts (total of principal and interest), will be fixed until the loan interest rate changes.</li> <li>Customers can make semiannual repayments in addition to monthly repayments. June and December, July and January, or August and February can be selected as the months for increased bonus repayments.</li> <li>The amount of loan amount allocated for increased bonus repayment is limited to 50% of the total loan amount.</li> </ul>
	Early repayments	<p>&lt;Partial early repayments&gt;</p> <ul style="list-style-type: none"> <li>Reduced period type: By phone, mail, or at branches</li> <li>Repayment amount mitigation type: At branches or by mail (cannot be made by phone)</li> </ul> <p>&lt;Full early repayment&gt;</p> <p>By mail or at branches (cannot be made by phone)</p> <p>* See the corresponding section below for details about fees.</p>
Security		<ul style="list-style-type: none"> <li>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.)</li> <li>The subscription to property insurance is not a requirement for the loan contract. (SMBC Trust Bank recommends the owner(s) of collateral real estate to subscribe to property insurance against damage by fire, earthquake, etc. in order to be financially prepared to such risk.) * 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).</li> </ul>
Guarantor		A guarantor is not normally 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.
Credit guarantee fees or surety fees		Not required.
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). * Applied to those insurance applications with notification date on or after April 1, 2024. * Please refer to "Group Credit Life Insurance Document for Insured Person (Summary of Contract and Information for Attention)" for details.</li> </ul>

Fees	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)</li> <li>* A Plan is available only for the fixed rate loan (10 years).</li> <li>* The interest rate will depend on whether customers choose Plan A or Plan B. For more information about interest rates, please visit the SMBC Trust Bank website, your nearest SMBC Trust Bank branch or call our dedicated Loan Promotion Dept. at 0120-004-847.</li> <li>* The borrower must bear all associated costs, including revenue stamps, registration fees, etc.</li> </ul>
	Fees for partial early repayment	<ul style="list-style-type: none"> <li>- By phone : Free of charge</li> <li>* Reduced period type only.</li> <li>- At branches or by mail : 5,500 yen (including tax) for each time of request.</li> <li>* Reduced period type and repayment amount mitigation type.</li> </ul>
	Fees for full early repayment	44,000 yen (including tax)
	Other fees	Fees for fixed rate reselection: 5,500 yen (including tax) for each time of request.
Branches and contact information		<p>Branches of SMBC Trust Bank Ltd. (belonging to the PRESTIA) that are set up to handle said transactions. Please note that certain branches do not handle cash or check transactions.</p> <p>* For more information, please visit our branches, or call our dedicated Loan Promotion Dept. at 0120-004-847.</p>
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Other matters that might be of importance:		<ul style="list-style-type: none"> <li>• Loans cannot be combined with loans from other banks or companies.</li> <li>• Staff at our branches and Loan Promotion Dept. would be glad to calculate sample housing loan repayment scenarios. Please feel free to ask.</li> <li>• 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.</li> </ul>

SMBC Trust Bank Ltd.