

Housing loans (Fixed rate)

Eligibility	<ul style="list-style-type: none"> Applicants must be at least 18 years old, and before or on 80-year-old birthday at the time of final repayment. Applicants must be eligible for group credit life insurance. Applicants must be citizens or residents of Japan. Applicants must have a stable source of income and annual income must be over 5 million yen. <p>* All legal documents, including terms and conditions, are in Japanese. * English translations may be provided as a reference guide only.</p>																																													
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Currency	<ul style="list-style-type: none"> Japanese yen 																																													
Use of funds	<ul style="list-style-type: none"> 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). 																																													
Borrowing amount	<ul style="list-style-type: none"> 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). * Please note that LTV% ratios will depend on annual income, property and other factors. <table border="1"> <thead> <tr> <th>Case</th> <th>Maximum LTV%</th> </tr> </thead> <tbody> <tr> <td>Purchase</td> <td>100%</td> </tr> <tr> <td>Refinance</td> <td>150%</td> </tr> </tbody> </table>	Case	Maximum LTV%	Purchase	100%	Refinance	150%																																							
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Interest rate terms	<ul style="list-style-type: none"> Fixed-rate loans of 3 years, 5 years, 7 years, or 10 years. Interest rates will be based on the housing loan base interest rate for the interest rate term (3, 5, 7, and 10 years). For more information about interest rates, please visit your nearest SMBC Trust Bank branch, or call our dedicated Loan Promotion Dept. at 0120-004-847. 																																													
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Interest rate change rules after the initial applicable interest rate period ends		<ul style="list-style-type: none"> After the initial interest rate period ends the interest rate for the fixed rate (1-year) loan will apply. This rate is based on the Housing Loan base rate as of the first of the month preceding each interest rate change. For example, if the interest rate change date is in December, the interest rate as of November 1st applies (or, alternatively, the next business day when this date falls on a bank holiday). 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. Customers who choose 3, 5, 7, or 10-year fixed-rates will receive the housing loan base interest rate for the applicable interest rate term. 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 Application period for fixed rate reselection. From the 8th 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. 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. You cannot change to another interest rate term during the period when a particular interest rate applies. You cannot change from a fixed-rate to a floating-rate (1 year renewal). The change date for the fixed rate reselection will be December 26 of the year selected. For customers who select January and July for increased bonus repayments the date will be Jan 26 of the next year. For customers who select February and August for increased bonus repayments the date will be Feb 26 of the following year. If this date falls on a bank holiday, the following business day applies.
Repayment method	Scheduled payments	<ul style="list-style-type: none"> 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. 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 bonus time repayments. A maximum of 50% of the loan amount can be repaid at bonus time.
	Early repayments	<p><Partial early repayments></p> <ul style="list-style-type: none"> Reduced period type: Repayments can be made by phone, at branches (excluding mini branches), or by mail. Repayment amount mitigation type: Repayments can be made at branches (excluding mini branches) or by mail only. (Repayments cannot be made by phone.) <p><Full advance repayments></p> <ul style="list-style-type: none"> Full advance repayments can be made at branches (excluding mini branches), or through the mail. * See the corresponding section below for details about fees.
Security		<ul style="list-style-type: none"> 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.) 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.)
Guarantor		<ul style="list-style-type: none"> 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		<ul style="list-style-type: none"> Not required.
Group credit life insurance		<ul style="list-style-type: none"> The borrower is required to enroll in the group credit life insurance policy specified by SMBC Trust Bank. (SMBC Trust Bank will bear the cost of the insurance premiums.) The maximum amount covered by group credit life insurance is 200 million yen *1 (including disability coverage up to 100 million yen). *1 Applied to those applications with notification date of on and after April 1, 2020.

Fees	Administrative fees at time of loan	<ul style="list-style-type: none"> •22,000 yen (including tax) for new loans * The borrower must bear all associated costs, including revenue stamps, registration fees, etc.
	Fees for partial early repayment	<ul style="list-style-type: none"> By phone: Free of charge *Reduced period type only. In writing or at the counter: (excluding mini branches) or through the mail : 5,500 yen (including tax) will be charged for each payment. * Reduced period type and repayment amount mitigation type.
	Fees for full early repayment	<ul style="list-style-type: none"> •Only at branches (excluding mini branches) and through the mail: 44,000 yen (including tax)
	Other fees	<ul style="list-style-type: none"> •Fees for fixed rate reselection: 5,500 yen (including tax)
Branches and contact information		<ul style="list-style-type: none"> •Branches and mini branches of SMBC Trust Bank Ltd.(belonging to the PRESTIA) that are set up to handle said transactions. Please note that certain branches and mini branches do not handle cash or check transactions. * For more information, please visit our branches, mini branches, or call our dedicated Loan Promotion Dept. at 0120-004-847.
SMBC Trust Bank uses the following Designated Dispute Resolution Organization:		<ul style="list-style-type: none"> Japanese Bankers Association Contact : Japanese Bankers Association Service Desk Phone : 0570-017109 or 03-5252-3772
Other matters that might be of importance:		<ul style="list-style-type: none"> • Loans cannot be combined with loans from other banks or companies. • Staff at our branches and Loan Promotion Dept. would be glad to calculate sample housing 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.

SMBC Trust Bank Ltd.

Information Memorandum

Housing loans (Floating rate, 1 year renewal) : A Plan or B Plan

Eligibility	<ul style="list-style-type: none"> Applicants must be at least 18 years old, and before or on 80-year-old birthday at the time of final repayment. Applicants must be eligible for group credit life insurance. Applicants must be citizens or residents of Japan. Applicants must have a stable source of income and annual income must be over 5 million yen. <ul style="list-style-type: none"> * All legal documents, including terms and conditions, are in Japanese. * English translations may be provided as a reference guide only. 																								
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Loan term	<ul style="list-style-type: none"> 1 to 35 years 																								
Interest rate terms	<ul style="list-style-type: none"> 1 year floating rate loan, with interest rate subject to review every year. Customers must choose "A Plan" or "B Plan". The interest rate and administrative fees depend on which plan is chosen. For further details on administrative fees, please refer to "Fees" on the following page. Interest rates will be based on the applicable 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. 																								
Initial interest rate change date	<ul style="list-style-type: none"> The initial interest rate change date will vary according to the loan date and bonus repayment month you have selected. The new interest rate will be applied from the day following the day that the interest rate changes. <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 border="1"> <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 border="1"> <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 border="1"> <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"> After the initial interest rate period ends, the interest rate for the floating rate loan (1-year renewal) will apply. This rate is based on the housing loan base rate as of the first of the month preceding each interest rate change. For example, if the interest rate changes in December, the interest rate as of November 1st applies (or, alternatively, the next business day when this date falls on a bank holiday.) Customers who change their loans to a 3, 5, 7, or 10-year fixed-rate will receive the housing loan base interest rate for the applicable interest rate term (for example, a 5 year term, in the case of a 5 year fixed-rate loan.) 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. 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). 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). <table border="1" data-bbox="400 712 1406 871"> <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 or Sep 26</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"> 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. The borrower cannot switch back to a floating-rate loan (1 year renewal) after switching to a fixed-rate. Once a customer has switched to a fixed rate, housing loan (fixed rate) rules apply. See the Information Memorandum for housing loans (fixed-rate) for more information. 	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 or Sep 26	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		<ul style="list-style-type: none"> Equal repayments of principal and interest. Payments will automatically be deducted from the repayment account on the 26th of each month (or 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. Customers can make semiannual payments in addition to monthly repayments. June and December, July and January, or August and February can be selected as the months for bonus time repayments. A maximum of 50% of the loan amount can be repaid at bonus time. <table border="1" data-bbox="229 1234 379 1458"> <tr> <td data-bbox="229 1234 379 1458"> Scheduled payments </td> <td data-bbox="395 1043 1501 1234"> </td> </tr> <tr> <td data-bbox="229 1234 379 1458"> Early repayments </td> <td data-bbox="395 1234 1501 1458"> <p><Partial early repayments></p> <ul style="list-style-type: none"> Reduced period type: Repayments can be made by phone, at branches (excluding mini branches), or by mail. Repayment amount mitigation type: Repayments can be made at branches (excluding mini branches) or by mail only. (Repayments cannot be made by phone.) <p><Full advance repayments></p> <ul style="list-style-type: none"> Full advance repayments can be made at branches (excluding mini branches), or through the mail. <p>* See the corresponding section below for details about fees.</p> </td> </tr> </table>	Scheduled payments		Early repayments	<p><Partial early repayments></p> <ul style="list-style-type: none"> Reduced period type: Repayments can be made by phone, at branches (excluding mini branches), or by mail. Repayment amount mitigation type: Repayments can be made at branches (excluding mini branches) or by mail only. (Repayments cannot be made by phone.) <p><Full advance repayments></p> <ul style="list-style-type: none"> Full advance repayments can be made at branches (excluding mini branches), or through the mail. <p>* See the corresponding section below for details about fees.</p>											
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Fees	Administrative fees at time of loan	<ul style="list-style-type: none"> • A Plan : 2.2% of total loan amount (including tax) for new loans • B Plan : 22,000 yen (including tax) for new loans * 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.
	Fees for partial early repayment	<p>By phone: Free of charge*Reduced period type only.</p> <p>In writing or at the counter: (excluding mini branches) or through the mail : 5,500 yen (including tax) will be charged for each payment.* Reduced period type and repayment amount mitigation type.</p>
	Fees for full early repayment	Only at branches (excluding mini branches) and through the mail: 44,000 yen (including tax)
	Other fees	• Fees for switching to a fixed rate loan: 5,500 yen (including tax)
Branches and contact information	<ul style="list-style-type: none"> • Branches and mini branches of SMBC Trust Bank Ltd.(belonging to the PRESTIA) that are set up to handle said transactions. Please note that certain branches and mini branches do not handle cash or check transactions. * For more information, please visit our branches, mini branches, or call our dedicated Loan Promotion Dept. at 0120-004-847. 	
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