

Housing Loan Interest Rate Plans

(February 2024)

Initial interest rates	Floating rate loans (1 year renewal)		Fixed rate loan (10 years fixed)
	A Plan	B Plan	
<div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">PRESTIA GOLD</div> or <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">PRESTIA GOLD PREMIUM</div> or Housing loan of 50 Million Yen or more	0.34% p.a.	0.59% p.a.	1.21% p.a.
Basic plans	1.13% p.a.	1.38% p.a.	2.11% p.a.
Administrative fees (including tax)	2.2% of total loan amount	22,000 yen	22,000 yen

Housing Loan Features Borrow up to 500 million yen. Can be used for new loans and refinancing.	Initial borrowing costs can be reduced <div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid black; padding: 5px; text-align: center;"> ¥ 0 for credit guarantee fees or surety fees. </div> <div style="border: 1px solid black; padding: 5px; text-align: center;"> SMBC Trust Bank will cover premiums for Group Life Insurance <small>(maximum amount covered: 200 million yen*, including disability coverage up to 100 million yen)</small> </div> </div>	Even after borrowing <div style="border: 1px solid black; padding: 5px; text-align: center;"> ¥ 0 for partial early payments <small>(Reduced period type only by phone)</small> </div>
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* Applied to those applications with notification date of on and after April 1, 2020.

【Initial interest rates】

Interest rate terms		Housing loan base interest rates	PRESTIA GOLD or PRESTIA GOLD PREMIUM or Housing loan of 50 Million Yen or more		Basic Plan	
			Initial interest rates	Discount on the base interest rates	Initial interest rates	Discount on the base interest rates
Floating rate loans (1 year renewal)	A Plan	2.63% p.a.	0.34% p.a.	- 2.29% p.a.	1.13% p.a.	- 1.50% 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	2.87% p.a.	0.87% p.a.	- 2.00% p.a.	1.72% p.a.	- 1.15% p.a.
	5 years	3.09% p.a.	1.04% p.a.	- 2.05% p.a.	1.89% p.a.	- 1.20% p.a.
	7 years	3.10% p.a.	1.10% p.a.	- 2.00% p.a.	1.95% p.a.	- 1.15% p.a.
	10 years	3.19% p.a.	1.21% p.a.	- 1.98% p.a.	2.11% p.a.	- 1.08% p.a.
[Reference] Fixed rate loan (1 year)		2.63% p.a.	This plan is available only to customers with an existing SMBC Trust Bank PRESTIA Housing Loan.			

Eligibility for these Interest Rate Plans *Please confirm.

- Customers who sign loan agreements by the end of February 2024, and borrow by the end of following month.
- Customers who sign new agreements for housing loans (The above interest rate plans are not available to customers with an existing SMBC Trust Bank PRESTIA Housing Loans.).

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

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

【Interest Rate Plan Details】

【Floating rate loans (1 year renewal)】

Customers who are eligible based on above conditions receive between 1.50% p.a. to 2.29% p.a. (A Plan) or between 1.25% p.a. to 2.04% p.a. (B Plan) discount on the base interest rate that applies from the date of borrowing, or on the base interest rate that applies from the date the interest rate changes, to the date of final repayment. This is called "Discount on the base interest rate". However, the conditions noted in (2) below apply when the interest rate is changed from floating to fixed.

Administrative fees at time of loan booking (Floating rate loans)	A Plan: 2.2% of total loan amount (including tax) for new loans
	B Plan: 22,000 yen (including tax) for new loans

【Fixed rate loans】

(1) Customers who are eligible based on the above conditions receive between 1.08% p.a. to 2.05% p.a. discounts on the base interest rate that applies from the date of borrowing from 3 to 10 years loans respectively. This is called "Discount on the base interest rate".

(2) Eligibility for Preferential Interest Rates at Completion of Fixed Rate Loan Plan: Fixed rate loans from 3 to 10 years can be selected by applying within a period specified by SMBC Trust Bank before the interest rate period is completed. If an application is not received, the interest rate is reviewed annually, i.e. the loan becomes a fixed rate loan (1 year). (See [Reference interest rate] above.) Whether or not an application is received, a preferential discount of 0.40% p.a. is applied annually to the base interest rate as of the first of the month preceding each interest rate change. The discount applies throughout the fixed rate period. (PRESTIA DIGITAL GOLD, PRESTIA GOLD, PRESTIA GOLD PREMIUM customers and customers with principal balances on housing loans of 40 million yen or more receive an additional discount of 0.60% p.a. (a total annual discount of 1.00% p.a.) until the date of final repayment.)

- The above “Initial interest rates” apply to customers signing new loan agreements in February 2024. These interest rates are reviewed monthly. The interest rates apply if the funds are borrowed up by the end of following month, and apply from the date of borrowing, not from the date of application. The interest rates shown apply until the day before the initial interest rate changes. 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.
- The applicable interest rates may vary during the month as a result of market changes.
- The additional discount in (2) above applies as of February 2024. Future changes in service may result in this rate being changed or eliminated.
- Once a floating rate loan has been converted to a fixed rate loan, it cannot be changed back.

【 SMBC Trust Bank PRESTIA Housing Loan overview 】

[Housing Loans Floating rate loan (1 year renewal) / Fixed rate loan]

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. * All legal documents, including terms and conditions, are in Japanese. * English translations may be provided as a reference guide only. 								
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). <table border="1" style="margin-left: auto; margin-right: auto;"> <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> <p>*Please note that loan to value ratio will depend on annual income, property and other factors.</p>			Case	Maximum LTV%	Purchase	100%	Refinance	150%
Case	Maximum LTV%								
Purchase	100%								
Refinance	150%								
Interest rate terms	Floating rate loans (A Plan / B Plan)		Fixed rate loans (3,5,7 and 10 years)						
Administrative fees at time of loan	A Plan	B Plan	22,000 yen (including tax)						
	2.2% of total loan amount (including tax)	22,000 yen (including tax)							
Loan term	• 1 to 35 years								
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.) * 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). 								
Guarantor	<ul style="list-style-type: none"> • 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. 								
Fees	<ul style="list-style-type: none"> • Partial early repayment: <ul style="list-style-type: none"> -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. • Full early repayment: <ul style="list-style-type: none"> At branches or by mail: 44,000 yen (including tax) • Others <ul style="list-style-type: none"> -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. 								

- The borrower bears the cost of mortgage execution fees and stamp duties.
- 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.
- **The location of the property securing the loan is subject to certain conditions. Please refer to the Information Memorandum for details.**
- **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.**
- Staff at our branches and Loan Promotion Dept. would be glad to calculate sample loan repayment scenarios. Please feel free to ask.
- The Loan overview is subject to change without notice at any time. **Please refer to the Information Memorandum for the latest information.**

【The loan process】

English-speaking staff will provide you with comprehensive support that extends from initial inquiries to loan disbursement.



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

Telephone hours for inquiries & consultations

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