

Regarding the Criteria for New Applications for Housing Loans

Dear Customers,

Thank you for banking with SMBC Trust Bank.

Effective October 1, 2025 (Wed), we are planning to make some changes to the way we handle new applications for Housing Loans, as follows.

1. Products subject to change and criteria details

Products	(Before) Eligibility	(After) Eligibility
Housing Loan Second House Loan Home Equity Loan	Applicants must have a stable source of income and annual income must be over 5 million yen	Applicants must have a stable source of income and annual income must be over 10 million yen
Investment Property Loan	Applicants must have a stable source of income and annual income must be over 7 million yen	

2. Effective date

October 1, 2025 (Wed)

Please note that Information Memorandums of products above will be revised on the effective date. Thank you for your understandings in advance.

Contact: Loan Promotion Department 0120-004-847

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

SMBC Trust Bank Ltd.

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Preferential rate plan available

2

B Plan : ¥0 for Administrative fee

Eligibility requirement

Persons employed by companies contracted to the PRESTIA Bank at Work program at the time of application.

When applying, please state that you are an employee of a company contracted to the PRESTIA Bank at Work program.

Preferential Interest Rate Plans

Choose a plan that fits your focus.

* A Plan is available for the floating rate loan (1 year renewal) and fixed rate loan (10 year).

For customers who value lower interest rates over initial costs;

A Plan

Interest Rate Focused Plan*

Administrative fee:
2.2% of loan amount (including tax)

For customers who value lower initial costs over interest rates;

B Plan

Initial Cost Focused Plan

Administrative fee:
Regular fee
22,000 yen (including tax) ➡ **¥0**

To employees of companies contracted to the PRESTIA Bank at Work program

Initial interest rates	Floating rate loans (1 year renewal)		Fixed rate loans (10 years fixed)	
	A Plan	B Plan	A Plan	B Plan
Employees of companies contracted to the PRESTIA Bank at Work program	0.86 %p.a.	1.11 %p.a.	1.65 %p.a.	1.90 %p.a.
(Reference) Basic Plan	1.75 %p.a.	2.00 %p.a.	2.55 %p.a.	2.80 %p.a.

Housing Loan Features

Comprehensive English support is also free of charge.

Borrow up to 500 million yen.

Can be used for new loans and refinancing.

Group Credit Life Insurance

Prescribed Cancer Coverage

Coverage rider up to 100 million yen*

¥0 for credit guarantee fees or surety fees.

¥0 for stamp duty when you choose digital contracting.

¥0 for partial early payments.

Reduced period type only by phone

* 0.1% will be added on the applicable interest rate for the entire loan term (discount on the base interest rate will be adjusted).

Initial Interest Rates

Initial interest rates(May, 2025)	Floating rate loans (1 year renewal)		Fixed rate loans (B Plan only)			Fixed rate loans (10 years fixed)	
	A Plan	B Plan	3 years	5 years	7 years	A Plan	B Plan
Base interest rates	3.15%p.a.		3.54%p.a.	3.71%p.a.	3.76%p.a.	3.88%p.a.	
Discount on the base interest rates	-2.29%p.a.	-2.04%p.a.	-2.00%p.a.	-2.05%p.a.	-2.00%p.a.	-2.23%p.a.	-1.98%p.a.
Initial interest rates	0.86%p.a.	1.11%p.a.	1.54%p.a.	1.66%p.a.	1.76%p.a.	1.65%p.a.	1.90%p.a.

[Reference] Fixed rate loan (1 year) : 3.15%p.a. (This plan is available only to customers with an existing SMBC Trust Bank PRESTIA Housing Loan.)

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

Terms and Conditions for Initial Interest Rates

The discount on the base interest rates shown above will be deducted from the base interest rate corresponding to each interest period type to determine the applicable interest rate.

Applicable period of the initial interest rate (discount on the base interest rates)

【Floating rate loan (1 year renewal)】

The discount on the base interest rate will be applied to the entire loan period from borrowing to full repayment. However, the conditions noted in 【Fixed rate loan】 below will be applied when the interest rate is changed from floating to fixed.




【Fixed rate loan】

The discounts on the base interest rate will be applied from the date of borrowing from 3 to 10 years loans respectively. 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.)

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.

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Overview Floating rate loan (1 year renewal) / Fixed rate loan (3 years, 5 years, 7 years, and 10 years)

Eligibility	<ul style="list-style-type: none">Applicants must be at least 18 years old and before or on 80 years old birthday at the time of final repayment.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 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>								
Borrowing Amount	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). * Please note that loan to value ratio will depend on annual income, property and other factors.	<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								
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	A Plan	B Plan							
	2.2% of total loan amount (including tax) * A Plan is available for the floating rate loan (1 year renewal) and fixed rate loan (10 year).	Regular fee ¥22,000 (including tax) ➡ ¥0 <div>To employees of companies contracted to the PRESTIA Bank at Work program</div>							
Security	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	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.								
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.								
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 certain day of each month (on the following business day if this date falls on a bank holiday).Customers can make semiannual repayments in addition to monthly repayments.A maximum of 50% of the loan amount can be repaid at bonus time.								
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 (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).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). <p>* Applied to those insurance applications with notification date on or after April 1, 2024.</p>		<div>For details Group Credit Life Insurance</div> 						
Fees	<div><Partial early repayment> -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.</div> <div><Full early repayment > At branches or by mail : 44,000 yen (including tax)</div> <div><Others> -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.</div>								
Loan process	<div>Decision to purchase Decision to refinance</div> ➡ <div>Apply for loan</div> ➡ <div>Loan underwriting</div> ➡ <div>Contract *Interest rate for current month applies</div> ➡ <div>Borrow funds (Funds deposited) *Interest calculated from borrowing date</div>								
Notice	<ul style="list-style-type: none">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.This overview is subject to change without notice at any time. Please refer to the Information Memorandum for the latest information.		<div>For details Information Memorandum</div> <div> Floating rate</div> <div> Fixed rate</div>						

For details
Group Credit
Life Insurance



For details
Information Memorandum



Floating rate



Fixed rate

For inquiries about Housing Loan

0120-004-847 (Toll-Free)

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

For inquiries about PRESTIA Bank at Work

0120-714-189 (Toll-Free)

Telephone hours : Weekdays 9:00 - 17:00
(excluding Saturdays, Sundays and holidays)
From overseas : 81-46-401-2114 (charges apply)

\ 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 May, 2025

0.86% p.a.

Base interest rate 3.15% p.a.
Discount on the base interest rate -2.29% p.a.

**May 2025
Campaign Interest Rate**

0.59% p.a.

Base interest rate ▶ 3.15% p.a.
Discount on the base interest rate ▶ -2.56% p.a.

Eligible Customers |

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

■ About Campaign

Eligible Customers	<ul style="list-style-type: none"> - 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 <p>* The loan amount will be determined by the screening of application.</p>
Eligible Product	Housing loan floating rate (1 year renewal) A Plan
Required Conditions	<p>All conditions below must be fulfilled respectively.</p> <p>【Customers who apply for a loan by March 31, 2025 (Mon)】</p> <p>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)</p> <p>【Customers who apply for a loan between April 1, 2025 (Tue) and May 31, 2025 (Sat)】</p> <p>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.</p>
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 (May, 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	3.15%p.a.	0.59%p.a.	-2.56%p.a.	0.86%p.a.	-2.29%p.a.	1.75%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">Applicants must be at least 18 years old and before or on 80 years old birthday at the time of final repayment.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 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>		
Borrowing Amount	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). * Please note that loan to value ratio will depend on annual income, property and other factors.	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">A Plan : 2.2% of total loan amount (including tax)B Plan : 22,000 yen (including tax) * Not applicable to this campaign.		
Security	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	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.		
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.		
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 certain day of each month (on the following business day if this date falls on a bank holiday).Customers can make semiannual repayments in addition to monthly repayments.A maximum of 50% of the loan amount can be repaid at bonus time.		
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 (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).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.		For details Group Credit Life Insurance 
Fees	<div>< Partial early repayment > -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.</div> <div>< Full early repayment > At branches or by mail : 44,000 yen (including tax)</div> <div>< Others > -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.</div>		
Loan process	<div>Decision to purchase Apply for loan Loan underwriting Contract Borrow funds (Funds deposited)</div> <div>Decision to refinance *Interest rate for current month applies *Interest calculated from borrowing date</div>		
Notice	<ul style="list-style-type: none">The borrower bears the cost of mortgage execution fees and stamp duties, etc.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.This overview is subject to change without notice at any time. Please refer to the Information Memorandum for the latest information.		For details Information Memorandum 

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)

Why not discover how much you can save by refinancing your housing loans ?

Very often,
refinancing housing loans is advantageous
when meeting all of the following three conditions:

Interest rate difference
Before and after refinancing is
1 percentage point or more

Outstanding loan balance of
10 million yen or more

Remaining repayment period of
10 years or longer

In some cases, the refinancing of housing loans may not be advantageous even if you meet these conditions.
For details, please contact one of our bank representatives.

When you refinance a 20 year 20 million yen loan...(Image diagram below)

2.30%p.a.

Total repayment
Amount
24,970,080 yen

Refinance

1.11%p.a.

Total repayment
Amount
22,311,120 yen

Your estimated savings may be
2.65 million yen

You can find out how much you can save by
refinancing by calling us or via the Internet.
Please read the next page for more details.

<Based On> Loan Amount: 20 million yen Repayment Period: 20 years
(equal repayment of principal & interest / no additional repayment every 6 months / no fluctuations in borrowing rate)

* The above is a simulation based on prescribed conditions & may differ depending on the individual contract.

* Excludes: registration costs for establishing mortgages, erasing existing security interests, and other expenses.

Special benefits for employees of companies contracted to the PRESTIA Bank at Work program

1 Preferential rate plan available

2 B Plan : ¥0 for Administrative fee

Eligibility requirement: Persons employed by companies contracted to the PRESTIA Bank at Work program at the time of application

- When applying, please state that you are an employee of a company contracted to the PRESTIA Bank at Work program.
- You can choose from two interest rate plans (floating rate loan (1 year renewal) or fixed rate loan (3 years, 5 years, 7 years and 10 years)), including those refinancing their housing loans.

Preferential Interest Rate Plans

Initial interest rates (May, 2025)	Floating rate loans (1 year renewal)		Fixed rate loans (10 years fixed)	
	A Plan	B Plan	A Plan	B Plan
Employees of companies contracted to the PRESTIA Bank at Work program	0.86 %p.a.	1.11 %p.a.	1.65 %p.a.	1.90 %p.a.
(Reference) Basic Plan	1.75 %p.a.	2.00 %p.a.	2.55 %p.a.	2.80 %p.a.

A Plan Interest Rate Focused Plan*

Administrative fee: 2.2% of loan amount (including tax)

B Plan Initial Cost Focused Plan

Administrative fee : Regular fee
22,000 yen (including tax) → **¥0**

To employees of companies
contracted to the PRESTIA
Bank at Work program

* A Plan is available for the floating rate loan (1 year renewal) and fixed rate loan (10 year).

When Group Credit Life Insurance coverage rider of cancer is added, 0.1% will be added on the applicable interest rate for the entire loan term (discount on the base interest rate will be adjusted).

See "SMBC Trust Bank Housing Loan Preferential plan" for more details about interest rate. The document is available at our branches, or by email or postal mail.

Please read the next page for more details.

■ Overview Floating rate loan (1 year renewal) / Fixed rate loan (3 years, 5 years, 7 years and 10 years)

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 Japanese or foreign citizens residing in 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	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). * Please note that LTV% ratios will depend on annual income, property and other factors.	<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								
Security	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	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.								
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.								
Administrative fees at time of loan	<div>A Plan</div> <p>2.2% of total loan amount (including tax) *A Plan is available for the floating rate loan (1 year renewal) and fixed rate loan (10 year).</p>	<div>B Plan</div> <p>Regular fee ¥22,000 (including tax) ➡ ¥0</p> <p>To employees of companies contracted to the PRESTIA Bank at Work program</p>							
Interest rate terms	Floating rate (1 year renewal)	Fixed rate loans (3 years, 5 years, 7 years and 10 years)							
Interest rate change rules after the initial applicable interest rate period ends	The interest rate for the floating rate loan (1 year renewal) will apply. Customers who change to fixed rate loans can make their selection among 3, 5, 7, or 10 years fixed rate interest terms. However, there is a fee for making this selection. * You cannot switch back to a floating rate loan (1 year renewal) after switching to a fixed rate.	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) . * You cannot change from a fixed rate to a floating rate (1 year renewal).							
	The initial interest rate change date will vary according to the loan date and bonus repayment month you have selected.								
Repayment method	<ul style="list-style-type: none">● Equal repayments of principal and interest. Payments will automatically be deducted from the repayment account each month (total of principal and interest).● Customers can make semiannual repayments in addition to monthly repayments.● A maximum of 50% of the loan amount can be repaid at bonus time.								
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 (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).● 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). <p>* Applied to those applications with notification date of on or after April 1, 2024.</p>								
Fees	<ul style="list-style-type: none">● <Partial early repayment> -By phone : Free of charge * Reduced period type only. -At branches or by mail : 5,500 yen (including tax) for each time of request. * Both reduced period type and repayment amount mitigation type.● <Full early repayment> At branches or by mail : 44,000 yen (including tax)● <Others> -Fee for switching from floating rate loan (1 year renewal) to a fixed rate loan : 5,500 yen (including tax) -Fees for “Fixed rate reselection” : 5,500 yen (including tax) for each time of request.								
Loan process	<div>Decision to purchase</div> <div>Decision to refinance</div> <div>Apply for loan</div> <div>Loan underwriting</div> <div>Contract *Interest rate for current month applies</div> <div>Borrow funds (Funds deposited) *Interest calculated from borrowing date</div>								

- 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.
- This overview is subject to change without notice at any time. Please refer to the Information Memorandum for the latest information.

We can calculate how much you can save by refinancing your housing loans. Please have the documents that show your current repayment conditions ready and call the SMBC Trust Bank Ltd. Loan Promotion Department.

SMBC Trust Bank Ltd. Loan Promotion Department

0120-004-847 (Toll Free)

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

The refinance calculator is also available online at the bank's website.

www.smbctb.co.jp/ie