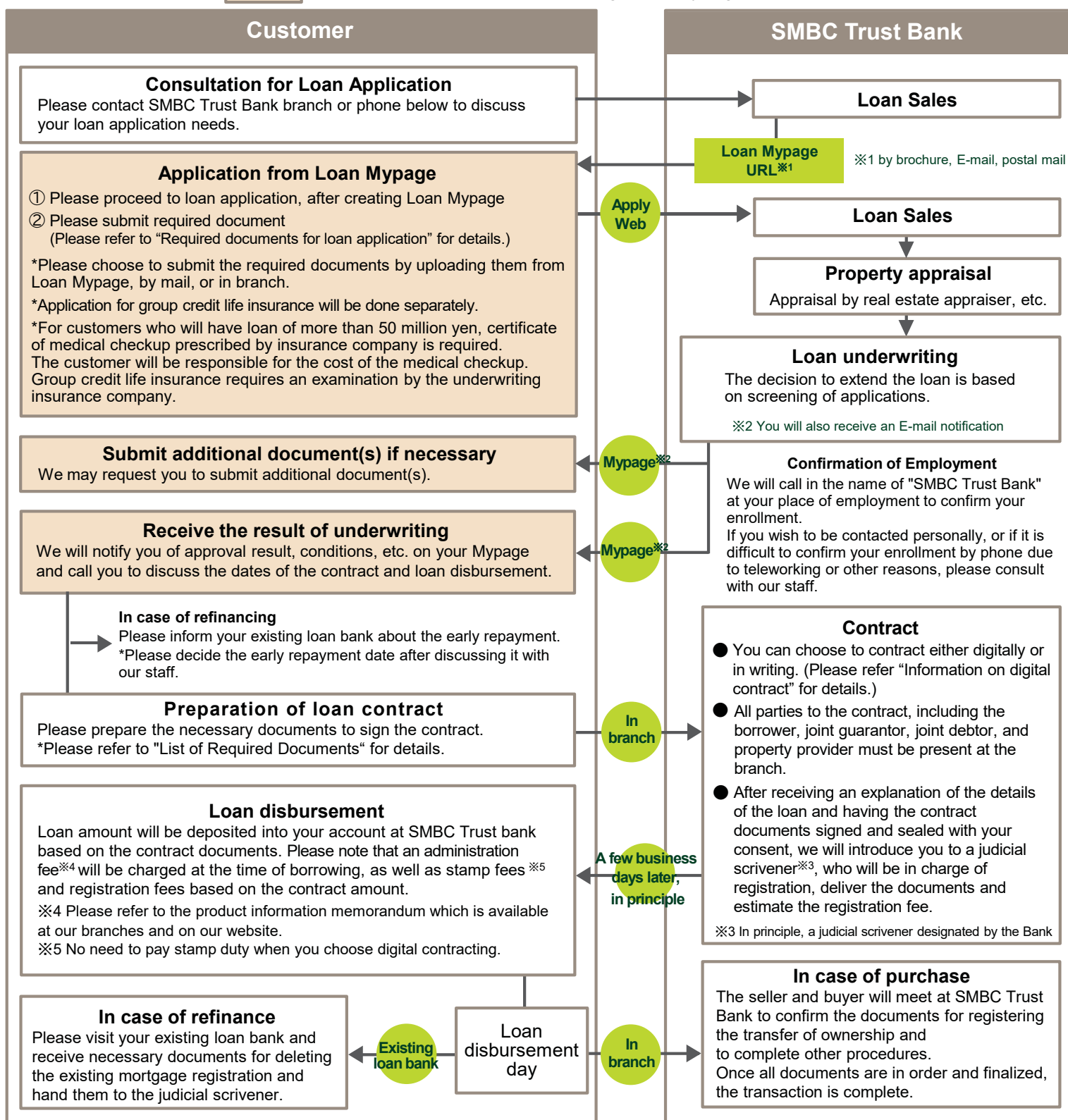


General Process from Application to Disbursement for Loan (Apply via Loan Mypage)

The following is a guide to the general procedure from application to borrowing.

The process shown in is conducted via the Internet using Loan Mypage.



Note:

Since the loan agreement and other related documents are all written in Japanese, all parties to the contract including the borrower, joint guarantor, joint debtor, property provider, are asked to understand or to arrange support to understand those documents. The use of funds for Housing Loan must be the funds for purchase or construction of the borrower(s)'s primary residence or refinance of housing loan from other banks or companies. In case of purchase, please submit original copy of residence certificate or registered seal certificate with new address within 1month after the disbursement.

Although it is not a condition of the loan agreement that you purchase fire insurance or other property insurance for the collateral property, we ask you to consider it as a precaution against the risk of damage from fire, earthquake, etc.

SMBC Trust Bank Ltd. Loan Promotion Department

0120-004-847 (Toll-Free)

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

Required documents for loan application お申込時必要書類一覧表 (Apply via Loan Mypage)



- *The underwriting process will begin when you have entered your application on Loan Mypage and have submitted the required documents.
- * Required documents can be submitted by uploading from Loan Mypage, by mail, or in branch. (When uploading from the Loan Mypage, please prepare clear images.)
- * Some uploaded documents may be requested to present the original documents after loan approval. Our staff in charge will explain when to present them.
- * Additional documents may be required depending on your application and income status.
- * If you have any questions about the required documents or how to submit the documents, please contact the SMBC Trust Bank Ltd. Loan Promotion Department listed on the next page.
- * Please note that the information you have provided for loan underwriting, uploaded document data, and submitted documents (including originals) will not be returned.
- * ローンマイページにてお申込み入力後、必要書類をご提出いただいてから審査開始となります。
- * 必要書類は、ローンマイページからのアップロードのほか、郵送・来店によるご提出でも承ります。（ローンマイページからアップロードする場合は、鮮明な画像をご用意ください）
- * アップロードした一部の書類は、ローン承認後に原本のご提示をお願いする場合がございます。提示時期は担当者からご説明いたします。
- * お客さまのお申込み内容・ご収入状況によっては追加書類をご提出いただく場合があります。
- * 必要書類や提出方法など、ご不明な点がございましたら、次ページに記載のSMBC信託銀行 ローン営業部までお問合せください。
- * 審査のために申告した情報、アップロードした書類データ、提出書類（原本含む）はご返却いたしませんので、あらかじめご了承ください。

必要書類 Required documents		ご参考 Reference					
① Identity verification documents 本人確認書類							
<div><input type="checkbox"/></div> <div>"Honnin Kakunin Shorui" 本人確認書類 - Identity verification documents (ご本人、連帯保証人、連帯債務者、担保提供者) -Required from all of the following: borrower, joint guarantor, joint debtor and property provider and any if required *Please ask if you do not have an ID with your photograph.</div>	<div>One of the following documents below (Only for Japanese customers) •Driver's License or "Unten Keireki Shomeisho (which was issued on or after April 1, 2012)" (front and back) •Passport" (Photo & address pages are required) *A Japanese passport applied for on or after February 4, 2020, due to the abolition of "Information of Bearer" page, requires an additional personal identification document showing the residential address. •Individual Number Card (front side only) 日本人の方の場合 以下のいずれか1点 ・運転免許証または2012年4月1日以降発行の運転経歴証明書(両面) ・パスポート*(顔写真と住所記載のページ) *2020年2月4日以降に申請されたパスポートは住所記入欄がないため、別途、住所記載の本人確認書類が必要です。 ・マイナンバーカード(表面)</div> <div>One of the following documents below (Only for Non-Japanese Customers) •Residence Card ("Zairyu card") or Special Permanent Resident Certificate ("Tokubetsu eijusha shomeisho") with current address. (both sides) 外国籍の方の場合 現住所の記載のある在留カードまたは特別永住者証明書。</div>						
<div><input type="checkbox"/></div> <div>"Juminhyo" 住民票—家族全員記載／本籍・個人番号の記載のないもの - Residence certificate including all family members / without your permanent address and/or personal number</div>	Dated within the past 3 months. 発行後3ヵ月以内						
② Income Documentation ご収入に関する書類							
For both company employees and customers who have their own business 給与所得者・会社経営者の場合							
<div><input type="checkbox"/></div> <div>"Gensen Cyoshuhyo" 源泉徴収票 - Tax Withholding Slip</div>	For the last year (Latest) 前年度分						
<div><input type="checkbox"/></div> <div>"Juminzei Kazei Kettei Tsuchisho" / "Kazei Shomeisho" 住民税課税決定通知書／課税証明書 *市区役所/町村役場にて発行 - Taxation certificate *Issued by city hall</div>	For salaried employees, a tax certificate issued in the past year is acceptable. For self-employed applicants a tax certification for the past 2 years is required. 給与所得者は前年度分、会社経営者の場合は2年分						
<div><input type="checkbox"/></div> <div>"Kakutei Shinkokusho" (Fuzoku Meisai Tsuki) 確定申告書(付属明細付)*確定申告している場合のみ - Income-tax returns includes annexed specification * If tax returns were submitted to the tax office</div>	For the last 2 years (The certificate with electronic application is also accepted) 直近2期分(電子申請等証明書でも可)						
<div><input type="checkbox"/></div> <div>Offer letter</div>	Customers who have recently changed job should provide the offer letter including salary information issued by the employer. ご転職後まもなくの方の場合は、会社発行の給与情報記載のオファーレター						
For self employed customers (including those who earn income from real estate) 自営業者(不動産収入がある方含む)の場合							
<div><input type="checkbox"/></div> <div>"Kakutei Shinkokusho" ("Fuzoku Meisai Tsuki") 確定申告書 (付属明細付) -Tax returns (with supporting documents)</div>	For the last 2 years (The certificate issued via electronic application is also accepted) 直近2期分(電子申請等証明書でも可)						
<div><input type="checkbox"/></div> <div>"Nozei Shomeisho" 税務署発行の納税証明書(その1・その2) -Tax certificate (No. 1 and No. 2) *Issued by tax office</div>	For the last 2 years 直近2期分						
<div><input type="checkbox"/></div> <div>-Documents describing the business 業務内容がわかる資料</div>							
③ For self employed customers – please prepare the additional documents below. 会社経営者の方は、上記に加え、経営する会社について以下の書類が必要です。							
<div><input type="checkbox"/></div> <div>-Company financial statements 法人決算書(損益計算書を含む)</div>	For the last 2 years 直近2期分						
<div><input type="checkbox"/></div> <div>-Company tax returns (with supporting documents) 法人の確定申告書(付属明細付) 直近2期分</div>	For the last 2 years 直近2期分						
④ Property documentation 不動産に関する書類 (○: Required 必要 △: Upon request 必要に応じ)							
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). 建築基準法を満たしていない不動産(建蔽率・容積率超過等)や、所有権の移転登記を一部省略する契約(三為契約・新中間省略登記)はお取扱いしていません。	Construction Planning 建築予定	Purchase ご購入				Refinance お借換え	
	Detached House 一戸建て	Detached House (new) 新築一戸建て	Detached House (pre-owned) 中古一戸建て	Condominium (new) 新築マンション	Condominium (pre-owned) 中古マンション	Detached House 一戸建て	Condominium マンション
<div><input type="checkbox"/></div> <div>"Baibai Keiyakusho" 売買契約書 - Purchase contract" *If you have not executed the Purchase Contract yet, please contact us.</div>	△ Land Purchase 土地購入	○	○	○	○		
<div><input type="checkbox"/></div> <div>"Juyojiko Setsumeisho" 重要事項説明書 - Notice of Important Facts</div>	△	○	○	○	○		
<div><input type="checkbox"/></div> <div>"Tokibo Tohon" ("Tochi") 登記簿謄本(土地) 発行後6ヵ月以内 - Registration Book (for Land) *Within 6months from issuance</div>	○	○	○		△	○	△
<div><input type="checkbox"/></div> <div>"Tokibo Tohon" (Tatemono) 登記簿謄本(建物) 発行後6ヵ月以内 - Registration Book (for Building) *Within 6months from issuance</div>	△ Existing Building 既存建物	△	○	△	○	○	○
<div><input type="checkbox"/></div> <div>"Kozu mataha soren Junzurumono" 公園またはそれに準ずるもの - Official map / Survey map</div>	○	○	○			○	
<div><input type="checkbox"/></div> <div>"Bukken Annaizu" 物件案内図 - Location map *(最寄駅、所要時間などがわかる資料) - Document with information of nearest station, time distance, etc.</div>	○	○	○	○	○	○	○
<div><input type="checkbox"/></div> <div>"Bukken Madorizu" 物件間取り図 - Floor plan (Catalog, Price list, 2D diagram, flyer, etc.)</div>	○	○	○	○	○	○	○
<div><input type="checkbox"/></div> <div>"Kenchiku Kakunin Shinseisyo", "Kakuninzumisyo" 建築確認申請書、確認済証(配置図・各階平面図を含む全ページ) - Confirmation Notice of Building Construction (including layout plan/plan view for each floor)</div>	△	○	△			△	
<div><input type="checkbox"/></div> <div>"Kenchiku Koji Ukeoi Keiyakusho", "Kenchiku Koji Mitsumorisho" 建築工事請負契約書、建築工事見積書 - Building Contract Agreement, Quotation for Building</div>	○	△					
⑤ Documents for other loans その他のローンに関する書類							
<div><input type="checkbox"/></div> <div>- Repayment Schedule of Existing Loans (Housing Loan, Car Loans, Education Loans, etc.) 現在お借入中のローンの返済予定表(住宅ローン、カーローン、教育ローンなど)</div>							
<div><input type="checkbox"/></div> <div>- Copy of Bank Account Book detailing Existing Loan Repayments 現在お借入中のローンの返済用口座の通帳</div>	For the last 3 months 直近3ヵ月分						
⑥ Other Documents その他の書類							
<div><input type="checkbox"/></div> <div>- Additional documents stating reasons for applying for a Home equity loan. ご利用目的のわかる書類</div>	For customers who apply for a Home equity loan. 不動産活用ローンをご利用の場合						
<div><input type="checkbox"/></div>							

Required documents for the loan contract ご契約時必要書類一覧表

Please prepare all the documents in original copy.
書類は全て原本をご用意ください。※必要に応じて△印の資料もご用意いただきます。

(○: Required 必要 △: Upon request 必要に応じ)

Required documents 必要書類		Reference ご参考	Purchase ご購入	Refinance お借換え
<input type="checkbox"/>	"Honnin Kakunin Shorui" 本人確認書類- Identity verification documents (ご本人、連帯保証人、連帯債務者、担保提供者) - Required from all of the following: borrower, joint guarantor, joint debtor and property provider and any if required *Please ask if you do not have an ID with your photograph.	One of the following documents below (Only for Japanese customers) •Driver's License or "Unten Keireki Shomeisho (which was issued on or after April 1, 2012)" (front and back) •Passport* (Photocopies of photo & address pages are required) *A Japanese passport applied for on or after February 4, 2020, due to the abolition of "Information of Bearer" page, requires an additional personal identification document showing the residential address. •Individual Number Card (front side only) 日本人の方の場合 以下のいずれか1点 •運転免許証または2012年4月1日以降発行の運転経歴証明書(両面) •パスポート*(顔写真と住所記載のページ) *2020年2月4日以降に申請されたパスポートは住所記入欄がないため、 別途、住所記載の本人確認書類が必要です。 •マイナンバーカード(表面) One of the following documents below (Only for Non-Japanese Customers) •Residence Card ("Zairyu card") or Special Permanent Resident Certificate ("Tokubetsu eijusha shomeisho") with current address. (both sides) 外国籍の方の場合 現住所の記載のある在留カードまたは特別永住者証明書	○	○
<input type="checkbox"/>	"Inkan Shoumeisho" 印鑑証明書(本人、連帯保証人、連帯債務者、担保提供者各 2通) (電子契約を選択の場合には1通) - 2 copies of certificate of registered seal of borrower, joint guarantor, joint debtor and property provider and any if required (When you choose digital contracting, 1 copy required)	Issued within 3 months before disbursement date. 融資実行日の3ヵ月以内に発行	○	○
<input type="checkbox"/>	"Juminhyo" 住民票—家族全員記載 / 本籍・個人番号の記載のないもの - Residence certificate including all family members / without your permanent address and/or personal number	Issued within 3 months before disbursement date. 発行後3ヵ月以内	△	△
<input type="checkbox"/>	"Tokishikibetsu-joho" 登記識別情報 - Title deed for the land/building			○
<input type="checkbox"/>	"Jitsu-in" 実印 - Registered seal of borrower, joint guarantor, joint debtor and property provider and any if required		○	○
<input type="checkbox"/>	"Bank card" and "Inkan / Sain" 返済口座のキャッシュカードと印鑑/サイン - Bank card and registered seal/signature of the borrower's SMBC Trust Bank account for direct debit repayment		○	○
<input type="checkbox"/>	- Document showing the remittance information 融資金の振込先口座番号を確認できる資料		○	○
<input type="checkbox"/>	- Other document(s) if required その他の書類		○	○
<input type="checkbox"/>	- (When you choose digital contracting) Smartphone or laptop (An electronic device with Internet access and the ability to check incoming e-mails. Tablets are not supported.) (電子契約をご選択の場合)スマートフォンまたはパソコン(メール受信およびインターネット 接続が可能な電子端末。タブレット端末はご利用いただけません。)	On the day of digital loan contract, all parties related to the contract (excluding property provider) are asked to bring their own digital devices. 契約当日、担保提供者を除く契約関係人全員が、それぞれご本人さまの電子端末をお持ちください。	○	○

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