

Investment Property Loan Interest Rate Plans (October 2021)

Initial interest rates	Fixed rate loans	
	1 year fixed	10 years fixed
<div style="border: 1px solid black; padding: 5px; text-align: center;">PRESTIA GOLD</div> <p style="text-align: center;">or</p> <div style="border: 1px solid black; padding: 5px; text-align: center;">PRESTIA GOLD PREMIUM</div> <p style="text-align: center;">or</p> <div style="border: 1px solid black; padding: 5px; text-align: center;">Investment Property Loan of 50 Million Yen or more</div>	1.73% p.a.	1.90% p.a.
<div style="border: 1px solid black; padding: 5px; text-align: center;">Basic plans</div>	2.13% p.a.	2.30% p.a.

Investment Property Loan Features

Initial borrowing costs can be reduced

Borrow up to
100 million yen.

From single rooms to family types.
We support refinancing!

¥ **0** for credit
guarantee fees
or surety fees.

SMBC Trust Bank will
cover premiums for
Group Life Insurance
(including disability coverage).

Administrative fees
at time of loan:
165,000 yen
(including tax)

【Initial interest rates】

Interest rate terms	Investment Property Loan base interest rates	PRESTIA GOLD Customers or PRESTIA GOLD PREMIUM Customers or Investment Property Loan of 50 Million Yen or more		Basic plans	
		Initial interest rates	Discount on the base interest rates	Initial interest rates	Discount on the base interest rates
Fixed rate loans	1 year	3.13% p.a.	- 1.40% p.a.	1.73% p.a.	- 1.00% p.a.
	3 years	3.35% p.a.		1.95% p.a.	
	5 years	3.45% p.a.		2.05% p.a.	
	7 years	3.65% p.a.	- 1.30% p.a.	2.35% p.a.	
	10 years	3.20% p.a.		1.90% p.a.	2.75% p.a.
				2.30% p.a.	- 0.90% p.a.

Eligibility for these Interest Rate Plans *Please confirm.

- Customers who sign loan agreements by the end of October 2021, and borrow by the end of following month.
- Customers who sign new agreements for Investment Property Loans (The above interest rate plans are not available to customers with an existing SMBC Trust Bank PRESTIA Investment Property 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】

(1) Customers who are eligible based on the above conditions receive between 0.90% p.a. to 1.40% p.a. discounts on the base interest rate that applies from the date of borrowing from 1 to 10 years loans respectively.

(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).

(3) Whether or not an application is received, a preferential discount (Note1) of 0.80% 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.

(Note1) Please understand that customers who signed the loan agreement before 2012 are not eligible for the above preferential discount.

• 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.

【 SMBC Trust Bank PRESTIA Investment Property Loan overview 】

Eligibility	<ul style="list-style-type: none"> • Applicants must be at least 20 years old at loan origination, 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 7 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 5 million yen and 100 million yen (in increments of 100,000 yen). The loan amount must be less than or equal to 80% of the purchase price or the assessed value of the collateral (as established by SMBC Trust Bank), whichever is lower. • In case of property purchase, property price must be equal to or more than 10 million yen. * Please note that loan to value ratio will depend on annual income, property and other factors.
Loan term	<ul style="list-style-type: none"> • 1 to 30 years
Security	<ul style="list-style-type: none"> • Customers will create 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.)
Guarantor	<ul style="list-style-type: none"> • Not required.
Use of funds	<ul style="list-style-type: none"> • Funds for the purchase or construction of investment property(including the refinance of investment property loans from other banks or companies).
Interest rate terms	<ul style="list-style-type: none"> • Fixed-rate loans of 1 year, 3 years, 5 years, 7 years, or 10 years.
Fees	<ul style="list-style-type: none"> • Administrative fees :165,000yen (including tax) for new loans • 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. * Both reduced period type and repayment amount mitigation type. • Full early repayment: <ul style="list-style-type: none"> Only at branches (excluding mini branches) and through the mail: 1.1% of outstanding balance (including tax). • Others <ul style="list-style-type: none"> -Fees for fixed rate reselection: 5,500 yen (including tax)
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 (including disability coverage) is the total loan amount. (provided that the coverage per insured person is up to 200 million yen* including disability coverage up to 100 million yen) * Applied to those applications with notification date of on and after April 1, 2020.

- The borrower bears the cost of mortgage execution fees and stamp duties.
- Staff at our branches and Loan Promotion Dept. would be glad to calculate sample loan repayment scenarios. Please feel free to ask.
- Please refer to the Information Memorandum before submitting your application. This document is available at our branches, mini branches and on the SMBC Trust Bank PRESTIA Website.
- 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.

【The loan process】

English-speaking staffs 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)