SMBC Trust Bank PRESTIA

Home Equity Loan Interest Rate Plans

(September 2026)

PRESTIA SMBC TRUST BANK

Interest Rate Plans

Choose a plan that fits your focus.

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: 22,000 yen (including tax)

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

Initial interest rates	Floating rate loans (1 year renewal)		Fixed rate loans (10 years fixed)	
	A Plan	B Plan	A Plan	B Plan
PRESTIA GOLD/ PRESTIA GOLD PREMIUM customers	3.35%p.a.	3.65%p.a.	5.29%p.a.	5.59%p.a.
Basic Plan	3.55%p.a.	3.85%p.a.	5.49%p.a.	5.79%p.a.

Home Equity Loan Features

Comprehensive English support is also free of charge.

Borrow up to **20 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 to the applicable interest rate for the entire term of the loan (the discount on the base interest rate will be adjusted).

Initial Interest Rates

Initial interest rates (September, 2026)		Base interest rates	PRESTIA GOLD/ PRESTIA GOLD PREMIUM customers		Basic Plan	
Interest rate terms			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	4.55%p.a.	**3.35%p.a.**	-1.20%p.a.	**3.55%p.a.**	-1.00%p.a.
	B Plan		**3.65%p.a.**	-0.90%p.a.	**3.85%p.a.**	-0.70%p.a.
Fixed rate loans	3 years (B Plan only)	5.15%p.a.	**4.25%p.a.**	-0.90%p.a.	**4.45%p.a.**	-0.70%p.a.
	5 years (B Plan only)	5.47%p.a.	**4.57%p.a.**	-0.90%p.a.	**4.77%p.a.**	-0.70%p.a.
	7 years (B Plan only)	5.76%p.a.	**4.96%p.a.**	-0.80%p.a.	**5.16%p.a.**	-0.60%p.a.
Fixed rate loans (10 years)	A Plan	6.24%p.a.	**5.29%p.a.**	-0.95%p.a.	**5.49%p.a.**	-0.75%p.a.
	B Plan		**5.59%p.a.**	-0.65%p.a.	**5.79%p.a.**	-0.45%p.a.
[Reference] Fixed rate loan (1 year)		4.55%p.a.	This plan is available only to customers with an existing SMBC Trust Bank PRESTIA Home Equity 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 to10 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.

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

Eligibility	• Applicants must be at least 18 years old and before or on their 80th 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 10 million yen. * All legal documents, including the terms and conditions, are in Japanese. * English translations may be provided for reference only.
Borrowing Amount	Between 5 million yen and 20 million yen (in increments of 100,000 yen). The loan amount must be less than or equal to 80% of the assessed value of the collateral as established by SMBC Trust Bank. * Please note that loan to value ratio will depend on annual income, property and other factors.
Loan term	1 to 20 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 : 2.2% of total loan amount (including tax) • B Plan : 22,000 yen (including tax) * A Plan is available for the floating rate loan (1 year renewal) and fixed rate loan (10 year).
Security	SMBC Trust Bank will pledge a first mortgage* on the collateral (the residence of the applicant). (You will be charged separate fees for setting collateral.) * When SMBC Trust Bank is already the first priority mortgagee, the second priority mortgage. * 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	Not required.
Use of funds	Funds for home renovations, education, cars and other purchases. * We do not provide loan for business funds and refinancing of existing debt (Debt consolidation loan etc.). You will be required to submit documents showing the intended use of the funds.
Repayment method	• Equal repayments of principal and interest. Payments will be automatically deducted from the repayment account on the certain day of each month (on the following business day if this day 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	• A 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). If the rider of cancer coverage (and the living needs rider) * is added, the prescribed interest will be added to the applicable interest rate for the entire term of the loan (the discount on the base interest rate will be adjusted). • Group credit life insurance (main contract) covers the outstanding loan balance up to 200 million yen (including the rider of cancer coverage 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	＜Partial early repayment＞ -By phone : Free of charge * Reduced period type only. -At branches or by mail : 5,500 yen (including tax) for each request. * Reduced period type and repayment amount mitigation type. ＜Full early repayment ＞ At branches or by mail : 1.1% of outstanding balance (including tax) ＜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 request.
Loan process	Apply for loan → Loan underwriting → Contract (The borrowing month or the preceding month) *Interest rate for current month applies → Borrow funds (Funds deposited) *Interest calculated from borrowing date
Notice	• A borrower bears the cost of stamp duties (in the case of written agreements) and mortgage registration fees. • 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 the screening of the 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 (Floating rate / Fixed rate)

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)