

# 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 <b>5 million</b> yen	Applicants must have a stable source of income and annual income must be over <b>10 million</b> yen
Investment Property Loan	Applicants must have a stable source of income and annual income must be over <b>7 million</b> 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.