

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

# SMBC Trust Bank Housing Loan Preferential plan

April 2021

## 1 Preferential rate plan available

## 2 Floating Rate B Plan & Fixed Rate : ¥0\*<sup>1</sup> for Administrative fee

\*1 Applications could not be received via real estate agencies.

**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.

### Sign loan agreements by the end of Apr 2021

Initial interest rates	Floating rate loans (1 year renewal)		Fixed rate loan (10 years fixed)
	A Plan	B Plan	
Employees of companies contracted to the PRESTIA Bank at Work program	<b>0.47%</b> p.a.	<b>0.67%</b> p.a.	<b>0.80%</b> p.a.
[Reference] Basic plans	1.21% p.a.	1.41% p.a.	1.62% p.a.
Administrative fees (including tax)	2.2% of total loan amount	To employees of companies contracted to the PRESTIA Bank at Work program Regular fee <b>¥22,000</b> → <b>¥0</b>	

### Four special features of SMBC Trust Bank Housing Loan

Borrow up to	Initial borrowing costs can be reduced		Even after borrowing
<b>500 million yen.</b> Can be used for new loans and refinancing.	¥0 for credit guarantee fees or surety fees.	SMBC Trust Bank will cover premiums for <b>Group Life Insurance</b> <small>(maximum amount covered: 200 million yen<sup>2</sup>, including disability coverage up to 100 million yen)</small>	¥0 for partial early payments <small>(Reduced period type only by phone)</small>

\*2 Applied to those applications with notification date of on and after April 1, 2020.

### 【SMBC Trust Bank Housing Loan Preferential Interest Rate Plans】

Interest rate terms	Floating rate loans (1 year renewal)		Fixed rate loans			
	A Plan	B Plan	3years	5years	7years	10years
Base interest rates	2.63% p.a.		2.85% p.a.	2.95% p.a.	3.15% p.a.	2.70% p.a.
Discount on the base interest rates	▲2.16% p.a.	▲1.96% p.a.	▲1.70% p.a.	▲1.65% p.a.	▲1.70% p.a.	▲1.90% p.a.
Initial interest rates	<b>0.47%</b> p.a.	<b>0.67%</b> p.a.	<b>1.15%</b> p.a.	<b>1.30%</b> p.a.	<b>1.45%</b> p.a.	<b>0.80%</b> p.a.

### About Preferential Interest Rate Plans

●The initial interest rates apply to customers who sign loan agreements by the end of Apr, 2021, and borrow by the end of following month. The base interest rates are reviewed monthly and also borrowing interest rates are changed accordingly. ●Customers who are eligible based on the "Eligibility requirement" on the previous page, receive discounts on the base interest rate which applies above interest rate terms. ●Floating rate loan (1 year renewal): The interest rate and the administrative fees at time of loan will depend on whether customer choose "A Plan" or "B Plan". For details, please refer to the Information Memorandum.

#### 【Regarding preferential interest rates】

●For floating rate loans (1 year renewal), the preferential interest rates apply to the entire period of the loan until repayment (unless changed to a fixed rate\*). ●For fixed rate loans, the preferential interest rates apply only for the first fixed rate period. \* When changing from a floating rate loan (1 year renewal) to a fixed rate loan, the floating rate loan (1 year renewal) plan is no longer applicable and the interest rate for a fixed rate loan applies. See "SMBC Trust Bank Housing Loan Interest Rate Plans". For details, available at SMBC Trust Bank branches and on the SMBC Trust Bank Website.

See "SMBC Trust Bank Housing Loan Preferential Interest Rate Plans" and "About Housing Loan" on the following page.

# 【 SMBC Trust Bank PRESTIA Housing Loan overview 】

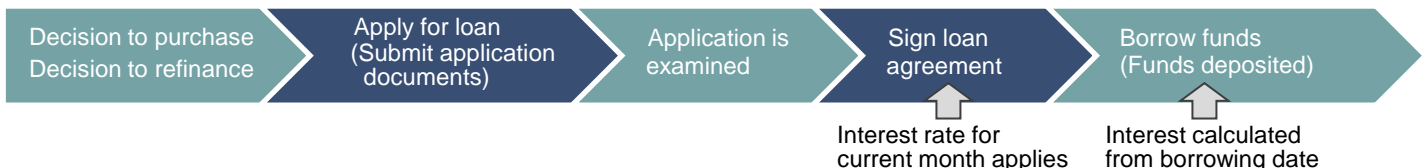
[ Housing Loans Floating rate loan (1 year renewal) / Fixed rate loan ]

Eligibility	<ul style="list-style-type: none"> <li>Applicants must be at least 20 years old and before or on 80-year-old birthday at the time of final repayment.</li> <li>Applicants must be eligible for group credit life insurance.</li> <li>Applicants must be citizens or residents of Japan.</li> <li>Applicants must have a stable source of income and annual income must be over 5 million yen.</li> </ul> <p>* All legal documents, including terms and conditions, are in Japanese. * English translations may be provided as a reference guide only.</p>							
Borrowing Amount	<ul style="list-style-type: none"> <li>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 below, 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).</li> </ul> <p>*Please note that loan to value ratio will depend on annual income, property and other factors.</p>	<table border="1"> <thead> <tr> <th>Case</th> <th>Maximum LTV%</th> </tr> </thead> <tbody> <tr> <td>Purchase</td> <td>100%</td> </tr> <tr> <td>Refinance</td> <td>150%</td> </tr> </tbody> </table>	Case	Maximum LTV%	Purchase	100%	Refinance	150%
Case	Maximum LTV%							
Purchase	100%							
Refinance	150%							
Interest rate terms	Floating rate loans (A Plan / B Plan)	Fixed rate loans (3,5,7 and 10 years)						
Administrative fees at time of loan	<p>A Plan: 2.2% of total loan amount (including tax)</p> <p>B Plan: Regular fee <b>¥22,000</b> (including tax) → <b>¥0</b></p> <p><b>To employees of companies contracted to the PRESTIA Bank at Work program</b></p> <p>*Applications could not be received via real estate agencies.</p>	<p><b>To employees of companies contracted to the PRESTIA Bank at Work program</b></p> <p>Regular fee <b>¥22,000</b> (including tax) → <b>¥0</b></p> <p>*Applications could not be received via real estate agencies.</p>						
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.)							
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.							
Fees	<ul style="list-style-type: none"> <li>Fee for switching to a fixed rate loan or "Fixed rate reselection": 5,500 yen (including tax)</li> <li>Fees for partial early repayment: 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.</li> <li>Fees for full early repayment: Only at branches and through the mail: 44,000 yen (including tax)</li> </ul>							

- 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 housing 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 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)