

Available for individuals and Japanese corporate entities
 purchasing residential or investment properties

Property Mortgage Loan



REPAYMENT SCHEDULE - MAXIMUM 35 YEARS

Maximum repayment schedule may be up to 35 years (420 payments). Longer the loan term, the less installment amount and stress on monthly basis.



35 YEAR LOAN FOR OLDER PROPERTIES

Long term loan up to 35 years (420 payments) available upon request for those older properties exceeding the durable/useful life of building^{*1}.



WIDE RANGE OF ACCEPTABLE PROPERTIES

Regardless of new or secondhand, loan is available for residential and investment properties, including condominiums, studios and apartments. Please inquire for properties exceeding building coverage or floor-area ratio under the Building Standards Act.



SERVICES VARIOUS TYPES OF NEEDS

Our product services business owners, foreign residents of Japan with Resident Card, investors, asset management companies and sales & purchase transactions between families.



ENGLISH SERVICE

English service is available of foreign residents of Japan with Resident Card. Please feel free to contact us in English.

English Support Desk

03-6859-9282 (Mon-Fri 9:00 - 17:00)



GROUP LIFE INSURANCE

Group life insurance, covering outstanding balance of the loan in the event of unforeseeable accidents such as death or severe disability, is highly recommended.



REFINANCE

Refinance from banks and other financial institutions acceptable. Regardless of the current borrowing period, loan term may be up to 35 years (420 payments) to reduce installment amount and stress on monthly basis.

^{* 1} According to the Ordinance, the durability years of depreciable assets for wooden residential house is 22 years and reinforced concrete building is 47 years.

Property Mortgage Loan

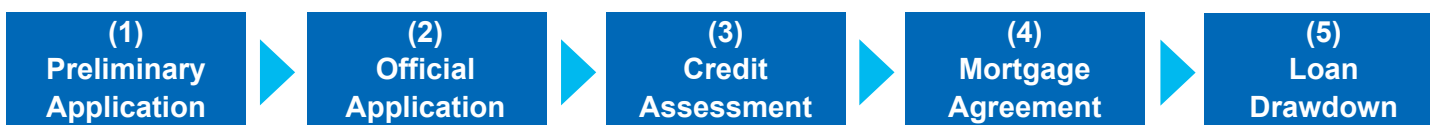
(as of 1st May 2019)

Terms and Conditions

Eligible Customers	Individuals and Japanese corporate entities
Purpose	Purchase of primary residence, investment properties and refinance *1
Amount	JPY 3 million ~ 1,000 million *2 & *3 *2) Up to JPY 500 million per property *3) Up to JPY 500 million per individual customer
Term (payments)	3~35 years (36~420 payments)
Applied Interest Rate (p.a.) *4	<ul style="list-style-type: none"> Without Group Life Insurance Variable Interest Rate 2.80% ~ 3.80% Short term prime rate announced by Shinsei Bank (1.475%) + (1.325% ~ 2.325%) = 2.80% ~ 3.80% With Group Life Insurance Variable Interest Rate 3.10% ~ 4.10% Short term prime rate announced by Shinsei Bank (1.475%) + (1.625% ~ 2.625%) = 3.10% ~ 4.10% Variable interest rate reviewed twice a year, 1st April (applied from June) and 1st October (applied from December)
Establishment Charge (tax exclusive)*5	1.00% ~ 2.00% of loan amount + consumption tax
Actual Annual Percentage Rate	Under 15.00% per annum (Establishment Charge and other fees inclusive)
Early Prepayment Penalty Charge	2.00% <ul style="list-style-type: none"> Full Prepayment Pre-agreed prepayment penalty rate will be charged against total outstanding principal balance Partial Prepayment Pre-agreed prepayment penalty rate will be charged against principal prepaid
Delay Penalty Charge	20.00% per annum
Repayment Method	Monthly Equal Installments with Interest and Principal Equal Monthly Installments
Guarantor	Not necessary *Representative Director of a corporate entity will be required to guarantee their entity
Fire Insurance	Fire insurance coverage and first in line pledge setting will be necessary

*1) Collateralized property coverage areas are center of Tokyo and its suburb areas, Kanagawa, Chiba, and Southern Ibaraki (contact us for Nagoya, Kyoto, Osaka and Fukuoka coverage areas); *4) Applied Interest Rate will be determined upon credit and property assessment; *5) Minimum Establishment Charge is 100,000 yen plus consumption tax.

Steps to Borrow



(1) Contact us or visit our website (2) Interview and application (3) Assessment within 5 business days
(4) Agreement formalities sign & seal (5) Loan drawdown

Necessary Documents

Property Details: Sales pamphlet, Sales & Purchase Agreement, Rental Agreement and Rent-roll, etc.
Income Proof: Withholding tax slip (源泉徴収票) or final income tax return (確定申告書), etc. for individuals
Financial statements and business income tax returns (most recent 2 terms) for corporate entities
List of other holding properties (including rent-roll)

<Please Note> • Upon receipt of your application, we will conduct our internal credit assessment • Please ensure to read and confirm all agreement terms and conditions
• Please ensure your income and outgoings are well balanced and repayment plan is reasonable.
※ If and to the extent there is any inconsistency or conflict between the Japanese and English language versions of all documents, the Japanese language version shall prevail. Moreover, only Japanese or English will be available at the time of loan agreement formalities. Please ensure that the applicant · agreement executor has the ability to communicate, read and comprehend in Japanese or English language.

Unit: yen (as of 1st May 2019)

新生インベストメント & ファイナンス株式会社

<http://fudousan-loan.shinsei-if.com/>

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TEL: 03-6859-9270 (プロパティ営業部) FAX: 03-3258-0585

【登録番号】東京都知事(1)第31653号 日本貸金業協会会員第006009号

【当社が契約する貸金業務にかかる指定紛争解決機関】

名称: 日本貸金業協会 貸金業相談・紛争解決センター

所在: 〒108-0074 東京都港区高輪3-19-15 電話: 03-5739-3861

Repayment Schedule Sample (Monthly equal installments with interest • Loan Amount JPY 10M)					
Interest Rate (p.a.)		2.80%	3.10%	3.80%	4.10%
Term	10 years	95,520	96,888	100,126	101,534
	15 years	68,014	69,443	72,846	74,334
	20 years	54,395	55,883	59,447	61,013
	25 years	46,329	47,876	51,597	53,239
	30 years	41,037	42,642	46,516	48,231
	35 years	37,330	38,990	43,012	44,796

*Sample figures above assume no change or fluctuations in the interest rate.