

People who can use this product	<ul style="list-style-type: none"> <li>●A foreign national who lacks permanent resident status in Japan, but satisfies all of the following conditions: <ul style="list-style-type: none"> <li>-Is residing in Japan</li> <li>-Is capable of understanding (reading and writing) Japanese</li> </ul> </li> <li>●Person who is between the age of 25 and 65, and who will be no older than age 75 when the loan is fully repaid</li> <li>●Person who is able to prove with official documents that they have had stable income for at least one year as a full-time employee or at least three financial years as a corporate officer or self-employed person</li> <li>●Person whose annual income (pre-tax) is 4 million yen or greater.</li> <li>●Person who will use the loan for a property in a major urban area. However, there are cases where a property may be ineligible for a loan despite being in such a location.</li> <li>●Person who is able to come to branches for procedures such as signing contracts.</li> <li>●Person who otherwise satisfies our bank's prescribed screening criteria.</li> </ul>
Usage of funds	<p>[Purchase or construction] The funds can be used as follows for the residential housing of the individual involved or a family member who is living together with them.</p> <ul style="list-style-type: none"> <li>●Construction of or improvements to a residence</li> <li>●Purchase of residence (including an apartment) built for sale</li> <li>●Purchase of an existing residence (including an apartment)</li> <li>●Financing of purchase of residential use land (where a residence will be built within one year)</li> </ul> <p>[Refinancing] The funds can be used as follows for a residence acquired as residential housing of the individual involved or a family member who is living together with them.</p> <ul style="list-style-type: none"> <li>●Repayment of housing loan currently being borrowed (excluding loans from our bank)</li> </ul> <p>*Investment, business and rental properties (including stores, offices, and properties with rental units) are not eligible for loans. *When loans include residential power generation equipment (solar power generation systems, etc.), it must be used for private consumption.</p>
Loan amount	Loans from 5 million yen up to 100 million yen (units of 100,000 yen) are available. However, in the case where the funds are to be used for "Purchase or construction", the loan upper limit shall be the purchase price of the property that is to be the subject of the loan.
Loan period	The loan period is from 1 year to 35 years (units of 1 year).
Repayment holiday	<p>The repayment amount can be reduced for a maximum of 36 months at any time from the second year since repayment started. Repayment holidays cannot be used when payments are in arrears.</p> <ul style="list-style-type: none"> <li>●The principal repayment of the scheduled repayment amount can be reduced down to 1 yen (payments of interest will be continued).</li> <li>●When a repayment holiday is used, the repayment period will automatically be extended for a period equivalent to the repayment holiday period. Once the repayment period has been extended, it will not be automatically shortened even if the repayment holiday is canceled.</li> <li>●A repayment holiday can be used when a loan is made with a repayment plan that includes a repayment holiday in advance or when the repayment period is shortened through partial early repayment, and subsequently the shortened repayment period is allocated to a repayment holiday. In either case, the maximum repayment holiday period is 36 months.</li> <li>●No administrative fees accrue when using a repayment holiday.</li> </ul>
Repayment method	<p>The repayment method is equal monthly payments with interest. A bonus repayment can also be made every six months for up to 40% of the loan amount.</p> <p>* Please inquire with a branch offering this product or the telephone number stated on the product pamphlet for a trial calculation of the repayment amount.</p>
Loan interest rates	<ul style="list-style-type: none"> <li>●Loan interest rate is determined based on Star One Housing Loan Standard Interest Rates when the contract is entered. Star One Housing Loan Standard Interest Rates are the interest rates that are released at branches and our bank's website that are determined every month by our bank based on market interest rate levels. Please check the Tokyo Star Bank website or call the telephone number stated on the product pamphlet for details on specific interest rates and reduction terms.</li> <li>●You can freely select from four types of interest rates, consisting of a variable interest rate or a fixed interest rate (3 years, 5 years, or 10 years).</li> <li>●The interest rate on borrowings is revised based on variable interest rate levels as of the 6th scheduled repayment date for the variable interest rate, and the 36th, 60th, and 120th scheduled repayment dates, respectively, for fixed interest rates for each type of interest rate is selected, and is subsequently revised every 6 months. Note that it is possible to select a fixed interest rate (3 years, 5 years, or 10 years) as the interest rate after the revision by conducting the prescribed procedures no later than 2 business days prior to each revision date.</li> <li>●It is not possible to change loan interest rates between a revision date and the next revision date.</li> </ul> <p>*In the event a foreign national is awarded a Permanent Resident visa during the loan period and informs the bank, subject to bank approval, loan interest rate terms may be improved.</p>
Collateral	A mortgage will be established over the land and building of the residence covered by the loan with our bank as the first priority lien.

Guarantor	In principle, guarantees from guarantee companies or third parties are not required. However, if you have a spouse, please arrange for them to be a jointly liable or to be a guarantor jointly and severally liable. In cases where income is calculated on a combined basis or co-owned property is provided as collateral, it will be necessary for said joint and several guarantor be the person whose co-income is combined with yours or who has co-ownership of the property, as the case may be.						
Prepayment	No fee is required for the procedures for partial prepayment and full prepayment. Moreover, in-branch partial prepayments must be over 1 million yen. *Where the procedures are implemented via Tokyo Star Direct (Internet Banking), there is no such minimum amount.						
Administrative fee (tax included)	An administrative fee of 2.2% of the loan amount shall be paid on the loan disbursement date (for each loan). *In addition, costs such as registration fees and revenue stamp fees will be charged for the actual costs.						
Group credit life insurance	<p>In case of emergency, we require that you enroll in a plan with the insurance company group credit life insurance offered by the insurance company as arranged by our Bank. In the event that you use ② the plan consisting of credit life insurance with cancer coverage and the employment incapacity credit cost insurance rider or ③ the wide group credit plan (group credit life insurance with expanded coverage conditions), the interest rate will increase by 0.3%.</p> <table border="1"> <tr> <td>① Plan consisting of credit life insurance and the employment incapacity credit cost insurance rider</td> <td> <ul style="list-style-type: none"> <li>➤ Group Credit Life Insurance (<i>Danshin</i>) In the event of death or a specified severe disability condition, or when it is determined that you have life expectancy of six months or less, insurance proceeds equivalent to the balance of the home loan will be payable.</li> <li>➤ Employment Incapacity Credit Cost Insurance (Hospitalization Insurance) In the event of hospitalization due to sickness or injury, 100,000 yen will be payable as insurance proceeds for hospitalization. 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You may get this coverage, depending on the degree of illness.</p> </td> </tr> </table> <p>※ Payment of insurance proceeds and diagnostic benefits etc., is subject to the condition that epidermal neoplasms (carcinoma in situ) will not be covered for diagnostic benefits for cancer, etc. When applying to enroll, please make sure to read “Contract overview” and the “IMPORTANT INFORMATION” sections of the guide for policyholders regarding the protection details, such as the grounds for payment of insurance proceeds and diagnostic benefits, non-payment, etc.</p> <p>※ In the case of those with foreign nationality applying for group credit life insurance, the following condition applies: “The insured individual understands through their own effort the contents of the guidance and applications, can fill in the application forms and notification forms in Japanese, and is based in Japan.”</p>	① Plan consisting of credit life insurance and the employment incapacity credit cost insurance rider	<ul style="list-style-type: none"> <li>➤ Group Credit Life Insurance (<i>Danshin</i>) In the event of death or a specified severe disability condition, or when it is determined that you have life expectancy of six months or less, insurance proceeds equivalent to the balance of the home loan will be payable.</li> <li>➤ Employment Incapacity Credit Cost Insurance (Hospitalization Insurance) In the event of hospitalization due to sickness or injury, 100,000 yen will be payable as insurance proceeds for hospitalization. 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Designated dispute resolution body for contracts with our bank	Japanese Bankers Association Inquiries: Japanese Bankers Association Consultation Office Telephone number: 0570-017109 or 03-5252-3772						