

People who can use this product	<ul style="list-style-type: none"> ● Individual person who resides in Japan who has Japanese nationality or who is a foreign national with permanent resident status in Japan. ● A foreign national who lacks permanent resident status in Japan, but satisfies all of the following conditions: <ul style="list-style-type: none"> -Is residing in Japan -Is capable of understanding contract provisions in Japanese (including cases in which understanding is possible with the assistance of a spouse or legal expert) ● 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 ● 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 two years as a corporate officer or self-employed person ● Person whose annual income (pre-tax) is 6 million yen or greater (this may be calculated based on combined income; Note that in the case of single-person households, annual income (pre-tax) of 4 million yen or greater is sufficient). ● Person who otherwise satisfies our bank's prescribed screening criteria.
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"> ● Construction of or improvements to a residence (including a residence attached to a store) ● Purchase of residence (including an apartment) built for sale ● Purchase of an existing residence (including an apartment) ● Financing of purchase of residential use land (where a residence will be built within one year) <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"> ● Repayment of housing loan currently being borrowed (excluding loans from our bank) <p>*Please consult with us for the refinancing of housing you are not currently living in.</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"> ● The principal repayment of the scheduled repayment amount can be reduced down to 1 yen (payments of interest will be continued). ● 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. ● 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. ● No administrative fees accrue when using a repayment holiday.
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"> ● 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. ● 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). ● 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. ● It is not possible to change loan interest rates between a revision date and the next revision date. <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 are not enrolled in group credit life insurance, please arrange for one person who is a heir at law to be a guarantor jointly and severally liable (that person must be 75 years old or less when the loan is fully repaid. 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	The procedures for partial prepayment and full prepayment can be carried out using internet banking. No fee is required.						
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 recommend that you enroll in 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"> ➤ 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. ➤ 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. If the period of hospitalization includes loan repayment dates, insurance proceeds equivalent to the repayment amounts due for those months will be payable to a maximum of six months (the total protection period is limited to the amounts for 36 months). </td> </tr> <tr> <td>② Plan consisting of credit life insurance with cancer coverage and the employment incapacity credit cost insurance rider</td> <td> <ul style="list-style-type: none"> ➤ Group Credit Life Insurance with cancer coverage (<i>Gan-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 and, in addition to the foregoing, you are diagnosed with cancer by a doctor, insurance proceeds equivalent to the balance of the home loan will be payable. ➤ 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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<p>※ Payment of insurance proceeds and diagnostic benefits etc., is subject to the condition that 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 non-payment, etc.</p> <p>※ Foreign nationals who do not have permanent resident status must be enrolled in group credit life insurance.</p>							
Designated dispute resolution body for contracts with our bank	<p>Japanese Bankers Association Inquiries: Japanese Bankers Association Consultation Office Telephone number: 0570-017109 or 03-5252-3772</p>						