

People who can use this product	<ul style="list-style-type: none"> ● Person who is a Japanese national or foreign national who has permanent residence rights ● Person who is a foreigner without permanent residence rights who fulfills 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 20 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 																																		
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) *Cannot be used for the purchase of land only. <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, if the funds are used for purchase or constructions, the loan amount will be limited to 90% of the purchase price of the property covered by the loan. *In addition, there may be limitations based on annual income, the collateral valuation by our bank, etc.																																		
Loan period	The loan period is from 1 year to 35 years (units of 1 year).																																		
Repayment method	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. *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.																																		
Deposit linked (offset calculations)	Interest is only calculated based on the balance after subtracting the total of deposits(*) eligible as loan-linked deposits from the loan. (*)The priority order for deposits eligible as loan-linked deposits is (1) Star One yen ordinary deposits, (2) Star One yen fixed-term savings, (3) Star One foreign currency ordinary deposits, and (4) foreign currency rate reference-type offset fixed-term savings (structured deposits). Note that foreign currency deposits are converted to yen based on the middle rate for offset calculations. For details, refer to the Tokyo Star Bank website.																																		
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 by the business day 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>																																		
Maintenance pack	<p>A maintenance pack is a feature that offers various types of maintenance free of charge during the repayment period. There are three types of maintenance packs that offer services combined with coverage for various risks. You must enter one of the maintenance packs. The maintenance pack fee is calculated based on the loan balance every month, and deducted from the repayment account.</p> <table border="1"> <thead> <tr> <th></th> <th>Maintenance pack 1</th> <th>Maintenance pack 2</th> <th>Maintenance pack 3</th> </tr> </thead> <tbody> <tr> <td>Maintenance pack fee (For each 1 million yen of the loan balance)</td> <td>420 yen per month (0.504% per annum)</td> <td>585 yen per month (0.702% per annum)</td> <td>250 yen per month (0.300% per annum)</td> </tr> <tr> <td>Use of repayment holiday (free)</td> <td>○</td> <td>○</td> <td>○</td> </tr> <tr> <td>Selection of fixed interest rate (free)</td> <td>○</td> <td>○</td> <td>○</td> </tr> <tr> <td>Partial early repayment/full early repayment (free)</td> <td>○</td> <td>○</td> <td>○</td> </tr> <tr> <td>Hospitalization coverage (hospitalization insurance)</td> <td>○</td> <td>○</td> <td>×</td> </tr> <tr> <td>Coverage at the time of death or advance disability (group credit)</td> <td>○</td> <td>○</td> <td>×</td> </tr> <tr> <td>Coverage when diagnosed with cancer (cancer group credit)</td> <td>×</td> <td>○</td> <td>×</td> </tr> </tbody> </table> <p>*The type of maintenance pack cannot be changed after entering a loan contract. *For the maintenance pack fee, as a general rule the rate above applies for the entire contract period. Even if it becomes necessary to revise rates due to cases such as a drastic increase in costs for maintaining service due to unforeseen circumstances, rates will be revised within a scope that does not exceed 1% on an annual basis. *Foreigners without permanent residence rights may enter maintenance pack 1 or maintenance pack 2.</p>				Maintenance pack 1	Maintenance pack 2	Maintenance pack 3	Maintenance pack fee (For each 1 million yen of the loan balance)	420 yen per month (0.504% per annum)	585 yen per month (0.702% per annum)	250 yen per month (0.300% per annum)	Use of repayment holiday (free)	○	○	○	Selection of fixed interest rate (free)	○	○	○	Partial early repayment/full early repayment (free)	○	○	○	Hospitalization coverage (hospitalization insurance)	○	○	×	Coverage at the time of death or advance disability (group credit)	○	○	×	Coverage when diagnosed with cancer (cancer group credit)	×	○	×
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Insurance that is available	<ul style="list-style-type: none"> ● Group credit life insurance (group credit): An insurance benefit equivalent to the housing loan balance is paid upon the death or prescribed advance disability of the beneficiary or when it has been deemed that their remaining life is no more than six months. ● Group credit with cancer coverage rider (cancer group credit): An insurance benefit equivalent to the housing loan balance is paid not only upon the death or prescribed advance disability of the beneficiary or when it has been deemed that their remaining life is no more than six months, but also when cancer has been diagnosed by a doctor. ● Occupational disability credit cost insurance (hospitalization insurance): A hospitalization cost insurance benefit of 100,000 yen is paid upon hospitalization for disease or injury. <p>If the hospitalization period includes a loan repayment date, a payment equivalent to the repayment amount for that month is also made, for a maximum of six months (up to 36 months for the total coverage period).</p> <p>*Please refer to the Guidance for the Insured for each type of insurance for details on the insurance.</p>																																		

Translated

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.
Collateral	<p>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. Customers that plan to use loan-linked deposits of the same amount as the loan from the beginning can opt for a mortgage to be established on Star One yen ordinary deposits that are the same amount as the loan (deposits as collateral).</p>
Guarantor	<p>A guarantee from a guaranteeing company or third party is not required as a general rule. If using Maintenance pack 3, please set one legal heir as the joint guarantor (limited to people who will be no more than 75 years old when the loan is completely repaid). In addition, when totaling income or pledging co-owned properties as collateral, the person whose income is totaled or co-owner of the property need to become the joint obligor or joint guarantor.</p>
Administrative fee	<p>An administrative fee of 2.16% (tax included) 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.</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>