

**“Tokyo Lucky Star” Star Real Estate Investment Loan (for non-residents in Japan) Product Description**  
**As of April 1, 2025**

Eligibility	<p>Available to those who meet all of the following criteria:</p> <ul style="list-style-type: none"> <li>Those who do not reside in Japan and meet all of the following criteria: <ul style="list-style-type: none"> <li>Those who hold a Hong Kong ID (PIC or IC)*.</li> <li>* PIC = Hong Kong Permanent Identity Card; IC = Hong Kong Identity Card</li> <li>Those with their main income from Hong Kong and who can provide official proof of income.</li> </ul> </li> <li>Those who are at least 20 years old at the time of application, and 65 years old or younger at the time of full repayment.</li> <li>Those with an annual income of JPY 15 MM or more, or net assets of JPY 45 MM or more as stated in the official annual income certificate for the previous fiscal year. <ul style="list-style-type: none"> <li>* Net assets are the deducted amount of financial assets in Japan and Hong Kong and real estate owned in Japan from liabilities for purchase.</li> <li>* The amount converted into Japanese yen based on the exchange rate at the time of application as prescribed by Tokyo Star Bank (“TSB”).</li> </ul> </li> <li>Those who are able to visit the Tokyo Star Bank head office at the time of signing the contract.</li> <li>When purchasing/constructing or refinancing investment real estate, those who can designate an account in their name for repayment at TSB to which rent payments are to be transferred.</li> <li>Those who meet TSB’s other screening criteria.</li> </ul>
Use of Funds	<ol style="list-style-type: none"> <li>Uses in connection with the purchase/construction and refinancing of investment real estate in Japan: <ul style="list-style-type: none"> <li>New and used mansions (condominiums) (whole building or single unit)</li> <li>New and used apartments (whole building)</li> <li>New and used commercial buildings or stores (single unit) or offices (single unit)</li> <li>New and used detached houses</li> </ul> </li> <li>Uses in connection with the purchase/construction and refinancing of second homes or houses to be acquired for family residence in Japan: <ul style="list-style-type: none"> <li>New and used mansions (condominiums)</li> <li>New and used houses</li> </ul> </li> </ol> <p>* In principle, Tokyo (23 wards, Musashino City, Mitaka City, Chofu City, Koganei City, Kokubunji City, Kunitachi City, and Tachikawa City); Kanagawa Prefecture (Yokohama City and Kawasaki City); Osaka City, Osaka Prefecture; Nagoya City, Aichi Prefecture; Kyoto City, Kyoto Prefecture; Kobe City, Hyogo Prefecture; and Fukuoka City, Fukuoka Prefecture. (Some areas may not be covered.)</p> <p>* Loans for the purchase of land and the interim payments for building construction are not eligible.</p>
Loan Amount	<p>JPY 20 MM or more (in JPY 100,000 increments)</p> <p>* Subject to restrictions based on annual income, collateral valuation by TSB, and other factors.</p>
Tenor	<p>1 year to 25 years (in 1-year increments) * Subject to restrictions depending on the eligible property.</p>
Borrowing Interest Rate	<ul style="list-style-type: none"> <li>Floating interest rate</li> <li>The interest rate will be based on TSB’s predetermined short-term prime rate plus a fixed interest rate.  <u>Interest rate = Base rate + Fixed interest rate</u></li> <li>The interest rate is subject to change, with April 1 and October 1 of every year as the reference date. If the interest rate is changed, the change will apply to interest paid on each repayment date from July to December of that year when the reference date is April 1, and to interest paid on each repayment date from January to June of the following year when the reference date is October 1.</li> <li>If interest payments exceed the repayment amount due to a rise in interest rates (“interest payable”), interest payments will be deferred to the following month or later. For details, please refer to the attached About Floating Interest Rates and Monthly Repayments.</li> </ul>
Repayment Method	<ul style="list-style-type: none"> <li>Repayments will be in equal monthly installments with add-on interest. Principal and interest repayment amounts will be reviewed with the fifth October 1 after loan execution as the reference date. Thereafter, principal and interest repayment amounts will be reviewed every five years with the fifth October 1 as the reference date. Repayment of the reviewed/revised principal and interest repayment amounts will begin on the first repayment date that falls on the same date three months after the relevant reference date. Until the principal and interest repayment amounts are reviewed every five years, any change in the interest rate will not result in a review of the principal and interest repayment amount, but will result in a change in the breakdown of principal and interest.</li> <li>The new principal and interest repayment amounts will be calculated in accordance with TSB’s prescribed formula, but the new principal and interest repayment amounts will be limited to a maximum of 1.25 times the immediately preceding principal and interest repayment amounts.</li> <li>Each repayment will be made by automatic direct debit from the deposit account for repayment.</li> </ul>
Repayment Date	<p>The 26th of every month (or the following bank business day if a bank holiday)</p>
Collateral	<ul style="list-style-type: none"> <li>A lien on the property to be financed will be established with TSB as the first priority lienholder.</li> <li>Please purchase fire insurance during the loan period. A first priority pledge will be established with TSB as the pledgee.</li> </ul>
Special Provisions to Limit Non-exempt Property	<p>No claim for reimbursement will be made beyond the extent of the non-exempt property as separately determined. Please refer to the attached Supplementary Description for details.</p>
Fees	<ul style="list-style-type: none"> <li>There is no fee to apply.</li> <li>An administration fee of 2.0% (tax free) of the amount borrowed will be charged at the time of loan execution.</li> </ul>

	* There will also be other expenses, such as a registration fee and stamp tax (actual cost).												
Early Repayment Fees	<ul style="list-style-type: none"><li>The following early repayment fees will be charged when making an early repayment:<table><tr><td>Partial early repayment fee</td><td>Loan period of 5 years or less</td><td>1.0% of repaid principal (tax free)</td></tr><tr><td></td><td>Loan period of over 5 years</td><td>0.5% of repaid principal (tax free)</td></tr><tr><td>Full early repayment fee</td><td>Loan period of 5 years or less</td><td>1.0% of repaid principal (tax free)</td></tr><tr><td></td><td>Loan period of over 5 years</td><td>0.5% of repaid principal (tax free)</td></tr></table></li><li>Partial early repayment amounts are limited to JPY 1,000,000 or more.</li><li>To make an early repayment, you must notify TSB at least one month prior to the early repayment date.</li></ul>	Partial early repayment fee	Loan period of 5 years or less	1.0% of repaid principal (tax free)		Loan period of over 5 years	0.5% of repaid principal (tax free)	Full early repayment fee	Loan period of 5 years or less	1.0% of repaid principal (tax free)		Loan period of over 5 years	0.5% of repaid principal (tax free)
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Other	<ul style="list-style-type: none"><li>During loan period, the borrower will be required to provide documents related to the status of rental income and other information (if the subject property is a rental property).</li><li>Please contact the dedicated contact point below for a trial calculation of repayment amounts and interest rate information: Star Real Estate Investment Loan Desk Direct Dial: +81-50-3093-3808 (Japan Standard Time / weekdays 9:00-17:00)</li></ul>												
Designated Dispute Resolution Organization Contracted by TSB	Japanese Bankers Association For inquiries: Japanese Bankers Association Consultation Office Telephone number: 0570-017109 or 03-5252-3772												

All transactions under this loan are conducted by relying solely on Japanese-language documents. Any English-language documents are merely translations for reference purposes only, and TSB shall not be liable for any issues arising from their content.