

Who can apply for this loan	<p>This loan is available to those who meet all of the following requirements.</p> <ul style="list-style-type: none"> ● Non-residents of Japan who meet all of the following requirements: <ul style="list-style-type: none"> - Holders of a Republic of China (Taiwan) passport - Residents of Taiwan - For tax purposes, applicants must be a resident of Taiwan and must not be a resident of any other country or region. Applicants must be able to provide official proof of income. ● Applicants must be aged over 20 at the time of application and be 75 or younger at the time of full repayment. ● Applicants must have an official annual income certificate for the previous year that lists annual income of 10 million yen or more or net assets of 30 million yen or more. (Net assets include financial assets in Japan and Taiwan and real estate owned in Japan less liabilities for purchases. Stated amounts are the amounts converted into yen based on the exchange rate at the time of application as prescribed by Tokyo Star Bank.) ● Applicants must be able to sign the contract in person at Tokyo Star Bank’s main branch. ● If purchasing or building investment real estate or refinancing, the applicant must be able to designate an account in their name at Tokyo Star Bank into which rent will be transferred in order to repay the loan. ● Applicants must meet our other screening requirements.
Ways to use your loan	<ol style="list-style-type: none"> 1. Loans can be used in the following ways for the purchase or construction of investment real estate in Japan and refinancing. <ul style="list-style-type: none"> ● New and used condominiums (whole buildings or units) ● New and existing apartments (whole buildings) ● New and existing commercial buildings or stores (individual units) or offices (individual units) ● New and used existing houses 2. Loans can be used in the following ways for the purchase or construction of second homes or homes acquired as a residence for family in Japan and refinancing. <ul style="list-style-type: none"> ● New and existing condominiums ● New and existing homes <p>*Target areas: In principle, Tokyo (the 23 wards, Musashino City, Mitaka City, Chofu City, Koganei City, Kokubunji City, Kunitachi City, Tachikawa City), Kanagawa Prefecture (Yokohama City, Kawasaki City), Osaka City in Osaka Prefecture, Nagoya City in Aichi Prefecture, Kyoto City in Kyoto Prefecture, Kobe City in Hyogo Prefecture, Fukuoka City in Fukuoka Prefecture, and Kumamoto Prefecture (Kikuyo Town, Koshi City, Ozu Town, and the Higashi, Kita, and Chuo wards of Kumamoto City). (Loans are not available for some parts of the target areas)</p> <p>*Loans cannot be used to purchase land or make interim payments for building construction.</p> <p>*We are unable to accept applications for shared ownership properties.</p>
Loan amount	<p>We provide loans ranging from 20 million yen (in units of 100,000 yen)</p> <p>*Subject to restrictions based on annual income and our evaluation of your collateral, etc.</p>
Loan period	<p>Between one and 25 years (in units of 1 year)</p> <p>*Subject to restrictions based on the property for which the loan is intended.</p>
Borrowing interest rate	<ul style="list-style-type: none"> ● Variable interest rate ● Our interest rate is our short-term prime rate, which is used as our benchmark interest rate, plus a fixed interest rate. <u>Interest rate = benchmark interest rate + fixed interest rate</u> ● The interest rate will be changed taking April 1 and October 1 of each year as the reference date. If our interest rate changes, the new rate will apply to interest due on each repayment date from July to December of that year if the reference date is April 1 and to the interest due on each repayment date from January to June of the following year if the reference date is October 1. ● Interest payments will be deferred to the following month or thereafter if the interest exceeds the repayment amount due to an increase in interest rates (this is referred to as accrued interest). For details, please refer to the attached “Variable Interest Rate and Monthly Repayment Structure”.

Repayment method	<ul style="list-style-type: none"> • Repayments are made in equal monthly installments of the principal and interest. (We do not accept additional payment following receipt of bonuses) The amount of each principal and interest repayment will be reviewed taking the fifth October 1 after providing the loan as the reference date. Thereafter, the amount of principal and interest repayments will be reviewed every five years taking the October 1 of the fifth year as the reference date. Repayment of the principal and interest repayment amount at the new rate after a review or revision will commence on the first repayment date after the corresponding date, three months after the relevant reference date. During the period five years until the principal and interest repayment amount is reviewed every five years, any change to the interest rate will not result in a change to the breakdown of the principal and interest. • The new principal and interest repayment amount will be calculated using the Bank's designated calculation method, and the new principal and interest repayment amount will be limited to 1.25 times the immediately preceding principal and interest repayment amount. • Each repayment will be automatically deducted from your repayment deposit account.
Repayment date	26th day of each month (or the next business day if the bank is closed on the 26th day)
Collateral	<ul style="list-style-type: none"> • A mortgage on the property to be financed will be set up with Tokyo Star Bank as the first lienholder. • Please enroll in fire insurance during the loan period. You will be asked to sign a pledge promising Tokyo Star Bank that you will make us the first lienholder.
Special provision for limitation of liability	We will not demand repayment beyond the extent of the property liability determined separately. Please refer to the attached "Supplementary Information" for details.
Fees	<ul style="list-style-type: none"> • No fee will be charged for the application. • You will be charged an administration fee equivalent to 0.1% (tax exempt) of the amount borrowed at the time of borrowing. *You will also be charged fees such as actual registration fees and stamp duty.
Early Repayment Fees	<ul style="list-style-type: none"> • The following early repayment fees will be charged when making an early repayment. Partial early repayment (per payment): 20,000 yen (tax exempt) Full early repayment (per payment): 30,000 yen (tax exempt) • We only accept early repayments of 1 million yen or more. • You must notify us at least one month before the desired repayment date if you wish to make an early repayment.
Other	<ul style="list-style-type: none"> • During the loan period, you will be required to provide documents relating to your rental income, etc. (if property covered by the loan is a rental property) • Please contact the dedicated help desk below for a trial calculation of repayment amounts and for information on interest rates. Star Real-Estate Investment Loan Dedicated Help Desk Direct Dial: +81-3-3224-3838 (weekdays 9:00-17:00 JST)
Designated Dispute Resolution Organization	Japanese Bankers Association Contact JBA Customer Relations Center Telephone number: 0570-017109 or 03-5252-3772