

### Eligible Customers

- A joint-stock company or limited liability company established in Japan
- Disclosure of representative director(s) and investors with a 25% or higher stake in the company including name, date of birth (date of establishment), registered address, employment, income, etc.
- Representative Director or appointed manager has the ability to understand agreement details in Japanese or English
- Will hold a domestic corporate bank account for loan repayments in Japan
- Satisfy other conditions and requirements specified by Shinsei Investment & Finance

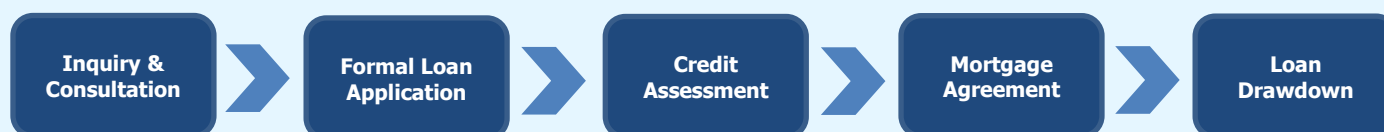
### Terms and Conditions

<b>Loan Purpose</b>	Loan to purchase real estate properties in Japan
<b>Loan Amount</b>	JPY 10MM~JPY 1,000MM
<b>Loan Term (No. of payments)</b>	3 ~ 25 years (36 ~ 300 payments) *up to 35 - year amortized repayment schedule for balloon payments* <sup>1</sup>
<b>Applied Interest Rate (Annual Rate)</b>	Variable rate 2.80% ~ 3.80% p.a. Short-term prime rate published by SBI Shinsei Bank (1.475% as of 1 April 2024) +[1.325 ~ 2.325% (subject to internal assessment)] Interest rate reviewed every 1st April and 1st October, applied from following June and December calculations
<b>Repayment Method</b>	<ul style="list-style-type: none"> <li>• Monthly equal payments with interest (including balloon payment)</li> <li>• Monthly repayments due 14th of each month (next business day if 14th of the month is a holiday)</li> <li>• Repayments shall be made by automatic bank account transfers*<sup>2</sup> from a Japanese bank or by transfers</li> </ul>
<b>Establishment Charge (consumption tax inclusive)</b>	2.20% ~ 3.30% of loan amount *other government registration charges, legal fees, stamp duty, etc., are payable by the borrower
<b>Early Repayment Charge (in part or in full)</b>	2.00% of the prepaying principal amount in part or full
<b>Guarantor</b>	Not necessary *we may ask to assign a guarantor if determined necessary
<b>Collateral</b>	<ul style="list-style-type: none"> <li>• First mortgage right will be created over the collateral property finance by this loan</li> <li>• Collateral properties to be located in Tokyo and surrounding major cities, central Osaka, Nagoya and Fukuoka cities</li> <li>• Fire insurance policy covering the collateral property is required for the same length of the loan.</li> </ul>
<b>Actual Annual Percentage Rate</b>	Not to exceed 15.00% p.a. (total costs such as interests, establishment charge, stamp duties, etc. converted to annual percentage)
<b>Delay Penalty Charge</b>	19.90% (prorated on a 365-day per year)

\*1 Balloon payment: Monthly equal payments calculated in longer amortization schedule (up to 35 year), with a bullet payment of principal at loan maturity

\*2 Automatic domestic bank account transfers are limited to financial institutions serviced by Aplus Co., Ltd.

### Steps to Borrow



- We will assess your credibility upon receiving your application and supporting documents.  
We ask for your kind understanding in advance that we may not be able accommodate your request.

## Required Documents for Application

\* Additional documents may be required depending on individual circumstances.

Please note that all submitted documents will not be returned regardless of the assessment results.

Application - Mortgage Loan for Overseas Investors	
Agreement on Handling of Personal Information / Agreement on Antisocial Forces	
<b>ID of Company Representative</b>	(1) Copy of passport, Resume, Letter of Employment, Income Proof, etc.
<b>ID of all substantial shareholders / those with company control</b>	(2) Copy of passports, Resume, Letter of Employment, Income Proof, etc. (not necessary if company representative is the sole applicable shareholder)
<b>Company Documents</b>	(3) Budget & Mortgage Repayment Plan (please use our designated format) (4) Articles of Incorporation and Company Registry (定款・履歴事項全部証明書) (5) Supporting statements of self-funds (bank・asset portfolio statements, etc.) (6) Supporting transfer・remittance advice (deposit/balance paid to seller) from sending bank (7) Substantial Controller Agreement (実質的支配者の同意書)
<b>Property Information</b>	(8) Copy of Purchase Contract and Description of Important Matters Regarding Real Estate (9) Property Pamphlet (document showing floor plan at time of subdivision) (10) Copy of Tenancy Agreement or rental advertisement if vacant

## Required Documents for Loan Agreement

<b>Certificate of Registered Corporate Seal</b>	2 original copies * please bring representative director's seal (registered seal) and company stamp (rubber stamp with corporation name, address and name of representative director) to closing
<b>Certificate of All Corporate Registered Matters</b>	1 original copy
<b>ID of Company Representative</b>	Passport, Residence Card, Driver's License

※ Additional documents may be necessary depending on borrower.  
Details of required documents will be announced after the credit assessment.

**If there is any inconsistency or conflict between the Japanese and English language versions of all documents, the Japanese language version shall prevail.**

## SHINSEI INVESTMENT & FINANCE LIMITED

<https://www.shinsei-if.com/>

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Money Lending Registration No.: Governor of Tokyo (3) No. 31653, Japan Financial Services Association Member Registration No.006009

[Designated dispute resolution organization contracted in relation to our money lending operations]

Name: Japan Financial Services Association Money Lending Dispute Resolution Center

Location: 19-15, Takanawa 3 Chome, Minato-ku, Tokyo, Japan 108-0074 TEL: +81-3-5739-3861 OR 0570-051-051

[Please Note]

- Please ensure that you read and confirm the contents of any agreements you are entering into.
- Please ensure that your income and expenditures are well balanced, and that your repayment plan is reasonable.
- Please feel free to contact us if you have any questions.