

Financing Options for International Buyers and Investors

Institution	Bank of China (Tokyo Branch) 【Click here for website】
LTV	50% (purchase price over JPY 40m)
Term	Up to 15 years
Interest Rate	2.8%
Conditions	1- Applicant must be able to speak Chinese or Japanese 2- Loan must be repaid before applicant reaches 65 years of age

Institution	Sumitomo Mitsui Banking Corporation 【Click here for website】
LTV	60%
Minimum Loan Amount	JPY 30m
Term	Up to 20 years
Interest Rate	2 to 3%
Conditions	1- Applicant's total asset amount (cash or stocks) must be over USD 10m 2- Applicant needs to set up an account and deposit USD 1m at SMBC's Singapore branch 3- Property must be income producing

Institution	Sumitomo Mitsui Trust Bank 【Click here for website】
LTV	50%
Maximum Loan Amount	JPY 300m
Term	Up to 35 years
Interest Rate	2.575% Floating (No Fixed Options)
Fees	Application fee: 1% of loan amount
Conditions	<p>1- Applicant must be a Hong Kong or Singapore passport holder</p> <p>2- Applicant must have a Private Banking Account with one of the following: UBS, HSBC, Standard Chartered, DBS, BNP, Deutsche Bank, Barclays, GITI, Credit Suisse, Bank of Singapore, Daiwa or Nomura.</p> <p>3- Property must be for investment purposes</p> <p>4- Property must be in located in one of the following areas: 23 wards of Tokyo, Yokohama-city, Kawasaki-city, Osaka-city, Kyoto-city or Kobe-city</p> <p>5- Applicant must sub-lease the property to any of the following Property Management Companies nominated by Sumi Trust:</p> <ul style="list-style-type: none"> • Tokyu Housing Lease : https://www.tokyu-relocation.co.jp/en/top.html • Ken Real Estate Lease Ltd.: http://www.kencorp.com/ • RIO CONSULTING CO., LTD.: http://www.rio-group.jp/english/index.html <p>6- Rental income from the sub-lease must be able to cover the loan repayment.</p> <p>7- Applicant must travel to Japan to execute loan agreement</p>

Institution	United Overseas Bank Limited 【Click here for website】
LTV or LTP	60%
Minimum Loan Amount	SGD 200,000
Term	Minimum 5 years, up to 35 years
Interest Rate	3M COF + 3.5% (current 3M COF 0.1%)
Conditions	1- Loan must be repaid before applicant reaches 75 years of age 2- Applicant must reside in country with UOB presence

Financing Options for Onshore and Offshore Companies

Institution	Tokyo Star Bank 【Click here for website】
LTV	50 to 60%
LTP	Up to 70% (varied in property cash flow)
Maximum Loan Amount	In principle, JPY 100m to 1000m per property
Term	10 years, amortization up to 30 years, non-recourse loan
Interest Rate	Around 2.2% floating. 3~10 years fixed interest option available
Fees	Application fees: 1% of loan amount, JPY 1m minimum Early repayment fee: 1% of remaining loan amount if repaid in first 2 years
Conditions	1- Company must be from Hong Kong, Singapore or Japan. 2- Property must be income producing and made of Reinforced Concrete.
Notes	A BVI company may also apply but in order to do so a Japanese company must be established and be lent 100% of the loan amount from the BVI company.

Institution	First Commercial Bank (Tokyo Branch) 【 Click here for website 】
LTV or LTP	Whichever is lower, up to 70%
Term	15 years and up
Interest Rate	Around 2.5% floating only
Conditions	1- Applicant must be able to speak Chinese or Japanese 2- Must have Japanese SPC or Japanese person as representative in Japan 3- Applicant must reside in country with FCB presence 4- The property must be within the 23 wards of Tokyo or well located in a major Japanese city
Notes	Offshore companies, including BVI companies can apply

Institution	China Trust Bank Commercial 【Click here for website】
LTV	60-70%
Term	Up to 25 years
Interest Rate	1.8 to 2.5%
Conditions	Property must be in Tokyo or other major Japanese cities
Notes	Offshore companies, including BVI companies can apply

Institution	Shinsei Investment & Finance 【Click here for website】 <i>Website in Japanese Only</i>
LTV or LTP	75% of SI&F's asessed value of property and within 100% of purchase price
Maximum Loan Amount	Up to JPY 500m per property and 1000m per agreement
Term	Up to 25 years, amortization up to 35 years
Interest Rate	2.8 to 3.8% p.a.
Fees	Application fees: 1 to 2% of loan amount Early repayment fees: 1 to 3% of the prepaying principal amount in part or full
Conditions	<ol style="list-style-type: none"> 1- Applicant must be joint-stock company or limited liability company established in Japan for the purpose of purchasing a property 2- Representative director or appointed manager must have the ability to understand agreement details in Japanese or English 3- Company will hold a corporate bank account for repayments in Japan 4- Satisfy other conditions and requirements specified by Shinsei Investment & Finance

Financing Options Hong Kong

Institution	Orix Asia Limited 【Click here for website】
LTP	70% or 100% of Orix valuation, whichever is lower
Loan Amount	JPY 20m
Term	Up to 15 years (longer tenor possible on case by case basis)
Interest Rate	Floating rate (as low as 1M JPY LIBOR + 2.8%) fixed rate available
Fees	<p>Handling Fees: 2% of loan amount</p> <p>Prepayment Fees: 1st year 2%, 2nd year 1% of principal prepaid or JPY30,000, whichever is higher. From 3rd year onwards, standard fees of JPY30,000. All prepayments shall be JPY2,000,000 or its multiples.</p> <p>Early Termination Fees: 2 years (1st year 2%, 2nd year 1% of original loan amount or JPY30,000, whichever is higher)</p>
Conditions	<p>1- Residential properties, shops and offices within the Greater Tokyo Area and/or Osaka Kinki Region, whether for self-use or investment purposes</p> <p>2- Loan must be repaid before applicant reaches 65 years of age</p> <p>3- Applicant must be holder of HKID Card or Company incorporated in Hong Kong with stable income / profits sourced mainly from Hong Kong and with sound financial positions</p>