

Shinsei PowerSmart Home Mortgage Interest Rates

For mortgages contracted during November 2017 as of November 1, 2017

End of Initial Interest Rate Period(*2)

Initial Interest Rate Period

Rate to apply for tenor after the initial interest rate period:

Floating Interest Rate
(reviewed semi-annually)

Initial Rate to apply
0.600 % p.a.

Floating Interest Rate (reviewed semi-annually)
(to automatically apply unless customer does not request for Initial Fixed to apply)

Reference:
"Home Mortgage Base Rates(*4)"
as of (November 1, 2017)

1.550 % p.a.

Outstanding loan balance (*3) is JPY5MM or more	Outstanding loan balance (*3) is less than JPY5MM
"Home Mortgage Floating (reviewed semi-annually) Base Rate (*4)" - 0.65% p.a.	"Home Mortgage Floating (reviewed semi-annually) Base Rate (*4)" - 0.25% p.a.

Initial Fixed Interest Rates

Initial Rate to apply	
1-year Fixed	0.850 % p.a.
3-year Fixed	0.850 % p.a.
5-year Fixed	0.850 % p.a.
7-year Fixed	0.900 % p.a.
10-year Fixed	1.000 % p.a.
12-year Fixed(*1)	1.100 % p.a.
15-year Fixed	1.200 % p.a.
20-year Fixed	1.450 % p.a.

Initial Fixed Interest Rate to select (rate term must be within the remaining tenor)

Reference:
"Home Mortgage Base Rates(*4)"
as of (November 1, 2017)

1-year Fixed	1.850 % p.a.
3-year Fixed	1.850 % p.a.
5-year Fixed	1.850 % p.a.
7-year Fixed	1.900 % p.a.
10-year Fixed	2.000 % p.a.
15-year Fixed	2.200 % p.a.
20-year Fixed	2.450 % p.a.

Outstanding loan balance (*3) is JPY5MM or more	Outstanding loan balance (*3) is less than JPY5MM
"Home Mortgage Initial Fixed Base Rate (*4)" - 0.7% p.a.	"Home Mortgage Initial Fixed Base Rate (*4)"

(*1) Available only for contracts with Anshin Pack S as the initial rate to apply. Also please note that customers are not able to choose 12-year Fixed Interest Rate at the time of the rate review.

(*2) After the initial interest period ends, the rates to apply for the remaining mortgage term are determined by the mortgage balance(*3) each time of the new rate review (therefore the new rate to apply after the initial period ends will theoretically be different from the rate to apply at the time of the initial mortgage disbursement.)

(*3) as at the end of the 14th of the prior month of the rate review.

(*4) Base Rates to be referred after the initial interest rate period are those announced as of the latest "Reference Date (May 1 or November 1)".

● Please contact Shinsei PowerCall (Home Mortgage) for further details on your first interest rate review date.

Long-term Fixed/ Step-down Interest Rates

	25-year	30-year	35-year
Rate to apply/ Initial Rate to apply	1.650 % p.a.	1.900 % p.a.	1.900 % p.a.
Loan Term (in one year increments)	between 21 and 25 years	between 26 and 30 years	between 31 and 35 years

- There will be no interest rate review toward loan maturity if Long-term Fixed Interest Rate is selected.
- Step-down Interest Rate will start with the rate shown here which applies for the first 10 years. The rate will then Stepwise decrease every 5 years.

● The Bank will undertake a credit approval process and loan amount and tenor are subjected to the final result which may not be the same as the original request.

Please see Page 2 for important disclosures on each of these mortgage types.

Important Disclosures: About Mortgage Rates

[Common to all interest rate types]

Base rates (historical) data are available on Shinsei Bank website.

Please note that the interest rate effective as of the contract date will be applied to the mortgage, not the rate as of the application date.



[Floating Interest Rate (reviewed semi-annually)]

Floating Interest Rate (reviewed semi-annually) as of the date of the mortgage contract will be applied from loan drawdown and up to a day prior to the first initial rate review date. Floating interest rate (reviewed semi-annually) will be reviewed twice a year, based on the Base Rate announced on May 1 and November 1. Interest rate to be applied after the initial interest rate review will be based on "Home Mortgage Floating (reviewed semi-annually) Base Rate". Customers may choose one of the Initial Fixed Interest Rates other than 12-year Fixed Interest Rate announced at the time of interest rate review. 5,400 yen (consumption tax inclusive) will be charged if selecting one of the fixed interest rate types.

[Initial Fixed Interest Rate]

Initial Fixed Interest Rate as of the date of the mortgage contract will be applied from loan draw-down and up to a day prior to the first initial rate review date. 12-year Fixed Interest Rate is only available for contracts with Anshin Pack S. Interest rate to be applied after the initial interest rate review will be based on "Home Mortgage Floating (reviewed semi-annually) Base Rate". Customers may choose one of the Initial Fixed Interest Rates other than 12-year Fixed Interest Rate announced at the time of interest rate review. 5,400 yen (consumption tax inclusive) will be charged if selecting one of the fixed interest rate types. If you are employed by Shinsei Bank's affiliated company, you may be eligible for preferential program that includes special discount on applicable interest rates. For details please contact Shinsei PowerCall (Home Mortgage).

[Long-term Fixed Interest Rate]

Interest Rate determined at the time of the mortgage contract will be applied throughout the term of the loan. Once the loan agreement is concluded with Long term Interest Rate, the rate can neither be changed nor revised to any one of the other interest rate types.

[Step-down Interest Rate]

After the initial period of 10 years after execution, the rate will stepwise decrease every 5 years. Once the loan agreement is concluded with Step-down Interest Rate, the rate can neither be changed nor revised to any one of the other interest rate types.

About PowerSmart Home Mortgage

- Product Description is available on Shinsei Bank website.
- The Bank reviews the initial interest rates every month; however, based on the interest rate movements, interest rates may be reviewed during the month. Please confirm the borrowing terms and applied interest rate at the time of the mortgage contract.
- Loan term must be between 5 and 35 years (in units of 1 year). Loan amount must be 5 million yen or more and up to 100 million yen (in units of 100,000 yen). Please note that there are several conditions and requirements as follows depending on the type of services and interest rates to be selected for the mortgage.
- If either Anshin Pack W or Anshin Pack S is applied, the loan term must be 25 years and over, the loan amount must be 15 million yen or more, and the customer must be eligible for Group Life Insurance for nursing care. Anshin Pack W and Anshin Pack S are not available for mortgage contracts starting with the following interest rate types:
 - Anshin Pack W : Floating Interest Rate (reviewed semi-annually), Step-down Interest Rates
 - Anshin Pack S : Floating Interest Rate (reviewed semi-annually), Initial Fixed Interest Rate (1-year, 3-year, 5-year, 7-year, 10-year Fixed), Step-down Interest Rates.
- To apply Step-down Interest Rates, the loan term must be 21 years and over, the loan amount must be 20 million yen or more.
- Anshin Pack S and Step-down Interest Rate are not available for bonus payments.

- Initial Fixed Interest Rates, Long-term Fixed Interest Rates and Step-down Interest Rate may discontinue under extenuating circumstances due to interest rate fluctuations etc.
 - For monthly repayment simulations for particular mortgage types, please contact Shinsei Power-Call (Home Mortgage).
 - Disbursement date of the loan may be decided by the customer. Please choose the date which comes before or on the last business day two months after the mortgage contract date.
 - For Step-down Interest Rates, Anshin Pack W and Anshin Pack S handling fee of 162,000 yen (consumption tax inclusive) will be charged at the time of each mortgage contract. For Anshin Pack, the fee is 108,000 yen (consumption tax inclusive) and 54,000 yen (consumption tax inclusive) for customers who do not contract to Anshin Pack W / Anshin Pack S/ Anshin Pack.
 - If once Anshin Pack W is selected and the mortgage is fully prepaid (either by early prepayments or by the scheduled monthly/ bonus installments) within 5 years after the mortgage disbursement date (i.e., on or before the 60th repayment date), 162,000 yen (consumption tax inclusive) of early prepayment fee will be charged at the time of full payout.
 - 1st lien with standard or revolving collateral will be registered against the property being financed by this mortgage until the mortgage obligation is fully paid.
 - The Bank will undertake a credit review. Loan amount and term requested are subject to change according to the Bank's credit review.
- [As of November 1, 2017]

Any questions about
PowerSmart Home
Mortgage?

Shinsei PowerCall (Home Mortgage)

0120-456-515 (weekdays 9AM - 5PM*)
*closed on year-end/
new year (12/31 - 1/3)

Internet

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