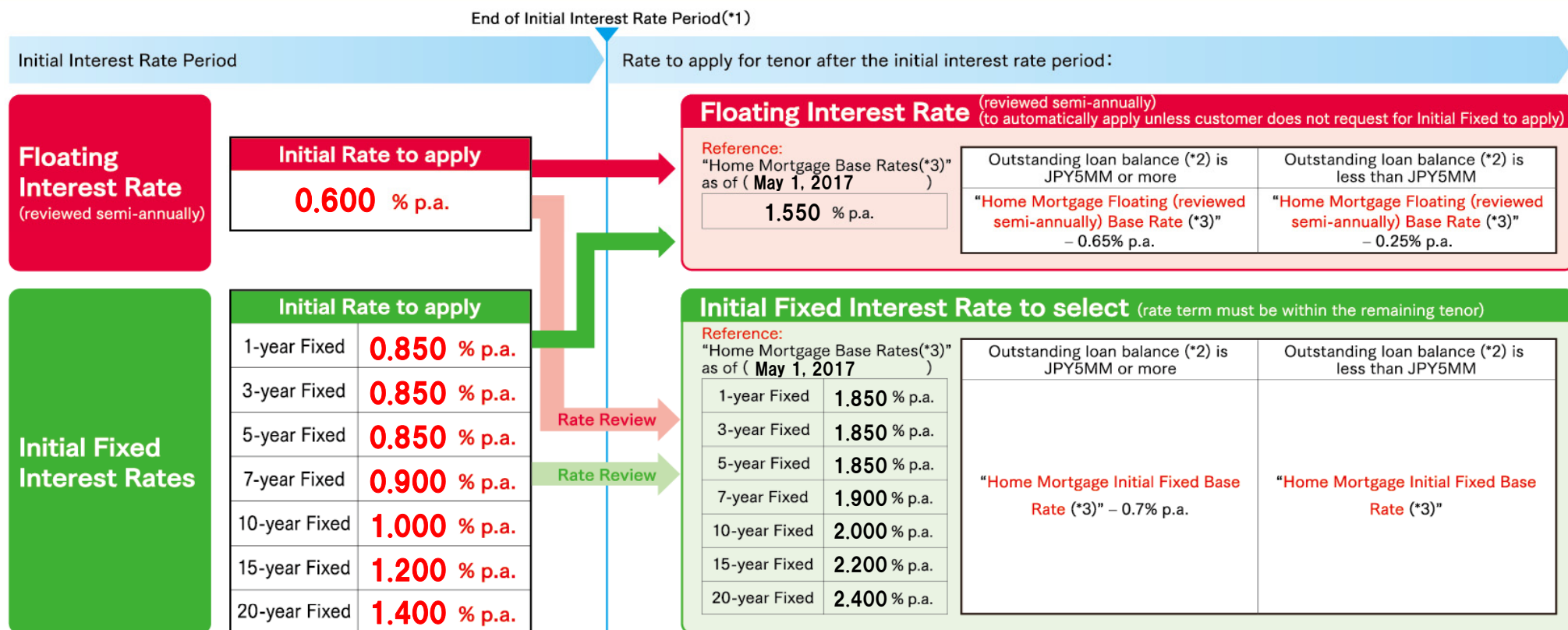


# Shinsei PowerSmart Home Mortgage Interest Rates

For mortgages contracted during May 2017

as of May 1, 2017



(\*1) After the initial interest period ends, the rates to apply for the remaining mortgage term are determined by the mortgage balance(\*2) 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.)

(\*2) as at the end of 14th of the prior month of the rate review (\*3) 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.

	(Fixed toward maturity)	25-year Fixed	30-year Fixed	35-year Fixed
<b>Long-term Fixed Interest Rates</b>	<b>Rate to apply</b>	<b>1.600 % p.a.</b>	<b>1.850 % p.a.</b>	<b>1.850 % p.a.</b>
	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 you select Long-term Fixed Interest Rate.

● 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 Initial 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. Anshin Pack W is not available for mortgage contracts starting with Floating Interest Rate (reviewed semi-annually).

### [Initial Fixed Interest Rate]

Initial Fixed Interest Rate 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. 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 Initial 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 Power-Call (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. Please note that once the loan agreement is concluded for this mortgage ("Long-term Fixed"), the rate can neither be changed nor revised to "Initial Fixed Interest Rate" or "Floating Interest Rate" during the term of the mortgage.

## 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). If Anshin Pack W 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 is not available for mortgage contracts starting with Floating Interest Rate (reviewed semi-annually).
- Initial Fixed Interest Rates, and Long-term Fixed Interest Rates 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 Anshin Pack W, 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.
- 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.

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

[www.shinseibank.com](http://www.shinseibank.com)

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