

PLEASE CAREFULLY NOTE

The following sections outlined in red are important items in order to open your Power Flex Account. Please refill the form if any errors made (do not make corrections).

1 Signature / Seal

Applicant's Signature Please sign here. **Joint Guarantor's Signature** Joint guarantor must sign here. **Collateral Provider's Signature** Collateral provider must sign here

2 Nationality

You must be a Japanese citizen or a permanent resident of Japan to apply for this mortgage. If you are a non-permanent resident, your spouse must be a Japanese citizen or a permanent resident of Japan, and must be appointed as a guarantor for the mortgage as well. Temporary non-permanent residents are ineligible to apply.

3 Applicant

In the Name column, please fill in the exact name that appears on your ID. *If you have a middle name on your ID, you are required to put it. If not, do not put it. In the Annual Income column, please fill in your income(s).
 1)Salary : Please enter gross salary(salary before taxes and other deductions).
 2)Business Income : Please enter net business income (after deduction of costs and expenses but before income taxes).
 3)RE Income : Please enter net real estate income (after deduction of costs and expenses but before income taxes).

4 Claimed Income Tax

Please tick all that apply.

5 Loan Details

•Please ensure to fill out tentative loan amount, term, and interest rate. These terms may be reviewed at a later stage. Loan amount should be JPY5MM or more and JPY100MM or less (in units of JPY100,000.) Loan term should be between 5 and 35 years (in units of 1 year).
 •The commencement date will be the date of exchange of purchase. For refinance, please target a month and a half ahead from date of application

6 Collateral Provider

This person will provide land, building, private road and etc. as collateral/security for this loan. The above will include persons who hold/have ownership of the property as co-owner aside from the applicant.

Application for PowerSmart Home Mortgage and PowerFlex account Ver. 24 Page 1/2

Please check the "Quick Check List" for PowerSmart Housing Loan once again.

Please ensure to fill out all the applicable sections below. If any section is missing, you will be requested to resubmit the form.

To Shinsei Bank Limited
 The Applicant, Joint Guarantor(s) and Collateral Provider(s) have confirmed the terms and conditions described on the attached documents entitled "Agreement on the Handling of Personal Information" and "Agreement on Anti-Social Forces", all articles stipulated below and relative information noted on this application form and would like to apply for a home mortgage with Shinsei Bank Limited (hereinafter "the Bank"). The Applicant also confirmed and agreed to the "Confirmation on PowerFlex Account" of the attached.

Applicant's Signature / Seal
 I/we will provide documents requested by the Bank to be used in the credit approval process in accordance with the guide to be provided by the Bank at a later date.
 I/we will accept that the loan disbursement amount and other conditions are to be provided in the loan agreement with the Bank.
 I/we acknowledge that this application form and all submitted documents will not be returned by the Bank and I/we will not express an objection to this.
 I/we acknowledge and accept that resubmission is necessary in the case that finance is required more than 6 months after the date the loan is approved by the bank.
 I accept that the details on this form will automatically be used to apply for a Shinsei PowerFlex Account. In addition, I also agree that PowerFlex Account may be opened upon the final stage of the screening process; and I also agree that if the loan is not approved, this application for PowerFlex Account will be deemed not to have been applied.
 I/we will provide an Alliance Code in the occupation section of the application if my/our employer is affiliated with the Bank. I/we acknowledge that if the Alliance Code is not filled in, it will be processed as a non-affiliated application. (Please confirm with your employer in regards to the Alliance Code.)
 I/we acknowledge that if the applicant is a non-permanent resident of Japan, the spouse of the applicant (Japanese citizen or permanent resident) will be appointed as a joint-guarantor for the mortgage.
 I/we have carefully read, understood and confirmed the "Product Description of Foreign Currency Deposits to be confirmed prior to concluding the Customer Agreement on Foreign Currency Savings Deposit for PowerFlex Account", therefore, the "Product Description of Foreign Currency Deposits to be confirmed at the time of the conclusion of the Customer Agreement on Foreign Currency Savings Deposit for PowerFlex Account" is not necessary for us/me to be given.

Joint Guarantor Signature
 *Signature is necessary if the applicant falls under the following: 1.Requires a joint income guarantor (pair loan inclusive) 2.Do not hold permanent residency

Collateral Provider Signature
 *Signature of collateral provider aside from Joint Guarantor

Date of Application (DD / MM / YYYY) **XX / XX / 20XX**

Applicant Signature *Taro Shinsei*
 Please enter your PowerFlex account number: **4 0 0 - X X X X X X X X**

Joint Guarantor Signature *Hanako Shinsei*

Collateral Provider Signature *Ichiro Nihonbashi*

This section must be filled out by the applicant.

Name SHINSEI TARO Date of birth (DD / MM / YYYY) **XX / XX / 19XX** Age **XX**

Nationality Japanese Non-Japanese (Permanent Resident) Non-Japanese (Non-Permanent Resident)

Address 〒 **223 - 1234 MAISON HIYOSHI 101, XXX HIYOSHI HONCHO, KOHOKU-KU, YOHOHAMA CITY, KANAGAWA**

Current residence Owner Family Owned Rent (including dorms and corporate/government housings) Others Length of residence **5** Year(s) **0** Month(s)

Home phone **045 - 123 - XXXX** **Mobile phone** **090 - 1234 - XXXX**

E-mail address Home Office Mobile **Taro.Shinsei@powershokuhin.com**

Occupation Company Employee Government Employee Executive Director Representative Director Self-employed (incorporated) Self-employed (not incorporated) Freelance Type of employment Full Time Employment (Government Employees inclusive) / Contracted Employment Other

Company Name **POWER SHOKUHIN CO.,LTD** Division **Sales department** Title **Manager** Type of Industry **Food company**

Company Address 〒 **100 - 1234 XXX KAMIOSAKI, SHINAGAWA-KU, TOKYO** Company TEL **03 - 1234 - XXXX**

Annual Income Please post from your Income Tax Certificate *1:Not necessary for company employees or directors

	Last year	2 years before*1	Company Name	Duration: month/year to month/year
Salary	¥ 7,600,000	¥ 0,000	(Current Employer)	XX / XX ~
Business Income	¥ 0,000	¥ 0,000	FLEX TRADING CO.,LTD	XX / XX ~ XX / XX
RE Income	¥ 0,000	¥ 0,000	POWER PUBLICATIONS	XX / XX ~ XX / XX
Total	¥ 7,600,000	¥ 0,000		/ ~ /

Claimed Income Tax Yes No Yes No

Please list remaining balance of all borrowings below. Please enter your annual principal and interest repayments. *2:Loan subject to refinance is limited to the housing related loan to your home only

Product Type	Date	Lender	Initial Loan Amount	Current Balance	Annual Payment	Subject to refinance from Shinsei ?*2
Home Mortgage			¥ 0,000	¥ 0,000	¥ 0,000	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
CAR PURCHASE		ABC BANK	¥ 1,500,000	¥ 550,000	¥ 320,000	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
			¥ 0,000	¥ 0,000	¥ 0,000	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No

Loan Details

Amount ¥ **35,000,000** (Bonus payments) Yes No **Term** **25** Year(s) **Commencement Date** **XX / XX / 20XX**

Purpose Purchase new property Purchase secondhand property Refinance current housing loan Construction of a new house (on land already owned)

Please tick if you are requesting additional funds for renovation * Funds only for renovation is not accepted

Property type Detached house Apartment Repurchase (if applicable) **Do you plan to sell current property before the new purchase?** Yes No

Contact - Home Mortgage

Shinsei PowerCall (Home Mortgage)

0120-456-515

[9AM-5PM*] *closed on year-end/new year (12/31-1/3)



Applying for Pair Loan

Please prepare 2 application forms and fill out the applicable applicant and joint guarantor sections.

7 Property Information

Please fill out property location beginning from prefectures.
If you are requesting additional funds for renovation, please include the fee in section C.

8 You can only appoint one joint income guarantor.

This person must be either your spouse, parent, parent in law or child.

9 Collateral Provider

Please provide details of ALL collateral providers.
This person (s) must be either your spouse, parent, parent in law or child.

More than 3 Collateral Providers

Please download application forms from Shinsei Bank's home page. Applicant must fill out the red sections outlined in the sample. For collateral providers, please place signatures in the "Collateral Provider Signature" box and fill out personal details in "Collateral Provider" section.

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Application for PowerSmart Home Mortgage and PowerFlex account

Property Information

Address of property (if applicable) 〒 145-0071 ○-○-○ DENEN CHOFU, OTA-KU, TOKYO

Price of purchase (Incl. tax) A	¥ 45,000,000	In the case of refinance, please indicate initial purchase (construction) amount. Please leave blank if unknown.	Planned source of funds	Source	Amount
Incidental Expenses (Incl. tax) B	¥ 2,000,000	Incidental cost: exterior construction, dismantling of existing building, cost of equipment, etc.	Please match (A)+(B)+(C) with the Total above (Except for refinance)	Shinsei Bank (applicant)	¥ 35,000,000
Renovation Fee (Incl. tax) C	¥ 0,000	* Indicate renovation fee incurring at the time of purchase or refinance		Shinsei Bank (pair)	¥ 0,000
Date of purchase (Plan) (DD / MM / YYYY)	XX / XX / 20XX	In the case of refinance, please indicate initial purchase (construction) date. Please leave blank if unknown.		Self	¥ 12,000,000
			Total A+B+C		¥ 47,000,000

Please fill out the sections below if the applicant falls under the following. ① Requires a joint income guarantor (pair loan inclusive)
② Do not hold permanent residency * Guarantor must be present at time of contract closing

Please tick applicable box(es) on the right. Joint Income Guarantor (property co-owner inclusive) Spouse of Non-Permanent Resident (property co-owner inclusive)

Joint Guarantor

Name SHINSEI HANAKO Date of birth XX / XX / 19XX Age XX
Gender Male Female

Relationship to applicant Parent Parent In-Law Spouse Child Son/Daughter In-Law Fiancé/Fiancée (plan to marry before contract signing)

Nationality Japanese Non-Japanese (Permanent Resident) Non-Japanese (Non-Permanent Resident)

Address 〒 223-1234 MAISON HIYOSHI 101, XXX HIYOSHI HONCHO, KOHOKU-KU, YOHOHAMA CITY, KANAGAWA Home phone 045-123-XXXX Mobile phone 090-2345-XXXX

Please also fill out the below if you are Joint Income Guarantor.

Occupation Company Employee Government Employee Executive Director Representative Director
 Self-employed (incorporated) Self-employed (not incorporated) Freelance

Company Name HIYOSHI BANK CO, LTD Division Title Type of Industry
We will be contacting your employer. Please tick if you are currently temporarily assigned → Name of temporary assigned employer

Address 〒 223-9999 XXX HIYOSHI HONCHO, KOUHOKU-KU, YOKOHAMA CITY, KANAGAWA Company TEL 045-1234-XXXX Duration 4 Year(s) 0 Month(s)

Please post from your Income Tax Certificate *Not necessary for company employees or directors

Annual Income	Salary	¥ 2,850,000	¥ 0,000	Employment history	Company Name	Duration: month/year to month/year
	Business Income	¥ 0,000	¥ 0,000		(Current Employer)	XX / XX ~
	RE Income	¥ 0,000	¥ 0,000		POWER TRADING CO, LTD	XX / XX ~ XX / XX
	Total	¥ 2,850,000	¥ 0,000		/	/

Claimed Income Tax Yes No Yes No

Borrowing Status

Product Type	Date	Lender	Initial Loan Amount	Current Balance	Annual Payment
Home Mortgage			¥ 0,000	¥ 0,000	¥ 0,000
EDUCATIONAL LOAN		ABC SHINYO	¥ 2,000,000	¥ 1,500,000	¥ 45,000
			¥ 0,000	¥ 0,000	¥ 0,000

For collateral providers aside from the guarantor above, please fill out the sections below. Must appear at the contract closing to provide signature on the collateral registration agreements as the joint owner of the property

Collateral Provider 1

Name NIHONBASHI ICHIRO Date of birth XX / XX / 19XX Age XX
Gender Male Female

Relationship to applicant Parent Parent In-Law Spouse Child Son/Daughter In-Law Fiancé/Fiancée (plan to marry before contract signing)

Address 〒 157-0073 XXX KINUTA, SETAGAYA-KU, TOKYO Home phone 03-3416-XXXX Mobile phone 090-3456-XXXX

Collateral Provider 2

Name NIHONBASHI HANAKO Date of birth XX / XX / 19XX Age XX
Gender Male Female

Relationship to applicant Parent Parent In-Law Spouse Child Son/Daughter In-Law Fiancé/Fiancée (plan to marry before contract signing)

Address 〒 157-0073 XXX KINUTA, SETAGAYA-KU, TOKYO Home phone 03-3416-XXXX Mobile phone 090-5678-XXXX

Please tick here if there are more than 3 collateral providers. A separate application form must be submitted.

Questionnaire

How did you know about the PowerSmart Home Mortgage?
 Internet Newspaper Branch visit Phone DM/Letter Referral TV CM Others()

Where did you get this application?
 Internet Branch Phone(Call Center) DM/Letter Referral Others()

Note

Shinsei PowerCall (Home Mortgage)
0120-456-515
[9AM-5PM*]
*closed on year-end/new year (12/31-1/3)
 SHINSEI BANK
No. 8088-E 13.12 Ver. 24 (2013.12)

Contact - Home Mortgage

Shinsei PowerCall (Home Mortgage)

0120-456-515

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