

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

- Please check the "Quick Check List" on Shinsei Bank Homepage.
- Please check the "Quick Check List" to confirm that you fulfill all the conditions listed for your application eligibility.
- Please note that although you fulfill all the conditions on the "Quick Check List", we may not be able to proceed with the mortgage application as you had requested as a result of the Bank's specified credit approval process.

Please fill out all the items below to complete your application. All fields are required unless otherwise indicated. If your application is missing part, you will be requested to resubmit the form to the bank.

**To Shinsei Bank Ltd.,**  
 The Applicant, Joint Guarantor(s) and Property Co-owner(s) have confirmed that the following details are true, confirmed, and accepted the terms and conditions described on the attached document entitled "Agreement on the Handling of Personal Information", "PowerFlex Account Confirmation", and all information provided for the application, and would like to apply for a home mortgage with Shinsei Bank LTD.(hereinafter "the Bank").

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

1 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.  
 2 I/we will accept that the loan disbursement amount and other conditions are to be provided in the loan agreement with the Bank.  
 3 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.  
 4 I/we acknowledge and accept that reapplication is necessary in the case that finance is required more than 6 months after the date the loan is approved by the bank.  
 5 I/we accept that, in the case that the loan is approved, the details on this form will automatically be used to apply for a Shinsei PowerFlex account.  
 6 I/we agree that, in the case that loan is not approved following the credit approval process, my/our application for a Shinsei PowerFlex account will be deemed not to have been applied for.

7 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.)  
 8 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.  
 9 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.

In the case that the loan is approved, this signature will be used for your Shinsei PowerFlex account (you can request to switch from the signature to your personal seal after the account opening). If you already have a PowerFlex account with your personal seal, the personal seal will take precedence.

Applicant Signature: \_\_\_\_\_

Joint Guarantor Signature: \_\_\_\_\_

Property Co-owner Signature: \_\_\_\_\_

Please enter your PowerFlex account number: \_\_\_\_\_

This section must be filled out by the applicant.

**Name** Last First Middle / **Date of birth** (DD / MM / YYYY) / / **Age**

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

**Address** 〒 \_\_\_\_\_

**Current residence**  Owner  Family Owned  Rent (including dorms and corporate/government housings)  Others

**Home phone** \_\_\_\_\_ **Mobile phone** \_\_\_\_\_

**E-mail address**  Home  Office  Mobile @ \_\_\_\_\_

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

**Company Name** \_\_\_\_\_ **Division** \_\_\_\_\_ **Company TEL** \_\_\_\_\_

**Company Address** 〒 \_\_\_\_\_ **Title** \_\_\_\_\_ **Type of Industry** \_\_\_\_\_ **Duration** Year(s) Month(s)

**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	¥ 0,000	¥ 0,000	(Current Employer)	/ ~ /
Business Income	¥ 0,000	¥ 0,000		/ ~ /
RE Income	¥ 0,000	¥ 0,000		/ ~ /
Total	¥ 0,000	¥ 0,000		/ ~ /
Claimed Income Tax	<input checked="" type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input checked="" type="checkbox"/> 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 checked="" type="checkbox"/> Yes <input checked="" type="checkbox"/> No
			¥ 0,000	¥ 0,000	¥ 0,000	<input checked="" type="checkbox"/> Yes <input checked="" type="checkbox"/> No
			¥ 0,000	¥ 0,000	¥ 0,000	<input checked="" type="checkbox"/> Yes <input checked="" type="checkbox"/> No
			¥ 0,000	¥ 0,000	¥ 0,000	<input checked="" type="checkbox"/> Yes <input checked="" type="checkbox"/> No

Up to 40% can be repaid using your bonus, in addition to the monthly payment.

**Amount** ¥ 0,000 (Bonus portion ¥ 0,000) **Commencement Date** (DD / MM / YYYY) / /

**Term** Year(s) **Interest rate**  Floating  Semi-annually  10-year Convertible

Initial Fixed  1Y  3Y  5Y  7Y  10Y

Long Term Fixed  20Y (20Year borrowing term)  25Y (21~25Year)  30Y (26~30Year)  35Y (31~35Year)

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

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

Property Information	Address of property 〒 — —		Name of Building (if applicable) —		Planned source of funds Please match (A)+(B) with the Total above (Except for refinancing)	Source		Amount	
	Price of purchase (Incl. tax)	<b>A</b> ¥	0,000	Incidental cost: exterior construction, dismantling of existing building, cost of equipment, etc.		Shinsei Bank	¥	0,000	
	Incidental Expenses (Incl. tax)	<b>B</b> ¥	0,000	In the case of refinance, please indicate initial purchase (construction) amount. Please leave blank if unknown.			¥	0,000	
	Date of purchase(Plan) (DD / MM / YYYY)			In the case of refinance, please indicate initial purchase (construction) date. Please leave blank if unknown.		Self	¥	0,000	
						<b>Total A+B</b>	¥	0,000	

▼ This section must be filled out by the joint guarantor. You will be requested to provide your seal (signature) for the loan contract.

Joint Guarantor	Please tick applicable box(es) on the right. <input checked="" type="checkbox"/> Joint Income Guarantor <input checked="" type="checkbox"/> Spouse of Non-Permanent Resident											
	Name			Last			First			Middle		
				Date of birth (DD / MM / YYYY)			/ /			Age		
				Gender			<input checked="" type="checkbox"/> Male			<input checked="" type="checkbox"/> Female		
	Relationship to applicant			<input checked="" type="checkbox"/> Parent			<input checked="" type="checkbox"/> Parent In-Law			<input checked="" type="checkbox"/> Spouse		
				<input checked="" type="checkbox"/> Child			<input checked="" type="checkbox"/> Son/Daughter In-Law			<input checked="" type="checkbox"/> Fiancé/Fiancée (plan to marry before contract signing)		
Nationality			<input checked="" type="checkbox"/> Japanese			<input checked="" type="checkbox"/> Non-Japanese (Permanent Resident)						
Address			〒 — —									
Home phone			— —			Mobile phone			— —			
E-mail address			<input checked="" type="checkbox"/> Home			<input checked="" type="checkbox"/> Office			<input checked="" type="checkbox"/> Mobile			
						@			Preferred contact			
									Please number 1-3 in order of priority ( )Home ( )Office ( )Mobile			

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

Joint Guarantor	Current residence <input checked="" type="checkbox"/> Owner <input checked="" type="checkbox"/> Family Owned <input checked="" type="checkbox"/> Rent (including dorms and corporate/government housings) <input checked="" type="checkbox"/> Others												
	Occupation <input checked="" type="checkbox"/> Company Employee <input checked="" type="checkbox"/> Government Employee <input checked="" type="checkbox"/> Executive Director <input checked="" type="checkbox"/> Representative Director												
	<input checked="" type="checkbox"/> Self-employed (incorporated) <input checked="" type="checkbox"/> Self-employed (not incorporated) <input checked="" type="checkbox"/> Freelance												
	Company Name					Company TEL							
	Address					Duration							
						Year(s) Month(s)							
Please post from your Income Tax Certificate *Not necessary for company employees or directors													
Annual Income				Last year		2 years before*		Employment history		Company Name		Duration: month/year to month/year	
		Salary		¥ 0,000		¥ 0,000				(Current Employer)		/ ~	
		Business Income		¥ 0,000		¥ 0,000						/ ~ /	
		RE Income		¥ 0,000		¥ 0,000						/ ~ /	
		Total		¥ 0,000		¥ 0,000						/ ~ /	
Claimed Income Tax		<input checked="" type="checkbox"/> Yes <input checked="" type="checkbox"/> No		<input checked="" type="checkbox"/> Yes <input checked="" type="checkbox"/> No						/ ~ /			

▼ Please list remaining balance of all borrowings below. Joint Income Guarantor only. Please enter your annual principal and interest repayments.

Product Type	Date	Lender	Initial Loan Amount	Current Balance	Annual Payment
Home Mortgage			¥ 0,000	¥ 0,000	¥ 0,000
			¥ 0,000	¥ 0,000	¥ 0,000
			¥ 0,000	¥ 0,000	¥ 0,000
			¥ 0,000	¥ 0,000	¥ 0,000

▼ This section must be filled out by the property co-owner. Must appear at the contract closing to provide signature on the collateral registration agreements as the joint owner of the property

Property Co-owner	Name			Last			First			Middle		
				Date of birth (DD / MM / YYYY)			/ /			Age		
				Gender			<input checked="" type="checkbox"/> Male			<input checked="" type="checkbox"/> Female		
	Relationship to applicant			<input checked="" type="checkbox"/> Parent			<input checked="" type="checkbox"/> Parent In-Law			<input checked="" type="checkbox"/> Spouse		
				<input checked="" type="checkbox"/> Child			<input checked="" type="checkbox"/> Son/Daughter In-Law			<input checked="" type="checkbox"/> Fiancé/Fiancée (plan to marry before contract signing)		
	Address			〒 — —						co-owners of the property		
									<input checked="" type="checkbox"/> Please tick if there are two (2) or more co-owners of the property			
Home phone			— —			Mobile phone			— —			
E-mail address			<input checked="" type="checkbox"/> Home			<input checked="" type="checkbox"/> Office			<input checked="" type="checkbox"/> Mobile			
						@			Preferred contact			
									Please number 1-2 in order of priority ( )Home ( )Mobile			

Questionnaire	How did you know about the PowerSmart Home Mortgage ?					Where did you get this application?					
	<input checked="" type="checkbox"/> Internet	<input checked="" type="checkbox"/> Newspaper	<input checked="" type="checkbox"/> Branch visit	<input checked="" type="checkbox"/> Phone	<input checked="" type="checkbox"/> DM/Letter	<input checked="" type="checkbox"/> Internet	<input checked="" type="checkbox"/> Branch	<input checked="" type="checkbox"/> Phone(Call Center)	<input checked="" type="checkbox"/> DM/Letter	<input checked="" type="checkbox"/> Referral	<input checked="" type="checkbox"/> Others( )
	<input checked="" type="checkbox"/> Referral	<input checked="" type="checkbox"/> TV CM	<input checked="" type="checkbox"/> Others( )								

Bank use	Branch Code			
	行員番号 Staff Number			

Shinsei PowerCall (Home Mortgage)

0120-456-515

[9AM-7PM\*]

\*closed on year-end/new year (12/31-1/3)

