

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

Signature / Seal	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.		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 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. 6 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.) 7 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. 8 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.
	PLEASE SIGN-In the case when the PowerFlex Account is opened upon the final stage of the screening process, the signature below will be your registered signature for the PowerFlex Account (you may change to a seal/hanko after the account is opened.) If you already hold a PowerFlex Account registered with a seal/hanko, seal/hanko will take precedence over the signature below.		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
	Applicant Signature Please enter your PowerFlex account number	Collateral Provider Signature * Signature of collateral provider aside from Joint Guarantor	1 2

! This section must be filled out by the applicant.

Applicant	Name Last First Middle Date of birth (DD / MM / YYYY) Age Gender <input checked="" type="checkbox"/> Male <input checked="" type="checkbox"/> Female
	Nationality <input checked="" type="checkbox"/> Japanese <input checked="" type="checkbox"/> Non-Japanese (Permanent Resident) <input checked="" type="checkbox"/> Non-Japanese (Non-Permanent Resident)
	Address 〒 -
	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 Length of residence Year(s) Month(s)
	Home phone - - Mobile phone - - If your employer is an affiliate of Shinsei Bank, please fill out the 4-digit Housing Loan Alliance Code
	E-mail address <input checked="" type="checkbox"/> Home <input checked="" type="checkbox"/> Office <input checked="" type="checkbox"/> Mobile @
	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"/> Full Time Employment (Government Employees inclusive) / Contracted Employment <input checked="" type="checkbox"/> Self-employed (incorporated) <input checked="" type="checkbox"/> Self-employed (not incorporated) <input checked="" type="checkbox"/> Freelance <input checked="" type="checkbox"/> Other
	Company Name We will be contacting your employer. <input checked="" type="checkbox"/> Please tick if you are currently temporarily assigned →
	Company Address Division Title Type of Industry Name of temporary assigned employer Company TEL - - Duration Year(s) Month(s)
	Annual Income Please post from your Income Tax Certificate *1: Not necessary for company employees or directors

Annual Income Employment history	Last year 2 years before*1	Company Name (Current Employer) Duration: month/year to month/year	
	Salary ¥ 0,000 ¥ 0,000		/ ~ /
	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 refinancing is limited to the housing related loan to your home only

Product Type	Date	Lender	Initial Loan Amount	Current Balance	Annual Payment	Subject to refinancing 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

Loan Details	Amount ¥ 0,000 (Bonus payments) <input checked="" type="checkbox"/> Yes <input checked="" type="checkbox"/> No Term Year(s)
	Purpose <input checked="" type="checkbox"/> Purchase new property <input checked="" type="checkbox"/> Purchase secondhand property <input checked="" type="checkbox"/> Refinance current housing loan <input checked="" type="checkbox"/> Construction of a new house (on land already owned) <input checked="" type="checkbox"/> Please tick if you are requesting additional funds for renovation * Funds only for renovation is not accepted
	Property type <input checked="" type="checkbox"/> Detached house <input checked="" type="checkbox"/> Apartment Repurchase (if applicable) Do you plan to sell current property before the new purchase? <input checked="" type="checkbox"/> Yes <input checked="" type="checkbox"/> No

Property Information	Address of property Name of Building (if applicable)	〒 —		Planned source of funds Please match(A)+(B)+(C)with the Total above (Except for refinancing)	Source	Amount	
	Price of purchase (Incl. tax)	<input checked="" type="checkbox"/> A	¥ 0,000		In the case of refinance, please indicate initial purchase (construction) amount. Please leave blank if unknown.	Shinsei Bank (applicant)	¥ 0,000
	Incidental Expenses (Incl. tax)	<input checked="" type="checkbox"/> B	¥ 0,000		Incidental cost: exterior construction, dismantling of existing building, cost of equipment, etc.	Shinsei Bank (pair)	¥ 0,000
	Renovation Fee (Incl. tax)	<input checked="" type="checkbox"/> C	¥ 0,000		* indicate renovation fee incurring at the time of purchase or refinance		¥ 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	
					Total <input checked="" type="checkbox"/> A + <input checked="" type="checkbox"/> B + <input checked="" type="checkbox"/> C		

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

Joint Guarantor	Please tick applicable box(es) on the right. ▶		<input checked="" type="checkbox"/> Joint Income Guarantor (property co-owner inclusive)	<input checked="" type="checkbox"/> Spouse of Non-Permanent Resident (property co-owner inclusive)
	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) <input checked="" type="checkbox"/> Non-Japanese (Non-Permanent Resident)		
	Address	〒 —	Home phone	— —
		Mobile phone	— —	

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

Joint Guarantor	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	We will be contacting your employer. <input checked="" type="checkbox"/> Please tick if you are currently temporarily assigned →	Division	Title	Type of Industry																										
	Address	〒 —	Company TEL	— —																											
			Duration	Year(s)	Month(s)																										
	Annual Income	Please post from your Income Tax Certificate *Not necessary for company employees or directors		Company Name	Duration: month/year to month/year																										
		<table border="1"> <tr> <th></th> <th>Last year</th> <th>2 years before*</th> </tr> <tr> <td>Salary</td> <td>¥ 0,000</td> <td>¥ 0,000</td> </tr> <tr> <td>Business Income</td> <td>¥ 0,000</td> <td>¥ 0,000</td> </tr> <tr> <td>RE Income</td> <td>¥ 0,000</td> <td>¥ 0,000</td> </tr> <tr> <td>Total</td> <td>¥ 0,000</td> <td>¥ 0,000</td> </tr> <tr> <td>Claimed Income Tax</td> <td><input checked="" type="checkbox"/> Yes <input checked="" type="checkbox"/> No</td> <td><input checked="" type="checkbox"/> Yes <input checked="" type="checkbox"/> No</td> </tr> </table>		Last year	2 years before*	Salary	¥ 0,000	¥ 0,000	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	Employment history	<table border="1"> <tr> <th>(Current Employer)</th> <th>Duration: month/year to month/year</th> </tr> <tr> <td></td> <td>/ ~ /</td> </tr> <tr> <td></td> <td>/ ~ /</td> </tr> <tr> <td></td> <td>/ ~ /</td> </tr> <tr> <td></td> <td>/ ~ /</td> </tr> </table>	(Current Employer)	Duration: month/year to month/year		/ ~ /		/ ~ /		/ ~ /	
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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

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	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	〒 —	Home phone	— —	
		Mobile phone	— —	
Collateral Provider ②	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	〒 —	Home phone	— —	
		Mobile phone	— —	

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 ?	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"/> Referral <input checked="" type="checkbox"/> TV CM <input checked="" type="checkbox"/> Others()	<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()

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)