

# Written product outline for Suruga Bank Home Loan (Plan for Non-Japanese Only)

(Applicable as of January 6, 2025)

1. Product name	<ul style="list-style-type: none"> <li>Suruga Bank Home Loan (Plan for Non-Japanese Only)</li> </ul>
2. Who is allowed to use this product?	<ul style="list-style-type: none"> <li>Individuals meeting the following conditions               <ol style="list-style-type: none"> <li>The person is aged at least 18 and less than 70 when borrowing and will be aged less than 85 when making his/her final repayment.</li> <li>The person is able to enroll in a group credit life insurance plan</li> <li>In principle, the person has an annual income of 4 million yen or more and at least 1 year of service.</li> <li>The person meets other conditions specified by the Bank.</li> </ol> </li> </ul>
3. Uses of loan	<ul style="list-style-type: none"> <li>Cash for purchasing a home or a block of land for a home in which the applicant or the applicant's family will live</li> <li>Expenses for an extension, remodeling, renovation or repair of a home</li> <li>Expenses for construction or change of residence</li> </ul> <p>*Nonresidents are not eligible for this product.</p>
4. Type of loan	<ul style="list-style-type: none"> <li>Loan on deeds</li> </ul>
5. Amount of loan	<ul style="list-style-type: none"> <li>At least 0.3 million yen and not more than 400 million yen</li> </ul>
6. Term of loan	<ul style="list-style-type: none"> <li>Single-family home: At least one year and not more than 40 years</li> <li>Condominium: At least one year and not more than 50 years</li> </ul>
7. Interest rate	
(1) Type of interest rate	<ul style="list-style-type: none"> <li>Variable interest rate</li> </ul>
(2) Method for determining interest rate	<ul style="list-style-type: none"> <li>The interest rate will be determined monthly during the period to which a variable interest rate applies. The interest rate applying for a given month will be informed to you by the Bank no later than the end of the preceding month. The Bank has discretion to revise the applicable interest rate you were previously informed of.</li> </ul>
(3) Interest rate revision after loan provision	<ul style="list-style-type: none"> <li>The Bank will revise the interest rate for a loan twice a year in accordance with changes to the base interest rate for variable interest rate home loans as set by the Bank.</li> </ul>
(4) Method for obtaining interest rate information	<ul style="list-style-type: none"> <li>For the interest rate, please inquire at a loan service desk.</li> </ul>
8. Method for repayment	
(1) Method for repayment	<ul style="list-style-type: none"> <li>Principal and interest equal repayment (a type of repayment method in which an equal amount of principal and interest is repaid each time)</li> <li>You will also be allowed to repay an additional amount for every six-month period in an amount up to 30% of the loan.</li> </ul>
(2) Revision to repayment amount	<ul style="list-style-type: none"> <li>The Bank will determine a new amount of repayment by you by recalculating it. The base date for the revision will be October 1 for every five-year period after providing the loan.</li> </ul> <p>*After loan provision (or after a base date) and until the next base date, your monthly repayment amount will not change. (Your repayment amount will be adjusted in accordance with the ratio of principal repayment amount to interest payment amount.)</p>

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	<p>*If the interest rate rises significantly, your new repayment amount will be adjusted to an amount not more than 125% of your previous repayment amount. If the interest rate falls, your new repayment amount will be lower than your previous repayment amount.</p>
9. Guarantor	<ul style="list-style-type: none"> <li>No guarantor will be required in principle.</li> </ul>
10. Security	<ul style="list-style-type: none"> <li>The Bank will establish a mortgage on the land and building for which the loan will be provided.</li> <li>*You will be required to assume the expenses for establishing security.</li> </ul>
11. Group credit life insurance plan	<ul style="list-style-type: none"> <li>You will be required to enroll in a group credit life insurance policy specified by the Bank. (The Bank will assume applicable insurance premiums.)</li> </ul>
12. Handling charge and guarantee fee	
(1) Handling charge	<ul style="list-style-type: none"> <li>When using a fixed-rate charge: Amount of loan × 2.20% (incl. consumption tax)</li> <li>When using a fixed-amount charge: 110,000 yen (incl. consumption tax)</li> </ul>
(2) Prepayment penalty	<ul style="list-style-type: none"> <li>For a partial prepayment: 11,000 yen (incl. consumption tax)</li> <li>For a complete prepayment: 33,000 yen (incl. consumption tax)</li> </ul>
(3) Other expenses	<ul style="list-style-type: none"> <li>Not applicable.</li> <li>*Charges and fees to be received by the Bank shall not exceed those stipulated by applicable laws.</li> </ul>
13. Other reference matters	<ul style="list-style-type: none"> <li>There are requirements specified by the Bank to take out a Suruga Bank Home Loan (Plan for Non-Japanese Only). For details, please inquire at the counter (loan counter).</li> <li>If you want to know your estimated repayment amount, please ask at the counter (loan counter).</li> <li>When filing an application, you will be subjected to an examination specified by the Bank.</li> <li>*It should be noted beforehand that your application may be rejected as a result of such examination.</li> <li>*The Bank may reject your loan application if you are unable to understand our briefings in Japanese on products and/or agreement provisions.</li> </ul>
14. Designated dispute resolution agency with which the Bank has an agreement	<ul style="list-style-type: none"> <li>Japanese Bankers Association (JBA) Contact point: JBA Customer Relations Center Telephone: 0570-017-109 or 03-5252-3772</li> </ul>