

Revised Fees and Charges for PowerSmart Home Mortgage Effective October 1, 2019

Fees and charges for Shinsei Bank PowerSmart Home Mortgage will be revised effective October 1, 2019. This revision will be effective for loan disbursements and statements issued as of October 1, 2019.

■ Fees and Charges for PowerSmart Home Mortgage (tax included) (in yen)

Transactions		Per	Fees effective until September 30, 2019	Fees effective October 1, 2019
			(tax included)	(tax included)
Handling Charge	PowerSmart Home Mortgage	contract	54,000	55,000
	PowerSmart Home Mortgage (Anshin Pack)	contract	108,000	110,000
	PowerSmart Home Mortgage (Anshin Pack W / Anshin Pack S, Step-down Long-term Fixed)	contract	162,000	165,000
Early Partial Repayment		transaction	0	0
Early Full Repayment	Anshin Pack W Early full repayment made within 5 years (Before the 60th repayment)	transaction	162,000	165,000
	Others	transaction	0	0
Home Mortgage Balance Statement Issuance Fee	Year end	statement	0	0
	Others	statement	1,080	1,100
Repayment Schedule Reissue Fee		statement	1,080	1,100
Home Mortgage Balance Statement Issuance Fee for Joint Guarantor		statement	1,080	1,100
Interest-Paid Statement Issuance Fee		statement	2,160	2,200
Principal-Paid Statement Issuance Fee		statement	2,160	2,200
Interest Rate Fixing Fee		transaction	5,400	5,500

※Handling charge of Floating(reviewed semi-annually) <Floating Focus> will be revised from 2.16% to 2.2% of total loan amount. (consumption tax included) This revision will be effective for loans disbursed as of October 1, 2019.

For inquiries, please contact

Shinsei PowerCall
(for Home Mortgages) **0120-456-515**

[09:00-17:00 on weekdays, weekends, and national holidays]

* Except for the year-end and New Year holidays.

