

Yen Loans All Japan  
Tracker Rate

**4.48727% p.a.**

(TIBOR 0.98727% p.a. + 3.50%p.a.)

as of 18 March 2026

**YEN LOANS**

## Unlock Cash from Your Japan Property or Finance Your New Purchase

**The only lender specifically for non-residents**

**Get Your Free Eligibility Check!**

[www.yenloans.com/contact](http://www.yenloans.com/contact)

Scan here>>>



### Accessible

No Japanese Income or Residency Required



### Transparent

A Clear, Compliant Path to Financing



### Fast

Approval in 10 Business Days



### Multilingual

Support in English, Chinese, and Japanese

## Yen Loans All Japan - Product Details

Minimum Loan Amount	JPY ¥15 million
Maximum Loan Amount	JPY ¥525 million
Large Loan Premium	Additional 0.50% p.a. for loans greater than JPY¥150 million
Interest Only Premium	0.50% p.a. loading to the applicable rate
Loan Term	Up to 35 years (Max. 5 Years Interest Only), with a maturity limit of 50 minus age of building
Borrower Type	Any individual (Over 20 years of age). Maximum age at loan maturity: 80
Repayment Type	Monthly Repayments
Security	First Charge / Mortgage
Building Type (Location conditions apply – contact us for details)	Condominiums/apartments built after 1990 in: <ul style="list-style-type: none"><li>• Greater Tokyo: All of Tokyo, Yokohama, Kawasaki, and select areas of Kanagawa, Saitama, and Chiba</li><li>• Kansai: Osaka, Kyoto, and Kobe</li><li>• Central Japan: Nagoya</li><li>• Kyushu: Fukuoka</li><li>• Hokkaido: Sapporo</li></ul>
Property Management Agreement	Must be managed by a pre-approved property manager if not owner occupied, or if borrower has no Japan bank account

## Criteria

Maximum Loan Size	Maximum LTV %
Loans ≤ JPY ¥250 million	60%
Loans > JPY ¥250 million	50%

Occupancy Profile	Maximum LTV %
Permanent Rental (pre-approved property manager)	60%
Short Term Rental (pre-approved property manager)	50%
Owner Occupied	60%
Owner Occupied (second home)	50%

## Fees and Charges<sup>[1]</sup>

<b>Application Fee</b>	JPY ¥220,000	payable on lodgement of application
<b>Valuation, Legal and Registration Fees</b>	At Cost	payable on receipt of Provision Credit Approval (prior to Valuation / Lawyers being instructed) <sup>[2]</sup>
<b>Settlement Fee</b>	2.2% of Loan Amount	payable at Settlement subject to minimum fee of JPY ¥495,000
<b>Annual Loan Fee</b>	JPY ¥39,600	payable at Settlement and thereafter anniversary date

[1] 10% consumption tax included.

[2] Final loan amount based on valuation and security review (loan equal to lower of valuation and purchase price).

\*Pre-payment penalties apply in the first three years of the loan.

\*Principal and Interest reserve requirements: 3 months for primary and investment properties, 6 months for second homes.

Disclaimer: This brochure is not an offer of finance to any person and the delivery of this brochure to any person does not constitute an offer of finance that can be relied on. Any financing that may be provided by us to you will only be considered after we have received the required information from you and have conducted our own checks and assessments. We reserve the right to refuse to provide any financing to any person for whatever reason in our absolute discretion.

### LIKE TO KNOW MORE?

If you would like to learn more about Yen Loans K.K., please contact us on the details below:

**P: +81 (0) 3-6230-5258**

**E: [inquiry@yenloans.com](mailto:inquiry@yenloans.com)**

