

Yen Loans All Japan
Tracker Rate

4.73673% p.a.

(TIBOR 1.23673% p.a. + 3.50%p.a.)

as of 1 September 2026



Unlock Cash from Your Japan Property or Finance Your New Purchase

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

**Get Your Free
Eligibility Check!**

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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	1.00% p.a. loading to the applicable rate during the Interest Only period only
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: • Greater Tokyo: All of Tokyo, Yokohama, Kawasaki, and select areas of Kanagawa, Saitama, and Chiba • Kansai: Osaka, Kyoto, and Kobe • Central Japan: Nagoya • Kyushu: Fukuoka • Hokkaido: Sapporo
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

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^[1]

Application and Appraisal Fee	JPY ¥330,000	payable on submission of application
Legal and Registration Fees	At Cost	payable at or prior to closing (prior to Lawyers being instructed)
Loan Settlement Fee	2.2% of Loan Amount + JPY ¥44,000	payable at Settlement subject to minimum fee of JPY ¥539,000
Annual Loan Servicing Fee	JPY ¥39,600	payable after closing and thereafter anniversary date

[1] 10% consumption tax included.

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

*Principal and Interest reserve requirements: 3 months for primary and long-term rental properties, 6 months for second homes and short-term rentals.

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:

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Designated Credit Reporting Agency: Japan Credit Information Agency, Inc.
Designated Dispute Resolution Agency for Money Lending Business: Money Lending
Consultation and Dispute Resolution Center, Japan Financial Services Association

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