

Yen Loans Tokyo
Tracker Rate

4.13% p.a.

(TIBOR 0.63% p.a.* + 3.50%p.a.)

*as of 1 December 2025



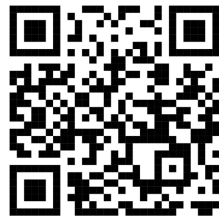
Unlock Cash from Your Tokyo Property or Finance Your New Purchase

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

**Get Your Free
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www.yenloans.com/contact

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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 Tokyo - Product Details

Minimum Loan Amount	JPY ¥10 million
Maximum Loan Amount	JPY ¥250 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	Tokyo apartments only, constructed after 1990
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 ¥150 million	60%
Loans > JPY ¥150 million	50%

Location & Building Type	Maximum LTV %
Tokyo Apartments	60%

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 Fee	JPY ¥220,000	payable on lodgement of application
Valuation, Legal and Registration Fees	At Cost	payable on receipt of Provision Credit Approval (prior to Valuation / Lawyers being instructed) ^[2]
Settlement Fee	2.2% of Loan Amount	payable at Settlement subject to minimum fee of JPY ¥450,000
Annual Loan Fee	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.

Coming
Soon

We will expand to other cities and resort destinations soon.

Register your interest and be first in line when we launch: inquiry@yenloans.com

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

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