



Yen Loans Tokyo

Tracker Rate

4.35636% p.a.

(TIBOR 0.85636% p.a. + 3.50% p.a.)

as of 16 January 2026

Y YEN LOANS

Unlock Cash from Your Tokyo Property or Finance Your New Purchase

The only lender specifically for non-residents

Get Your Free Eligibility Check!

www.yenloans.com/contact

Scan here>>>



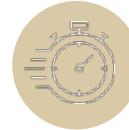
Accessible

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 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	Condominiums/apartments built after 1990 in Tokyo's 23 wards
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 soon.

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



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