

Yen Loans Tokyo  
Tracker Rate

**4.35636% p.a.**

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

as of 16 January 2026



## 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](http://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	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<sup>[1]</sup>

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) <sup>[2]</sup>
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](mailto: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:

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Yen Loans K.K.  
Money Lending Business Operators License Number: Governor of Tokyo (1) 31998  
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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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