

Key Facts Statement (KFS) for Japan Mortgage Loan

ORIX Asia Limited (“ORIX”)

Japan Mortgage
Dec 2024

This product is Japan mortgage loan.

This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our offer letter for the final terms of your Japan mortgage loan.

Interest Rates and Interest Charges

Annualised Interest Rate

For a loan amount of JPY20,000,000:

Loan Tenor	Maximum 15 years
Annualized interest rate (or range of annualized interest rates) based on 1-month JPY TIBOR	Maximum 4.50% over 1-month JPY TIBOR
Annualized interest rate (or range of annualized interest rates) based on the Cost of Fund determined by ORIX from time to time	Maximum 4.50% over Cost of Fund

Annualised Overdue / Default Interest Rate

14.6% per annum on the overdue amount.

Overdue interest will be calculated daily on any sums due to our company but not paid, from the due date for payment thereof until actually paid (both before and after judgment), based on a 365-day year for both ordinary and leap years.

Monthly Repayment Amount

Monthly Repayment Amount

For a loan amount of JPY20,000,000:

Loan Tenor	15 years*
Annualized interest rate (or range of annualized interest rates) based on 1-month JPY TIBOR	JPY158,087
Annualized interest rate (or range of annualized interest rates) based on the Cost of Fund determined by ORIX from time to time	Not available currently

*Maximum loan tenor is 15 years

As of 5th December 2024, 1-month JPY TIBOR is 0.43091%.

Annualized interest rate based on 4.5% over 1-month JPY TIBOR is 4.93091%. (Rates listed are for reference only. Please refer to our offer letter for the final terms of your Japan mortgage loan or contact our staff for the latest rate)

Fees and Charges	
Handling Fee	<ol style="list-style-type: none"> 1. 2% on loan amount to be paid before drawdown of the loan. 2. JPY50,000 to be paid upon mortgage discharge.
Late Payment Fee and Charge	Not Applicable
Prepayment / Early Settlement / Redemption Fee	<p>Partial Prepayment:</p> <p>Subject to giving to our company not less than 30 days' prior written notice and subject to the following provisions, you may prepay the Loan on any Repayment Due Date with a minimum amount of JPY2,000,000 and in whole multiples of JPY2,000,000:</p> <ol style="list-style-type: none"> (1) in case of partial prepayment is made within the first year from the date of drawdown of the Loan, a prepayment fee equal to 2% of the amount prepaid or JPY30,000 will be charged, whichever is higher; (2) in case of partial prepayment is made after the first year but within the second year from the date of drawdown of the Loan, a prepayment fee equal to 1% of the amount prepaid or JPY30,000 will be charged, whichever is higher; <p>Starting from the 3rd year, a prepayment fee of JPY30,000 is payable for each partial prepayment.</p> <p>Early Prepayment:</p> <p>Early prepayment in full is allowed subject to you giving to our company not less than 30 days' prior notice in writing and subject to the following provisions:</p> <ol style="list-style-type: none"> (1) in case of full prepayment is made within the first year from the date of drawdown of the Loan, a prepayment fee equal to 2% of the original loan amount or JPY30,000 will be charged, whichever is higher; (2) in case of full prepayment is made after the first year but within the second year from the date of drawdown of the Loan, a prepayment fee equal to 1% of the original loan amount or JPY30,000 will be charged; and <p>Starting from the 3rd year, there is no prepayment fee payable for any early prepayment in full.</p>
Additional Information	
Required Fire Insurance	Appropriate insurance coverage on the Collateral should be arranged by you and shall be submitted to us on or before the date of loan drawdown. We have the absolute discretion to request you to endorse ORIX Asia Limited as the primary beneficiary under the relevant insurance policy at any time within the loan life of the Facilities that we shall think fit.
Legal Charge	First Legal Charge on the Collateral in favour of ORIX with 120% of finance amount.

Remarks:

1. The Annualised Interest Rate quoted above is for reference only. The Annualised Interest Rate applicable to a customer is subject to ORIX's final approval and is solely determined by ORIX.
2. Please refer to the Notice of Changes on Standard Fees and Charges Table on our website www.orix.com.hk or you may contact our staff for more details. Please refer to the Facility Letter for Terms and Conditions or you may contact our staff for clarification.
3. The English version of this Key Facts Statement prevails to the extent of any inconsistency between the English and the Chinese versions. Any Chinese version of this Key Facts Statement is for reference only.
4. TIBOR means the respective average of interest rates for five maturities (i.e. 1 week, 1 month, 3 months, 6 months and 12 months) submitted by reference banks to the Japanese Bankers Association TIBOR Administration ("JBATA") as required by the Code of Conduct. In calculating the Japanese Yen TIBOR, for each maturity, the JBATA excludes the two highest quotes and two lowest quotes from reference banks and averages the remaining rates (rounded to the fifth decimal place), with respect to such calculation period and such relevant sum, or such other rate we deem appropriate. In case some reference bank fails to submit a part of rates for some reason, the forgoing process is followed to derive Japanese Yen TIBOR for each maturity based on the rate submitted by other banks.
5. Cost of Fund means the actual cost to ORIX Asia Limited (as conclusively determined by us and expressed as a rate per annum) of funding and advance or other credit utilization or any sum due under the Facilities in the currency of the sum and for such period as we may in our absolute discretion deem appropriate.