

新屋不動産投資貸款(非日本居住者專用)

# 東京招福星

OSAKA



KYOTO



TOKYO



FUKUOKA



KANAGAWA



Direct line to the dedicated helpdesk (available in Chinese, English, Japanese)

< from overseas >

**+81-50-3093-3808**

< from Japan >

**050-3093-3808**

Lines open: Weekdays 9:00 - 17:00 (JST) Lines closed: Sat., Sun., National holidays, and Dec. 31 through Jan. 3



東京スター銀行

# The Tokyo Star Bank

## Company Overview

As of Mar. 31, 2024; consolidated figures

Trade Name	: The Tokyo Star Bank, Limited
Established	: June 11, 2001
Headquarters	: 2-3-5 Akasaka, Minato Ward, Tokyo
Paid-in Capital	: JPY 26 billion
Employees	: 1,248 (excl. consigned and temporary employees)
Num. branches	: 31
Deposit Balance (incl. negotiable certificates of deposit)	: JPY 1,932.8 billion
Loan Balance	: JPY 1,464.1 billion
Capital Adequacy Ratio	: 12.12%
Long-term issuer rating	: A (Stable) (Rating announced by Japan Credit Rating Agency, Ltd.)

## Tokyo Star Bank's Shareholder

### CTBC Bank

Tokyo Star Bank's shareholder, CTBC Bank (CTBC Bank Co., Ltd.), is the largest private sector financial institution in Taiwan and a core business of the major Taiwanese financial group, CTBC Financial Holdings. It has achieved remarkable growth by utilizing its group's network across the globe.

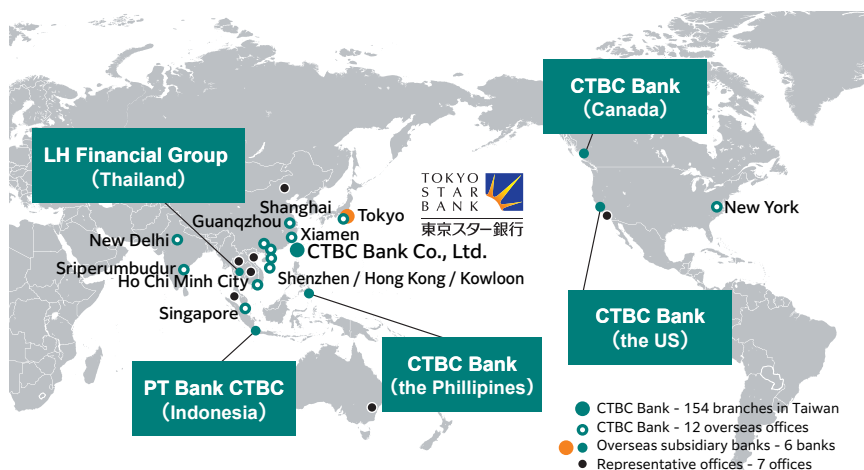
Overview and  
latest info



## CTBC Bank's Global Network

As of Dec. 31, 2023

Developing across countries and regions including: Taiwan, the US, Canada, Japan, Indonesia, the Phillipines, India, Thailand, Vietnam, Hong Kong, Singapore, Myanmar, Malasia, Australia, and China. CTBC Bank has over 370 locations throughout the world.





# Tokyo Lucky Star is a real estate investment loan for residents of Hong Kong who want to purchase real estate in Japan.



## Dedicated helpdesk for ease and peace of mind

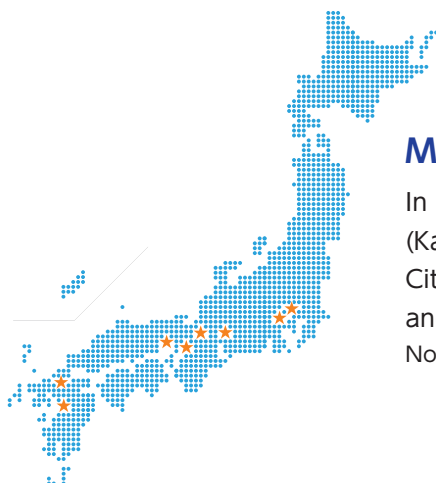
No need to worry about language issues: The dedicated helpdesk is staffed with Japanese, Chinese, and English speakers.



## Eligibility

The product can be used by residents of Hong Kong

Note: Subject to a credit examination by us



## Many major cities handled across Japan

In principle, the 23 Wards of Tokyo, Yokohama city and Kawasaki city (Kanagawa Pref.), Osaka City (Osaka Pref.), Nagoya City (Aichi Pref.), Kyoto City (Kyoto Pref.), Kobe City (Hyogo Pref.), Fukuoka City (Fukuoka Pref.), and some areas of Kumamoto Pref. are in scope.

Note: We may be unable to handle some areas of the above



## Borrow from JPY 20 MM

The product is for loans of JPY 20 MM or more.

Note: Restrictions may apply according to annual salary, and our appraisal of the collateral.



## Purchase or refinance condominium units or buildings

You can use the funds for refinancing or the purchase of investment real estate such as condominium units and commercial buildings, or for a second home.



## Up to 25 year loan period

The loan period is from 1 to 25 years.

Note: Restrictions may apply depending on the target property of the loan.

For more details check the product description





# You can hold a Tokyo Star Bank Ordinary Deposit Account even while living in Hong Kong.

Try the fully-fledged services you would expect from a Japanese bank.

point

1



You can designate the account for receipt of rental income from real estate investments, payment of management and repair fees, and payment of Japanese fixed asset tax / city planning tax.

Note: Some areas are not eligible for this product.

point

2



You can be issued with a bank card.

Note: In principle, bank cards can only be issued in person at the head office branch.

point

3



You can use Seven Bank and Post Bank ATMs across Japan

Note: As of Mar. 2024, there are over 27,400 Seven Bank ATMs and over 31,200 Post Bank ATMs.

You can deposit and withdraw to/from your yen deposit account from the ATMs.

Note: There are withdrawal limits. Fund use is limited to living expenses while in Japan.

Note: Carefully read the Important Notes Regarding Applications

## Important Notes Regarding Applications

- All transactions in relation to the loan and the non-resident ordinary deposit account (hereinafter, the "Non-resident account") are conducted using Japanese documents only. Chinese and English documents are provided as reference only, and we shall bear no responsibility for any issues arising from the Chinese and English documents. - It is necessary for you to come to our Head Office Branch in person when signing the contract to open the account and to execute the loan. - The repayment account for this loan shall be the Non-resident account. The following services can be used with the Non-resident account: - Deposits and withdrawals via the Head Office Branch tellers (only in JPY) - Deposits and withdrawals at Seven Bank and Post Bank ATMs using a bank card - Outgoing remittances (\*) (Handled only by the desk at the sales department of the Head Office Branch) - Incoming remittances (\*) (After confirming the use of funds, they will be deposited into your account in JPY) (\*) For Non-resident accounts, receiving or sending remittances from or to Japanese bank accounts shall all be handled as overseas remittances. - A bank passbook shall not be issued. Also, bank cards shall only be issued to those customers who request it. - Each month, we shall mail a transaction statement to your registered address. The statement will be provided in Japanese, so we will provide an explanation in Chinese or English in advance. - Non-resident accounts cannot be used with telephone banking or Internet banking (Tokyo Star Direct). - If there are any changes to the details (address, name, phone number, etc.), please contact us. - If any changes arise in the details of the application for this loan (loan amount, number of repayment years, and other items including the target real estate), we may change the results of our credit examination. This may result in being unable to use the loan.