

# 貸付条件表

| 貸付けの種類                  | 手形貸付・証書貸付・売渡担保・媒介・手形の割引・ファクタリング・その他   |         |        |         |    |     |    |         |        |        |         |    |         |        |        |         |    |         |        |        |         |    |         |         |       |         |    |         |         |       |         |    |         |         |       |         |    |         |         |       |         |    |         |         |       |         |    |         |         |       |        |     |        |        |     |   |
|-------------------------|---|---------|--------|---------|----|-----|----|---------|--------|--------|---------|----|---------|--------|--------|---------|----|---------|--------|--------|---------|----|---------|---------|-------|---------|----|---------|---------|-------|---------|----|---------|---------|-------|---------|----|---------|---------|-------|---------|----|---------|---------|-------|---------|----|---------|---------|-------|--------|-----|--------|--------|-----|---|
| 貸付けの利率                  | 実質年率 20.0% 以内   |         |        |         |    |     |    |         |        |        |         |    |         |        |        |         |    |         |        |        |         |    |         |         |       |         |    |         |         |       |         |    |         |         |       |         |    |         |         |       |         |    |         |         |       |         |    |         |         |       |        |     |        |        |     |   |
| 返済の方式                   | 一括・元金均等・元利均等・自由弁済   |         |        |         |    |     |    |         |        |        |         |    |         |        |        |         |    |         |        |        |         |    |         |         |       |         |    |         |         |       |         |    |         |         |       |         |    |         |         |       |         |    |         |         |       |         |    |         |         |       |        |     |        |        |     |   |
| 返済期間・回数                 | 1日～600か月・1回～600回  |         |        |         |    |     |    |         |        |        |         |    |         |        |        |         |    |         |        |        |         |    |         |         |       |         |    |         |         |       |         |    |         |         |       |         |    |         |         |       |         |    |         |         |       |         |    |         |         |       |        |     |        |        |     |   |
| 貸付の限度額                  | 10億円  |         |        |         |    |     |    |         |        |        |         |    |         |        |        |         |    |         |        |        |         |    |         |         |       |         |    |         |         |       |         |    |         |         |       |         |    |         |         |       |         |    |         |         |       |         |    |         |         |       |        |     |        |        |     |   |
| 審査をする旨                  | 要   |         |        |         |    |     |    |         |        |        |         |    |         |        |        |         |    |         |        |        |         |    |         |         |       |         |    |         |         |       |         |    |         |         |       |         |    |         |         |       |         |    |         |         |       |         |    |         |         |       |        |     |        |        |     |   |
| 貸金業務取扱主任者               | 川名 康夫・岡崎 美春   |         |        |         |    |     |    |         |        |        |         |    |         |        |        |         |    |         |        |        |         |    |         |         |       |         |    |         |         |       |         |    |         |         |       |         |    |         |         |       |         |    |         |         |       |         |    |         |         |       |        |     |        |        |     |   |
| 当社が契約する貸金業務にかかる指定紛争解決機関 | 名称 日本貸金業協会 貸金業相談・紛争解決センター<br>所在地 〒108-0074<br>東京都港区高輪3-19-15 二葉高輪ビル2階<br>電話番号 03-5739-3861  |         |        |         |    |     |    |         |        |        |         |    |         |        |        |         |    |         |        |        |         |    |         |         |       |         |    |         |         |       |         |    |         |         |       |         |    |         |         |       |         |    |         |         |       |         |    |         |         |       |        |     |        |        |     |   |
| 当社が加入する指定信用情報機関         | 名称・株式会社日本信用情報機構<br>・株式会社シー・アイ・シー  |         |        |         |    |     |    |         |        |        |         |    |         |        |        |         |    |         |        |        |         |    |         |         |       |         |    |         |         |       |         |    |         |         |       |         |    |         |         |       |         |    |         |         |       |         |    |         |         |       |        |     |        |        |     |   |
| 賠償額の元本に対する割合            | 年率 20.0% 以内   |         |        |         |    |     |    |         |        |        |         |    |         |        |        |         |    |         |        |        |         |    |         |         |       |         |    |         |         |       |         |    |         |         |       |         |    |         |         |       |         |    |         |         |       |         |    |         |         |       |        |     |        |        |     |   |
| 担保について                  | 担保徴求有・保証人要  |         |        |         |    |     |    |         |        |        |         |    |         |        |        |         |    |         |        |        |         |    |         |         |       |         |    |         |         |       |         |    |         |         |       |         |    |         |         |       |         |    |         |         |       |         |    |         |         |       |        |     |        |        |     |   |
| 媒介手数料                   | 媒介金額の5.0%以内<br>但し、貸借期間が1年未満の場合は次の算式による<br>媒介金額×5.0%以内÷365×貸借期間  |         |        |         |    |     |    |         |        |        |         |    |         |        |        |         |    |         |        |        |         |    |         |         |       |         |    |         |         |       |         |    |         |         |       |         |    |         |         |       |         |    |         |         |       |         |    |         |         |       |        |     |        |        |     |   |
| 主な返済例                   | 100万円を実質年率15.0%で元利均等<br>毎月10回分割返済の場合<br><table border="1"> <thead> <tr> <th>回数</th> <th>返済金額</th> <th>元金充当</th> <th>利息</th> <th>残元金</th> </tr> </thead> <tbody> <tr> <td>1回</td> <td>110,000</td> <td>97,261</td> <td>12,739</td> <td>902,739</td> </tr> <tr> <td>2回</td> <td>110,000</td> <td>98,500</td> <td>11,500</td> <td>804,239</td> </tr> <tr> <td>3回</td> <td>110,000</td> <td>99,755</td> <td>10,245</td> <td>704,484</td> </tr> <tr> <td>4回</td> <td>110,000</td> <td>101,315</td> <td>8,685</td> <td>603,169</td> </tr> <tr> <td>5回</td> <td>110,000</td> <td>102,316</td> <td>7,684</td> <td>500,853</td> </tr> <tr> <td>6回</td> <td>110,000</td> <td>103,826</td> <td>6,174</td> <td>397,027</td> </tr> <tr> <td>7回</td> <td>110,000</td> <td>104,942</td> <td>5,058</td> <td>292,085</td> </tr> <tr> <td>8回</td> <td>110,000</td> <td>106,279</td> <td>3,721</td> <td>185,806</td> </tr> <tr> <td>9回</td> <td>110,000</td> <td>107,862</td> <td>2,138</td> <td>77,944</td> </tr> <tr> <td>10回</td> <td>78,936</td> <td>77,944</td> <td>992</td> <td>0</td> </tr> </tbody> </table> | 回数      | 返済金額   | 元金充当    | 利息 | 残元金 | 1回 | 110,000 | 97,261 | 12,739 | 902,739 | 2回 | 110,000 | 98,500 | 11,500 | 804,239 | 3回 | 110,000 | 99,755 | 10,245 | 704,484 | 4回 | 110,000 | 101,315 | 8,685 | 603,169 | 5回 | 110,000 | 102,316 | 7,684 | 500,853 | 6回 | 110,000 | 103,826 | 6,174 | 397,027 | 7回 | 110,000 | 104,942 | 5,058 | 292,085 | 8回 | 110,000 | 106,279 | 3,721 | 185,806 | 9回 | 110,000 | 107,862 | 2,138 | 77,944 | 10回 | 78,936 | 77,944 | 992 | 0 |
| 回数                      | 返済金額  | 元金充当    | 利息     | 残元金     |    |     |    |         |        |        |         |    |         |        |        |         |    |         |        |        |         |    |         |         |       |         |    |         |         |       |         |    |         |         |       |         |    |         |         |       |         |    |         |         |       |         |    |         |         |       |        |     |        |        |     |   |
| 1回                      | 110,000   | 97,261  | 12,739 | 902,739 |    |     |    |         |        |        |         |    |         |        |        |         |    |         |        |        |         |    |         |         |       |         |    |         |         |       |         |    |         |         |       |         |    |         |         |       |         |    |         |         |       |         |    |         |         |       |        |     |        |        |     |   |
| 2回                      | 110,000   | 98,500  | 11,500 | 804,239 |    |     |    |         |        |        |         |    |         |        |        |         |    |         |        |        |         |    |         |         |       |         |    |         |         |       |         |    |         |         |       |         |    |         |         |       |         |    |         |         |       |         |    |         |         |       |        |     |        |        |     |   |
| 3回                      | 110,000   | 99,755  | 10,245 | 704,484 |    |     |    |         |        |        |         |    |         |        |        |         |    |         |        |        |         |    |         |         |       |         |    |         |         |       |         |    |         |         |       |         |    |         |         |       |         |    |         |         |       |         |    |         |         |       |        |     |        |        |     |   |
| 4回                      | 110,000   | 101,315 | 8,685  | 603,169 |    |     |    |         |        |        |         |    |         |        |        |         |    |         |        |        |         |    |         |         |       |         |    |         |         |       |         |    |         |         |       |         |    |         |         |       |         |    |         |         |       |         |    |         |         |       |        |     |        |        |     |   |
| 5回                      | 110,000   | 102,316 | 7,684  | 500,853 |    |     |    |         |        |        |         |    |         |        |        |         |    |         |        |        |         |    |         |         |       |         |    |         |         |       |         |    |         |         |       |         |    |         |         |       |         |    |         |         |       |         |    |         |         |       |        |     |        |        |     |   |
| 6回                      | 110,000   | 103,826 | 6,174  | 397,027 |    |     |    |         |        |        |         |    |         |        |        |         |    |         |        |        |         |    |         |         |       |         |    |         |         |       |         |    |         |         |       |         |    |         |         |       |         |    |         |         |       |         |    |         |         |       |        |     |        |        |     |   |
| 7回                      | 110,000   | 104,942 | 5,058  | 292,085 |    |     |    |         |        |        |         |    |         |        |        |         |    |         |        |        |         |    |         |         |       |         |    |         |         |       |         |    |         |         |       |         |    |         |         |       |         |    |         |         |       |         |    |         |         |       |        |     |        |        |     |   |
| 8回                      | 110,000   | 106,279 | 3,721  | 185,806 |    |     |    |         |        |        |         |    |         |        |        |         |    |         |        |        |         |    |         |         |       |         |    |         |         |       |         |    |         |         |       |         |    |         |         |       |         |    |         |         |       |         |    |         |         |       |        |     |        |        |     |   |
| 9回                      | 110,000   | 107,862 | 2,138  | 77,944  |    |     |    |         |        |        |         |    |         |        |        |         |    |         |        |        |         |    |         |         |       |         |    |         |         |       |         |    |         |         |       |         |    |         |         |       |         |    |         |         |       |         |    |         |         |       |        |     |        |        |     |   |
| 10回                     | 78,936  | 77,944  | 992    | 0       |    |     |    |         |        |        |         |    |         |        |        |         |    |         |        |        |         |    |         |         |       |         |    |         |         |       |         |    |         |         |       |         |    |         |         |       |         |    |         |         |       |         |    |         |         |       |        |     |        |        |     |   |