ธนาคาร ซีไอเอ็มบี ไทย

Interest Rate for **Home Loan**

Type of collateral	Group of customer	Income (Baht)	Option	Type	Year 1	Year 2	Year 3	For the rest	Average 3 years	EIR*
Single house, Twin house, Town house, Town home and Condominium	Salaried	30,000	1	Insurance	MRR-6.06%	MRR-5.31%	MRR-5.31%	MRR-2.00%	3.69%	6.29%
			1	Insurance	Fix 3.29%	Fix 4.04%	MRR-5.21%	MRR-2.00%	3.79%	6.32%
			1	No Insurance	MRR-5.86%	MRR-5.11%	MRR-5.11%	MRR-2.00%	3.89%	6.35%
			2 Waive Mortgage Registration Fee	Insurance	MRR-5.86%	MRR-5.11%	MRR-5.11%	MRR-2.00%	3.89%	6.35%
			2 Waive Mortgage Registration Fee	No Insurance	MRR-5.66%	MRR-4.91%	MRR-4.91%	MRR-2.00%	4.09%	6.41%
		50,000	4 Loan to Value ≤ 85%	Insurance	MRR-6.46%	MRR-5.71%	MRR-5.71%	MRR-2.00%	3.29%	6.17%
			4 Loan to Value ≤ 85%	Insurance	Fix 2.89%	Fix 3.64%	MRR-5.61%	MRR-2.00%	3.39%	6.20%
			4 Loan to Value ≤ 85%	No Insurance	MRR-6.26%	MRR-5.51%	MRR-5.51%	MRR-2.00%	3.49%	6.23%
			5 Loan to Value > 85% - 90%	Insurance	MRR-6.26%	MRR-5.51%	MRR-5.51%	MRR-2.00%	3.49%	6.23%
			5 Loan to Value > 85% - 90%	Insurance	Fix 3.09%	Fix 3.84%	MRR-5.41%	MRR-2.00%	3.59%	6.26%
			5 Loan to Value > 85% - 90%	No Insurance	MRR-6.06%	MRR-5.31%	MRR-5.31%	MRR-2.00%	3.69%	6.29%
	Self-employed	50,000	6 Loan to Value ≤ 70%	Insurance	MRR-6.46%	MRR-5.71%	MRR-5.71%	MRR-2.00%	3.29%	6.17%
			6 Loan to Value ≤ 70%	Insurance	Fix 2.89%	Fix 3.64%	MRR-5.61%	MRR-2.00%	3.39%	6.20%
			6 Loan to Value ≤ 70%	No Insurance	MRR-6.26%	MRR-5.51%	MRR-5.51%	MRR-2.00%	3.49%	6.23%
			7 Loan to Value > 70% - 80%	Insurance	MRR-6.26%	MRR-5.51%	MRR-5.51%	MRR-2.00%	3.49%	6.23%
			7 Loan to Value > 70% - 80%	Insurance	Fix 3.09%	Fix 3.84%	MRR-5.41%	MRR-2.00%	3.59%	6.26%
			7 Loan to Value > 70% - 80%	No Insurance	MRR-6.06%	MRR-5.31%	MRR-5.31%	MRR-2.00%	3.69%	6.29%

*Estimate from loan amount 2 MB. tenor 15 years

Remarks:

- Borrow when necessary and within your means

- Effective Interest Rate is between 6.17% - 6.41% per annum. However, MRR announce on Oct. 4, 2023 = 9.25% the floating interest rates can increase or decrease according to Bank's announcement on the website www.cimbthai.com or announcement at bank's branch

- Bank can reserves the right to change the interest rate as well as the criteria and conditions

- The conditions are as specified by the bank

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