

## Interest Rate for Re-finance

**Re-finance Balance Transfer** (Type of collateral: Single house, Twin house, Town house, Town home and Condominium)

Group of customer	Income (Baht)	Option	Type	Year 1	Year 2	Year 3	For the rest	Average 3 years	EIR*
Salaried / Self-employed	30,000	1 Loan to Value ≤ 85%	Insurance	Fix 1.99%	MRR- 6.85%	MRR- 4.07%	MRR- 2.00%	3.19%	6.13%
			No Insurance	Fix 2.19%	MRR- 6.65%	MRR- 3.87%	MRR- 2.00%	3.39%	6.19%
		2 Loan to Value > 85% - ≤ 100%	Insurance	Fix 2.19%	MRR- 6.65%	MRR- 3.87%	MRR- 2.00%	3.39%	6.19%
			No Insurance	Fix 2.39%	MRR- 6.45%	MRR- 3.67%	MRR- 2.00%	3.59%	6.25%
		3 Loan to Value ≤ 85%	Insurance	MRR- 5.86%	MRR- 5.86%	MRR- 5.86%	MRR- 2.00%	3.39%	6.20%
			No Insurance	MRR- 5.66%	MRR- 5.66%	MRR- 5.66%	MRR- 2.00%	3.59%	6.26%
		4 Loan to Value > 85% - ≤ 100%	Insurance	MRR- 5.66%	MRR- 5.66%	MRR- 5.66%	MRR- 2.00%	3.59%	6.26%
			No Insurance	MRR- 5.46%	MRR- 5.46%	MRR- 5.46%	MRR- 2.00%	3.79%	6.32%

\*Estimate from loan amount 2 MB. tenor 15 years

Remarks:

- Free Appraisal Fee, Duty Stamp Fee and Fire Insurance Premium Fee 3 years for all options
- Free Mortgage Registration Fee for option 3 and 4
- Borrow when necessary and within your means
- Effective Interest Rate is between 6.13% - 6.32% 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](http://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