

Interest Rate for Home Loan

Type of collateral	Group of customer	Income (Baht)	Type	Year 1-3	For the rest	Average 3 years	EIR*
Single house, Twin house, Town house, Town home and Condominium	Salaried / Self-employed	15,000 / 30,000	Insurance	MRR-3.66%	MRR-2.00%	5.59%	6.83%
			No Insurance	MRR-3.36%	MRR-2.00%	5.89%	6.91%
Construction	Salaried / Self-employed	15,000 / 30,000	Insurance	MRR-5.06%	MRR-2.00%	4.19%	6.44%
			No Insurance	MRR-4.86%	MRR-2.00%	4.39%	6.50%
Shop House (1 <sup>st</sup> )	Salaried / Self-employed	15,000 / 30,000	Insurance	MRR-4.26%	MRR-1.65%	4.99%	6.92%
			No Insurance	MRR-4.06%	MRR-1.65%	5.19%	6.97%
Shop House (2 <sup>nd</sup> )	Salaried / Self-employed	15,000 / 30,000	Insurance	MRR-3.26%	MRR-1.65%	5.99%	7.19%
			No Insurance	MRR-3.06%	MRR-1.65%	6.19%	7.24%

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

Remarks:

- Borrow when necessary and within your means
- Effective Interest Rate is between 6.44% - 7.24% 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