

ธนาคาร ซีไอเอ็มบี ไทย

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	Fix 5.40%	MRR-1.50%	5.40%	6.69%
			No Insurance	Fix 5.60%	MRR-1.50%	5.60%	6.74%
Construction			Insurance	Fix 4.09%	MRR-2.00%	4.09%	5.96%
			No Insurance	Fix 4.29%	MRR-2.00%	4.29%	6.02%
Shop House (1 st)			Insurance	MRR-4.335%	MRR-1.50%	4.29%	6.38%
			No Insurance	MRR-4.135%	MRR-1.50%	4.49%	6.44%
Shop House (2 nd)			Insurance	MRR-3.58%	MRR-1.50%	5.05%	6.59%
			No Insurance	MRR-3.38%	MRR-1.50%	5.25%	6.65%

*Estimate from loan amount 2 MB. tenor 15 years

Remarks:

- For life insurance applications, the customer must apply for coverage of at least 70% of the loan amount, with a minimum coverage period of 10 years, or up to the loan term if the loan period is less than 10 years.
- Borrow when necessary and within your means
- Effective Interest Rate is between 5.96% - 6.74% per annum. However, MRR announce on January 6, 2026 = 8.625% 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 reserve the right to change the interest rate as well as the criteria and conditions
- The conditions are as specified by the bank. For more information regarding products and loan calculations, please visit www.cimbthaionlinecampaign.com