

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	Fix 3.65%	Fix 3.65%	Fix 3.65%	MRR-2.00%	3.65%	5.84%
				No Insurance	Fix 3.85%	Fix 3.85%	Fix 3.85%	MRR-2.00%	3.85%	5.90%
			2	Insurance	Fix 3.95%	Fix 3.95%	Fix 3.95%	MRR-2.00%	3.95%	5.93%
				No Insurance	Fix 4.15%	Fix 4.15%	Fix 4.15%	MRR-2.00%	4.15%	5.98%
		50,000	3 Loan to Value ≤ 85%	Insurance	Fix 3.13%	Fix 3.13%	Fix 3.13%	MRR-2.00%	3.13%	5.69%
				No Insurance	Fix 3.33%	Fix 3.33%	Fix 3.33%	MRR-2.00%	3.33%	5.75%
			4 Loan to Value > 85% - 90%	Insurance	Fix 3.33%	Fix 3.33%	Fix 3.33%	MRR-2.00%	3.33%	5.75%
				No Insurance	Fix 3.53%	Fix 3.53%	Fix 3.53%	MRR-2.00%	3.53%	5.81%
	Self-employed	50,000	5 Loan to Value ≤ 70%	Insurance	Fix 3.13%	Fix 3.13%	Fix 3.13%	MRR-2.00%	3.13%	5.69%
				No Insurance	Fix 3.33%	Fix 3.33%	Fix 3.33%	MRR-2.00%	3.33%	5.75%
			6 Loan to Value > 70% - 80%	Insurance	Fix 3.33%	Fix 3.33%	Fix 3.33%	MRR-2.00%	3.33%	5.75%
				No Insurance	Fix 3.53%	Fix 3.53%	Fix 3.53%	MRR-2.00%	3.53%	5.81%
	Salaried	50,000	7 Loan to Value ≤ 85%	Insurance	Fix 3.43%	Fix 3.43%	Fix 3.43%	MRR-2.00%	3.43%	5.78%
				No Insurance	Fix 3.63%	Fix 3.63%	Fix 3.63%	MRR-2.00%	3.63%	5.84%
			8 Loan to Value > 85% - 90%	Insurance	Fix 3.63%	Fix 3.63%	Fix 3.63%	MRR-2.00%	3.63%	5.84%
				No Insurance	Fix 3.83%	Fix 3.83%	Fix 3.83%	MRR-2.00%	3.83%	5.89%
	Self-employed	50,000	9 Loan to Value ≤ 70%	Insurance	Fix 3.43%	Fix 3.43%	Fix 3.43%	MRR-2.00%	3.43%	5.78%
				No Insurance	Fix 3.63%	Fix 3.63%	Fix 3.63%	MRR-2.00%	3.63%	5.84%
			10 Loan to Value > 70% - 80%	Insurance	Fix 3.63%	Fix 3.63%	Fix 3.63%	MRR-2.00%	3.63%	5.84%
				No Insurance	Fix 3.83%	Fix 3.83%	Fix 3.83%	MRR-2.00%	3.83%	5.89%

*Estimate from loan amount 2 MB. tenor 15 years

Remarks:

- For options 1 - 2: Employees with a fixed monthly income of at least THB 20,000, and a total income of THB 30,000 or more.
- For Options 3 - 10: The total income of the primary borrower and co-borrower can be combined.
- Maximum loan amounts up to THB 10 million including life insurance and fire insurance premiums for options 3 - 10
- Loan-to-value (LTV) up to 95% of the appraisal value including life insurance and fire insurance premiums for options 3 - 10
- Free Mortgage Registration Fee for option 2, option 7 - 10
- Free Appraisal Fee for all options
- In case the customer is exempted from mortgage registration fees, if the loan is closed within 5 years, the bank will charge a refund of the mortgage registration fee at 1% of the approved loan amount. The customer may pay this fee by cash or cheque.
- 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 5.69% - 5.89% 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