

## Interest Rate Home for Cash (Mortgage Power)

**For general and refinance customer** (Term loan only)

Type of collateral	Group of customer	Income (Baht)	Option	Type	Year 1	Year 2-3	For the rest	Average 3 years	EIR*
Single house, Twin house, Town house, Town home, Condominium and Commercial building (Mix use)	Salaried / Self-employed	15,000 / 30,000	1	Insurance	MRR-3.235%	MRR-3.235%	MRR-1.00%	5.39%	7.05%
				No Insurance	MRR-3.035%	MRR-3.035%	MRR-1.00%	5.59%	7.10%
		50,000	2	Insurance	Fixed 3.99%	MRR-3.035%	MRR-1.00%	5.06%	6.59%
				No Insurance	Fixed 4.19%	MRR-2.835%	MRR-1.00%	5.26%	7.00%
			3	Insurance	Fixed 3.99%	MRR-2.735%	MRR-1.00%	5.26%	6.00%
				No Insurance	Fixed 4.19%	MRR-2.535%	MRR-1.00%	5.46%	7.06%
		30,000	4	Insurance	Fixed 3.49%	MRR-3.135%	MRR-1.00%	4.82%	6.88%
				No Insurance	Fixed 3.69%	MRR-2.935%	MRR-1.00%	5.02%	6.94%
			5	Insurance	Fixed 3.89%	MRR-2.735%	MRR-1.00%	5.22%	6.99%
				No Insurance	Fixed 4.09%	MRR-2.535%	MRR-1.00%	5.42%	7.05%

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

### Remarks:

- Commercial buildings are not eligible for interest rate options 4 - 5.
- For collateral types such as single houses, semi-detached houses, townhouses, townhomes, and condominiums, the maximum loan-to-value (LTV) ratio is 85% of the appraised value, excluding life and fire insurance premiums, applicable to Options 2 - 3.
- For commercial buildings (mix-use), the maximum LTV ratio is 80% of the appraised value, excluding life and fire insurance premiums, applicable to Options 2 - 3.
- For Single houses, Twin houses, Town houses and Town homes, the maximum LTV ratio is 95% of the appraised value, excluding life and fire insurance premiums, applicable to Options 4 - 5.
- For condominiums, the maximum LTV ratio is 90% of the appraised value, excluding life and fire insurance premiums, applicable to Options 4 - 5.
- For loan amounts exceeding THB 10 million, the maximum LTV ratio is 80% of the appraised value, including life and fire insurance premiums.
- Maximum loan amount: Up to THB 30 million, including life and fire insurance premiums.
- Maximum loan term:
  - Up to 30 years for Options 1 - 3
  - Up to 25 years for Options 4 - 5
- Free Appraisal Fee and Mortgage Registration Fee for options 3
- Free Appraisal Fee and Duty Stamp Fee for option 4
- Free Appraisal Fee, Duty Stamp Fee and Mortgage Registration Fee for option 5
- 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 6.00% – 7.10% 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](http://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](http://www.cimbthaionlinecampaign.com)