

Interest Rate for Re-finance

Re-finance + Top up

Type of collateral	Group of customer	Income (Baht)	Option	Type of loan	Type	Year 1-3	For the rest	Average 3 years	EIR*
Single House, Twin House, Town House, Town Home, Commercial Building (Mixed use)	Salaried / Self-employed	15,000 / 30,000	1	Re-finance	Insurance	FIX 3.33%	MRR-2.00%	3.33%	5.75%
					No Insurance	FIX 3.53%	MRR-2.00%	3.53%	5.81%
				Top up	Insurance	MRR-3.235%	MRR-1.00%	5.39%	7.05%
					No Insurance	MRR-3.035%	MRR-1.00%	5.59%	7.10%
			2	Re-finance	Insurance	MRR-5.535%	MRR-1.00%	3.09%	6.36%
					No Insurance	MRR-5.335%	MRR-1.00%	3.29%	6.43%
				Top up	Insurance	MRR-3.235%	MRR-1.00%	5.39%	7.05%
					No Insurance	MRR-3.035%	MRR-1.00%	5.59%	7.10%
Commercial Building			3	Re-finance	Insurance	MRR-3.575%	MRR-1.50%	5.05%	6.59%
					No Insurance	MRR-3.375%	MRR-1.50%	5.25%	6.65%
				Top up	Insurance	MRR-3.575%	MRR-1.50%	5.05%	6.59%
					No Insurance	MRR-3.375%	MRR-1.50%	5.25%	6.65%

*Estimate from loan amount 2 MB. tenor 15 years

Remarks:

- Loan-to-value (LTV) ratio:
 - For loan amounts up to THB 10 million, the maximum LTV is 95% of the appraised property value, including life and fire insurance premiums.
 - For loan amounts exceeding THB 10 million, the maximum LTV is 80%, including life and fire insurance premiums.
- Maximum loan amounts up to THB 50 million for properties located in Bangkok and surrounding areas and up to THB 40 million for properties located in other provinces.
- The maximum amount that can be requested additionally must not exceed 40% of the loan-to-value ratio.
- Free Mortgage Registration Fee for option 3
- 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 5.75% - 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 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