

Interest Rate for Re-finance

Re-finance Balance Transfer (Type of collateral: Single house, Twin house, Town house, Town home and Condominium)

Group of customer	Income (Baht)	Option	Type	Year 1	Year 2	Year 3	For the rest	Average 3 years	EIR*
Salaried / Self-employed	30,000	1 Loan to Value ≤ 85%	Insurance	FIX 1.59%	MRR- 5.435%	MRR- 5.435%	MRR- 2.00%	2.66%	5.54%
			No Insurance	FIX 1.79%	MRR- 5.235%	MRR- 5.235%	MRR- 2.00%	2.86%	5.60%
		2 Loan to Value > 85% - ≤ 100%	Insurance	FIX 1.79%	MRR- 5.235%	MRR- 5.235%	MRR- 2.00%	2.86%	5.60%
			No Insurance	FIX 1.99%	MRR- 5.035%	MRR- 5.035%	MRR- 2.00%	3.06%	5.66%
		3 Loan to Value ≤ 85%	Insurance	MRR- 5.835%	MRR- 5.835%	MRR- 5.835%	MRR- 2.00%	2.79%	5.59%
			No Insurance	MRR- 5.635%	MRR- 5.635%	MRR- 5.635%	MRR- 2.00%	2.99%	5.65%
		4 Loan to Value > 85% - ≤ 100%	Insurance	MRR- 5.635%	MRR- 5.635%	MRR- 5.635%	MRR- 2.00%	2.99%	5.65%
			No Insurance	MRR- 5.435%	MRR- 5.435%	MRR- 5.435%	MRR- 2.00%	3.19%	5.71%

*Estimate from loan amount 2 MB. tenor 15 years

Remarks:

- The existing loan amount must be no less than THB 2 million, and additional loan requests are not allowed.
- Acceptable collateral types include single houses, semi-detached houses, townhouses, townhomes, and condominiums.
- Commercial buildings are not eligible as collateral for this loan.
- The maximum loan amount is THB 10 million and must not exceed the outstanding balance of the existing mortgage loan. This includes life insurance premiums, fire insurance premiums, and any personal loan (if applicable).
- For Options 1 and 3, the maximum loan-to-value (LTV) ratio is 85% of the appraised property value, including life and fire insurance premiums, and must not exceed the outstanding debt.
- For Options 2 and 4, the maximum LTV ratio is 110% of the appraised property value, including life and fire insurance premiums, and must not exceed the outstanding debt.
- Free Mortgage Registration Fee for option 3 and 4
- In the case where 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.
- Free Appraisal Fee, Duty Stamp Fee and Fire Insurance Premium Fee 3 years for all options
- Any customer who is exempt from a three-year fire insurance premium must pay it for the remainder of the term
- 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 5.54% - 5.71% 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