

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%	5.29%	6.95%
				No Insurance	MRR-3.035%	MRR-3.035%	MRR-1.00%	5.49%	7.00%
		50,000	2	Insurance	Fixed 3.99%	MRR-3.035%	MRR-1.00%	4.99%	6.86%
				No Insurance	Fixed 4.19%	MRR-2.835%	MRR-1.00%	5.19%	6.91%
			3	Insurance	Fixed 3.99%	MRR-2.735%	MRR-1.00%	5.19%	6.91%
				No Insurance	Fixed 4.19%	MRR-2.535%	MRR-1.00%	5.39%	6.97%
		30,000	4	Insurance	Fixed 3.49%	MRR-3.135%	MRR-1.00%	4.76%	6.79%
				No Insurance	Fixed 3.69%	MRR-2.935%	MRR-1.00%	4.96%	6.85%
			5	Insurance	Fixed 3.89%	MRR-2.735%	MRR-1.00%	5.16%	6.90%
				No Insurance	Fixed 4.09%	MRR-2.535%	MRR-1.00%	5.36%	6.96%

* 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 6.79% – 7.00% per annum. However, MRR announce on March 11, 2026 = 8.525% 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