

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:

- Applicable to loan applications submitted between 11 March 2026 and 31 March 2026
- 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 the case where the customer is eligible for fee waivers as specified by the Bank, the waived benefits include an Appraisal Fee valued at THB 3,210, Duty Stamp Fee at 0.05% of the loan amount (capped at THB 10,000), and Mortgage Registration Fee at 1% of the loan amount (capped at THB 100,000).
- 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