

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 1-2	Year 3	For the rest	Average 3 years	EIR*
Salaried / Self-employed	30,000	1 Loan to Value ≤ 70%	Insurance	MRR-5.76%	MRR-5.16%	MRR-2.05%	2.89%	5.46%
			No Insurance	MRR-5.46%	MRR-4.86%	MRR-2.05%	3.19%	5.55%
		2 Loan to Value ≤ 70%	Insurance	MRR-5.46%	MRR-4.86%	MRR-2.05%	3.19%	5.55%
			No Insurance	MRR-5.16%	MRR-4.56%	MRR-2.05%	3.49%	5.63%
		3 Loan to Value ≤ 85%	Insurance	MRR-5.26%	MRR-4.66%	MRR-2.05%	3.39%	5.60%
			No Insurance	MRR-4.96%	MRR-4.36%	MRR-2.05%	3.69%	5.69%
		4 Loan to Value > 85% - ≤ 100%	Insurance	MRR-4.86%	MRR-4.86%	MRR-2.05%	3.59%	5.66%
			No Insurance	MRR-4.56%	MRR-4.56%	MRR-2.05%	3.89%	5.75%
		5 Loan to Value ≤ 85%	Insurance	MRR-5.56%	MRR-4.96%	MRR-2.05%	3.09%	5.52%
			No Insurance	MRR-5.26%	MRR-4.66%	MRR-2.05%	3.39%	5.60%
		6 Loan to Value > 85% - ≤ 100%	Insurance	MRR-5.16%	MRR-5.16%	MRR-2.05%	3.29%	5.58%
			No Insurance	MRR-4.86%	MRR-4.86%	MRR-2.05%	3.59%	5.66%

* Estimate from loan amount 2 MB. tenor 15 years (MRR=8.45% announce Feb. 6, 2023)

- Remarks:
- 1. Free Appraisal Fee, Duty Stamp Fee and Fire Insurance Premium Fee 3 years for all options
 - 2. Free Mortgage Registration Fee for option 2, 3 and 4
 - 3. For option 1 and 2 need loan limit up to 3.0 MB. and open Digital Savings with bank