

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 1-3	For the rest	Average 3 years	EIR*
Salaried / Self-employed	30,000	1 Loan to Value <= 80%	Insurance	MRR-5.260%	MRR-2.050%	2.490%	4.850%
			No Insurance	MRR-5.060%	MRR-2.050%	2.690%	4.910%
		2 Loan to Value <= 80%	Insurance	MRR-4.960%	MRR-2.050%	2.790%	4.940%
			No Insurance	MRR-4.760%	MRR-2.050%	2.990%	4.990%
		3 Loan to Value <= 85%	Insurance	MRR-4.520%	MRR-2.050%	3.230%	5.060%
			No Insurance	MRR-4.220%	MRR-2.050%	3.530%	5.140%
		4 Loan to Value > 85% - <= 100%	Insurance	MRR-4.320%	MRR-2.050%	3.430%	5.110%
			No Insurance	MRR-4.020%	MRR-2.050%	3.730%	5.190%
		5 Loan to Value <= 85%	Insurance	MRR-4.760%	MRR-2.050%	2.990%	4.990%
			No Insurance	MRR-4.460%	MRR-2.050%	3.290%	5.070%
		6 Loan to Value > 85% - <= 100%	Insurance	MRR-4.560%	MRR-2.050%	3.190%	5.050%
			No Insurance	MRR-4.260%	MRR-2.050%	3.490%	5.130%

* Estimate from loan amount 2 MB. tenor 15 years (MRR=7.75% announce Oct. 5, 2022)

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