

Home Loan Refinance (No Top Up)

1. **Promotion*** Apply for home loan refinance and open Chill D Savings by CIMB Thai from Today-31 December 2022.

Type	Year 1-3	Remaining Tenor	Average 3-year interest rate	Effective Interest Rate throughout Loan Period
Type1: with MRTA*	MRR -5.110%	MRR -2.150%	2.240 %	4.420%
Type 2: no MRTA*	MRR -4.910%	MRR -2.150%	2.440%	4.480%

*-In case of applying for MRTA, the insurance amount must be at least 70% of the credit line with a minimum protection period of 10 years or no longer than the credit period which is less than 10 years”

Remark:

- Loan amount is at least THB 3 million.
- LTV is not exceeding 80%.
- Open Digital Saving account; Chill D Savings, Speed D plus by CIMB Thai
- The effective interest rate given above is merely used as an example for calculation of loan of THB 2 million with 15-year tenor.
- The MRR is chargeable at 7.35% per annum as per the Bank's announcement on 9 December 2021.

Fees

1. **Waiver** of credit processing fee
2. **Waiver** of collateral appraisal fee
3. **Waiver** of stamp duty
4. **Waiver** of fire insurance premium for 3 years.

Terms and Conditions

1. The benefit shall be applicable to CIMB Preferred member and not permitted to be transferred to other persons.
2. **Existing loan limit shall not be less than THB 3 million.**
3. Commercial building cannot be used to request the credit facility.
4. Maximum availability of loan limit shall not exceed THB 10 million and not exceed the existing home loan outstanding, including MRTA premium, fire insurance premium and multi-purpose loan (if any).
5. **Loan amount to collateral value (LTV) shall not exceed 80%** of the existing home loan limit which includes MRTA and fire insurance premiums and not exceed the existing outstanding debt.
6. Additional loan on top of the outstanding amount cannot be requested.
7. In case where customer receives a waiver of mortgage fee and settle the debt before 5 years, the Bank will recharge 1% mortgage registration fee based on the loan amount under in the contract (the approved loan limit). In this regard, customer can pay the mortgage fee by cash or cheque.
8. Terms and conditions of the Bank shall apply. The Bank may change the terms and conditions, and benefits of the campaign which can be checked via myPreferred Application and <https://preferred.cimbthai.com>. In case of any objection or dispute, the Bank's and the goods/service provider's decision shall be final.
9. The Bank may change the terms and conditions, period and benefits of the campaign upon the notice to customers in compliance with the Bank of Thailand's requirement (if any).
10. For additional information and enquiries about myPreferred benefits, please call CIMB Preferred Line 02 626 7888.