



# Official CONDO LOAN Brochure

JZsolutionSLOANs Holding Group



## Terms & Conditions

<b>Loan Size</b>	Up to 50% of valuation, minimum THB 1 million
<b>Collateral</b>	Condominium in Bangkok, its peripheral, and Pattaya
<b>Currency</b>	Thai Baht
<b>Term</b>	Minimum 1 year up to 10 years; maximum age of 70*
<b>Repayment</b>	Monthly installment starting from THB 11,000** required with option for balloon payment up to 50% of loan size at maturity

\* Borrower's age at the end of contract

\*\* Customer required to apply direct debit service at nominated commercial banks for loan repayment.

## Table of monthly installment

Based on THB 1 million loan (Subject to interest change)

Loan Period	% Balloon payment at the end					
	50%	40%	30%	20%	10%	0%
10 year	11,100	11,500	12,000	12,500	13,000	13,400
7 year	12,800	13,600	14,400	15,200	16,000	16,800
5 year	15,100	16,300	17,600	18,900	20,200	21,500
3 year	20,600	23,000	25,300	27,700	30,100	32,500
2 year	27,500	31,300	35,000	38,800	42,600	46,300
1 year	48,400	56,300	64,300	72,200	80,200	88,100

## Interest & Fees

### Interest

**Interest** MLR+2.4% per annum\* (refer to KBANK's MLR\*\*)

### Fees

**Front-end** 1.5% of loan size\*\*\*

### Other Expenses

**Mortgage Fee** 1% of loan size, payable to Land Dept

**Inspection Fee** Up to THB 10,000/visit (as per distance) for travelling expenses

**Appraisal Fee** Subject to appraiser for setting loan size

**Travelling Fee** Up to THB 12,000 depending on distance for mortgage registration at the Land Department

**Duty Stamp** 0.05% of principal (max THB 10,000)

**Fire Insurance** Subject to collateral value

### Other Conditions

**Commitment Fee** 2% of non-loan disbursement (upon contract signing, refundable)

**Prepayment Fee** 2% of prepaid principal amount within the first 3 years. No fee after 3 years

\* For non-direct debit, the rate will increase by 1% p.a.

\*\* Currently KBANK's MLR standing at 7.02% as of 6 June 2023

(Rates are subject to change as per Bank's latest announcements)

\*\*\* Varied according to location min THB 30,000 per contract

Remark: The conditions above apply to loans on condos used for residential purposes by the borrower and not more than 1 unit. For other cases, rates and fees may change.

## Borrower Qualifications

Particular	Individual	Corporate
<b>Non-bankruptcy</b>	✓	✓
<b>No negative equity or net worth</b>		✓
<b>No debts overdue more than 3 months in NCB</b>	✓	✓
<b>No overdue tax payment with The Revenue Dept.</b>	✓	✓
<b>No overdue Land and Building tax payment</b>	✓	✓

## Required Documents

### Applicant Documents

Particular	Individual	Corporate
<b>ID/Passport* (valid for at least 6 months)</b>	✓	
<b>Marriage/divorce certificate** (If any)</b>	✓	
<b>Spouse consent*** to borrow / mortgage property</b>	✓	
<b>Company's official affidavit (valid within 3 months)</b>		✓
<b>Shareholder list (form Bor-Or-Jor.5) (valid within 3 months)</b>		✓
<b>Authorized director's ID/passport**** (valid for at least 6 months)</b>		✓
<b>Financial statement for last 3 years audited by CPA</b>		✓
<b>Tax return form for latest year</b>		✓
<b>Bank statements for 6 latest months</b>	✓	✓
<b>Credit bureau reports from country of residence (valid within 3 months)</b>	✓	✓ (1)
<b>Others upon request*****</b>	✓	✓

(1) Credit bureau report of directors.

\* - Passport with valid visa (when required) and latest immigration entry stamp upon The Kingdom arrival.

- Passport used for applying credit must be the same as one used for mortgage registration at Land Dept.

\*\* Applicant's spouse may be required as co-borrower in some circumstances.

\*\*\* Template is available.

\*\*\*\* In case of the company has its director as a co-borrower using the company's asset as collateral, the director to sign all relevant loan agreement shall be another director who is not co-borrower to the loan.

\*\*\*\*\* In case of non-permanent residence in Thailand, utility bill (electric, water, telephone) with permanent address abroad must be shown.

### Property Documents

Particular	Individual	Corporate
<b>Condominium title</b>	✓	✓
<b>Valuation report by preferred appraiser*</b>	✓	✓
<b>Deposit/installment receipts (if any)</b>	✓	✓
<b>Others upon request</b>	✓	✓

\* Contact details to be provided

Also require:

1. For certified true copy for all copy documents.

2. Thai/Eng translations for documents in other languages.

3. Color photocopy of passport is required.

## FAQ

### No Work Permit

- No requirement for permanent residence or employment in Thailand

**Refinance**  
- Loan purpose can be for refinancing existing loan or releasing equity.

### Approved

- Applicant can either be individual or company.

- Mortgage registration can be completed within 4 working days after approval.

- The applicants are aware that they are subject to the evidence of incoming remittance stating source of funds to buy condominium unit under foreigner quota at Land Department.
- Customer required to apply direct debit service at nominated commercial banks for loan repayment.
- Loan interest cannot be calculated for tax expenses.
- Condo unit should be debt free of management fees.
- "The company does not have policy in allowing employees, contractors, and adherents of the company to solicit or receive money, gifts, or any other form of benefits from you or your related parties, including to execute or pursue any action that may be deemed as bribery"

### Contact Us

**JZ SOLUTIONS** Holding Group Co., Ltd.

Site: [jzsolutionsloans.com](http://jzsolutionsloans.com) (coming soon)

Cell phone: +(66)9 5998 5566

WhatsApp: +(66)9 5998 5566

WeChat: [JZsolutionsloans](https://www.jzsolutionsloans.com)

### Registered Address

28/186 (Tower Building)

### Contact Address

28/405 (VILLA Building)

28Chidlom Tower, Chid Lom Rd., Lumpini, Patum Wan, Bangkok, 10330



# CONDO LOAN

**For expats or foreigners who want to invest in condos in Thailand.** Our vision is to pursue a cutting-edge private loan investment initiative strategically positioned in the Bangkok property market, with a specialized focus on upscale short-term rental (STR) properties

in Bangkok, Pattaya, Phuket, and Are you considering investing in Thailand's burgeoning real estate sector? Look no further. We specialize in



facilitating condo loans, asset financing, and property sales for international clients, focusing on Bangkok, its adjacent regions, and the dynamic city of Pattaya. Our services are designed to be flexible, efficient, and tailored to meet the unique needs of foreign investors.



We offer a comprehensive range of real estate loans, from USD 1 million to USD 1 billion, based on your project specific terms and conditions. Our expert team can provide you with detailed feasibility studies to ensure that your investment yields consistent cash flow and optimal returns.

## WHY US?

- ✓ **No Residency or Employment Requirements:** You do not need to hold permanent residency or be employed in Thailand to qualify for our loan products.
- ✓ **Eligibility for Individuals and Companies:** Our services are accessible to both individual investors and corporate entities.

- ✓ **Expedited Mortgage Registration:** Once your loan is approved, we can complete mortgage registration within just four working days.
- ✓ **Strict Confidentiality:** Your privacy is our priority, and we ensure that all client information remains strictly confidential.



## Start Your Real Estate Investment Journey!

Turn your ambitions into reality today with the confidence and ease. Contact us now to explore our flexible financing options and find out how we can navigate you through a smooth and successful investment journey.



## WHY THAILAND?

Thailand is a captivating destination, offering a rich tapestry of experiences, from pulsating nightlife and premium shopping to wellness retreats and unique cultural attractions.



It's no surprise that Bangkok is consistently ranked among the most visited cities in the world, with 22.78 million tourists flocking to its vibrant streets last year. Thailand's tourism industry is thriving. In the past year, over 10.72 million international visitors have contributed to the economy, with tourism *receipts totaling 518 billion baht*. Chinese tourists are at the forefront, with over two million arrivals, followed by Malaysians, Russians, South Koreans, and Indians. *With an average of over 100,000 daily visitors in April alone*, Thailand anticipates *a record-breaking 40 million* foreign visitors by year's end, generating up to three trillion THB in tourism revenue. This robust tourism landscape provides fertile ground for real estate investments.



On June 20th, the Cabinet Secretariat confidently announced an urgent economic stimulus package specifically aimed at the real estate sector. The Ministry of Interior emphatically confirmed this announcement, highlighting the Cabinet's unwavering resolution to implement economic stimulus measures in support of Thailand's transformation into a global industry hub (Thailand Vision) through the real estate sector.

In 2023, there will be a notable surge in ownership transfers to Chinese individuals, totaling approximately THB 80,000 million out of the overall THB 1,000,000 million ownership transfer. This considerable uptick will effectively address the oversupply of condominiums in the market.



## BREAKING NEWS



To invigorate the Thai economy and attract significant foreign investment, it is imperative to enable the employment of talented foreign individuals. With this goal in mind, we firmly urge the Ministry of Interior to take the following decisive actions:



**01. Review the Property Rights Act B.E. 2019 to extend the maximum term for property based on rights beyond the current limit of 99 years.**

**02. Revise regulations to confidently raise the cap on foreign ownership of condominium units from 49% to 75%.**

**01. Review the Property Rights Act B.E. 2019 to extend the maximum term for property based on rights beyond the current limit of 99 years.**

## HIGHLIGHT

- ❖ Faster than commercial banks
- ❖ Loan size subject to market price
- ❖ Interest charged on outstanding balance
- ❖ Redeem collateral anytime
- ❖ Client confidentiality is a priority

More than 4,000 Lands for Development Projects in CBD  
 More than 6,000 Lands for Development Projects with beaches and harbors (Phuket and Pattaya)  
 More than 500 Private Islands  
 All with 3 scenario feasibilities and project details

***“These steps will undoubtedly strengthen Thailand's appeal to international investors and significantly contribute to sustainable economic growth.”***



# Power Pick Properties

More than 4,000 Lands for Development Projects in CBD

More than 6,000 Lands for Development Projects with beaches and harbors (Phuket and Pattaya)

More than 500 Private Islands

All with 3 scenario feasibilities and project details

Here are only some of ours with the expected development project balance in USD shown:

**LAND FOR SALE**  
50 meters adjacent to Rama 9 Main Road  
High rise to become office (20 stories) and a 10 story building  
Expected development project balance in USD 1,200 - 1,300 M  
Price per acre USD 140.00 M

USD 1,200 M - 1,300 M

**ONE BANGKOK (Mixed Class Landmark)**  
72 meters adjacent to Rama 9 Main Road  
20 stories adjacent to Rama 4 Main Road  
10 stories adjacent to Rama 4 Main Road  
Expected development project balance in USD 660 - 690 M  
Price per acre USD 88.00 M

USD 660 M - 690 M

**LAND FOR SALE**  
72 meters adjacent to Rama 9 Main Road  
20 stories adjacent to Rama 9 Main Road  
10 stories adjacent to Rama 9 Main Road  
Expected development project balance in USD 370 - 410 M  
Price per acre USD 45.00 M

USD 370 M - 410 M

**LAND FOR SALE**  
100 meters adjacent to Rama 9 Main Road  
20 stories adjacent to Rama 9 Main Road  
10 stories adjacent to Rama 9 Main Road  
Expected development project balance in USD 550 - 620 M  
Price per acre USD 110.00 M

USD 550 M - 620 M

**LAND FOR SALE**  
100 meters adjacent to Rama 9 Main Road  
20 stories adjacent to Rama 9 Main Road  
10 stories adjacent to Rama 9 Main Road  
Expected development project balance in USD 880 - 940 M  
Price per acre USD 110.00 M

USD 880 M - 940 M

**LAND FOR SALE**  
100 meters adjacent to Rama 9 Main Road  
20 stories adjacent to Rama 9 Main Road  
10 stories adjacent to Rama 9 Main Road  
Expected development project balance in USD 420 - 480 M  
Price per acre USD 84.00 M

USD 420 M - 480 M

**LAND FOR SALE**  
100 meters adjacent to Rama 9 Main Road  
20 stories adjacent to Rama 9 Main Road  
10 stories adjacent to Rama 9 Main Road  
Expected development project balance in USD 120 - 160 M  
Price per acre USD 12.00 M

USD 120 M - 160 M

**LAND FOR SALE**  
100 meters adjacent to Rama 9 Main Road  
20 stories adjacent to Rama 9 Main Road  
10 stories adjacent to Rama 9 Main Road  
Expected development project balance in USD 120 - 150 M  
Price per acre USD 12.00 M

USD 120 M - 150 M

**LAND FOR SALE**  
100 meters adjacent to Rama 9 Main Road  
20 stories adjacent to Rama 9 Main Road  
10 stories adjacent to Rama 9 Main Road  
Expected development project balance in USD 150 - 190 M  
Price per acre USD 15.00 M

USD 150 M - 190 M

**LAND FOR SALE**  
100 meters adjacent to Rama 9 Main Road  
20 stories adjacent to Rama 9 Main Road  
10 stories adjacent to Rama 9 Main Road  
Expected development project balance in USD 325 - 410 M  
Price per acre USD 32.50 M

USD 325 M - 410 M

**LAND FOR SALE**  
100 meters adjacent to Rama 9 Main Road  
20 stories adjacent to Rama 9 Main Road  
10 stories adjacent to Rama 9 Main Road  
Expected development project balance in USD 780 - 815 M  
Price per acre USD 78.00 M

USD 780 M - 815 M

**LAND FOR SALE**  
100 meters adjacent to Rama 9 Main Road  
20 stories adjacent to Rama 9 Main Road  
10 stories adjacent to Rama 9 Main Road  
Expected development project balance in USD 380 - 420 M  
Price per acre USD 38.00 M

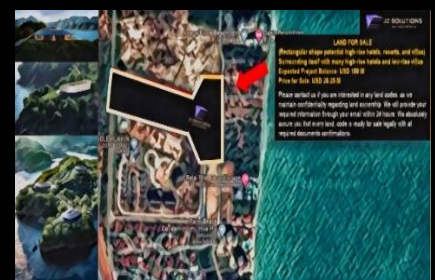
USD 380 M - 420 M



**USD 92.5 M – 104.2 M**



**USD 180 M – 220 M**



**USD 380 M – 420 M**



**USD 1,400 M – 1.500 M**



**USD 12- M – 180 M**



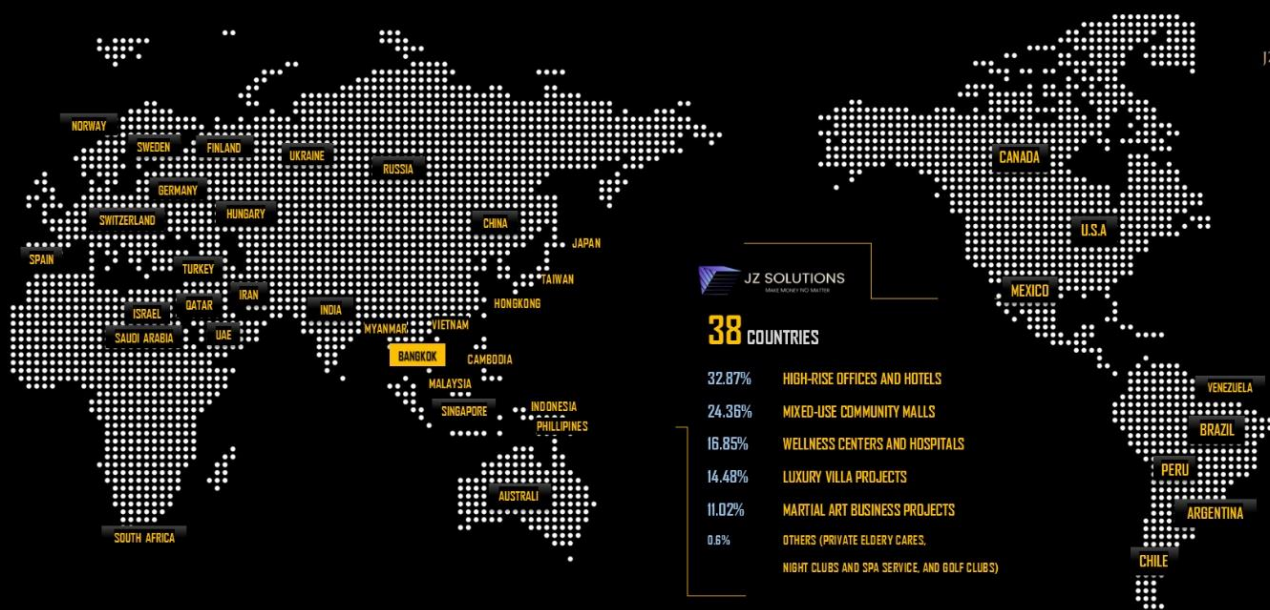
**USD 60 M – 65 M**

The potential developing areas, as the last freehold Bangkok epicenter location, could leverage multi-national arts and culture as integral components of its development strategy that will enhance the overall quality of life and spur sustainable growth. Due to the epicenter location, the project also has the ambitious goal of positioning Bangkok as a global economic and lifestyle destination. This should open up a window of opportunities for international businesses, investors, and tourists. This area could be revolutionizing the real estate industry with a groundbreaking development to redefine urban living. The project is to elevate the standard of living in central Bangkok. Furthermore, these freehold lands offer a unique blend of residential, commercial, and cultural spaces. The project's passionate team is committed to creating a truly iconic landmark that will shape the iconic city's future of Bangkok.



*You can find out more on our site via this QR code (LEFT); furthermore, we also provide More than 4,000 Lands for Development Projects in CBD, More than 6,000 Lands for Development Projects with beaches and harbors (Phuket and Pattaya), and More than 500 Private Islands with 3 scenario feasibilities and project details, ping us via this QR code (Right)*





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