



# Official CONDO LOAN Brochure

JZsolutionSLOANs Holding Group



## 条款与条件

|      |  |
|------|--|
| 贷款规模 | 最高为估值的 50%，最低 100 万泰铢                      |
| 抵押品  | 曼谷及其周边、芭提雅的公寓                              |
| 货币   | 泰铢   |
| 期间   | 最短 1 年，最长 10 年；最大年龄 70 岁*                  |
| 还款   | 每月分期付款从 11,000 泰铢**起，可选择在到期时一次性支付贷款总额的 50% |

\* 合同结束时借款人的年龄

\*\* 客户须在指定商业银行申请直接借记服务以偿还贷款。

## 每月还款额表

100 万泰铢贷款（可能会发生利息变化）

| 贷款时期 | % 期末整付 |        |        |        |        |        |
|------|--------|--------|--------|--------|--------|--------|
|      | 50%    | 40%    | 30%    | 20%    | 10%    | 0%     |
| 10 年 | 11,100 | 11,500 | 12,000 | 12,500 | 13,000 | 13,400 |
| 7 年  | 12,800 | 13,600 | 14,400 | 15,200 | 16,000 | 16,800 |
| 5 年  | 15,100 | 16,300 | 17,600 | 18,900 | 20,200 | 21,500 |
| 3 年  | 20,600 | 23,000 | 25,300 | 27,700 | 30,100 | 32,500 |
| 2 年  | 27,500 | 31,300 | 35,000 | 38,800 | 42,600 | 46,300 |
| 1 年  | 48,400 | 56,300 | 64,300 | 72,200 | 80,200 | 88,100 |

## 利息及费用

|        |   |
|--------|---|
| 利息     | 每年最低贷款利率 +2.4%*<br>(参考 KBANK 的最低贷款利率**) |
| 前端费用   | 贷款规模的 1.5%***                           |
| 其他费用   |   |
| 抵押贷款费用 | 贷款额的 1%，应付给土地部门                         |
| 检验费    | 每次差旅费最高可达 10,000 泰铢（根据距离远近）             |
| 鉴定费    | 由评估师确定贷款规模                              |
| 交通费    | 土地部门抵押贷款登记费用最高可达 12,000 泰铢，具体取决于距离      |
| 印花税票   | 本金的 0.05%（最高 10,000 泰铢）                 |
| 火灾保险   | 依据抵押品价值决定                               |
| 其他条件   |   |
| 担保费    | 非贷款支出的 2%（合同签订后可退还）                     |
| 预缴费    | 前 3 年内预付本金的 2%。3 年后不收费                  |

\* 对于非直接借记，利率将每年增加 1%。

\*\* 截至 2023 年 10 月 4 日，目前 KBANK 的最低贷款利率为 7.27%  
(利率可能会根据银行最新公告发生变化)

\*\*\* 不同地点有不同的规定，每份合同最低 30,000 泰铢

评论: 上述条件适用于购买住宅房产的借款人，且该贷款只能用于 1 套房产。  
对于其他情况，费率和费用可能会发生变化。

## 借款人资格

| 详细文件              | 个人 | 公司 |
|-------------------|----|----|
| 非破产               | ✓  | ✓  |
| 无负资产或净资产          |    | ✓  |
| NCB 无逾期超过 3 个月的债务 | ✓  | ✓  |
| 没有向税务部门逾期缴纳税款。    | ✓  | ✓  |
| 没有逾期的土地和建筑税       | ✓  | ✓  |

## 所需文件

### 申请文件

| 详细文件                                 | 个人 | 公司    |
|--------------------------------------|----|-------|
| 身份证/护照*<br>(有效期至少 6 个月)              | ✓  |       |
| 结婚/离婚证明**<br>(如有)                    | ✓  |       |
| 配偶同意*** 借用/抵押财产                      | ✓  |       |
| 公司证明 (3 个月内有效)                       |    | ✓     |
| 股东名单 (表格 Bor-0r-Jor. 5)<br>(3 个月内有效) |    | ✓     |
| 授权董事的身份证/护照****<br>(有效期至少 6 个月)      |    | ✓     |
| 最近 3 年经注册会计师审计的财务报表                  |    | ✓     |
| 最近一年的纳税申报表                           |    | ✓     |
| 最近 6 个月的银行对账单                        | ✓  | ✓     |
| 居住国的信用咨询公司报告<br>(3 个月内有效)            | ✓  | ✓ (1) |
| 其他 (如有要求) *****                      | ✓  | ✓     |

(1) 董事的信用咨询公司报告

\* 带有有效签证 (如需要) 的护照以及抵达王国时最新的移民入境印章。  
- 用于申请信贷的护照必须与在土地部门进行抵押登记时使用的护照相同。

\*\* 在某些情况下，申请人的配偶可能需要作为共同借款人

\*\*\* 可提供模板

\*\*\*\* 如果公司有一名董事作为共同借款人，以公司的资产作为抵押，则签署所有相关贷款协议的董事应是非贷款共同借款人的另一名董事

\*\*\*\*\* 如果您在泰国非永久居住，则必须出示具有国外永久地址的水电费账单 (电费、水费、电话费)。

### 财产文件

| 详细文件           | 个人 | 公司 |
|----------------|----|----|
| 公寓产权           | ✓  | ✓  |
| 首选评估师的评估报告*    | ✓  | ✓  |
| 押金/分期付款收据 (如有) | ✓  | ✓  |
| 其他根据要求         | ✓  | ✓  |

\* 需提供联系方式

还需要提供:

- 所有副本文件的经过认证的真实副本。
- 其他语言文档的泰语/英语翻译。
- 需要护照彩色复印件。

## 常见问题

### 没有工作许可证

- 无需在泰国永久居留或就业

### 再融资

- 可以是为了现有贷款再融资或释放股权而贷款

### 得到正式认可的

- 申请人可以是个人或公司。  
- 批准后 4 个工作日内即可完成抵押登记。

- 申请人应了解，他们需要提供汇款证明，上面必须说明依据外国人配额在国土部门购买公寓单位的资金来源。
- 客户需在指定商业银行申请直接借记服务还款。
- 贷款利息不能计算税费。
- 公寓单位应免收管理费。
- “公司不允许其员工、承包商和追随者向您或您的关联方索取或接受金钱、礼物或任何其他形式的利益，包括执行或采取任何可能被视为作为贿赂”

## 聯繫我們

JZ SOLUTIONS Holding Group Co., Ltd.

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微信: JZsolutionsloans

WhatsApp: +(66)9 5998 5566



### 註冊地址

28/186 (Tower Building)  
28Chidlom Tower, Chid Lom Rd, Lumpini, Patum Wan, Bangkok, 10330

### 聯繫地址

28/405 (VILLA Building)

# 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%.**

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

Furthermore, the real estate overview for 2023 confidently predicts a 10.2 percent reduction in ownership transfer amounts compared to the previous year, when transfers amounted to THB 1,000,000 million, while also forecasting an 8.2-16.6 percent increase in prices.

## 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



# 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 4 Main Road  
 High rise to business office. 20 building at one 20 story building  
 and one 10 story building. The main roads, the main road  
 including with lots of business projects. Expected Project  
 balance USD 1,200 - 1,300 M  
 Price per Acre USD 140.00 M

USD 1,200 M - 1,300 M

**LAND FOR SALE**  
 72-meter adjacent to Rama 4 Main Road  
 High rise to business office. 20 building at one 20 story building  
 and one 10 story building. The main roads, the main road  
 including with lots of business projects. Expected Project  
 balance USD 660 - 690 M  
 Price per Acre USD 140.00 M

USD 660 M - 690 M

**LAND FOR SALE**  
 72-meter adjacent to Rama 9 Main Road  
 High rise to business office. 20 building at one 20 story building  
 and one 10 story building. The main roads, the main road  
 including with lots of business projects. Expected Project  
 balance USD 370 - 410 M  
 Price per Acre USD 140.00 M

USD 370 M - 410 M

**LAND FOR SALE**  
 50 meters adjacent to Rama 4 Main Road  
 High rise to business office. 20 building at one 20 story building  
 and one 10 story building. The main roads, the main road  
 including with lots of business projects. Expected Project  
 balance USD 550 - 620 M  
 Price per Acre USD 140.00 M

USD 550 M - 620 M

**LAND FOR SALE**  
 72-meter adjacent to Rama 4 Main Road  
 High rise to business office. 20 building at one 20 story building  
 and one 10 story building. The main roads, the main road  
 including with lots of business projects. Expected Project  
 balance USD 880 - 940 M  
 Price per Acre USD 140.00 M

USD 880 M - 940 M

**LAND FOR SALE**  
 50 meters adjacent to Rama 4 Main Road  
 High rise to business office. 20 building at one 20 story building  
 and one 10 story building. The main roads, the main road  
 including with lots of business projects. Expected Project  
 balance USD 420 - 480 M  
 Price per Acre USD 140.00 M

USD 420 M - 480 M

**LAND FOR SALE**  
 72-meter adjacent to Rama 4 Main Road  
 High rise to business office. 20 building at one 20 story building  
 and one 10 story building. The main roads, the main road  
 including with lots of business projects. Expected Project  
 balance USD 120 - 160 M  
 Price per Acre USD 140.00 M

USD 120 M - 160 M

**LAND FOR SALE**  
 72-meter adjacent to Rama 4 Main Road  
 High rise to business office. 20 building at one 20 story building  
 and one 10 story building. The main roads, the main road  
 including with lots of business projects. Expected Project  
 balance USD 120 - 150 M  
 Price per Acre USD 140.00 M

USD 120 M - 150 M

**LAND FOR SALE**  
 72-meter adjacent to Rama 4 Main Road  
 High rise to business office. 20 building at one 20 story building  
 and one 10 story building. The main roads, the main road  
 including with lots of business projects. Expected Project  
 balance USD 150 - 190 M  
 Price per Acre USD 140.00 M

USD 150 M - 190 M

**LAND FOR SALE**  
 50 meters adjacent to Rama 4 Main Road  
 High rise to business office. 20 building at one 20 story building  
 and one 10 story building. The main roads, the main road  
 including with lots of business projects. Expected Project  
 balance USD 325 - 410 M  
 Price per Acre USD 140.00 M

USD 325 M - 410 M

**LAND FOR SALE**  
 72-meter adjacent to Rama 4 Main Road  
 High rise to business office. 20 building at one 20 story building  
 and one 10 story building. The main roads, the main road  
 including with lots of business projects. Expected Project  
 balance USD 780 - 815 M  
 Price per Acre USD 140.00 M

USD 780 M - 815 M

**LAND FOR SALE**  
 72-meter adjacent to Rama 4 Main Road  
 High rise to business office. 20 building at one 20 story building  
 and one 10 story building. The main roads, the main road  
 including with lots of business projects. Expected Project  
 balance USD 380 - 420 M  
 Price per Acre USD 140.00 M

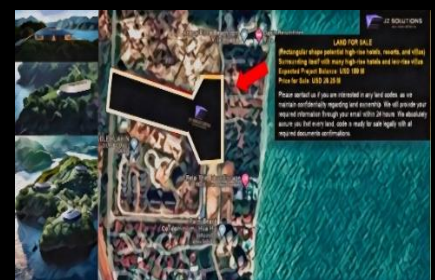
USD 380 M - 420 M



**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**



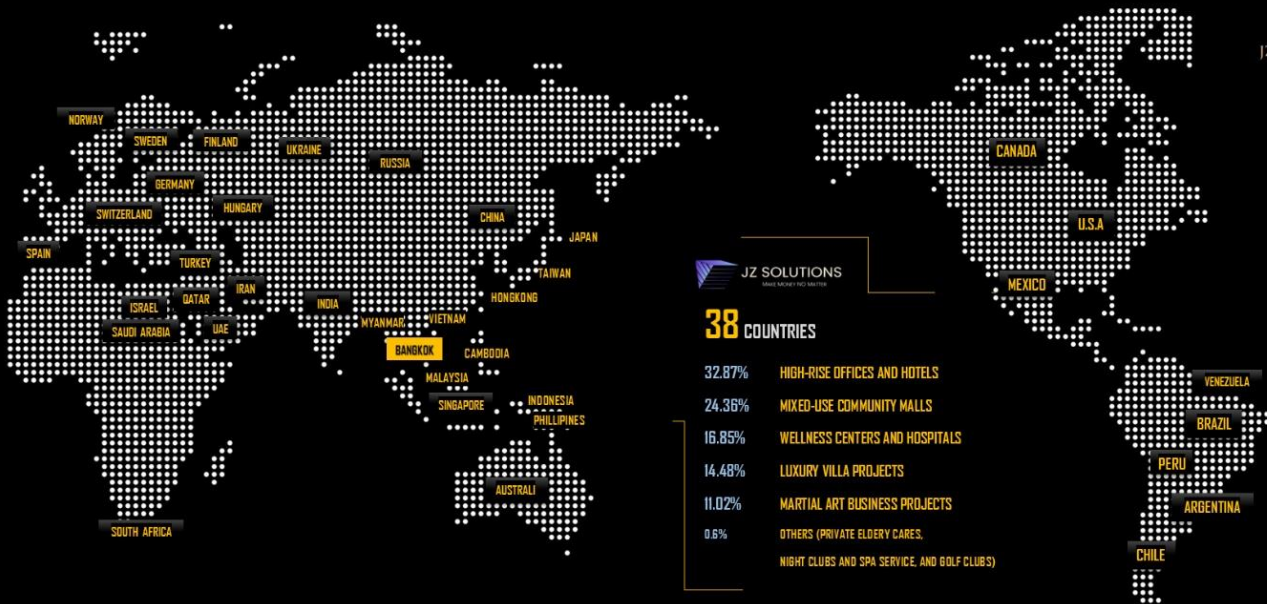
**USD 60 M – 65 M**

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)*





**Contact Us**  
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