



Official CONDO LOAN Brochure

JZsolutionSLOANs Holding Group



條款和條件

貸款規模	高達評估價的 50% 最低 100 萬泰銖
抵押物	曼谷及曼谷周邊、芭提雅公寓
幣種	泰銖
周期	1 至 10 年 年齡不超過 70 歲 *
還款	按月分期還款 11,000 泰銖起 ** 選擇期末整付到期時需一次性支付高達貸款規模的 50%

* 合同結束時借款人的年齡

** 客戶須嚮指定商業銀行申請直接借記服務以償還貸款

月還款計劃錶

按貸款 100 萬泰銖計 (利息可能會發生變化)

貸款期限	% 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&費用

利息
最低貸款利率 +2.4%/年息*
(參考開泰銀行 MLR)**

費用
期初-期末 貸款金額的 1.5%***

其他費用
抵押貸款費用 貸款金額的 1% 付給土地廳
勘察費用 最高 10,000 泰銖/次 (取決於路程) 交通費用
評估費 取決於確定貸款金額的評估
差旅費 最高 12,000 泰銖 取決於辦理抵押登記土地廳的路程

印花稅 本金的 0.05% (最高 10,000 泰銖)
火災險 取決於抵押物

其他條件
擔保費 非貸款支出的 2% (合同簽訂後, 可退還)
提前還款 前 3 年內預付本金的 2% 滿 3 年後無費用

* 非直接借記, 利率將每年增加 1%。

** 截至 2023 年 6 月 6 日, 開泰銀行的 MLR 為 7.02%。(利率變動以銀行最新公告為準)

*** 每份合同最低 30,000 泰銖 具體取決於地點。

備註: 上述條件適用於借款人用於住宅用途且不超過 1 套的公寓的貸款。其他情形, 費率和費用可能會發生變化。

貸款人資格

特別	個人	公司
非破產	✓	✓
無負資產或淨資產		✓
NCB 無逾期超過 3 個月的債務	✓	✓
稅務局無逾期繳納稅款	✓	✓
無逾期土地稅和建築稅	✓	✓

所需文件

申請文件

特別	個人	公司
身份證/護照* (有效期至少 6 個月)	✓	
結婚證/離婚證** (如有)	✓	
配偶同意***借用/抵押財產	✓	
公司註冊證明書 (3 個月內有效)		✓
股東名冊 (Bor-Or-Jor. 5) (3 個月內有效)		✓
法定代錶人身份證/護照**** (有效期至少 6 個月)		✓
最近 3 年經註冊會計師審計的財務報錶		✓
最近一年的納稅申報錶		✓
最近 6 個月的銀行對賬單	✓	✓
居住國的徵信報告 (3 個月內有效)	✓	✓ (1)
其他根據要求*****	✓	✓

(1) 法定代錶人徵信報告

* 護照及有效簽證 (如需)、入境泰國時移民局入境印章。

- 申請貸款時使用的護照必須與在土地部門辦理抵押登記時使用的護照相同。

** 必要情況下可能需要申請人的配偶作為共同貸款人。

*** 有效可用。

**** 如有公司董事作為共同借款人, 使用公司的資產作為抵押物, 簽署所有相關貸款協議的董事應為非貸款共同借款人的另一名董事。

***** 如在泰國非永久居住, 則必須出示具有國外永久居住地的水電費賬單 (電費、水費、電話費)。

資產文件

特別	個人	公司
公寓產權	✓	✓
首選評估師的評估報告*	✓	✓
押金/分期付款收據 (如有)	✓	✓
其他根據要求	✓	✓

*需提供聯繫方式

另外還要求:

1. 所有副本文件的經核正的正本。
2. 其他語言文件的泰語/英語翻譯版本。
3. 需提供護照彩色復印件。

常見問題

無工作證	審批
- 無需泰國永久居留權或就業證	- 申請人可以是個人或公司。
再融資 - 貸款目的可以是為現有貸款再融資或釋放股權。	- 批准後 4 個工作日內可完成抵押登記。

- 申請人需要提供匯款憑證, 說明購買國土局規定外國人配額下公寓的資金來源。
 - 客戶須在指定商業銀行申請直接借記服務償還貸款。
 - 貸款利息不能計算稅費用。
 - 公寓單位應免收管理費。
- 本公司嚴禁員工、負責人和代理人將您或您的關聯方索取或接受金錢、禮物或任何其他形式的利益, 包括執行或採取任何可能被視為賄賂的行為。

聯繫我們

JZ SOLUTIONS Holding Group Co., Ltd.

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手機號碼: +(66)9 5998 5566

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

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 9 Main Road
High rise to business office (20 stories) at 100 meters building
and a 100 meters building. The main roads, the main roads
bordering with lots of commercial projects. Expected Project
Balance: USD 1,200 - 1,300 M
Price for Sale: USD 140 M M

Please contact us if you are interested in any land codes, as we
cannot confidentially regarding land contents. We will provide you
required information through your email after 24 hours. We absolutely
trust you that every land code is ready to sale legally with all
required documents confirmation.

USD 1,200 M - 1,300 M

ONE BANGKOK
(Mixed Class
Landmark)

LAND FOR SALE
72 meters adjacent to Rama 9 Main Road
High rise to business office (20 stories) at 100 meters building
and a 100 meters building. The main roads, the main roads
bordering with lots of commercial projects. Expected Project
Balance: USD 660 - 690 M
Price for Sale: USD 85 M M

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USD 660 M - 690 M

LAND FOR SALE
72 meters adjacent to Rama 9 Main Road
High rise to business office (20 stories) at 100 meters building
and a 100 meters building. The main roads, the main roads
bordering with lots of commercial projects. Expected Project
Balance: USD 370 - 410 M
Price for Sale: USD 45 M M

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USD 370 M - 410 M

LAND FOR SALE
100 meters adjacent to Rama 9 Main Road
High rise to business office (20 stories) at 100 meters building
and a 100 meters building. The main roads, the main roads
bordering with lots of commercial projects. Expected Project
Balance: USD 550 - 620 M
Price for Sale: USD 65 M M

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USD 550 M - 620 M

LAND FOR SALE
100 meters adjacent to Rama 9 Main Road
High rise to business office (20 stories) at 100 meters building
and a 100 meters building. The main roads, the main roads
bordering with lots of commercial projects. Expected Project
Balance: USD 880 - 940 M
Price for Sale: USD 105 M M

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USD 880 M - 940 M

LAND FOR SALE
100 meters adjacent to Rama 9 Main Road
High rise to business office (20 stories) at 100 meters building
and a 100 meters building. The main roads, the main roads
bordering with lots of commercial projects. Expected Project
Balance: USD 420 - 480 M
Price for Sale: USD 50 M M

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USD 420 M - 480 M

LAND FOR SALE
100 meters adjacent to Rama 9 Main Road
High rise to business office (20 stories) at 100 meters building
and a 100 meters building. The main roads, the main roads
bordering with lots of commercial projects. Expected Project
Balance: USD 120 - 160 M
Price for Sale: USD 15 M M

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USD 120 M - 160 M

LAND FOR SALE
100 meters adjacent to Rama 9 Main Road
High rise to business office (20 stories) at 100 meters building
and a 100 meters building. The main roads, the main roads
bordering with lots of commercial projects. Expected Project
Balance: USD 120 - 150 M
Price for Sale: USD 15 M M

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USD 120 M - 150 M

LAND FOR SALE
100 meters adjacent to Rama 9 Main Road
High rise to business office (20 stories) at 100 meters building
and a 100 meters building. The main roads, the main roads
bordering with lots of commercial projects. Expected Project
Balance: USD 150 - 190 M
Price for Sale: USD 18 M M

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USD 150 M - 190 M

LAND FOR SALE
100 meters adjacent to Rama 9 Main Road
High rise to business office (20 stories) at 100 meters building
and a 100 meters building. The main roads, the main roads
bordering with lots of commercial projects. Expected Project
Balance: USD 325 - 410 M
Price for Sale: USD 40 M M

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USD 325 M - 410 M

LAND FOR SALE
100 meters adjacent to Rama 9 Main Road
High rise to business office (20 stories) at 100 meters building
and a 100 meters building. The main roads, the main roads
bordering with lots of commercial projects. Expected Project
Balance: USD 780 - 815 M
Price for Sale: USD 95 M M

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USD 780 M - 815 M

LAND FOR SALE
100 meters adjacent to Rama 9 Main Road
High rise to business office (20 stories) at 100 meters building
and a 100 meters building. The main roads, the main roads
bordering with lots of commercial projects. Expected Project
Balance: USD 380 - 420 M
Price for Sale: USD 45 M M

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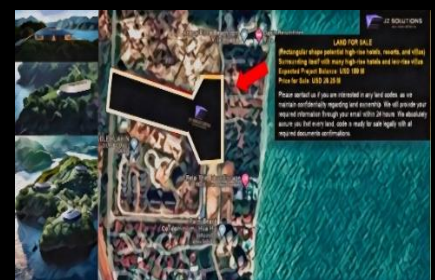
USD 380 M - 420 M



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



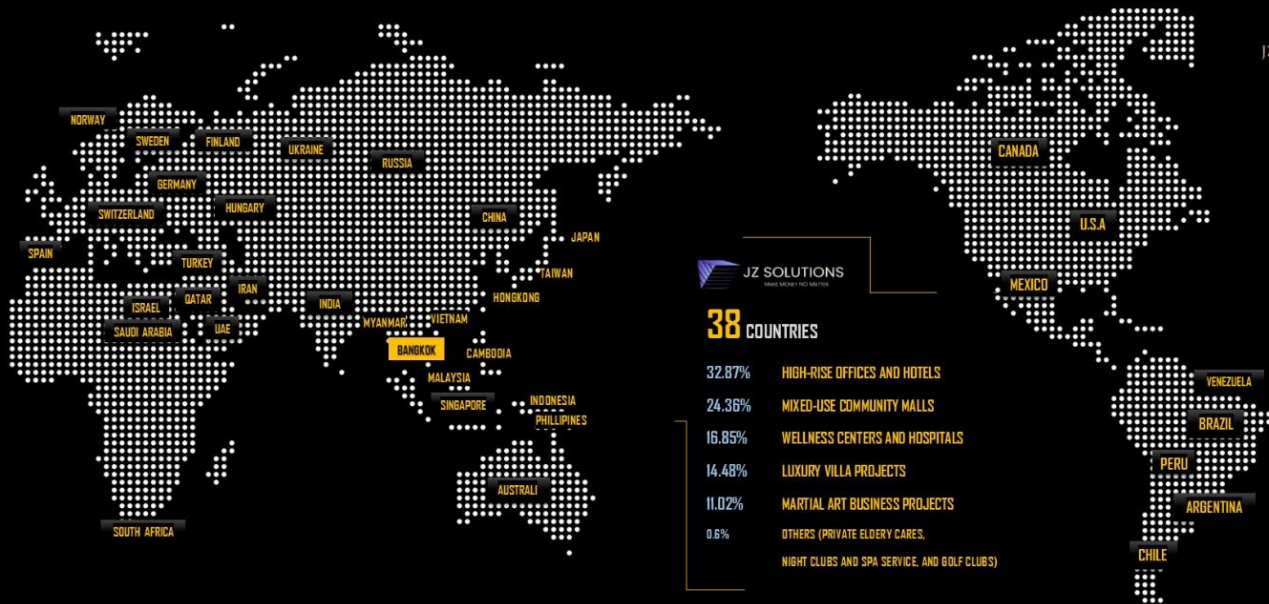
USD 60 M – 65 M

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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