



Official CONDO LOAN Brochure

JZsolutionSLOANs Holding Group



利用規約

ローン金額	評価額の最大 50%、最低 100 万バート
担保	バンコク、その周辺、パタヤでのコンドミニウム
通貨	タイバート
条件	ローン期間最短 1 年～10 年まで、年齢 70 歳まで*
返済	毎月 11,000 バート**以上の分割返済が必要、満期時のローン額の最大 50% までの一括返済のオプションがある

* 契約終了時の借り手の年齢

** 顧客はローン返済のために指定された商業銀行で口座振替サービスを利用する必要があります

月々の分割払いの表

100 万バートのローンに基づく（金利変更の可能性あり）

ローンの期間	最後のバローン支払い (%)					
	50%	40%	30%	20%	10%	0%
10 年間	11,100	11,500	12,000	12,500	13,000	13,400
7 年間	12,800	13,600	14,400	15,200	16,000	16,800
5 年間	15,100	16,300	17,600	18,900	20,200	21,500
3 年間	20,600	23,000	25,300	27,700	30,100	32,500
2 年間	27,500	31,300	35,000	38,800	42,600	46,300
1 年間	48,400	56,300	64,300	72,200	80,200	88,100

利息と手数料

利息	
利息	MLR +2.4%/年* (KBANK の MLR を参照**)
手数料	
当初手数料	ローン金額の 1.5%***
その他手数料	
住宅ローン手数料	融資額の 1%、土地局に支払われる
審査手数料	出張費として 1 回の訪問あたり最大 10,000 バート (距離による)
鑑定料	ローン金額の設定は鑑定機関の判断次第
交通費	抵当登録手続きを行う土地局までの距離による 最大 12,000 バート
印紙	元金の 0.05% (最大 10,000 バート)
火災保険	担保価値による
その他条件	
約定手数料	ローン以外の支出の 2% (契約締結後、返金可能)
繰り上げ返済手数料	最初の 3 年間は前払い元金の 2% が適用されます。3 年後は手数料無料

* 口座振替以外の場合、金利は年率 1% ずつ増加します

** 現在、KBANK の MLR は 2023 年 10 月 4 日時点で 7.27% となっています。(銀行の最新発表により金利は変更される場合があります)

*** 場所により異なります。契約あたり最低 30,000 バート

備考：上記の条件は、借り手が居住目的で使用する 1 戸までのコンドミニウムへのローンに適用されます。その他の場合には、料金や手数料が変更される場合があります。

借り手の資格

項目	個人	法人
非破産者	✓	✓
資本や純資産がマイナスでないこと		✓
NCB では 3 ヶ月以上延滞した借がないこと	✓	✓
税務署へ税金支払いを滞納していないこと	✓	✓
土地建物税の滞納がないこと	✓	✓

必要書類

申請者の書類

項目	個人	法人
身分証明書/旅券* (有効期限は最低 6 ヶ月)	✓	
結婚/離婚証明書** (ある場合)	✓	
配偶者が借入/住宅ローン不動産に同意する証明書***	✓	
会社の公式宣誓供述書 (有効期限 3 ヶ月以内)		✓
株主名簿 (フォーム Bor-Or-Jor.5) (有効期限 3 ヶ月)		✓
サイン権のある取締役の ID/パスポート (最低 6 ヶ月有効) ****		✓
公認会計士による監査を受けた過去 3 年間の財務諸表		✓
最新年度の納税申告書		✓
最新 6 ヶ月分の銀行取引明細書	✓	✓
居住国からの信用調査機関の報告書 (3 ヶ月以内有効)	✓	✓ (1)
その他書類：必要に応じて*****	✓	✓

(1)

取締役の信用調査報告書

* 有効なビザ (必要な場合) および王国到着時の最新の入国スタンプが貼られたパスポート。
- ローン申請に使用するパスポートは、土地局での住宅ローン登録に使用するものと同じである必要があります

** 状況によっては、申請者の配偶者が共同借入人として必要になる場合があります。

*** テンプレートが利用可能です

**** 会社が会社の資産を担保として使用する共同借入人として取締役を置いている場合、関連するすべての融資契約に署名する取締役は、融資の共同借入人ではない別の取締役でなければなりません。

***** タイ国非永住者の場合は、海外の永住住所での公共料金請求書 (電気、水道、電話) を提示する必要があります。

物件の書類

項目	個人	法人
マンションの所有権	✓	✓
優先鑑定人による評価報告書*	✓	✓
デポジット/分割払いの領収書 (ある場合)	✓	✓
その他書類：必要に応じて	✓	✓

* 連絡先の詳細を提供する

以下書類も必要です

1 全ての書類のコピーが原本と相違ないことの証明が必要です

2 他言語の文書はタイ語/英語翻訳

3 旅券のカラーコピーが必要ですよ

よくある質問

労働許可証なし

- タイでの永住権や雇用の要件なし

借り換え

- ローン目的は、既存のローンの

借り換えまたは資本の放棄に使用で

きます。

承認

- 申請者は個人でも法人でも構いません

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- 住宅ローン登録は承認後 4 営業日以内

に完了可能

- 申請者は、土地局の外国人枠に基づいてコンドミニウムを購入するための資金源を示す送金の受け取りの証拠が必要である。

- 顧客はローン返済のために指定された商業銀行で口座振替サービスを利用する必要があります

- ローン利息は税金費用の計算に入れない

- コンドミニウムの管理費の滞納がない

当社は、当社の従業員、請負業者、および支持者が、あなた又はあなたの関連当事者から金銭、贈り物、またはその他の形態の利益を要求または贈り物を受け取ることを禁止しています。

Contact Us

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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 office building and a 10-story building). The main roads, the main roads surrounding with lots of commercial projects. Expected Project Balance: USD 1,200 - 1,300 M
Price for Sale: USD 1,200 M

USD 1,200 M - 1,300 M

ONE BANGKOK (High Class Landmark)
72-meter adjacent to Rama 9 Main Road
15 meters wide
Price for Sale: USD 660 M

USD 660 M - 690 M

LAND FOR SALE
72-meter adjacent to Rama 9 Main Road
15 meters wide
Price for Sale: USD 370 M

USD 370 M - 410 M

LAND FOR SALE
100 meters wide and 150 meters deep
Price for Sale: USD 550 M

USD 550 M - 620 M

LAND FOR SALE
100 meters wide and 150 meters deep
Price for Sale: USD 880 M

USD 880 M - 940 M

LAND FOR SALE
100 meters wide and 150 meters deep
Price for Sale: USD 420 M

USD 420 M - 480 M

LAND FOR SALE
100 meters wide and 150 meters deep
Price for Sale: USD 120 M

USD 120 M - 160 M

LAND FOR SALE
100 meters wide and 150 meters deep
Price for Sale: USD 120 M

USD 120 M - 150 M

LAND FOR SALE
100 meters wide and 150 meters deep
Price for Sale: USD 150 M

USD 150 M - 190 M

LAND FOR SALE
100 meters wide and 150 meters deep
Price for Sale: USD 325 M

USD 325 M - 410 M

LAND FOR SALE
100 meters wide and 150 meters deep
Price for Sale: USD 780 M

USD 780 M - 815 M

LAND FOR SALE
100 meters wide and 150 meters deep
Price for Sale: USD 380 M

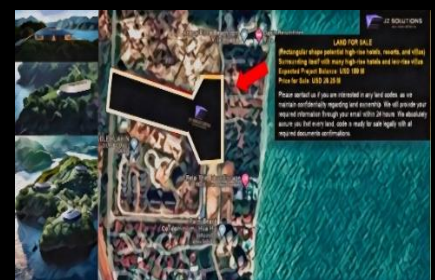
USD 380 M - 420 M



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



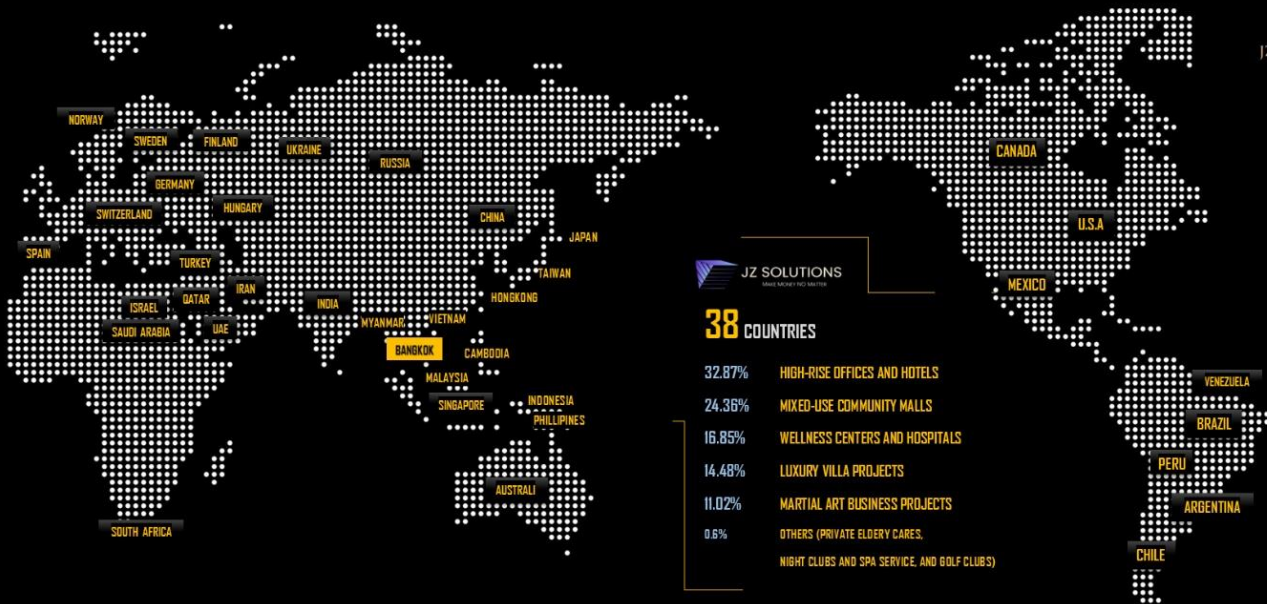
USD 60 M – 65 M

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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