



# Official ASSET FINANCE Brochure

JZsolutionSLOANs Holding Group



## 财产种类

1. 仅接受土地或公寓的契据 所有权契据（无任何形式的租赁权或其他占有权）
2. 曼谷及其周边地区以及春武里府、罗勇府、华欣府、七岩府、素叻他尼府、普吉府、清迈府、彭世洛府、呵叻府、孔敬府、乌隆府、乌汶府等城市周边半径 5 公里内。
3. 不可接受的区域包括农业、工业、林业区域、国家森林公园保护区、国家公园、考艾地区、有声音和气味污染的区域、靠近能源供给地的地区、有井深超过 5 米的地区或高压电缆覆盖率超过 20%的地区。
4. 该地块的宽度和地块上的道路宽度不得小于 6 米，通道不得小于 6 米，并且可以开发为商业或住宅项目。
5. 地块不得超过海平面 80 米，坡度超过 35 度的情况不予考虑。
6. 该地块必须有公用设施（电力、水、电话信号等）
7. 具有商业地产的土地均由公司自行决定，并且必须处于可使用状态并具有适当的施工许可证，并且不违反任何法律。
8. 不接受在建或残破的房产以及住宅小区内的土地。
9. 根据土地分割法的住房项目将获得最高政府评估价值 2/3 的贷款。

## 条款及条件

贷款规模	最高位估值的 50%，最低 500 万泰铢
期限	最长 3 年
本金偿还	每个贷款年末至少偿还原始本金的 10%，最后一期支付的剩余本金，贷款取款后至少预付一年。提前归还本金的，未使用的预付利息将被退还。
利息支付	

## 利息及费用

利息	浮动利率为每年最低贷款利率 +5.18% 或每年总计不超过 12%（参考 KBANK 的最低贷款利率*）
费用	
管理费	贷款额的 1.5%（贷款支付后一次性支付）
预付款	预付本金的 2%（每笔贷款提前还款）
承诺续费	非贷款支出的 2%（合同签订后可退款） 贷款总额的 1%（续签合同时）
其他费用	
抵押费用	本金的 1%（最高 200,000 泰铢/次，公寓单位除外）
检验费	每次差旅费最高可达 10,000 泰铢（根据距离远近确定）
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）
火灾保险费	依据抵押品价值确定

## 聯繫我們

JZ SOLUTIONS Holding Group Co., Ltd.

網址: [jzsolutionsloans.com](http://jzsolutionsloans.com) (稍後上線)

手機號碼: +(66)9 5998 5566

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)

## 主要所需文件



产权文件（产权契据、公寓产权、建筑许可证）



房产位置坐标



房产图片



意向书

## 所需文件

作初步考虑的情况下

### 申请文件

详细文件	个人	公司
身份证/护照*（有效期至少 6 个月）	✓	
结婚/离婚证明**（如有）	✓	
配偶同意书*** 借用/抵押财产	✓	
公司正式证明（3 个月内有效）		✓
股东名单（3 个月内有效）		✓
授权董事的身份证/护照****（有效期至少 6 个月）		✓
近三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	✓	✓
居住国信用咨询公司报告（3 个月内有效）	✓	✓ (1)
其他根据要求	✓	✓

(1) 董事信用局报告

\* 带有有效签证的护照（如需要）以及抵泰时取得的最新移民入境印章

\*\* 在某些情况下，可能需要申请人的配偶作为共同借款人

\*\*\* 模板可用

\*\*\*\* 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为非贷款共同借款人的另一名董事。到土地局办理抵押登记前必须获得公司股东的同意

### 财产文件

详细文件	个人	公司
地契	✓	✓
首选评估师的评估报告*	✓	✓
其他根据要求	✓	✓

\* 需提供联系方式

还要求:

1. 所有副本文件的经核证真实副本的签名
2. 其他语言文件的泰语/英语翻译

## 借款人资格

详细文件	个人	公司
资金证明	✓	✓
非破产	✓	✓
无负资产或净资产		✓
NCB 逾期未超过 3 个月	✓	✓
没有向税务部门逾期缴纳税款	✓	✓
没有逾期的土地和建筑税	✓	✓
公司注册至少 2 年		✓

\* 由于借款人的信用状况，贷款可能会在 条款上获得批准。

# ASSET FINANCE

## Loans against property

*“JZ Solutions presents innovative loan investment opportunities that yield both returns and the pleasure of real estate initiation as a way of embracing a sophisticated way of life.”*

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 become office (20 stories) and a 10 story building  
with a 10 story building. The main roads, the main roads  
bordering with lots of commercial projects. Expected Project  
Balance: USD 1,200 - 1,300 M  
Price per Acre: USD 140 M

USD 1,200 M - 1,300 M

**ONE BANGKOK (High Class Landmark)**  
72 meters adjacent to Rama 9 Main Road  
20 stories adjacent to Rama 4 Main Road  
High rise to become office (20 stories) and a 10 story building  
with a 10 story building. The main roads, the main roads  
bordering with lots of commercial projects. Expected Project  
Balance: USD 660 - 690 M  
Price per Acre: USD 140 M

USD 660 M - 690 M

**LAND FOR SALE**  
72 meters adjacent to Rama 9 Main Road  
High rise to become office (20 stories) and a 10 story building  
with a 10 story building. The main roads, the main roads  
bordering with lots of commercial projects. Expected Project  
Balance: USD 370 - 410 M  
Price per Acre: USD 140 M

USD 370 M - 410 M

**LAND FOR SALE**  
100 meters adjacent to Rama 9 Main Road  
High rise to become office (20 stories) and a 10 story building  
with a 10 story building. The main roads, the main roads  
bordering with lots of commercial projects. Expected Project  
Balance: USD 550 - 620 M  
Price per Acre: USD 140 M

USD 550 M - 620 M

**LAND FOR SALE**  
100 meters adjacent to Rama 9 Main Road  
High rise to become office (20 stories) and a 10 story building  
with a 10 story building. The main roads, the main roads  
bordering with lots of commercial projects. Expected Project  
Balance: USD 880 - 940 M  
Price per Acre: USD 140 M

USD 880 M - 940 M

**LAND FOR SALE**  
100 meters adjacent to Rama 9 Main Road  
High rise to become office (20 stories) and a 10 story building  
with a 10 story building. The main roads, the main roads  
bordering with lots of commercial projects. Expected Project  
Balance: USD 420 - 480 M  
Price per Acre: USD 140 M

USD 420 M - 480 M

**LAND FOR SALE**  
100 meters adjacent to Rama 9 Main Road  
High rise to become office (20 stories) and a 10 story building  
with a 10 story building. The main roads, the main roads  
bordering with lots of commercial projects. Expected Project  
Balance: USD 120 - 160 M  
Price per Acre: USD 140 M

USD 120 M - 160 M

**LAND FOR SALE**  
100 meters adjacent to Rama 9 Main Road  
High rise to become office (20 stories) and a 10 story building  
with a 10 story building. The main roads, the main roads  
bordering with lots of commercial projects. Expected Project  
Balance: USD 120 - 150 M  
Price per Acre: USD 140 M

USD 120 M - 150 M

**LAND FOR SALE**  
100 meters adjacent to Rama 9 Main Road  
High rise to become office (20 stories) and a 10 story building  
with a 10 story building. The main roads, the main roads  
bordering with lots of commercial projects. Expected Project  
Balance: USD 150 - 190 M  
Price per Acre: USD 140 M

USD 150 M - 190 M

**LAND FOR SALE**  
100 meters adjacent to Rama 9 Main Road  
High rise to become office (20 stories) and a 10 story building  
with a 10 story building. The main roads, the main roads  
bordering with lots of commercial projects. Expected Project  
Balance: USD 325 - 410 M  
Price per Acre: USD 140 M

USD 325 M - 410 M

**LAND FOR SALE**  
100 meters adjacent to Rama 9 Main Road  
High rise to become office (20 stories) and a 10 story building  
with a 10 story building. The main roads, the main roads  
bordering with lots of commercial projects. Expected Project  
Balance: USD 780 - 815 M  
Price per Acre: USD 140 M

USD 780 M - 815 M

**LAND FOR SALE**  
100 meters adjacent to Rama 9 Main Road  
High rise to become office (20 stories) and a 10 story building  
with a 10 story building. The main roads, the main roads  
bordering with lots of commercial projects. Expected Project  
Balance: USD 380 - 420 M  
Price per Acre: USD 140 M

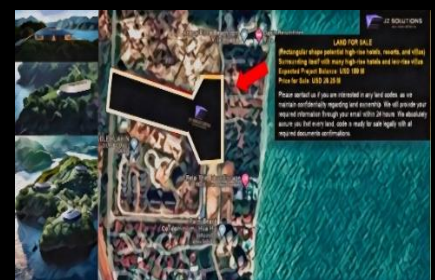
USD 380 M - 420 M



**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)*



