



# Official ASSET FINANCE Brochure

JZsolutionSLOANs Holding Group



## 物業類型

1. 只接受土地或公寓產權之所有權 (不接受任何形式的租賃權或其他佔有權)。
2. 接受物業所在地範圍為曼谷及其周邊地區以及春武裏府、羅勇府、華欣府、七巖府、素叻他尼府、普吉府、清邁府、彭世洛府、呵叻府、孔敬府、烏隆府、烏汶府之城市周邊半徑 5 公里以內。
3. 不可接受的區域包括農業、工業、林業區域、國家森林保護區、國家公園、考艾地區、有噪音和氣體污染的區域、靠近能源區域、井深超過 5 米的區域或高壓電纜超過 20% 的區域。
4. 土地的寬度和土地上的道路寬度不得小於 6 米，通道不得小於 6 米，併且可以開發為商業或住宅項目。
5. 地塊不得超過海平面 80 米，且坡度不超過 35 度時。
6. 該地塊必須有配套公用設施 (電力、水、電話信號等)。
7. 商業用地由公司評估，且必須處於可使用狀態併具有適當的施工許可證且不違反任何法律。
8. 不接受在建或破舊房產以及住宅小區內的土地。
9. 根據土地分割法的住房項目將獲得最高政府評估價值 2/3 的貸款。

## 條款和條件

貸款規模	高達評估價的 50% 最低 500 萬泰銖
周期	最高 3 年
本金償還	每個貸款年度末至少支付原本金的 20% 剩餘本金在最後一期還清
利息支付	貸款放款後至少預付一年 提前還本金 未支取用的部分的預付利息將被退還

## 利息&費用

利息	浮動利率為每年 MLR+5.18% 或每年總計不超過 12% (參考 開泰銀行的 MLR*)
費用	
期初-期末	貸款金額的 1.5% (貸款提取時一次)
預付款	預付本金的 2% (每筆貸款預付款)
擔保費	非貸款支出的 2% (合同簽訂後，可退還)
續簽貸款	貸款金額的 1% (續簽合同時支付)
其他費用	
抵押貸款費用	本金的 1% (最高 200,000 泰銖/次，公寓除外)
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	取決於抵押物的價值

## 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)

## 需要提供下列文件



產權文件 (地契、公寓產權、建築許可證)



房產位置坐標



資產照片



貸款意嚮書

## 要求提供文件

### 初步審核

#### 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。

\*\* 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，去土地廳辦理資產抵押登記前必須先獲得公司股東的同意。

#### 資產文件

特別	個人	公司
產權證	✓	✓
首選評估師的評估報告*	✓	✓
其他根據要求	✓	✓

\*需提供聯繫方式

另外還要求:

1. 所有正本文件復印件上簽字確認。
2. 其他語言文件的泰語/英語翻譯版本

## 貸款人資格

特別	個人	公司
資金證明	✓	✓
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	✓	✓
公司註冊至少 2 年		✓

\*放款取決於貸款人的信用狀況。

# 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 140.00 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  
LAND FOR SALE with potential high rise business office building  
Price per acre: USD 140.00 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  
LAND FOR SALE with potential high rise business office building  
Price per acre: USD 140.00 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  
LAND FOR SALE with potential high rise business office building  
Price per acre: USD 140.00 M

USD 550 M - 620 M

**Exchange Tower**  
100 meters adjacent to Rama 9 Main Road  
20 stories adjacent to Rama 9 Main Road  
LAND FOR SALE with potential high rise business office building  
Price per acre: USD 140.00 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  
LAND FOR SALE with potential high rise business office building  
Price per acre: USD 140.00 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  
LAND FOR SALE with potential high rise business office building  
Price per acre: USD 140.00 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  
LAND FOR SALE with potential high rise business office building  
Price per acre: USD 140.00 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  
LAND FOR SALE with potential high rise business office building  
Price per acre: USD 140.00 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  
LAND FOR SALE with potential high rise business office building  
Price per acre: USD 140.00 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  
LAND FOR SALE with potential high rise business office building  
Price per acre: USD 140.00 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  
LAND FOR SALE with potential high rise business office building  
Price per acre: USD 140.00 M

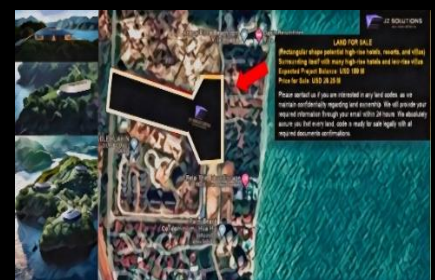
USD 380 M - 420 M



**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**



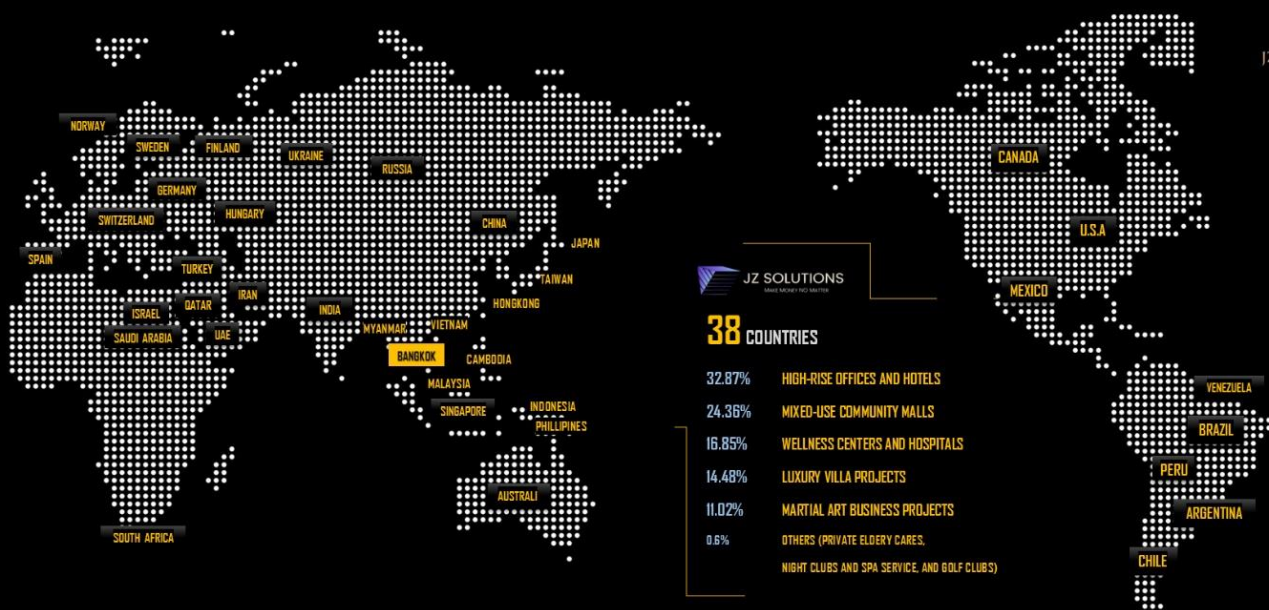
**USD 60 M – 65 M**

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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