



Official ASSET FINANCE Brochure

JZsolutionSLOANs Holding Group



Property type

1. Accept only official title deed of land plot or condo (no leasehold or other possessory right in any forms)
2. Acceptable areas in Bangkok and peripheral areas, and the areas in the city of Chonburi, Rayong, Hua Hin, Cha-am, Surat Thani, Phuket, Chiangmai, Phitsanulok, Nakhon Ratchasima, Khon Kaen, Udon Thani, and Ubon Ratchathani are within the 5 kilometers radius around the city.
3. Unacceptable areas include agricultural, industrial, forestry areas, national forest reserves, national parks, Khao Yai areas, areas with sound and odor pollution, areas near energy sources, areas with well deeper than 5 meters, or high-voltage cables more than 20% of the area.
4. The land plot must have a minimum width and width of the road on a plot of 6 meters, with the access way not less than 6 meters, and can be developed as a commercial or residential project.
5. The land plot must not exceed sea level by 80 meters and will not be considered in the case of a slope exceeding more than 35 degrees.
6. The land plot must have utility (electric, water, telephone signal etc.)
7. The land with commercial properties are all subject to company's discretion and must be in ready-to-use condition with proper construction permit and not contrary to any law.
8. Properties under construction or incomplete and land plots in the housing estates are not accepted.
9. The housing project under Land Subdivision Act will get a loan up to 2/3 of the government appraisal value.

Terms & Conditions

Loan Size	Up to 50% of valuation, minimum THB 5 million
Term	Up to 3 years
Principal Repayment	Minimum 20% of original principal at the end of each loan year, remaining principal paid on the last installment.
Interest Payment	Paid in advance for at least 1 year upon loan drawdown. Unused prepaid interest will be refunded in the case of early principal repayment.

Interest & Fees

Interest	Floating at MLR+5.18% p.a. or not exceeding 12% p.a. in total (refer to KBANK's MLR*)
Fees	
Front-end	1.5% of loan size (one time upon loan drawdown)
Prepayment	2% of prepaid principal amount (upon every loan prepayment)
Commitment	2% of non-loan disbursement (upon contract signing, refundable)
Renewal	1% of loan size (upon contract renewal)
Others Expenses	
Mortgage Fee	1% of principal (max THB 200,000/ time except for condo unit)
Inspection Fee	Up to THB 10,000/visit (as per distance) for travelling expenses
Appraisal Fee	Subject to appraiser for setting loan size
Travelling Fee	Up to THB 12,000 depending on distance for mortgage registration at the Land Department
Duty Stamp	0.05% of principal (max THB 10,000)
Fire Insurance	Subject to collateral value

Contact Us

JZ SOLUTIONS Holding Group Co., Ltd.
Site: jzsolutionsloans.com (coming soon)

Cell phone: +(66)9 5998 5566
WhatsApp: +(66)9 5998 5566
WeChat: [JZsolutionsloans](https://www.jzsolutionsloans.com)

Registered Address
28/186 (Tower Building)

Contact Address
28/405 (VILLA Building)

28Chidlom Tower, Chid Lom Rd., Lumpini, Patum Wan, Bangkok, 10330



Primary Required Documents



Title documents (Title deed, condo title, construction permit)



Coordinate of property location



Images of property



Letter of intent

Required Documents

In case of preliminary consideration

Applicant Documents

Particular	Individual	Corporate
ID/Passport* (valid for at least 6 months)	✓	
Marriage/divorce certificate** (If any)	✓	
Spouse consent*** to borrow / mortgage property	✓	
Company's official affidavit (valid within 3 months)		✓
Shareholder list (valid within 3 months)		✓
Authorized director's ID/passport**** (valid for at least 6 months)		✓
Financial statement for last 3 years Coordinate of property location Letter of intent Individual Corporate audited by CPA		✓
Tax return form for latest year		✓
Bank statements for 6 latest months	✓	✓
Credit bureau reports from country of residence (valid within 3 months)	✓	✓ ⁽¹⁾
Others upon request	✓	✓

(1) Credit bureau reports of directors

* Passport with valid visa (when required) and latest immigration entry stamp upon The Kingdom arrival

** Applicant's spouse may be required as co-borrower in some circumstances

*** Template is available

**** In case of the company has its director as a co-borrower using the company's asset as collateral, the director to sign all relevant loan agreement shall be another director who is not co-borrower to the loan. Consent from the company's shareholders must be obtained before doing mortgage registration at land off ice

Property Documents

Particular	Individual	Corporate
Title deed	✓	✓
Appraisal report by preferred appraiser*	✓	✓
Others upon request	✓	✓

* Contact details to be provided

Also require:

1. Signature for certified true copy for all copy documents
2. Thai/English translations for documents in other languages

Borrower Qualifications

Particular	Individual	Corporate
Proof of funds	✓	✓
Non-bankruptcy	✓	✓
No negative equity or net worth		✓
No overdue more than 3 months in NCB	✓	✓
No overdue tax payment with Revenue Dept.	✓	✓
No overdue Land and Building tax payment	✓	✓
Company registered at least 2 years		✓

* Loan might be approved on term due to borrower's credit profile.

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.

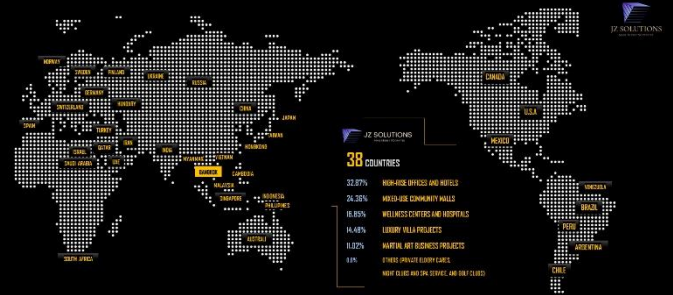


We offer a comprehensive range of real estate loans, from USD 1 million to USD 1 billion, based on your project specific terms and conditions. Our expert team can provide you with detailed feasibility studies to ensure that your investment yields consistent cash flow and optimal returns.

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 at 100 meters building
and 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 for Sale: USD 140 M M

Please contact us if you are interested in any land codes, as we
maintain confidentiality regarding land ownership. We will provide you
required information through your email within 24 hours. We absolutely
trust you that our land codes are ready to sale highly with all
required documents confirmation.

USD 1,200 M - 1,300 M

ONE BANGKOK
(Mixed Class
Landmark)

LAND FOR SALE
70 meters adjacent to Rama 4 Main Road
High rise to become office. 30 stories at 100 meters building
and a 10-story building. The main roads, the main roads
bordering with lots of commercial projects. Expected Project
Balance: USD 660 M - 690 M
Price for Sale: USD 85 M M

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required information through your email within 24 hours. We absolutely
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USD 660 M - 690 M

LAND FOR SALE
72-meter adjacent to Rama 9 Main Road
High rise to become office. 20 stories at 100 meters building
and a 10-story building. The main roads, the main roads
bordering with lots of commercial projects. Expected Project
Balance: USD 370 M - 410 M
Price for Sale: USD 50 M M

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required information through your email within 24 hours. We absolutely
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USD 370 M - 410 M

LAND FOR SALE
50 meters adjacent to Ash Station
High rise to become office. 20 stories at 100 meters building
and a 10-story building. The main roads, the main roads
bordering with lots of commercial projects. Expected Project
Balance: USD 550 M - 620 M
Price for Sale: USD 70 M M

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USD 550 M - 620 M

LAND FOR SALE
50 meters adjacent to Exchange Tower
High rise to become office. 20 stories at 100 meters building
and a 10-story building. The main roads, the main roads
bordering with lots of commercial projects. Expected Project
Balance: USD 880 M - 940 M
Price for Sale: USD 100 M M

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USD 880 M - 940 M

LAND FOR SALE
50 meters adjacent to Ash Station
High rise to become office. 20 stories at 100 meters building
and a 10-story building. The main roads, the main roads
bordering with lots of commercial projects. Expected Project
Balance: USD 420 M - 480 M
Price for Sale: USD 55 M M

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required information through your email within 24 hours. We absolutely
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required documents confirmation.

USD 420 M - 480 M

LAND FOR SALE
50 meters adjacent to Rama 9 Main Road
High rise to become office. 20 stories at 100 meters building
and a 10-story building. The main roads, the main roads
bordering with lots of commercial projects. Expected Project
Balance: USD 120 M - 160 M
Price for Sale: USD 15 M M

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required information through your email within 24 hours. We absolutely
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USD 120 M - 160 M

LAND FOR SALE
50 meters adjacent to Rama 9 Main Road
High rise to become office. 20 stories at 100 meters building
and a 10-story building. The main roads, the main roads
bordering with lots of commercial projects. Expected Project
Balance: USD 120 M - 150 M
Price for Sale: USD 15 M M

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required information through your email within 24 hours. We absolutely
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USD 120 M - 150 M

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

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required information through your email within 24 hours. We absolutely
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USD 150 M - 190 M

LAND FOR SALE
100 meters adjacent to Momo Beach
High rise to become office. 20 stories at 100 meters building
and a 10-story building. The main roads, the main roads
bordering with lots of commercial projects. Expected Project
Balance: USD 325 M - 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 Momo Beach
High rise to become office. 20 stories at 100 meters building
and a 10-story building. The main roads, the main roads
bordering with lots of commercial projects. Expected Project
Balance: USD 780 M - 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 Momo Beach
High rise to become office. 20 stories at 100 meters building
and a 10-story building. The main roads, the main roads
bordering with lots of commercial projects. Expected Project
Balance: USD 380 M - 420 M
Price for Sale: USD 45 M M

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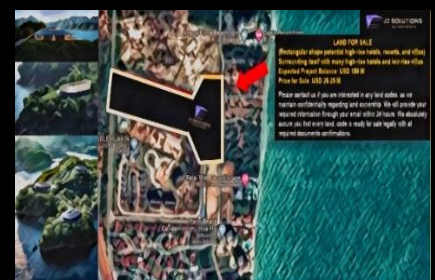
USD 380 M - 420 M



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)



