



# Official ASSET FINANCE Brochure

JZsolutionSLOANs Holding Group



## Art der Immobilie

1. Akzeptiert werden nur Chanote-Titelurkunden für Grundstücke oder Eigentumswohnungen (keine Pacht- oder andere Eigentumsrechte in jeglicher Form)
2. Zulässige Gebiete in Bangkok und den Randgebieten sowie die Gebiete in der Stadt Chonburi, Rayong, Hua Hin, Cha-am, Surat Thani, Phuket, Chiangmai, Phitsanulok, Nakhon Ratchasima, Khon Kaen, Udon Thani und Ubon Ratchathani liegen innerhalb eines Radius von 5 km um die Stadt.
3. Zu den inakzeptablen Gebieten gehören landwirtschaftliche, industrielle und forstwirtschaftliche Gebiete, nationale Waldreservate, Nationalparks, Khao Yai-Gebiete, Gebiete mit Geräusch- und Geruchsbelästigung, Gebiete in der Nähe von Energiequellen, Gebiete mit Brunnen, die tiefer als 5 Meter sind, oder Hochspannungsleitungen, die mehr als 20% der Fläche ausmachen.
4. Das Grundstück muss eine Mindestbreite der Straße auf einem Grundstück von 6 Metern haben, wobei die Zufahrt nicht weniger als 6 Meter betragen darf, und kann als Gewerbe- oder Wohnprojekt entwickelt werden.
5. Das Grundstück darf den Meeresspiegel um nicht mehr als 80 Meter überschreiten und wird bei einer Neigung von mehr als 35 Grad nicht berücksichtigt.
6. Das Grundstück muss über Versorgungseinrichtungen (Strom, Wasser, Telefon usw.) verfügen.
7. Die Grundstücke mit kommerziellen Eigenschaften unterliegen dem Ermessen des Unternehmens und müssen sich in einem gebrauchsfertigen Zustand befinden, eine ordnungsgemäße Baugenehmigung besitzen und dürfen nicht gegen ein Gesetz verstoßen.
8. Im Bau befindliche oder unfertige Grundstücke sowie Grundstücke in Wohnsiedlungen werden nicht akzeptiert.
9. Für Wohnbauprojekte, die unter das Gesetz über die Aufteilung von Grund und Boden fallen, wird ein Darlehen in Höhe von 2/3 des staatlichen Schätzwerts gewährt.

## Bedingungen und Konditionen

<b>Darlehenshöhe</b>	Bis zu 50% des Wertes, mindestens THB 5 Mio. und
<b>Laufzeit</b>	bis zu 3 Jahre
<b>Kapitalrückzahlung</b>	Mindestens 20 % des ursprünglichen Kapitals am Ende eines jeden Darlehensjahres, der Restbetrag wird mit der letzten Rate gezahlt
<b>Zinszahlung</b>	Im Voraus für mindestens 1 Jahr bei Inanspruchnahme des Darlehens gezahlt. Nicht genutzte vorausbezahlte Zinsen werden im Falle einer vorzeitigen einer vorzeitigen Rückzahlung des Kapitals.

## Zinsen und Gebühren

<b>Zinsen</b>	
<b>Verzinsung</b>	Variabel zu MLR +5.18% p.a. oder insgesamt nicht mehr als 12% p.a. (vgl. MLR der KBANK*)
<b>Gebühren</b>	
<b>Front-end</b>	1.5% des Darlehensbetrags (einmalig bei Inanspruchnahme des Darlehens)
<b>Vorauszahlung</b>	2% des vorzeitig zurückgezählten Kapitalbetrags (bei jeder vorzeitigen Rückzahlung des Kredits)
<b>Zusage</b>	2% der nicht ausgezahlten Darlehenssumme (bei Vertragsunterzeichnung, rückzahlbar)
<b>Erneuerung</b>	1% des Darlehensbetrags (bei Vertragsverlängerung)
<b>Sonstige Ausgaben</b>	
<b>Hypothekengebühr</b>	1% des Kapitals (max. THB 200,000/Zeit, außer für Eigentumswohnungen)
<b>Inspektionsgebühr</b>	Bis zu THB 10,000/Besuch (je nach Entfernung) für Reisekosten
<b>Gebühr für die Bewertung</b>	Vorbehaltlich des Gutachters für die Festlegung des Darlehensbetrags
<b>Reisekosten</b>	Bis zu 12,000 THB je nach Entfernung für die Eintragung der Hypothek bei der Landbehörde
<b>Stempelabgabe</b>	0.05% des Kapitals (max. THB 10,000)
<b>Feuerversicherung</b>	abhängig vom Beleihungswert

### Contact Us

**JZ SOLUTIONS** Holding Group Co., Ltd.  
Site: [jzsolutionsloans.com](http://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



## Primär erforderliche Dokumente



Titel-Dokumente  
(Besitzurkunde, Eigentumswohnungstitel,  
Baugenehmigung)



Koordinaten  
des Grundstücks  
Standort



Bilder der Immobilie



Absichtserklärung

## Erforderliche Dokumente

Im Falle einer vorläufigen Prüfung

### Bewerberunterlagen

Besondere	Einzelperson	Unternehmen
Personalausweis/Reisepass* (noch mindestens 6 Monate gültig)	✓	
Heirats-/Scheidungsurkunde** (falls vorhanden)	✓	
Zustimmung des Ehepartners*** zur Beleihung/Belehnung von Immobilien	✓	
Eidesstattliche Erklärung des Unternehmens (gültig innerhalb von 3 Monaten)		✓
Aktionärsliste (Formular Bor-Or-Jor.5) (innerhalb von 3 Monaten gültig)		✓
Ausweis/Reisepass des bevollmächtigten Geschäftsführers**** (mindestens 6 Monate gültig)		✓
Finanzbericht für die letzten 3 Jahre, geprüft von einem CPA		✓
Steuererklärungsformular für das letzte Jahr		✓
Kontoauszüge für die letzten 6 Monate	✓	✓
Kreditauskünfte aus dem Land des Wohnsitzes (gültig innerhalb von 3 Monaten)	✓	✓ <sup>(1)</sup>
Andere auf Anfrage	✓	✓

(1) Bericht der Kreditauskunft der Direktoren

\* Reisepass mit gültigem Visum (falls erforderlich) und letztem Einreisestempel bei Ankunft im Königreich

\*\* Der Ehepartner des Antragstellers kann unter bestimmten Umständen als Mitkreditnehmer erforderlich sein.

\*\*\* Vorlage ist verfügbar

\*\*\*\* Wenn das Unternehmen einen Geschäftsführer als Mitkreditnehmer hat, der das Vermögen des Unternehmens als Sicherheit verwendet, muss der Geschäftsführer, der alle relevanten Darlehensverträge unterzeichnet, ein anderer Geschäftsführer sein, der nicht Mitkreditnehmer des Darlehens ist. Vor der Eintragung der Hypothek beim Grundbuchamt muss die Zustimmung der Aktionäre des Unternehmens eingeholt werden.

### Eigentumsdokumente

Besondere	Einzelperson	Unternehmen
Titelurkunde	✓	✓
Schätzungsbericht des bevorzugten Gutachters*	✓	✓
Andere auf Anfrage	✓	✓

\* Kontaktangaben sind zu übermitteln

Ebenfalls erforderlich:

1. Unterschrift für eine beglaubigte Kopie für alle Kopierdokumente
2. Thai/Eng-Übersetzungen für Dokumente in anderen Sprachen

## Qualifikationen des Kreditnehmers

Besondere	Einzelperson	Unternehmen
Nachweis der Mittel	✓	✓
Keine Konkursanmeldung	✓	✓
Kein negatives Eigenkapital oder Reinvermögen		✓
Kein Zahlungsrückstand von mehr als 3 Monaten bei der NZB	✓	✓
Keine überfälligen Steuerzahlungen bei der Steuerbehörde.	✓	✓
Keine überfällige Zahlung der Grund- und Gebäudesteuer	✓	✓
Unternehmen seit mindestens 2 Jahren registriert		✓

\*Je nach Kreditwürdigkeit des Kreditnehmers kann das Darlehen für Kai Faak genehmigt werden.



# 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:

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 tower, the main tower  
including with lots of ground floor 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 after 24 hours. We absolutely  
trust you that you have made a decision to work together with us  
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. 20 stories at 100 meters building  
and a 10-story building. The main tower, the main tower  
including with lots of ground floor projects. Expected Project  
Balance: USD 660 M - 690 M  
Price for Sale: USD 85 M M

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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 tower, the main tower  
including with lots of ground floor projects. Expected Project  
Balance: USD 370 M - 410 M  
Price for Sale: USD 45 M M

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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 tower, the main tower  
including with lots of ground floor projects. Expected Project  
Balance: USD 550 M - 620 M  
Price for Sale: USD 65 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 tower, the main tower  
including with lots of ground floor projects. Expected Project  
Balance: USD 880 M - 940 M  
Price for Sale: USD 105 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 tower, the main tower  
including with lots of ground floor projects. Expected Project  
Balance: USD 420 M - 480 M  
Price for Sale: USD 50 M M

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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 tower, the main tower  
including with lots of ground floor projects. Expected Project  
Balance: USD 120 M - 160 M  
Price for Sale: USD 15 M M

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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 tower, the main tower  
including with lots of ground floor projects. Expected Project  
Balance: USD 120 M - 150 M  
Price for Sale: USD 15 M M

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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 tower, the main tower  
including with lots of ground floor projects. Expected Project  
Balance: USD 150 M - 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 Momo Beach  
High rise to become office. 20 stories at 100 meters building  
and a 10-story building. The main tower, the main tower  
including with lots of ground floor 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 tower, the main tower  
including with lots of ground floor 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 tower, the main tower  
including with lots of ground floor 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

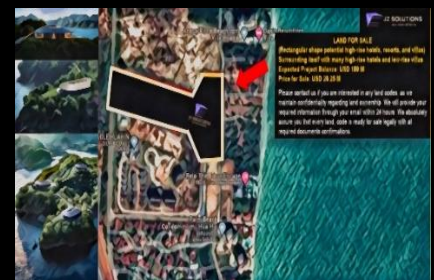




**USD 92.5 M – 104.2 M**



**USD 180 M – 220 M**



**USD 380 M – 420 M**



**USD 1,400 M – 1,500 M**



**USD 12- M – 180 M**



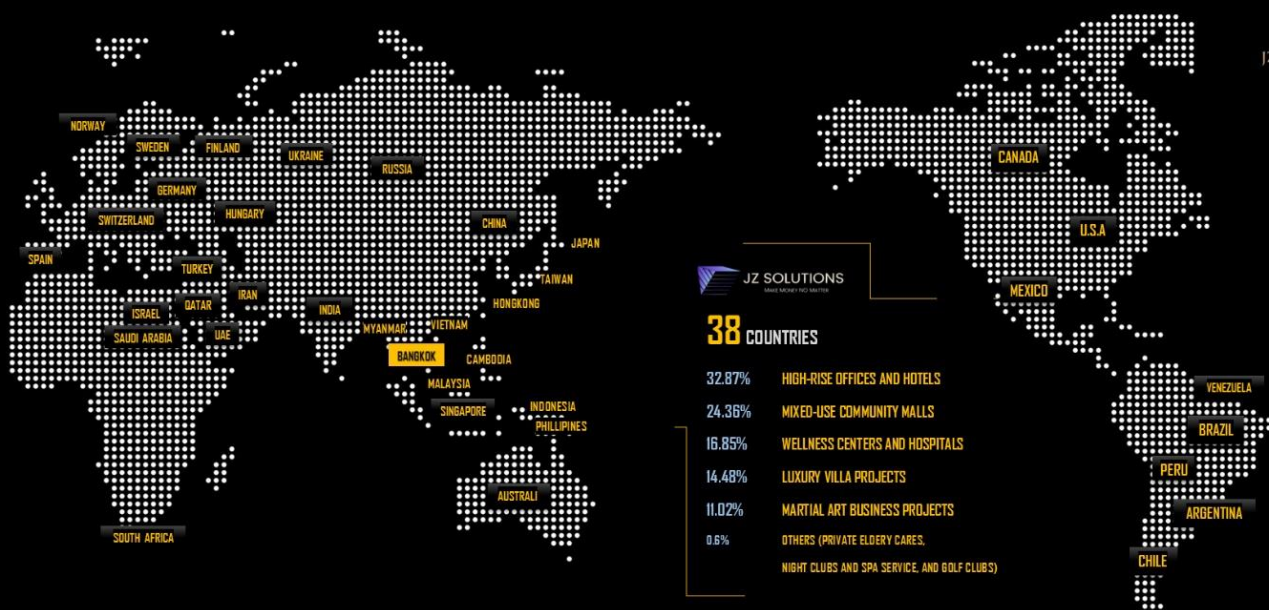
**USD 60 M – 65 M**

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)*





**JZ SOLUTIONS**  
MAKE MONEY FOR REALTY

**38 COUNTRIES**

- 32.87% HIGH-RISE OFFICES AND HOTELS
- 24.36% MIXED-USE COMMUNITY MALLS
- 16.85% WELLNESS CENTERS AND HOSPITALS
- 14.48% LUXURY VILLA PROJECTS
- 11.02% MARTIAL ART BUSINESS PROJECTS
- 0.6% OTHERS (PRIVATE ELDERY CARES, NIGHT CLUBS AND SPA SERVICE, AND GOLF CLUBS)

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