



Official ASSET FINANCE Brochure

JZsolutionSLOANs Holding Group



物件の種類

- 土地区画またはコンドミニアムのチャノテ権利証書のみを受け入れます（借地権やその他のいかなる形式の占有権も認められません）
- 対象エリアは、バンコクおよびその周辺地域およびチョンブリー、ラヨン、ホアヒン、チャム、スラタニ、ブーケット、チェンマイ、ピサヌローク、ナコーンラチャシーマー、コンケン、ウドンタニ、ウボンラチャタニの市内エリアが範囲内である市内の半径5キロメートル以内。
- 対象外のエリアは、農業、工業、林業地域、国立森林保護区、国立公園、カオヤイ地域、騒音および臭気汚染のある地域、エネルギー源の近くの地域、深さ5メートルを超える井戸のある地域、またはエリアの20%を超え高電圧ケーブルがある地域。
- 土地区画は最小幅6メートル、道路幅6メートルの敷地になければならず、アクセス道路は6メートル以上あり、商業または住宅プロジェクトとして開発されているところ。
- 土地区画は海拔80メートルを超えてはならず、35度を超える傾斜の場合は対象外。
- 土地区画には公共施設（電気、水道、電話、通信）が必要。
- 商業用不動産のある土地はすべて会社の裁量に従うものであり、適切な建設許可を得てすぐに使用できる状態であればならず、法律に違反してないこと。
- 建設中または未完成の物件、および団地内の土地は対象外。
- 土地区画整理法に基づく住宅プロジェクトは政府評価額の2/3までの融資を受けることができる。

利用規約

ローン金額	評価額の最大50%、最低500万バーツ
利用期間	3年間まで
元金返済	各ローン年度末に元本の最低10%、残りの元本は最後の分割払いで支払われます。
利払い	ローン引き落とし時に少なくとも1年間前払う。元本が早期に返済された場合、未使用の前払い利息が返金されます。

利息と手数料

利息	MLR +5.18%/年で変動、または合計で年間12%を超えない(KBANKのMLRを参照*)
手数料	
当初手数料	ローン金額の1.5% (ローン引き落とし時に1回のみ)
繰り上げ返済	繰り上げ返済の元金の2% (ローンの前払いごと)
約定	ローン以外の支出の2% (契約締結時、返金可能)
更新	ローン金額の1% (契約更新時)
その他手数料	
住宅ローン手数料	元金の1% (コンドミニウムを除く1回あたり最大200,000バーツ)
審査手数料	出張費として1訪問あたり最大THB 10,000 (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バーツ
印紙	元金の0.05% (最大10,000バーツ)
火災保険	担保価値による

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

Registered Address
28/186 (Tower Building)

Contact Address
28/405 (VILLA Building)

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



初回審査の必要書類



権利書（権利証書、マンションの権利書、建設許可書）



物件の所在地の座標



物件の写真



意向表明書

必要書類

事前検討の場合

申請者の書類		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 地域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）及び王国到着時の最新の入国スタンプが押印されたパスポート。
- ** 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。
- 土地事務所で抵当権登記を行う前に、会社の株主の同意を得なければなりません。

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*	✓	✓
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
2 他言語の文書はタイ語/英語翻訳

借り手の資格

項目	個人	法人
資金の証明	✓	✓
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金がないこと	✓	✓
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	✓	✓
2年以上設立登録が経過している会社		✓

*借り手の信用調査結果により、ローンは委託販売の条件で承認される可能性があります。

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.

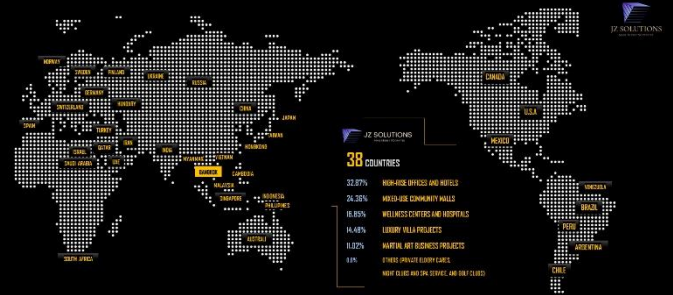


We offer a comprehensive range of real estate loans, from USD 1 million to USD 1 billion, based on your project specific terms and conditions. Our expert team can provide you with detailed feasibility studies to ensure that your investment yields consistent cash flow and optimal returns.

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 business office (20 stories) at 100 meters building
and a 100 meters 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
cannot confidentially regarding land contents. We will provide you
required information through your email after 24 hours. We absolutely
trust you that every land code is ready to sale highly with all
required documents confirmation.

USD 1,200 M - 1,300 M

ONE BANGKOK
(Mixed Class
Landmark)

LAND FOR SALE
72 meters adjacent to Rama 9 Main Road
High rise to business office (20 stories) at 100 meters building
and a 100 meters building. The main roads, the main roads
bordering with lots of commercial projects. Expected Project
Balance: USD 660 - 690 M
Price for Sale: USD 85 M M

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USD 660 M - 690 M

LAND FOR SALE
72 meters adjacent to Rama 9 Main Road
High rise to business office (20 stories) at 100 meters building
and a 100 meters building. The main roads, the main roads
bordering with lots of commercial projects. Expected Project
Balance: USD 370 - 410 M
Price for Sale: USD 45 M M

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USD 370 M - 410 M

LAND FOR SALE
100 meters adjacent to Rama 9 Main Road
High rise to business office (20 stories) at 100 meters building
and a 100 meters building. The main roads, the main roads
bordering with lots of commercial projects. Expected Project
Balance: USD 550 - 620 M
Price for Sale: USD 65 M M

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USD 550 M - 620 M

LAND FOR SALE
100 meters adjacent to Rama 9 Main Road
High rise to business office (20 stories) at 100 meters building
and a 100 meters building. The main roads, the main roads
bordering with lots of commercial projects. Expected Project
Balance: USD 880 - 940 M
Price for Sale: USD 105 M M

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USD 880 M - 940 M

LAND FOR SALE
100 meters adjacent to Rama 9 Main Road
High rise to business office (20 stories) at 100 meters building
and a 100 meters building. The main roads, the main roads
bordering with lots of commercial projects. Expected Project
Balance: USD 420 - 480 M
Price for Sale: USD 50 M M

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USD 420 M - 480 M

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

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USD 120 M - 160 M

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

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USD 120 M - 150 M

LAND FOR SALE
100 meters adjacent to Rama 9 Main Road
High rise to business office (20 stories) at 100 meters building
and a 100 meters building. The main roads, the main roads
bordering with lots of commercial projects. Expected Project
Balance: USD 150 - 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 Rama 9 Main Road
High rise to business office (20 stories) at 100 meters building
and a 100 meters building. The main roads, the main roads
bordering with lots of commercial projects. Expected Project
Balance: USD 325 - 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 Rama 9 Main Road
High rise to business office (20 stories) at 100 meters building
and a 100 meters building. The main roads, the main roads
bordering with lots of commercial projects. Expected Project
Balance: USD 780 - 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 Rama 9 Main Road
High rise to business office (20 stories) at 100 meters building
and a 100 meters building. The main roads, the main roads
bordering with lots of commercial projects. Expected Project
Balance: USD 380 - 420 M
Price for Sale: USD 45 M M

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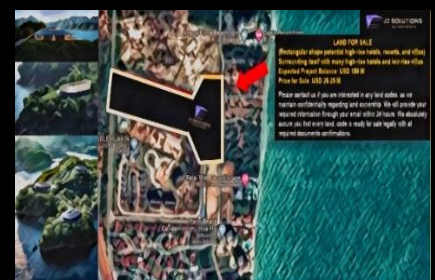
USD 380 M - 420 M



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



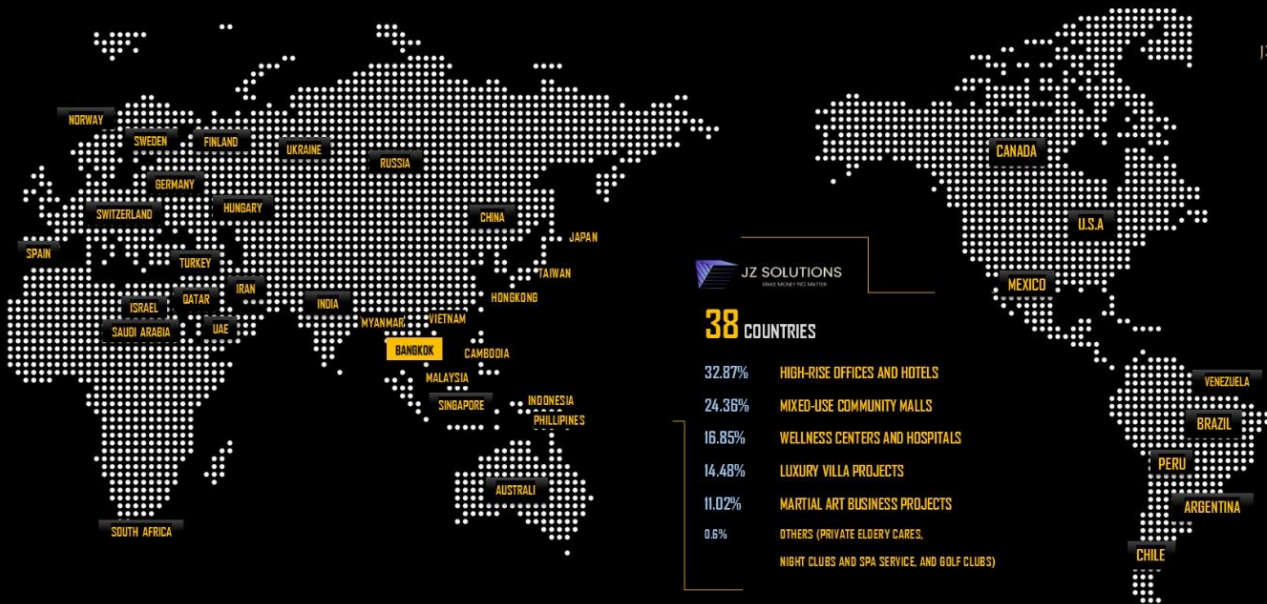
USD 60 M – 65 M

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)





Contact Us
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