

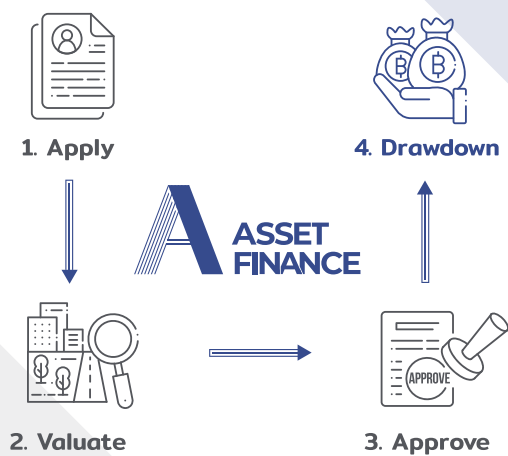


Feel Brand *New*

Highlights

- Interest charging at effective rate
- **Friendly to NCB client**
- **Faster**, cashed within 7 days after approval
- Finance against commercial or residential property

Steps to Obtain a Loan



1. Indicate pre-approval terms
2. Inspect and value property*
3. Approve loan
4. **Sign contract and drawdown**

Cashed within 4 weeks unless loan sized THB 500 million upwards

* There is an inspection fee for assets in other provinces and an appraisal fee from the appraiser. (Responsibility of the borrower)



Ordinary with a *Difference*

Land Criteria

1. Freehold title deed only, do not accept right of possession such as Nor Sor 3 Kor or leasehold
2. Beachfront or downtown collateral considered
3. Land plot must have a minimum width of 12 meters and exit to the public road at least 6 meters.
4. Land plot must not exceed sea level by 80 meters and will not be considered in the case of a slope exceeding more than 30 degrees.
5. Land plot must have utility (electric, water, telephone signal etc).
6. Land plot must not be under development or construction.
7. Land with commercial properties. All subject to company's discretion and should be consistent with company's business.
8. Income producing asset

Terms & Conditions

Principal	Up to 50% of valuation, minimum THB 5 million
Collateral	Land plot in Bangkok and its surrounding areas, key resort provinces, and large provincial areas
Term	Up to 3 years
Principal Repayment	Minimum 20% of original principal each year
Interest Payment	Deducted in advance for the contract period or at least 1 year upon loan drawdown. Unused prepaid interest will be refunded in the case of early principal repayment.

Interest & Fees

Interest	
Interest Fees	Fixed rate at least 12% per annum
Upfront	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 first loan drawdown)
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 10,000 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
Life Insurance	Subject to loan size, max THB 10 million sum insured

Required Documents

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 for at least 3 months)		✓
Shareholder list (form Bor-Or-Jor.5)		✓
Authorized director's ID/passport**** (valid for at least 6 months)		✓
Financial statement for last 3 years audited by CPA		✓
Tax return form		✓
Bank statements for 6 latest months	✓	✓
Credit bureau reports from country of residence	✓	✓ ⁽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 office

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/Eng 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 Kai-Faak term due to borrower's credit profile.



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Ordinary with a Difference

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All terms, conditions and availability are subject to change without prior notice.