

Interest rate of Krungsri Home Loan for buying New home and Second-hand home (for general project)

From Nov 1, 2017 - Feb 28, 2018

Types of Collateral	Maximum Loan size	Loan amount	Option	Interest Rate (per year)				The average interest rate for 3 years	The effective interest rate per year		
				Year 1		Year 2				Year 3	Thereafter
				Month 1-6	Month 7-12	Month 13-18	Month 19-24				
Single detached house, duplex house, town-house / town-home or condominium	90% of the appraisal value.	1 MB but less than 5 MB	1	MRR-3.35%		MRR-2.25%		MRR-1.10%	4.97%	5.45%	
			2	3.75%		MRR -1.10%			5.32%	5.64%	
			3	1.50%	MRR-1.60%		MRR - 1.10%			5.17%	5.55%
	(85% of the appraisal value for condominium)	5 MB and above	1	MRR - 2.60%				MRR-2.85%	4.60%	4.48%	
			2	3.50%		MRR-1.60%		MRR-1.35%	4.90%	5.31%	
			3	1.25%	MRR-1.85%		MRR-1.35%			4.67%	5.17%
Commercial building	90% of the appraisal value.	1 MB but less than 5 MB	1	MRR-2.10%			MRR-0.85%		5.52%	5.89%	
			2	4.75%		MRR-0.85%				5.82%	6.05%
	5 MB and above	1	MRR-2.60%				MRR-0.85%		4.60%	5.41%	
		2	4.25%		MRR-0.85%				5.65%	5.95%	

Privilege for customers who buy MRTA/MLTA under conditions

• Customers will be eligible for interest rate reduction of 0.25% p.a. only for the first year from all options.

Conditions for buying MRTA/MLTA

- 1) MRTA only Plan 1 or Plan 2 .
- 2) Salary - employed : buy MRTA/MLTA at least 15 years with sum insure amount 100% coverage of loan amount or at least 20 years with sum insure amount at least 70% coverage of loan amount.
- 3) Self - employed : buy MRTA/MLTA at least 10 years with sum insure amount at least 80% coverage of loan amount or at least 15 years with sum insure amount at least 50% coverage of loan amount.
- 4) In case of co - borrower(s), only the primary borrower can buy MRTA/MLTA, If the co - borrower(s) wish to buy MRTA/MLTA, the primary borrower and all other co - borrower(s) must have an equal minimum sum insured.

Remark

1. According to the Bank's announcement as of 22 May 2017, MRR is equal to 7.20% per annum.
2. This interest rate applies to customers who applying for the loan from 1 November 2017 - 28 February 2018 provided that mortgage registration and loan drawdown is made within 30 March 2018.
3. This interest rate applies to customers who open saving account , apply for ATM/Debit Card and Auto Payment Debit for the loan.
4. The effective interest rates above are only the example of calculation based on the conditions specified in this advertisement. Baht 2 million is an example of calculation for approved loan amount Baht 1 million but less than Baht 5 million and Baht 5 million is an example of calculation for approved loan amount Baht 5 million and above , with a tenor of 10 years.
5. In the case of customers buying MRTA/MLTA, the effective interest rate may be subject to changes as a result of changes in MRTA/MLTA premium.
6. All commercial building & home office must be used mainly for living.
7. Approval of all loans is subjected to the Bank's lending and approval criteria.