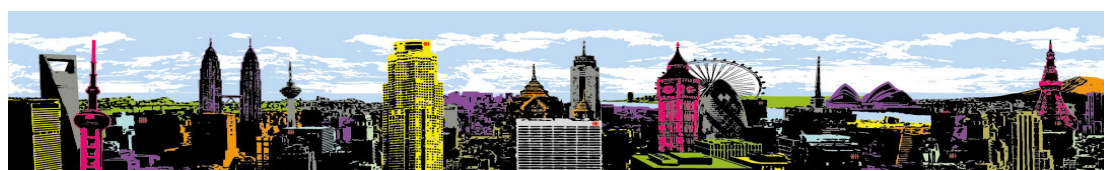


# Thailand

## UOB International Property Loans

Financing Terms	Description	
<b>Purpose</b>	<ul style="list-style-type: none"> <li>▪ Purchase for owner-occupy or investment purposes</li> <li>▪ Refinancing / Refinancing + Equity Term Loan</li> <li>▪ Equity Term Loan for existing Thai loan customers</li> </ul>	
<b>Eligibility</b>	<ul style="list-style-type: none"> <li>▪ All nationalities aged 21 - 65 years</li> <li>▪ Minimum income of SGD 100,000 p.a. or equivalent</li> <li>▪ Minimum income of SGD72,000 p.a. with work permit in Thailand</li> <li>▪ Source of income where UOB branch/office presence <i>[Australia, Brunei, Canada, France, Hong Kong, Macau, India, Indonesia, Japan, Malaysia Myanmar, Philippines, Singapore, South Korea, Taiwan, Thailand, Vietnam, UK and USA]</i></li> </ul>	
<b>Property Type</b>	Completed freehold condominiums with value THB 3m and above	
<b>Financing Areas</b>	Bangkok and selected upcountry locations	
<b>Loan Quantum</b>	<ul style="list-style-type: none"> <li>▪ Up to 60-70% of purchase price or valuation whichever is lower and</li> <li>▪ Up to 55-60% for foreigner who resides and works in country where there is UOB presence.</li> <li>▪ Minimum loan size: THB 2m</li> </ul>	
<b>Loan Currency</b>	SGD (Singapore Dollar)	USD (US Dollar)
<b>Mortgage Interest Rate</b>		
<b><u>SGD Currency</u></b>		
<b>Min Loan Amount</b> THB 2,000,000.- (SGD 80,000 equivalent)	<b>Min Loan Amount</b> THB 5,000,000.- (SGD 200,000 equivalent)	<b>Min Loan Amount</b> THB 7,000,000.- (SGD 280,000 equivalent)
<b>Package 1</b> 3M Compounded SORA + 4.55% 3M Compounded SORA + 4.55% 3M Compounded SORA + 6.30%	<b>Package 2*</b> 3M Compounded SORA + 4.15% 3M Compounded SORA + 4.15% 3M Compounded SORA + 4.15%	<b>Package 3*</b> 3M Compounded SORA + 3.90% 3M Compounded SORA + 3.90% 3M Compounded SORA + 3.90%
<p><b>Remark: 3M Compounded SORA is floating rate = 0.13% as of Aug27, 2021</b></p> <p><b>Validity (Package 2 &amp; 3): *The customer must submit his/her loan application and drawdown within Dec 31, 2021.</b></p>		
<b><u>USD Currency</u></b>		
<b>Min Loan Amount</b> THB 2,000,000.- (SGD 80,000 equivalent)		
Year 1: USD Prime+ 2.75% Year 2: USD Prime +3.25% Thereafter: USD Prime +3.75% <b>Remark: USD Prime is currently at 3.25% p.a.</b>		
<b>Loan Tenor</b>	<ul style="list-style-type: none"> <li>▪ Min 3 years</li> <li>▪ Max 30 years</li> </ul>	
<b>Processing Fees</b>	<u>SGD Loan</u> 1% of loan amount (min SGD 1,000.- & max SGD 5,000.-)	<u>USD Loan</u> 1% of loan amount (min USD 1,000.- & max USD 5,000.-)
<b>Partial Prepayment Penalty</b>	1.5% of the prepaid amount	
<b>Full Redemption Penalty</b>	3% on redeemed loan amount if fully paid off within the first 3 years and 1.5% for the 4 <sup>th</sup> year onwards	
<b>Cancellation Fees</b>	1.50% of approved loan amount	





# Thailand

## UOB International Property Loans

Financing Terms	Description
<b>Valuation Fees</b>	SGD 150.-
<b>Process Agent Fees</b>	THB 5,000.- for the 1 <sup>st</sup> year and THB 3,500 per year from 2 <sup>nd</sup> year onwards
<b>Amendment Fees</b>	SGD 200 is payable for re-processing / amendment of loan application or any request for changes in loan restructuring after approval of facility
<b>Hold deposit</b>	1% of loan approved amount (with a minimum amount of THB 50,000) with UOBT until loan is settled
<b>Mortgage Registration Fees</b>	1.0% of 110% of approved loan amount, payable to Thai Ministry of Finance
<b>Expenses</b>	All expenses including legal fees, mortgage transfer fees, valuation fees, remittance charges and fire insurance premium shall be payable by the borrower(s)
<b>UOB Account</b>	To open a UOB Singapore bank account for servicing of auto-debiting monthly installment payment

Terms & condition/ns apply. The above does not constitute an offer, an invitation to offer, a solicitation or recommendation to enter into or conclude any transaction and is issued for information and discussion purposes only. Actual transactions are handled according to the actual circumstance of each case. Final terms may differ and loan approval is subject to the Bank's final credit assessment.

### Contact Us Today!

For more details, please contact any of our staff below:

#### UOB International Thai Property Loan Team

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