

工银泰国“外国人房贷服务”

Foreigner Housing Loan

一、产品概况 Basic Information

产品特点 Features and Benefits:

- 贷款和还款币种：新币。
Loan currency SGD
- 贷款成数：原则上为购房价或评估价（取二者之较小值）的 50%。
Credit Line Normally financing to 50% of the purchasing price or appraisal value (whichever is lower)
- 贷款期限：一般为 10 年。
Tenor 10 Years

申请资格 Qualifications :

- 非泰国居民，年龄 21-65 岁。
Non-resident customers. Age between 21 – 65 years.
- 申请人年龄加贷款期限不超过 65 年。
Loan tenor is normally 10 years and maximum loan tenor is 15 years. The Applicant's age at the end of the loan tenor shall not exceed 65 years.
- 信用良好。
Have a good credit record

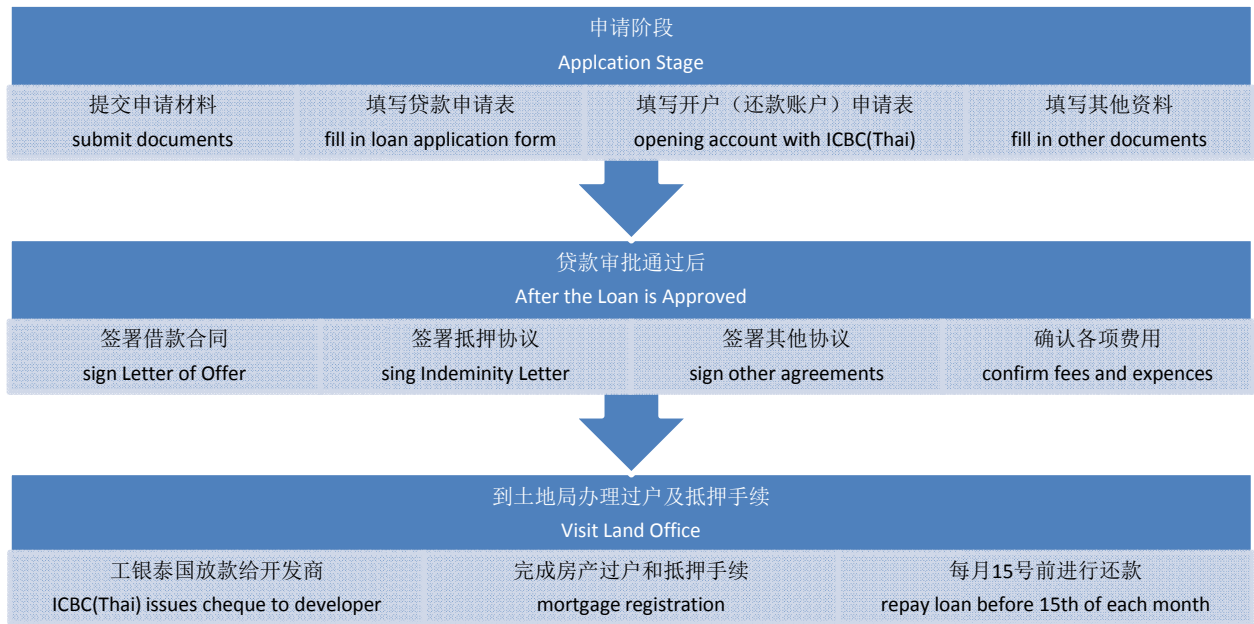
房产要求 Property :

- 所购房产属于泰国法律规定外国人可以购买的类别。位于大曼谷、清迈、普吉、华欣、芭提亚等地。
Property allowed by Thai law for non-residents to purchase and must locate in Bangkok and its vicinity, Pattaya, Hua-Hin, Phuket and Chiangmai.

贷款利息	
Loan Interest Rate	
第一年 1 st Year	5.25% (固定) 5.25%(Fixed)
第二年 2 nd Year	5.75% (固定) 5.75%(Fixed)

第三年及以上 3 rd Year and afterward	跟市场利率挂钩, 6.00% - 6.50% (浮动) Floating rate loan 6.00% - 6.50% <i>*浮动利率, 银行有权调整</i> <i>The bank reserved the right to adjust lending rate</i>
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二、 办理流程 Procedures for loan application



注意事项 Remarks :

- 工银泰国放款前, 客户应向开发商付清全部首付款。如果申请阶段未付清, 还需客户出具资金证明, 如其本人名下的账户余额、存单等, 以证明其有付清首付款的能力。
 Before ICBC (Thai) issues cheque to developer, the customer has to pay off down payment. In the application stage, if customer has not pay off down payment, the fund certificate (bank account of customer with sufficient balance) is required.
- 务必确保开户申请人姓名、贷款申请人姓名、购房合同买方姓名一致。
 Make sure the applicant name of loan, repayment account and property contract are the same.
- 对于已婚客户, 需其配偶同时到土地局办理过户抵押手续。
 For customers who are married, their spouses have to come to land office for registration.
- 我行为客户提供还款计划表, 放款次月开始首次还款。
 The bank provide customer with repayment schedule, the first repayment date shall be the next 15th day of the loan disbursement.

三、 汇款流程（以中国大陆向泰国汇款为例）

Procedures for remittance (take remittance from China mainland to Thailand as an example)

1. 准备首付款:

Step 1: prepare down payment

在工银泰国开立活期账户，用于汇入首付款（也可作为还款账户）可选择新币、泰铢、人民币或美元等任一币种。建议首选工银泰国银联双币借记卡（泰铢和人民币），并开通个人网银，最为方便。

Customer has to open an account with ICBC (Thai), either SGP or THB or CNY account. We suggest customer open debit card with THB and CNY two currencies and can apply for IB, which will provide much more convenience.

2. 通过以下方式汇款至工银泰国账户:

Step 2: remit fund from China mainland to ICBC (Thai) account in the following ways:

- 工银速汇。在国内工行办理，速度快、费用低，每人每年 5 万美元购汇限额。
ICBC Express. Service available in ICBC branches nationwide with high speed and low cost. Transaction limit: USD50,000 per person per year.
- 普通跨境汇款。国内工行与他行均可办理，范围广，但速度慢、费用高，每人每年 5 万美元购汇限额。
SWIFT. Service available in all banks with lower speed and higher cost compared with ICBC Express. Transaction limit: USD50,000 per person per year.
- 工行广东分行（深圳除外），可办理人民币个人跨境汇款。汇款无需转换为美元，减少汇率损失，每人每年 30 万人民币限额。
CNY Cross-border remittance. Service available only in ICBC Guangdong Branch (excluding ShenZhen) without converting CNY to USD. Customer can receive CNY in Thailand. Transaction limit: CNY 300,000 per person per year.

3. 工银泰国收款后开立“结汇单”，“结汇单”会注明购房用途，并作为购房款来自境外的证明向土地局提供，办理房产过户和抵押手续。若首付款汇入泰国其他银行，客户需要向汇入行索取“结汇单”。

Step 3: ICBC (Thai) offers a certificate showing the fund came from abroad which will be needed at land office for property registration. If the down payment is remitted to other bank's account, please ask for the certificate.

4. 从国内还款

Step 4: remit from China mainland to ICBC (Thai) repayment account.

如果客户每月从国内汇款到工银泰国还款账户，汇款流程同第 2 点。

If customer needs to remit from China mainland to ICBC (Thai) to repay loan every month, the remittance procedure is the same as that of Step2.

四、 常见问题 FAQ

1. 是否可以两人或多人联合贷款？ Is joint loan borrower acceptable?

- 不可以。 No.

2. 二手房是否可以申请贷款？ Is second hand property applicable to this product?

- 可以。只要所购房产属于泰国法律规定外国人可以购买的类别，并且位于大曼谷、清迈、普吉、华欣、芭提亚等地。

Yes. The property must locate in Bangkok and its vicinity, Pattaya, Hua-Hin, Phuket and Chiangmai.

3. 是否可以提前还款？ Is prepayment acceptable?

- 前三年不可以提前还款。第四年开始，提前还款需要按照贷款余额的 1%收取手续费。

For SGD loan, loan applicant cannot prepay the loan within the first 3 years. After the lock-in period, applicant can choose to prepay the loan with fee charge at 1% of outstanding balance.

4. 首款付款和贷款还款方式 What are the ways for paying down payment and repaying the loan?

- 客户必须在工银泰国开立还款账户，通常也用来首款汇款。部分客户会开立两个账户，一是还款账户，另一是首款账户，无论是还款账户还是首款账户，客户可根据自身需要从新币、泰铢、人民币或美元等选择任一币种。建议首选工银泰国银联双币借记卡（泰铢和人民币），并开通个人网银，最为方便。

Customer has to open an ICBC (Thai) account as repayment account which can also receive down payment remitted from abroad. Customer can choose SGD, THB, or CNY account. We suggest customer open debit card with THB and CNY two currencies and can apply for IB, which will provide much more convenience.

- 目前仅支持等额本息还款。客户需根据新币汇率折算相应金额，在到期日前存入工银泰国还款账户，我行于每月 15 号自动扣款。因汇率浮动，建议客户适当少量多存，保证还款顺利，以避免不必要的麻烦和损失。

As for repayment, only fixed monthly installment is available now. Customer has to deposit adequate amount into the repayment account and the bank will deduct the money on 15th of each month.

5. 贷款审批时间多久？ How long is the whole process?

- 客户提交完整材料之后，从审批到放款大概为两个月时间。

It takes about two months after applicant submits all necessary documents.