

SIAM REAL ESTATE

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Buyers Guide 2018

买方指南 2018

1. WHY THAILAND

选择去泰国购买房产的原因

Thailand's property market is continuing to attract international investment and operate as a financial and travel hub for the entire region's continued expansion. Thailand offers property buyers **Quality Properties** with international building standards and **Large Choice** with many different property types, locations, price ranges. Bangkok, Phuket and Pattaya were in the top 20 visited cities globally last year as confirmed by Mastercard's 2018 Global Destination Cities Index, with Bangkok **the most** visited city.

泰国房地产市场仍然吸引大量国外投资，也是整个地区发展的重要的金融和旅游中心。泰国为用户提供的优质房产符合国际建筑标准，房产类型多样，选择范围广泛，地理位置优越，各种价位齐全。曼谷，普吉岛和芭提雅去年被评为万事达 2018 全球目的地城市指数前 20 名最佳旅游城市，其中曼谷成为最受欢迎的旅游城市。

Thailand's economy has experienced stable growth: despite headwinds, Thailand's economy has proven to be exceedingly resilient with growth far outstripping western economies. Economic growth reached 4.8% in the first quarter of 2018 - the highest pace since 2013.

泰国经济增长稳定：尽管困难重重，泰国经济非常有韧劲，经济增速远超西方国家经济增速。2018 年一季度经济增速为 4.8%-是 2013 年以来增速最快的一年。

Thailand's economy is export driven making up approximately 65% of the country's GDP. The manufacturing sector continues to evolve towards higher value-added technological products and has a dynamic auto industry. The tourism sector is very strong in Thailand as the country now enjoys strong growth in airport arrivals with 35.4m foreign tourists achieved in 2017. With **International Airports at Bangkok and Phuket** expanding and offering direct flights from China, the Middle East, Russia, Europe and Australia, in addition to Asean hubs. The outlook for the economy is positive, with the aim of moving from an upper-middle income country to a high-income country. The current government has just initiated a Billion-dollar **Infrastructure** investment covering rail, roads, air transport and ports throughout Thailand. The country already boasts first class health care and international schools in a fast-growing sector.

泰国是出口型经济，出口占国民生产总值约 65%。制造业继续向生产高附加值科技产品转型，汽车制造业充满活力。泰国旅游业生机勃勃，航空业强劲增长，2017 年输送外国游客达 3540 万人次。随着曼谷国际机场和芭提雅不断发展，除东盟中心外，泰国还开通了从中国，中东，俄罗斯，欧洲和澳大利亚到泰国的直航航线，其经济前景乐观，正从从中高收入国家迈向高收入国家。本届政府刚刚全面启动十亿美元基础设施投资项目，涵盖铁路，公路，航空运输和港口。泰国拥有世界一流的医疗服务和国际学校，发展迅速。

Thailand became an **upper-middle income economy** in 2011. Notwithstanding political uncertainty and volatility since 1970, Thailand has made remarkable progress in social and economic issues, moving from a low-income country to an upper-income country in less than a generation. As such, Thailand has been one of the widely cited development success stories, with sustained strong growth and impressive poverty reduction (Source: World Bank <http://www.worldbank.org/en/country/thailand/overview#1>).

2011 年，泰国成为中高收入国家。1970 年以来，泰国政局不稳定，动荡不安，但是泰国的社会和经济领域取得了显著进步，在一代人的时间内从低收入国家发展成为中高收入国家。泰国的发展成就世界瞩目，经济持续强劲增长，脱贫工作成绩显著（来源：世界银行 <http://www.worldbank.org/en/country/thailand/overview#1>）。

Investor / business friendly and open to FDI: Thailand is very open to foreign investment in its economy and whichever government is in power all political sides are business friendly and dedicated towards improving Thailand's economy.

投资者/商业友好型国家，积极吸引对外直接投资：泰国积极吸引外资，无论任何一届政府执政，各方都积极发展商业，致力于发展经济。

Stable and strengthening currency: Since the Asian Crisis in 1997-98 the Thai baht has recovered against major currencies and the appreciation of the Thai baht has been good for investors.

货币稳定强劲：自 1997-98 亚洲金融危机以来，泰铢与主要货币的汇率恢复，泰铢升值对广大投资利好。

2. WHY REAL ESTATE 选择购买房产的原因

- **Price stability** – extremely low levels of debt in the property market, land prices increasing
- 价格稳定—房地产市场债务水平非常低，土地价格上涨
- **Quality Properties** – international standards
- 优质房地产—达到国际建筑标准
- **Choice** – huge choice, many different property types, locations, price ranges
- 选择—选择范围广泛，多种房产类型，地理位置优越，价格齐全
- **Accessible** – International Airports – Direct flights now from China, the Middle East, Russia, Europe and Australia, in addition to Asean hubs.
- 地理位置优越—国际机场—除东盟中心外，开辟了从中国，中东，俄罗斯，欧洲和澳大利亚到泰国的直飞。
- **Infrastructure** – Good and improving infrastructure: first class health care, international schools, good roads
基础设施-基础设施良好，并不断完善：一流的医疗服务，国际学校，公路状况良好
- **Lifestyle** – improved lifestyle and paradise retirement destination
- 生活方式—生活方式不断完善，退休疗养天堂
- **Low property transaction taxes – no annual property taxes**
- 房地产交易税低-无年房产税
- **Good value** – compared globally properties in Thailand are excellent value
- 物有所值-就全球而言，泰国房地产物有所值。
- **High rental returns**

- 高租金回报
- No bank loans to foreigners meaning only “**cash purchases**” and **no debt issues**
- 外国顾客购买无贷款，意味着仅可以使用“现金购买”，不可以贷款
- Attractive Investment Opportunities
- 诱人的投资机会

In today’s world with record low interest rates, low yielding bonds and volatile stock markets what options are available that can provide reliable and attractive returns?

当今世界，利率之低创记录，债券收益低，股票市场动荡，怎样投资才能获得可观诱人的汇报呢？

For a long time now, investment in Thailand’s property market has provided investors with attractive, secure and stable returns in the form of both **capital gains** through increases in property values and **income** from rental yields.

很长一段时间以来，无论是房产升值还是房屋租金带来的收入，泰国的房地产市场投资都为投资者带来了诱人，稳定，安全的资金回报。

Return on Investment (ROI) on Thai Real Estate is exceeding 10% per annum. With land values increasing more than 300% over the past decade (*source: Phuket Provincial Treasury Office (PPTO)*) and current HPI (House Price Index) at 6.8% (*source: BOT*) real estate in Thailand is experiencing **High capital appreciation**.

泰国房地产投资回报每年超过 10%。近 10 年来土地价值增长 300%（来源：芭提雅省财政厅（PPTO）），目前房屋价格指数为 6.8%（来源：BOT），泰国房地产正处于高资本升值期。

Rental returns are averaging 5% a year, with returns of 7% up to 10% certainly achievable and thus providing property owners with a stable income. As well as high returns, Thailand’s real estate when compared globally offers **excellent value** as shown by the two charts below.

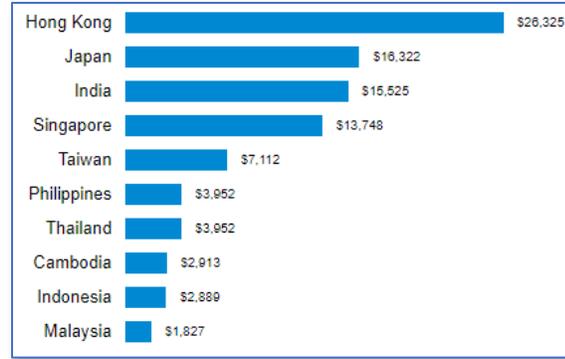
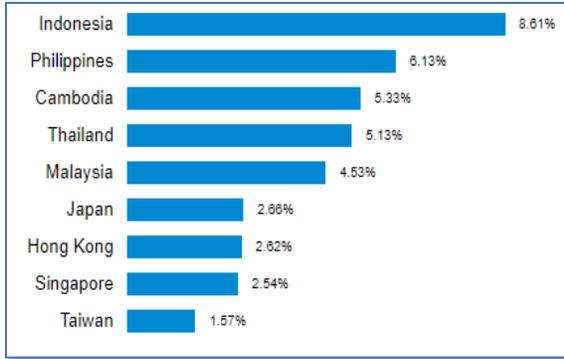
租金回报年平均为 5%，年租金回报可达 7%至 10%，房地产业主获得稳定的收入。泰国的房地产不仅有高收益，与全球相比还物超所值，如下表所示。

Asian Gross Rental Yields %

亚洲净租金收益

Asian Square Meter Prices US\$

亚洲每平方米价格美元



(Source: Global Property Guide)
(来源: 全球房地产指南)

The market here has **lower mortgage debt levels** than other countries, this is because foreign investors cannot secure loans against property here and Thai banks are more conservative regarding lending than financial institutions in the west. This has a major effect on the market here, as lower mortgage debt levels lead to **greater price stability, lower risk** and reduces the potential of a market bubble forming.

泰国房地产市场抵押贷款水平低于其他国家，因为外国投资者不能确保在泰国获得房产贷款，再则泰国银行在贷款方面比西方的金融机构更保守。这对泰国的房地产市场具有重大影响，抵押贷款水平较低，物价更加稳定，风险更低，出现房地产市场泡沫的可能性小。

3. OWNING REAL ESTATE IN THAILAND 在泰国拥有房地产

Like many other countries in Asia, Thailand does not allow foreigners to own land freehold. However, Thailand is well ahead of many of its neighbours in terms of clear laws which allow foreigners to legally own property here.

与亚洲其他许多国家一样，泰国不允许外国人拥有其土地不动产。但是，泰国法律明确规定外国人可以合法拥有房地产，在这方面泰国远远领先于其邻国。

Thai property laws allow foreigners ease of ownership: foreigners can own condos freehold, land leasehold and purchase land freehold through JV's in a Thai company. There are BOI (board of investment) options available to foreign investors also.

泰国房地产法在所有权方面对外国人放宽限制：外国人可以拥有独立产权的公寓不动产，土地租赁权。在泰国，公司通过建立合资企业的方式购买土地不动产。外国投资者还可以通过泰国投资促进委员会购买。

Condominium Purchase

购买公寓

Purchasing a condominium is the easiest, simplest transaction. The law allows foreigners to hold 49% of the units in a condominium freehold while in certain condominium blocks a full 100 % of the units can be owned by foreigners on a freehold basis. One important requirement in order to qualify for freehold status is that the foreign currency funds for the purchase have been remitted from abroad and correctly recorded as such by a Thai bank. The foreign freehold is definitely the preferred structure for purchase of a condominium apartment.

购买公寓是最容易，最简单的交易。法律允许外国人在公寓不动产中占有 49%的公寓，在一些特定的公寓区内，外国投资者可以自由持有 100%的房产。为了获得自由持有的身份，一项重要的要求是，用于购买公寓的外币必须从国外汇过来，由泰国银行准确记录。外国投资者自由持有是购买公寓的首选方式。

House Purchase

购买房屋

If however, what you want is a house, the fact that you can't acquire freehold land should not be a deterrent. You may own the building freehold and together with a well-constructed leasehold (typically a 30 year lease with two prepaid 30 year renewals) and a purchase option for the land (that could be exercised in the event the laws of foreign ownership changed - or you sold the property on to a Thai person or legal entity) you will have effective ownership, yet still remain within the laws of Thailand.

如果您希望购买房屋，尽管您不能获得自由持有的土地，不要因此而退却。您可以拥有大楼的不动产和建造良好的租赁物（通常为 30 年的租赁期，两次提前预付 30 年的合同续订）和购买土地的选择权利（如果外国投资者所有权法律更改，会实行这项规定—或者将房产出售给泰国人或法律实体）您就有有效所有权，但是仍要符合泰国法律。

Land Purchase

购买土地

If a foreigner wishes to purchase land he has 2 options: The land can be purchased on a 30 year leasehold, with an option to extend the lease for further 30 year periods. Possession of the land is assured by virtue of the fact that the property occupies the land.

如果外国投资者购买土地有两种选择：购买的土地租赁期为 30 年，可以再延长租期 30 年。只要房地产坐落在土地上，就可以拥有土地。

If a foreigner is going to operate a business in Thailand then he may purchase the freehold of the land through his Limited Company. The land will be owned by the Company, not the individual.

如果外国投资者要在泰国做生意，可以通过其有限公司购买土地不动产。土地为公司所有而不是个人所有。

4. TRANSFERRING MONEY INTO THAILND

汇款至泰国

When purchasing property in Thailand. In order to transfer money used to purchase property or land back out of the country at a later date you will need proof from the bank that the monies were used for this purpose and you will need to get a Tor Tor 3 form or payment slip from the bank as supporting proof.

在泰国购买房地产，为了将购买房产的资金汇到泰国或者稍后从泰国汇至地产银行，您需要银行证明，这笔汇款用于购买房产，还需从银行获得外币交易单或者付款单作为证明。

Tor Tor 3 (TT3) and payment slips explained

外币交易和汇款单

A TT3 is now called a "Foreign Currency Transaction" form. This form is only necessary if you transfer over USD \$20,000 into Thailand in any foreign currency to buy a property in Thailand and at a later date you wish to sell the property and transfer the money back out of the country. For any other payment method, you will need to obtain a payment slip to be used as documentation if you want to eventually transfer money back out of the country.

TT3 现在称作“外币交易”单。如果您在泰国购买房产，将 2000 美元以上的外币汇至泰国，或者稍后希望出售房产并将资金汇出泰国时，才需要该表格。如果您希望最终将资金汇出泰国，对于任何一种交易方式，您都需要获得付款单作为证明。

The following lists the scenarios for obtaining a TT3 form or payment slip:

以下是获取外币交易单或者付款单的方案：

1. If you transfer foreign currency greater than USD \$20,000 to Thailand straight into the developer's bank account, then the developer can get the TT3 form from the bank for you.

如果您将 2000 美元以上的外币汇入泰国直接汇入开发商的账户，开发商可以从银行为您提供外币交易单。
2. If you transfer foreign currency less than USD \$20,000 to Thailand straight into the developer's bank account then the developer can get a payment slip from the bank for you as support documentation (instead of TT3 form).

如果您将低于 2000 美元的外币汇入泰国直接汇入开发商的账户，开发商可从银行处为您提供交易单作为证据（而不是外币交易单）。
3. If you transfer foreign currency greater than USD \$20,000 into a bank account you hold in Thailand and subsequently transfer that money to the developer's bank account, then you are responsible for getting the TT3 form from your bank.

如果您将 2000 美元以上的外币汇入您在泰国的银行账户，之后将这笔外币汇入开发商的银行账户，您需要自己从银行处获得外币交易单。
4. For all other methods of payment, you will need to get a payment slip from the bank to use as support documentation (instead of a TT3 form).

无论是采取何种支付方式，您都需要从银行获得交易单作为证据（而不是外币交易单）。

5. WHY USE SRE – THE BUYING PROCESS

使用 SRE 的原因—购买过程

Why let Siam Real Estate represent you?

为什么让 Siam 房地产代理？

SRE service is completely free for advice, assistance, viewings and no commissions payable!

SRE 公司免费提供建议，援助，意见，不收取佣金！

Buying property here in Thailand is not straight forward and you will need professional sound advice which acts in your best interest. It can be a confusing experience due to law, regulation, language barrier, and choice.

在泰国购买房产不是直接就可以购买的，您需要专业的建议，这可以最好地为您的利益服务。由于法律，法规差异，语言障碍和选择困难，购房是一种令人困惑的经历。

We offer the largest selection of property, land and long-term rentals in Thailand so there is no need to go elsewhere.

我们为您提供最多的房产，土地和长期租赁选择，所以您没必要去其他地方对比。

Our sales teams are both foreign including Chinese and Thai and all speak perfect English. They will assist with interpretations and translations to avoid any misunderstanding and to ensure you know what you are buying and the exact terms.

我们的销售团队既有中国人和泰国人，他们的英语都很流利。他们会为您提供翻译服务，避免出现误解，确保您了解购买的房产和准确的术语。

We qualify your needs prior to viewings and ensure we do not waste each other's time. With such a vast and diverse choice of properties available it is important to select a short list in advance and for us to then plan a viewing itinerary trip so that we maximize use of your time efficiently.

Our professional advice avoids you viewing unsuitable properties and narrows down the choices as we know every property and what they offer.

We act as a liaison between both the buyer and seller, although our fee is paid by the seller. We assist with negotiations in an impartial manner and ensure you get the best deal possible and provide pre-purchase due diligence which avoids you making the wrong buying decision.

尽管卖方给我们支付费用，我们只是买方和卖方之间的的联络人员。我们公正地帮助协商，确保您获得最佳交易，提供购买前尽职调查，避免您做出错误的购买决定。

After making an offer, our support and service assists you with choosing a reputable lawyer, accountant, opening a bank account, visas, local knowledge, accompanying you to the land office, and any other questions you may have in the buying process. Please see our [testimonials](#) page online for our many satisfied buyers.

出价后，我们帮助您选择一位著名的律师，会计师，开设银行账户，办理威士卡，了解当地情况，陪同您前往土地部门，解决您在购买过程中存在的其他问题。您可以参阅我们在网上为其他满意顾客提供的客户评价。

Remember you have a choice, if you go it alone it is at your own risk and there are many pitfalls which you can fall into. Our service is FREE and costs you nothing and all we ask is if we provide a good service that you remain loyal to us and purchase or rent through our company now or in the future!

记住，您有选择，如果您独自行动，您要自己承担风险，您会陷入很多陷阱。我们提供免费服务，您不需花一分钱，我们需要问的就是如果我们提供的服务您满意，您现在或者将来可以通过我们公司购买房产或租赁房产！

Here's how it works

工作流程

1. Research

调查

We work closely with you to compile a focused and realistic brief which takes into account your requirements and preferences relating to the budget, style, condition, size and location of the property. We can advise on different areas and options available within your budget. We speak to all the relevant sellers, developers and our own private contacts and leave no stone unturned in the search process.

我们会与您密切合作，制定重点明确，简单实际的概要，包括您的要求和经济状况，房屋风格，状况，大小，地点在内的个人选择。我们可以在您的经济状况允许范围内为您的房产地点和选择提供建议，我们与所有相关的卖方，开发商和我们私人联系商谈，确保在调查阶段做到万无一失。

2. Short List

列清单

We preview and shortlist suitable properties - this saves you valuable time as we will only show you properties that we have first pre-viewed on your behalf and that meet with all of your requirements.

我们预览并列出的合适的房产—这样可以节省您宝贵的时间，因为我们只会向您展示我们为您首先预览的，满足您的要求的房产。

3. Report summary

总结

Having vetted and viewed each property and made a very close inspection, we know which are suitable and which are not. SRE shortlist those which suit your brief, and provide you with honest and objective feedback on each property.

审查，浏览每处房产，仔细调查后，我们了解哪些房产适合您。SRE 为您列出适合您的要求的房产，为您提供每处房产客观的反馈。

4. Property Tour

考察房产

We accompany you on viewings to show you the shortlisted properties. During the property tours we will advise you on the local area and amenities and pricing. Once a suitable property has been identified, we provide you with an objective overview of the property and pricing so that you are equipped with the knowledge to make an informed buying decision.

我们陪同您考察列出的房产。在考察过程中我们会为您介绍当地情况，便利设施，房产价格。如果确定合适的房产，我们会客观地介绍房产和价格，这样您就有足够的信息，做出明智的购买决定。

5. Negotiation

协商

When the right property is found, SRE use expert negotiating skills to secure the right property at the best possible price and on the most favorable terms and handle the negotiations on your behalf. Our negotiating power means that we can usually offer a minimum 5% price reduction for the buyer or possibly more off the published price.

如果找到合适的房产，SRE 利用专业的协商技能，以最优的价格，最优惠的条件获得合适的房产，代您协商。通常我们可以帮助卖方将房产定价降低最少 5%。

6. Conveyance

房产转让

Once the price is agreed, and reservation deposit put down, we introduce you to a reputable lawyer at the right price who has vast local experience in property conveyance. We use our expertise to ensure that the process runs as smoothly and quickly as possible.

价格达成协议，交付预付款后，我们会以合理的价格为您引荐一位著名的律师，他在房地产转让方面具有丰富的经验。我们利用我们的专长确保整个过程快速顺利运作。

We would be delighted to answer any questions you may have or to explain more about our service, so please don't hesitate to contact us.

我们愿意回答您的任何问题，向您介绍我们的服务，可以随时与我们联系，随时恭候为您服务。

6. RENTING OUT YOUR PROPERTY

出租房产

Many property owners in Phuket purchase here with the intention of renting out their property. Historically Thailand has provided owners with very attractive rental returns on their investment, which is likely to continue as the country's appeal to tourists and long-term expats continues to grow and the increasing demand from the domestic market.

在普吉岛购买房产的许多业主都有意出租房产。一直以来，在泰国购买房产业主的投资都能带来诱人的租金回报。泰国旅游热度继续升温，长期侨民数量增加，以及内需不断扩大，这一趋势仍将持续。

Preparing a property for rent starts at the purchasing stage: A buyer must decide whether they are looking to maximise rental income, a guaranteed return or just cover maintenance costs? Do they want to rent their property on a holiday rental basis or long term? Different guest types will have different demands, for example: guests who are using the property for a two-week holiday will want the location to be as convenient as possible, they may not wish to drive whilst here and are likely to want to be able to walk to the beach, restaurants and some shops. Whereas tenants who are renting a property for a year or more will most likely have a car, so the location does not need to be as convenient. These types of tenants are generally looking for a more functional property for living, a home, often near schools and at a competitive rental price.

准备出租房产应从购买房产开始准备：卖方需确定他们是希望实现租金收益最大化，收益有保障还是只需支付维护费用即可。他们是打算假期出租还是长期出租？不同客户对房产有不同的要求，例如：希望租两个星期度假的客人希望房屋的位置尽量方便，他们不想开车，只希望步行即可到达海边，餐馆和商店。而有些租客希望租用时间在一年以上，他们可能需要车，所以房屋地点不需要非常方便。这些租户通常希望租用生活功能更多的房屋，通常离学校近，价格实惠。

Before looking at buying a property a buyer must consider whether they want a managed property with or without guaranteed returns or whether they will manage the property and rentals themselves. If the property is not part of a managed development the owner will need to market their rental property through local brokers and/or international booking websites. An overseas owner will also need a property management company to handle maintenance issues which may arise. There are numerous property management companies throughout Thailand so this is really not an issue although some owners prefer the additional peace of mind being part of a managed development.

在研究购买房产前，买主必须考虑是希望购买托管物业，有保障收益或者无保障收益，还是他们自己管理房产，自己出租。如果房产不是托管的，买方需要通过当地中介机构或国际预定网站出租房产。海外房主也需要房地产管理公司帮助处理可能出现的维护问题。尽管许多买方希望将房产托管自己可以省去很多麻烦泰国有许多房产管理公司，但是由于泰国有许多物业管理公司，这个问题可以迎刃而解。

A buyer may not be buying with the intention to maximise rental return / occupancy as they may want to use the property as frequently as they wish. Some property developments will set a maximum limit for owner usage otherwise owners must opt out of the rental pool, whilst other developments offer much more flexibility.

买方希望自己可以随意使用房产，购买时没有计划将租金收益最大化。一些地产开发商设定买方使用最高限制，很多买方就不愿购买，而其他一些地产机构则提供灵活更多便利措施。

As mentioned at the start, historically rental returns on properties in Thailand have proved to be very attractive. In [Siam Real Estate's Residential Market Report](#) we found villa rental returns in Thailand averaged 5% per year, with gross rental returns ranging from 3% up to 9% in some cases. These returns are very attractive when compared globally.

前面我们提到过，一直以来泰国房地产出租的收益都非常诱人，Siam 房地产住宅市场报告显示，泰国别墅租金回报为年均 5%，有时房租净收入达到 3%到 9%。与全球相比，这样的回报率还是很诱人的。

Income returns are an important part of any investment: they supplement capital gains of an asset giving greater returns. Rental income can cover the cost of maintaining the property including renovations, redecorating, management fees and more. They can provide owners with additional income or form part of a retirement plan. It is therefore very important that when you decide to rent out your property you are able to maximise its rental potential through higher occupancy and higher rental rates.

收入回报是任何一项投资中很重要的一部分：它弥补了收益率较高的资产的资金收入的不足。房租收入可以支付房产维护费用，包括房屋翻新，装修，物业费等等。可以给业主提供额外收入，或用于退休后的生活费用。因此，当您觉得出租房产，提高入住率和租金实现租赁收益最大化，这一点非常重要。

7. PROPERTY MANAGEMENT

物业管理

Thailand has many property developments which offer buyers first class management services including resort managed properties offering owners hassle free ownership with peace of mind that their investment is being maintained well to keep its maximum value.

泰国有许多房地产开发公司，他们为业主提供一流的物业管理服务，包括度假物业，业主没有所有权方面的麻烦，努力管理投资的房产，实现收益最大化。

For property buyers who do not wish to purchase a managed resort property, Thailand has many experienced and professional independent property management companies. These companies specialise in private residences and offer professional personalised services, catering to the owners short and long term needs.

如果业主不希望购买托管度假物业，泰国还有许多经验丰富，专业独立的物业管理公司。这些公司专注为私人房产服务，提供专业个性化的服务，满足业主长期和短期需求。

Independent property management companies care for your property on a day to day basis to help you maximize the return on your investment. They start with providing a rental and management service advertising your property for holiday or long term rental internationally via their marketing and websites.

独立的物业管理公司每天都在打理您的房产，助力您实现投资收益最大化。他们首先通过其营销方式和网站为您的房产在全球做广告，您的房产可能用于度假或长期出租，为您提供租赁和管理服务。

These companies will look after the tenant and ensure everything is shipshape prior to arrival and that all requirements are met before and after. Finding tenants, taking deposits and manage bookings and payments as well as look after the property and ensure the tenants receive a first class service.

这些公司会照顾房客，会在房客到来前保证一切准备就绪，满足其所有的要求。公司为您找到房客，收取押金，管理预订和收费，照管房产，保证租客享受到一流的服务。

Most management companies offer a multitude of services for the home owner and have extensive knowledge of the local market and invaluable advice on every aspect of settling down and living in Thailand, from where to shop to the best local tradesmen, doctors, dentists, schools, etc.

多数房地产管理公司为业主提供各种服务，他们非常了解当地市场状况，为您在泰国居住和生活的方方面面提供有价值的建议，这些建议包括去哪里购物，找到最优秀的当地商户，医生，牙医，学校等等。

This gives the owner peace of mind knowing that you and your property is in professional hands with a reputable service company administering and looking after your investment.

业主如果了解到一家优质的服务公司为其提供专业的投资管理，就会非常放心满意。

8. PROPERTY TAXES

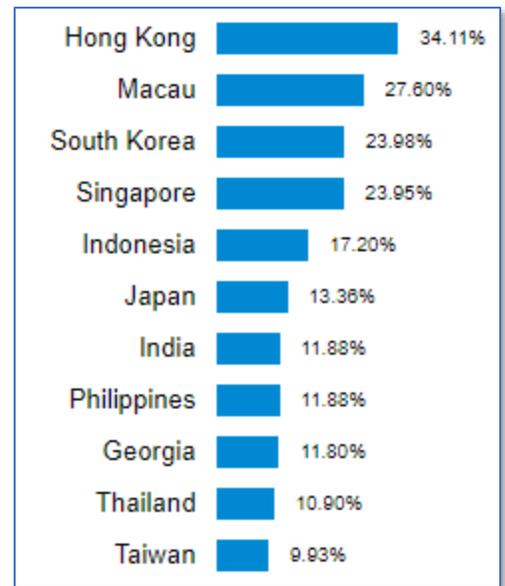
不动产税

Total transaction costs by country

各国不动产交易成本

Thailand has very **low property transaction costs**: transfer taxes range from 1.1% up to a maximum of 6.3%. This is compared to other countries in the region which such as Singapore where currently foreign property buyers face an additional 15% stamp duty levied on them. In Hong Kong last year stamp duties for foreign buyers increased to an eye watering 30%, Tapei unveiled a punitive divestment-gains tax of a whopping 45% last year and further afield countries such as Australia and Canada have recently raised the transaction costs for foreigners to own property in a bid to cool their vastly over heated property markets.

泰国的不动产交易税低：转让税为 1.1%，最高可达 6.3%。与该地区其他国家相比，新加坡目前还向外国房产购买者征收 15%的印花税。去年，香港对外国房产购买者征收高达 30%的印花税，去年台北公布了征收的惩罚性撤资收益税，为 45%，其他一些国家包括澳大利亚和加拿大都提高了外国人购买房产的交易税，这一措施旨在为过热的房地产市场降温。



Thailand also offers property owners the added benefit of having **no annual property taxes** which means huge savings for owners. Owning a \$1m USD property in the US would likely result in an annual tax bill of \$24,000 USD, which is \$720,000 over a period of 30 years, ouch, here in Thailand that tax bill would be zero (*Paul Renaud: Thai Stocks*).

泰国还为房产业主提供其他的优惠，每年不向外国业主征收不动产税，这会给业主节省很大的开支。在美国拥有价值 100 万美元的房产每年可能需要上交 24, 000 美元的税收，30 年就要支付 720, 000 美元，但是在泰国就不需要每年缴纳房产税。（Paul Renaud:泰国股票）

Tax Type 征税类型	Tax Rate 税率
Lease Registration Fee 租赁登记费	1.1% of lease value 租金的 1.1%
Transfer fee 转让费	2% of the registered value of the property 房产注册价值的 2%
Stamp Duty 印花税	0.5% of registered value. Only payable if exempt from business tax

	房产注册价值的 0.5%。只在免除营业税时缴纳。
Withholding Tax 预扣税	1% of the appraised value or registered sale value of the property (whichever is higher and if the seller is a company). If the seller is an individual, withholding tax is calculated at a progressive rate based on the appraisal value of the property. 房产评估价值或注册销售价值的 1%（如果买方是公司，费用会更高）。如果卖方是个人，预扣税根据房产评估值按照累进税率计算。
Business Tax 营业税	3.3% of the appraised value or registered sale value of the property (whichever is higher). This applies to both individuals and companies.

9. VENDOR FINANCING

买方融资

Unfortunately for foreign buyers no facility exists to obtain a mortgage / bank loan to fund a property purchase here. Therefore, without a source of finance the buyer must wait until subsequent visits to Thailand until they have the full funds available to make a purchase.

但是，外国买方无法获得抵押/银行贷款在泰国购买房产。因此，没有了贷款，买方就必须等他们有了购买房产的全部资金才能到泰国购房。

For buyers wanting stage payments there has always been the option of buying off-plan and spreading payments throughout the construction period. In more recent years it has become common place for property developers to offer short term finance, typically 1 to 3 years on up to 50% of the purchase price.

对于希望阶段支付购买房产的顾客，他们可以购买期房，根据工期付款。近几年，越来越多的房地产开发商提供短期融资，通常周期为 1-3 年，提供的资金可达房产购买价格的 50%。

Now for the first time in Thailand, through Siam Real Estate's Vendor Financing terms, private sellers are offering buyers stage payments on property purchases.

如果第一次来泰国，私人卖方可以通过 Siam 房地产卖方融资条款为买方提供阶段支付的方式购买房产。

Vendor Financing terms are where a seller will accept a down payment, typically 50% of the purchase price, with affordable repayments over 1 to 3 years. The seller retains legal ownership until payments are complete and there is a legally enforceable contract between buyer and seller. Property ownership

documents are held in escrow by a lawyer ensuring the property cannot be sold to another party. Should the buyer cease to make payments then the property ownership remains in the seller's name. This is very similar to a bank loan / mortgage, without the bank fees, and will help buyers to purchase a property sooner than they otherwise could.

卖方融资条款是指，卖方接受首付款，通常为购买价格的 50%，其余在 1 至 3 年内付清。卖方持有房产法律所有权直至买方付清房款，买方和卖方之间达成具有法律效力的合同。房产所有权文件由第三方律师保管，确保房产不会卖给另一方。如果买方终止付款，房产的所有权人仍为卖方。这与银行贷款/抵押贷款类似，但是不需要银行费用，卖方购买房产的速度更快。

Example Costs

实例成本

Pay 50% of purchase price and decide on repayments over 1, 2, 3 years based on payments below.

Subject to acceptance by seller who may wish to vary term and negotiate these terms.

支付购买房产价格的 50%，根据款项总额确定支付期限为 1 年，2 年或 3 年。卖方接受更改，协商条款。

Reservation deposit 预定金	150,000		(non-refundable deposit) 保证金不退回
Lawyer fees 律师费	Shared between buyer and seller 买方和卖方共同承担		
Repayment 偿付款	1 year 1 年	0% interest 无利息	(conditional on full repayment at year end, see (*) note below)

			(年终根据全部付款确定, 见下面*部分)
	2 years 2 年	7% interest 利息为 7%	(pay 24 monthly interest payments) (支付 24 个月利息)
	3 year 3 年	8% interest 利息 8%	(pay 36 monthly interest payments) (支付 36 个月利息)
Payment 50% 首付款 50%	of purchase price 购买价格的 50%		(due upon signing sales and purchase agreement) (根据签订的销售和购买协议)
Stage Payments 阶段支付	Either balloon payment at the end of the agreed term or monthly, quarterly, semi-annual or annual repayments 根据达成的协议期末整付或者按月, 季度, 半年, 一年支付		

10. VISA'S 签证

A tourist visa can be used to stay in Thailand for between 15 days to 30 days for visas upon arrival. Tourist visas arranged through a Thai Embassy in advance of arrival allow stays up to 60 days. Tourist Visas can be extended within Thailand by 30 days at the nearest Immigration office.

游客可以使用旅游签证在泰国逗留 15 至 30 天。如果在到达之前通过泰国大使馆，游客使用旅游签证可以在泰国最多逗留 60 天。旅游签证还可以在最近的移民局在泰国延期 30 天。

1. REQUIREMENTS FOR THAI TOURIST VISA

泰国旅游签证要求

This type of visa will be issued to applicants who wishing to enter Thailand for tourism purposes.

该签证用于发放给希望到泰国旅游的申请者。

2. DOCUMENTS REQUIRED

材料要求

- Passport or travel document with validity not less than 6 months
- 有效期不少于 6 个月的护照或旅行证件
- Visa application form completely filled out
- 填写完整签证申请表格
- One recent (4 x 6 cm) photograph of the applicant
- 申请者近期照片 (4 × 6cm)
- Air ticket or eTicket paid in full
- 全额支付的机票或电子票
- Financial means (20,000 Baht per person and 40,000 Baht per family)
- 费用 (20, 000 泰铢/人, 40, 000/家)
- Consular officers reserve the rights to request for additional documents as deemed necessary
- 如果需要, 领事官员有权要求您提供其他材料

3. VISA FEE

签证费用

USD 30.00 per entry or equivalent (Visa fee may be changed without prior notice)

每次为 30.00 美元左右 (签证费变更无需事前通知)

4. VALIDITY OF A VISA

签证有效期

The validity of a visa is three months or six months. That means that you must utilize your visa within 90 or 180 days (dependent on number of entries)

签证有效期为 3 个月或 6 个月。您必须在 90 天或 180 天内使用签证 (根据入境次数确定)

5. PERIOD OF STAY

居留期间

Upon arrival, travellers with this type of visa will be permitted to stay in Thailand for a period of not exceeding 30 days or 60 days.

到达泰国后, 旅游签证游客可以在泰国居留 30 天或 60 天。

Nationals of countries which are on Thailand's Tourist Visa Exemption list or have bilateral agreements on visa exemption with Thailand will be permitted to stay for a period of not exceeding 60 days. Nationals from other countries who hold a tourist visa will be permitted to stay in Thailand for a period of not exceeding 30 days.

泰国免签证国公民，或与泰国有免签证双边协议国公民可以在泰国居留不超过 60 天。其他国家拥有旅游签证的公民可以在泰国居留不超过 30 天。

Requirements for non immigrant visa:

非移民签证要求:

A foreigner applies for a non-immigrant visa when he/she wants to stay or work in Thailand. This visa has several categories:

如果外国人希望在泰国居住或工作可以申请非移民签证。该签证包括以下几种类型:

- diplomatic visa (D) is for those employed by an embassy,
• 外交签证 (D) 适用于使馆工作人员
- a business visa (B)
• 商务签证 (B)
- or a mass media visa (M) are for accredited business or press representatives,
• 大众传媒签证 (M) 适用于委托公司或新闻代表
- a dependent visa (O)
• 陪读签证 (O)
- an expert visa (EX) are for those performing skilled or expert work,
• 专家签证 (EX) 适用于具有专业技能的人或专家
- an investor visa (IM) is for foreigners who set-up their companies under the BOI
• 投资者签证 (IM) 适用于根据 BOI 建立公司的外国人
- and a study/education visa (ED) is for teachers.
• 留学/教育签证 (ED) 适用于教师。
- Official (F). Performance of official duties (involving the Thai government).
• 官员签证 (F) 履行职责 (包括泰国政府)
- Capital Investment (IM).
• 资本投资签证 (IM)
- Investment (with concurrence of the ministries and departments concerned). BOI (IB).
• 投资签证 (有关部委一致同意)。泰国贸易投资促进委员会 (投资委员会)

HOW TO OBTAIN A RETIREMENT VISA IN THAILAND:

在泰国如何获得退休签证

STEP 1: OBTAIN A NON-IMMIGRANT VISA

第一步: 获得非移民签证

Requirements:

要求:

- Passport (at least one year remaining before expiration)
- 护照 (有效期一年以上)
- You must be holding nationality or permanent residence of the country of application
- 必须拥有申请国的国籍, 或永久居住权
- Proof of Funds
- 资金证明

STEP 2: OBTAIN A ONE-YEAR RETIREMENT VISA

第二步: 获得一年期退休签证

Requirements:

要求

- Must be 50 years old and above
- 年龄必须在 50 岁以上
- Passport (signed copies of each page)
- 护照 (每页必须盖章)
- Non-Immigrant Visa
- 非移民签证
- Departure Card TM.6
- 出境卡 TM.6
- Proof of meeting Financial Requirements
- 符合经济要求证明
- Thai Bank Book (original)
- 泰国银行存折 (原件)
- Letter from your Thai Bank
- 泰国银行证
- Three (3) 4x5cm photos, with full face taken
- 3 张 4×5cm 正面照片

Financial Requirements are as follows:

资金要求如下:

- Bank Account showing THB 800,000
- 银行账户为 800, 000 泰铢
- Monthly income of at least THB 65,000
- 月收入至少为 65, 000 泰铢
- Combination (Bank Account + Income x 12 = THB 800,000)
- 总计 (银行账户+12 个月收入=800, 000 泰铢)

STEP 3: BRING YOUR HOUSEHOLD ITEMS TO THAILAND

第三步：携带家居用品到泰国

You will be given six months from your entry to Thailand to bring in your household items from your country. If your permit grants you to stay for a year, these items will not be taxed. Otherwise, they will be taxed at a rate of 20% for import duty and 7% value added tax.

从您进入泰国开始有 6 个月时间将您的家居用品从本国带到泰国。如果您可以在泰国居留一年，这些物品就不会征税。否则按照进口税 20% 的税率征收，还有 7% 的附加增值税。

11. SELLING YOUR PROPERTY

出售房产

Thailand's property market is developing fast and with it all the essential services that make buying, selling and owning property in a country simple, straight forward and hassle free.

泰国房地产市场发展迅速，提供全面的服务。因此在泰国购买，销售，拥有房产程序非常简单，直接，没有其他问题。

There are numerous, very professional, international and local Real Estate Brokers and Law firms to assist with the buying and selling process. Agents in Thailand are able to market your properties for sale and rental internationally and the law firms here provide buyers and sellers with the confidence that their investments are financially sound.

泰国有众多，专业的，国际和地方性的房地产中介公司和法律事务所帮助您购买和出售房产。泰国的机构可以帮助您在国际上出售和租赁房产，这里的房地产公司确保买方和卖方投资得到诱人的回报。

Brokers fees vary from 3% to 6% in Thailand and are paid by the seller.

泰国的房地产中介费从 3% 到 6% 不等，由卖方支付。

12. AIRFARE REFUND & REFERRAL OFFER

报销机票&推荐优惠

Link details here:

链接地址如下:

<https://www.siamrealestate.com/buy/airfare-refund/>

REFER A BUYER AND RECEIVE 50,000 THB CASH !!!

介绍买方, 获得 50, 000 泰铢现金奖励!!!

<https://referrals.siamrealestate.com/>

13. RESOURCES LINKS

资源链接

Relocation Info - <https://www.siamrealestate.com/info/thailand-relocation/>

拆迁信息-<https://www.siamrealestate.com/info/thailand-relocation/>

FAQ's - <http://www.thailandpropertydoctor.com/>

常见问题-<http://www.thailandpropertydoctor.com/>

Foreign Embassy's in Thailand - <https://www.siamrealestate.com/info/other-info/embassies/>

泰国外国使馆-<https://www.siamrealestate.com/info/other-info/embassies/>

Immigration Offices in Thailand - <https://www.siamrealestate.com/info/other-info/immigration/>

泰国移民局- <https://www.siamrealestate.com/info/other-info/immigration/>

Schools in Thailand - <https://www.siamrealestate.com/info/other-info/schools/>

泰国学校- <https://www.siamrealestate.com/info/other-info/schools/>

Hospitals in Thailand - <https://www.siamrealestate.com/info/other-info/hospitals/>

泰国医院- <https://www.siamrealestate.com/info/other-info/hospitals/>

Thailand Elite - <https://www.thailandelite.com/>

泰国精英- <https://www.thailandelite.com/>

Revenue Department of Thailand

泰国税务局

Office of the Board of Investment (BOI)

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