

2026 Foreign Buyer Compliance Calendar

Thailand Property + Visa + Tax — A Month-by-Month Reference

For: Non-Thai citizens buying a condominium in Thailand in 2026. **Scope:** Freehold condo purchase + Investment Visa or LTR track. Companion document to your real-estate research. **Disclaimer:** This is a planning reference, not legal advice. Always confirm with a Thai-licensed lawyer before committing funds.

How to use: Print this. Mark which actions you've completed. Keep it next to your purchase contract. **Updated:** 28 April 2026 — based on Immigration Order 237/2568 + 238/2568 + 2026 Draft Tax Decree.

At-a-glance Compliance Map

Pre-purchase (T -90 days)

- Pick visa track + verify fund eligibility
- Open offshore-to-Thailand transfer plan
- Secure FET-issuing bank relationship

Purchase month (T 0)

- Inbound transfer + FET certificate
- Condo registration at Land Department
- Pay transfer fees + stamp duty + withholding

T +30 days

- Visa Stage 1 application (90-day temporary if Investment Visa)

T +90 days

- Visa Stage 2 application (12-month extension)
- Health insurance evidence

T +180 days

- Sponsor dependents (if 12-month extension granted)

T +12 months

- Annual visa renewal
- Personal income tax filing (if Thai-source income)
- Common fee + sinking fund check
- Insurance renewal

Annually

- Property holding tax (2026 Draft Decree if enacted)
- Visa renewal cycle
- FET file retention (10 years)

Section 1: Visa Track Decision

You can hold property without a long-term visa, but if you plan to live in Thailand the visa-property structure matters.

Track A — 3M Investment Visa (most common for ฿3-10M condo)

Field	Detail
Source	Immigration Order 237/2568 + 238/2568 (2026)
Investment Type	Freehold condominium ฿3,000,000
Duration	Non-Immigrant 'B' (Investment)
Visa runs	Stage 1: 90 days. Stage 2: 12 months, renewable annually
Dependents	Not required — annual extension at Immigration
Insurance	Spouse + children under 20 covered (only after 12-month extension granted)
Cap	Mandatory health insurance proof at renewal
	Foreign quota of building still 49% — your unit must be in the foreign quota

Track B — Long-Term Resident (LTR) Visa

Subtrack	Eligibility
Wealthy Global Citizen	\$1M assets + \$500K Thailand investment
Wealthy Pensioner	\$80K/year pension (or \$40K + Thai investment)
Work-from-Thailand Professional	Foreign employer + income proof
Highly Skilled Professional	Specialist categories per BOI list

LTR perks: 10-year visa, tax exemptions on offshore income, exempt from 4-Thai-employees-per-foreigner rule, fast-track immigration. Property purchase optional but compatible.

Track C — Thailand Privilege Card

Tier	Years	Cost	Annual Points	Dependents
Gold	5	฿900,000	25	No
Platinum	10	฿1,500,000	35	+฿1M each
Diamond	15	฿2,500,000	55	+฿1.5M each

Card is independent from property — but stacks with condo ownership for hassle-free residency.

Track D — Retirement Visa (50+)

Standard retirement visa requires ฿800K in a Thai bank for 2 months pre-application + 3 months post-grant, OR ฿65K monthly income. Compatible with property purchase but does not require it.

Section 2: Foreign Ownership Rules (the law you must respect)

Condominium — freehold OK if you fit the quota

Rule	Detail
Maximum foreign ownership	49% of total saleable floor area in any condo building
Funds source	Must be inward remittance from outside Thailand
Documentation	FET (Foreign Exchange Transaction) certificate from a Thai commercial bank
Title	Freehold (Chanote-equivalent for condo unit)

Land — generally not permitted in your name

Option	Detail
Direct ownership	Foreigners cannot own land directly (with rare BOI exceptions)
Long lease	30-year lease with 30+30 renewal clause (legality of renewal contested)
Thai company	Possible but anti-nominee laws apply — easily challenged

Option	Detail
Spouse	Land in Thai spouse name; foreign spouse signs disclaimer of contribution

House (with land)

Same as land — can lease, cannot own. Practical workaround: own the structure (house) under leasehold of the land.

Section 3: Pre-purchase Checklist (T -90 to T 0)

Money source

- Identify the offshore account that will fund the purchase
- Confirm fund source is documented (bonus, inheritance, sale of asset) for Thai AML compliance
- Pre-arrange transfer of full purchase price + ~6-8% buffer for fees
- Verify your home country's outbound limits (UK: no limit; Singapore: report >S\$20K; etc.)

FET-issuing bank

The FET certificate is issued by a **Thai commercial bank** — not by exchange shops, not by your foreign bank. Senate Exchange and similar money changers can give you favourable rates and **paper documentation**, but the formal FET (Thor Tor 3) for amounts USD 50,000 must come from your Thai bank.

- Open a Thai bank account in your name (or use a non-resident foreign-currency account)
- Confirm the bank issues FET certificates — Bangkok Bank, Kasikorn, SCB, Krungsri all do
- Get a copy of their FET request form so you understand what they need

Condo unit due diligence

- Confirm the unit is in the **49% foreign quota** of the building (not all units are)
- Get a copy of the **Title Deed** (Chanote-equivalent for condo)
- Verify there is no encumbrance (mortgage, lien) on the unit — Land Department can issue a search
- Check the building's **debt-free certificate** for unpaid common fees
- Confirm the developer is solvent — a half-built condo is a recovery nightmare

Legal

- Engage a Thai property lawyer (separate from the developer's lawyer)
 - Have the lawyer review the **purchase contract** in English + Thai
 - Confirm the lawyer holds your deposit in escrow, not the developer
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Section 4: Purchase Month (T 0)

Funds transfer

- Wire purchase amount (or each instalment) to your Thai bank in **foreign currency**
- Specify on the SWIFT message: **“For purchase of condominium”**
- Bank converts FX → THB at receipt
- Bank issues FET certificate (Thor Tor 3) showing remittance + conversion
- Keep the FET certificate** — you need it for condo registration AND for any future repatriation of sale proceeds

Land Department transfer (registration day)

Item	Who pays (typical)	Amount
Transfer fee	Buyer	2% of appraised value
Specific business tax	Seller	3.3% of selling price (if seller held <5 years)
Stamp duty	Seller	0.5% (if SBT not applicable)
Withholding tax	Seller	Progressive (resident) or 15% (non-resident corporate)

Many contracts split or shift these. Confirm allocation in writing before transfer day.

Documents you must hand over

- FET certificate (original)
 - Passport (original + copy)
 - Purchase contract (original Thai version)
 - Power of attorney (if buying remotely)
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Section 5: Post-Purchase Visa Workflow (Investment Visa track)

T +0 to T +30

- Receive condo title transfer document from Land Department
- File visa application at Immigration with: title document, FET certificate, passport, application form
- Stage 1: 90-day temporary visa issued

T +30 to T +90

- Set up Thai address registration (if not already)
- Apply for **health insurance** — required for visa Stage 2
- Annual tax planning — confirm whether you trip Thai tax residency (180+ days/year)

T +90 (Stage 2 application)

- Apply for 12-month extension at Immigration
- Documents: Stage 1 visa, health insurance certificate, condo title, ongoing residence proof
- Pay extension fee
- Receive 12-month visa stamp

T +180+ (dependents)

- Sponsor spouse — marriage certificate + proof of relationship
- Sponsor children under 20 — birth certificates + parent passport
- Each dependent files separate Stage 1 + Stage 2 application

Section 6: Annual Maintenance Checklist

Every 12 months

- Renew Investment Visa (90-day report + extension fee)
- Renew health insurance (premium increases 8-15%/year age-banded — budget accordingly)
- File 90-day reports if required (TM47 form)
- Pay condo common area fees (~B35-100/sqm/month typical)
- Pay sinking fund top-ups if levied

Annually (tax)

- Personal income tax filing if you have **Thai-source income** (rental, employment) — due 31 March

- If Thai tax resident (180+ days), worldwide income may be reportable from 2024 onward — confirm with accountant
- Watch the **2026 Draft Decree** for property holding tax changes
- FET certificate retention — keep 10 years

Every 5 years

- Refresh title deed certified copy (proof of ownership for visa renewal)
- Re-verify foreign quota status (sales/resales can shift the building’s quota balance)

Section 7: When You Sell (repatriation)

To send sale proceeds back home, the original FET certificate becomes critical.

- Provide the original FET certificate to your Thai bank
- Bank converts THB → FX and remits abroad
- Without the FET, you can repatriate **only the original purchase amount** — gains may be trapped in Thailand
- Keep the new outbound FET certificate for your home-country tax filing

Section 8: Glossary

Term	Meaning
FET	Foreign Exchange Transaction certificate — proof of inbound foreign-currency transfer to Thailand
Thor Tor 3	The Thai-language form name for the FET certificate (. .3)
Chanote (/ .4)	Thailand’s strongest land title — full ownership, surveyed, registered. For condos, the equivalent is the unit title deed
49% rule	Foreigners may own up to 49% of saleable floor area in any condominium building
Investment Visa (Order 237/238)	2026 visa category for foreign condo buyers B3M
LTR	Long-Term Resident visa — 10-year, 4 categories, perks include tax exemption on offshore income
Thailand Privilege Card	Government-backed long-term residency program — Gold/Platinum/Diamond tiers
AMLO	Anti-Money Laundering Office — triggered on transactions USD 15,000

Term	Meaning
Sinking fund	One-time capital reserve for major condo repairs (separate from monthly common fees)
Common area fee	Monthly building maintenance fee, calculated per square metre

Section 9: Red Flags

If you see any of these in a purchase, stop and consult your lawyer:

- Developer asks for cash payment instead of bank transfer (no FET = no foreign quota title)
- Title deed missing, “still being prepared” at registration time
- Foreign quota “available” but Land Department search shows building already at 49%
- Lease promises “perpetual ownership” — under Thai law, lease maxes at 30 + 30 renewal (legality of renewal contested)
- Common fee or debt-free certificate refused
- Pre-construction sale with no escrow — developer can disappear before delivery

Section 10: Useful Resources

Resource	URL / Contact
Thai Immigration	immigration.go.th
BOI (LTR Visa)	boi.go.th
Thailand Privilege Card	thailandprivilege.co.th
Land Department	dol.go.th
Bank of Thailand (FET rules)	bot.or.th
AMLO	amlo.go.th

Get notified when this Calendar updates — every immigration order or tax decree triggers an edit. Subscribe at baanrow.com/calendar (link active when you sign up via the popup form).

Citation: This calendar references Immigration Order 237/2568 + 238/2568 (issued 2026), the 2026 Property Tax Draft Decree, the Condominium Act B.E. 2522 (as amended), and Bank of Thailand FX regulations. Always verify current rules at point of action.

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