THE ARTICLE

BUYING A CONDO IN BANGKOK

~~Buying Property~~ *Buying Smart*

The Complete Legal Guide for Foreign Buyers · Last Updated: June 2026

As a foreign national, your options for owning property in Thailand are more limited than you might expect — but there is one clear exception. Foreigners can legally own a condominium unit freehold in their own name, provided the building meets the requirements of the Condominium Act. Bangkok has no shortage of options: from luxury high-rises in the expat heartland of Sukhumvit to quieter riverside developments along the Chao Phraya. This guide walks you through exactly how to buy one, legally and safely.

BEFORE YOU START

Defining Your Goals and Understanding Your Legal Rights

Before you start viewing properties, it's worth being clear on two things: what you actually want the property for, and what you can realistically spend. Bangkok's luxury market is easy to get swept up in — prices per square metre vary enormously between the CBD and the outer suburbs, and the difference between a holiday home, a rental investment, and a permanent base should shape every decision you make from here.

Under Thai law, foreign nationals cannot own land freehold in their own name. In most cases, the only property type a foreigner can legally own freehold is a condominium unit — provided the building complies with the Condominium Act's foreign quota.

> **The 49% Foreign Quota:** Thai law limits foreign ownership to no more than 49% of the total sellable floor area in any single condominium building. Always confirm a unit is within quota before proceeding — once the quota is full, foreign freehold purchase in that building is no longer possible.

↑ **WHY EACH SECTION WORKS FOR GOOGLE**

↑ WHY THIS WORKS · SEARCH INTENT

Opens with the reader's real concern: 'can I even buy property here?'

Foreign buyers searching 'can foreigners buy property in Thailand' want a direct answer immediately. Leading with the limitation — then the exception — hooks the exact audience this firm wants to reach.

↑ WHY THIS WORKS · KEYWORD TARGETING

'Freehold', 'Condominium Act', 'foreign national' — these are the search terms buyers actually use.

Including precise legal terminology naturally in the opening paragraph signals topical authority to Google without keyword-stuffing.

↑ WHY THIS WORKS · PLAIN LANGUAGE

Removing 'you must' and replacing with 'it's worth' shifts the tone from lecture to advice.

High-net-worth property buyers respond poorly to being told what to do. Advisory tone builds trust and keeps readers engaged — which Google measures through time on page.

↑ WHY THIS WORKS · E-E-A-T: LEGAL CLARITY

Stating the land ownership restriction plainly is a trust-building move.

Many property websites bury or soften this restriction. Addressing it directly signals honesty and expertise — exactly what a buyer looking for a trustworthy lawyer needs to see.

Do You Need an Agent and a Lawyer?

The short answer is yes to both — but for different reasons. The Thai property market operates on a strict 'buyer beware' basis, without the standardised escrow protections common in Western markets.

Your Real Estate Agent saves you time and money by filtering unsuitable options, arranging viewings, negotiating directly with Thai sellers, and providing essential background on buildings and developers.

Your Property Lawyer protects your rights. Because agents are motivated by sales commissions, you need an impartial firm to scrutinise the fine print. Your lawyer will:

- Conduct due diligence — confirming title details and checking for mortgages, liens, or active legal proceedings.
- Review and strengthen the Sales and Purchase Agreement.
- Confirm what funds are due, which party pays which government fees, and how money transfers safely.
- Attend the Land Office on transfer day on your behalf.

> **Understanding Thai Property Contracts:** Unlike the heavily standardised agreements common in Western markets, Thai contracts have traditionally placed significant weight on the relationship between buyer and seller — sometimes referred to as a 'handshake deal.' Standard contracts often omit clauses that Western buyers would consider basic protections. Your lawyer's job is to identify these gaps and add the conditions that protect you before you sign anything.

↑ WHY THIS WORKS · CONVERSION

'Buyer beware' is the most compelling reason to hire a lawyer — and it's in the second sentence.

Readers who understand the risk convert faster. Leading with the consequence rather than the service description is a subtle but effective copywriting shift.

↑ WHY THIS WORKS · E-E-A-T: CULTURAL INSIGHT

The 'handshake deal' explanation is local knowledge only an experienced practitioner would share.

This single paragraph differentiates this article from every generic property guide. It's the kind of detail that earns backlinks — and trust.

Step-by-Step: From Search to Title Deed

Purchasing a condominium in Bangkok follows a specific sequence. Understanding each step helps you prepare for the key financial milestones along the way.

1. **Property Search and Viewing**
   Work with your agent to view properties. Prioritise proximity to the BTS Skytrain or MRT — Bangkok traffic is severe enough to significantly affect your quality of life. Check building facilities, common area condition, and the building management company's reputation and track record.
2. **The Offer and Reservation Agreement**
   On agreement of price, you sign a Reservation Agreement and pay a deposit (typically 50,000–100,000 THB). Ensure this agreement explicitly states the deposit is refundable if the property fails legal due diligence.
3. **Legal Due Diligence**
   Before paying any further funds, your lawyer conducts a comprehensive title search at the relevant Bangkok Land Department office and investigates the seller's legal standing.
4. **Signing the Sales and Purchase Agreement (SPA)**
   Once your lawyer approves the due diligence report, you sign the SPA — which sets out the exact payment schedule, completion dates, and the division of government transfer taxes.

> **The FET Form — Don't Overlook This:** Purchase funds must be remitted from overseas in foreign currency and converted into Thai Baht by a Thai bank. The bank then issues a Foreign Exchange Transaction (FET) form — an official document legally required by the Land Department to prove the funds originated outside Thailand. Without it, the transfer cannot proceed.

5. **Transferring the Purchase Funds (The FET Form)**
   Remit purchase funds from overseas in foreign currency. Your Thai bank converts them to Baht and issues the FET form. The Land Department will not process the transfer without it.
6. **Settlement at the Land Department**
   Remaining balance is paid, taxes are settled, and the Chanote — Thailand's highest-grade title deed — is transferred into your name in Thai script. You are now the legal freehold owner.

↑ WHY THIS WORKS · FEATURED SNIPPETS

Numbered steps are Google's preferred format for 'how to buy a condo in Bangkok' queries.

A well-structured step-by-step guide is highly likely to be pulled into a featured snippet at the top of search results — above all paid ads and organic listings.

↑ WHY THIS WORKS · PRACTICAL DETAIL

'Refundable if the property fails due diligence' is the clause most buyers don't know to ask for.

Sharing genuinely useful protective advice — not just process descriptions — is what separates expert content from generic guides.

↑ WHY THIS WORKS · E-E-A-T: SPECIFICITY

The FET form is the detail most foreign buyers get blindsided by.

Getting caught without an FET form at settlement is one of the most common and costly mistakes foreign buyers make. Covering it thoroughly is a genuine service — and a strong reason to trust this firm.

What You'll Actually Pay at Settlement

Budgeting for a Bangkok condo involves more than the purchase price. Here's a clear breakdown of every fee you should account for:

Fee	Rate	Who Pays	Notes
Transfer Fee	2%	Usually split 50/50	Based on appraised value. Negotiable.
Specific Business Tax	3.3%	Seller	If seller owned <5 years. Higher of appraised or sale price.
Stamp Duty	0.5%	Seller	Only if SBT is exempt.
Withholding Tax	Progressive / 1%	Seller	Progressive for individuals; ~1% for companies.
Sinking Fund	One-time	Buyer	New builds only. Covers major future repairs.
CAM Fees	Ongoing	Buyer	Common area maintenance. Usually 1 year paid in advance.

↑ WHY THIS WORKS · SCANNABILITY

A fees table is the single most-searched piece of information for property buyers.

Searches like 'condo transfer fee Thailand' and 'property tax Bangkok foreigner' are high-volume and high-intent. A clear table answers them at a glance.

↑ WHY THIS WORKS · TRUST SIGNAL

Transparent fee breakdowns reduce the anxiety that stops buyers from making contact.

Many law firm websites are vague about costs. Showing every fee clearly — including which party pays — builds the trust that converts a reader into an enquiry.

Bangkok's Most Popular Neighbourhoods for Foreign Buyers

Bangkok is vast — each district offers a completely different living experience. Here's where foreign buyers actually buy, and why.

1. Sukhumvit — The Expat Heartland

The undisputed centre of expatriate life in Bangkok. Serviced by the BTS Skytrain, dense with international schools, private hospitals, and luxury malls. Highest rental demand and best resale liquidity in the city.

- **Ashton Asoke:** At the BTS/MRT interchange — maximum convenience for executives.
- **The Monument Thong Lo:** Ultra-luxury, family-sized units, private elevator access, and rare pet-friendly policies.
- **Marque Sukhumvit:** Crystal-shaped high-rise in Phrom Phong, targeting high-net-worth investors.

2. Silom & Sathorn — The Traditional CBD

Bangkok's financial district. Favoured by finance professionals and diplomats wanting to walk to work. Quieter at weekends, with access to Lumphini Park.

- **The Ritz-Carlton Residences at MahaNakhon:** In-residence dining, housekeeping, and concierge.
- **Saladaeng One:** Unblocked Lumphini Park views from the heart of the CBD.

3. Pathum Wan & Siam — Scarce and Highly Prized

The absolute core of Bangkok's retail scene. Scarcest real estate in Thailand. Note: many properties here are leasehold (Crown Property Bureau / Chulalongkorn University land). Freehold options exist and command a significant premium.

- **98 Wireless:** Thailand's most exclusive condo — Bentley limousine service, Ralph Lauren furnishings.

4. The Riverside — Resort-Style Living

Quieter, spacious, and spectacular. River breezes and Chao Phraya views attract buyers who want calm without leaving the city.

- **The Residences at Mandarin Oriental:** Legendary hotel service within ICONSIAM.
- **Four Seasons Private Residences:** Massive floor plans, private wine cellars, riverfront promenades.

5. Rama 9 & Ratchada — Bangkok's New CBD

Explosive growth over the last decade. Home to the Stock Exchange of Thailand. More accessible entry prices than Sukhumvit, with excellent MRT connectivity.

- **Belle Grand Rama 9:** Multi-tower complex, resort pools, direct MRT access.
- **Ideo O2:** Co-working spaces and fitness facilities — built for the remote-working generation.

↑ WHY THIS WORKS · LONG-TAIL KEYWORDS

Each neighbourhood section ranks independently for district-specific searches.

A reader searching 'best condo Thong Lo for expats' or 'buy condo Silom foreigner' can land directly on this section. Each district entry is effectively its own mini landing page.

↑ WHY THIS WORKS · NAMED DEVELOPMENTS = UNIQUE CONTENT

Specific building names that no other law firm article includes.

Generic articles say 'Sukhumvit is popular'. This article names Ashton Asoke, The Monument, and Marque Sukhumvit. That specificity earns backlinks from property blogs — and tells Google this content is genuinely authoritative.

↑ WHY THIS WORKS · LEASEHOLD WARNING

The Crown Property Bureau leasehold note in Pathum Wan is essential — and almost never mentioned.

Buyers who discover they've purchased a leasehold when they expected freehold is a real problem. Flagging this proactively builds enormous trust.

Which Office Handles Your Transfer?

The final legal transfer must take place at the specific Land Department branch that holds jurisdiction over the district where your condo is located. Your lawyer handles the coordination, queuing, and all communication with Land Officers — conducted entirely in Thai.

Office	Districts Covered
Bangkok Metropolis HQ	Historic centre, Phra Nakhon — general provincial administration.
Phra Khanong Branch	Sukhumvit corridor — Khlong Toei, Watthana, Phra Khanong. Thong Lo and Ekkamai transfers happen here.
Bang Kapi Branch	Eastern suburbs — Bang Kapi, Wang Thonglang, Lat Phrao.
Huai Khwang Branch	New CBD — Ratchadaphisek, Rama 9, Din Daeng.
Bang Rak Branch	Traditional CBD — Silom, Sathorn, Bang Rak.

↑ WHY THIS WORKS · UNIQUE CONTENT

A named list of Bangkok Land Department offices is information no other law firm article publishes.

This section alone could rank for searches like 'Phra Khanong Land Office Sukhumvit condo transfer'. Hyper-specific local knowledge earns organic backlinks and positions the firm as the go-to resource.

On transfer day, your lawyer presents the SPA, your passport, the FET form, and cashier's cheques covering the remaining balance and all applicable taxes. Once verified, the Chanote — Thailand's highest-grade title deed — is updated with your name in Thai script. At that point, you're the legal freehold owner.

↑ WHY THIS WORKS · REASSURANCE COPY

'Your lawyer handles the coordination, queuing, and all communication — conducted entirely in Thai' removes a major anxiety.

For foreign buyers, the prospect of navigating a Thai government office is genuinely intimidating. This sentence directly addresses that fear and makes hiring the firm feel like a relief rather than an expense.

Ready to Buy? Here's How We Help.

Bangkok's condo market offers genuine lifestyle and investment value — but the legal side has real complexity, from the 49% foreign quota to the FET form requirement at settlement. Getting these details wrong can delay or derail a purchase entirely. If you're ready to start looking, or you've already found a property and want a lawyer to check it before you commit, our property law team can step in at any stage of the process. We'll handle the due diligence, review the contracts, and be with you at the Land Office on transfer day.

↑ WHY THIS WORKS · CONVERSION COPY

'We can step in at any stage' removes the barrier of 'I don't know when to call a lawyer.'

Many buyers delay contacting a lawyer because they're unsure when to do so. Explicitly offering to help at any stage — and ending with 'on transfer day' — paints a complete picture of the service and makes the next step obvious.

KS

Khun Somchai

Property Lawyer · Thai Legal International · Law, University of Cambridge · 15+ years experience

↑ WHY THIS WORKS · E-E-A-T: AUTHOR

A named property lawyer with 15 years' experience is a direct Google ranking signal.

Property purchases are 'Your Money or Your Life' content — where Google applies its strictest quality standards. A verifiable expert author is one of the most highest-impact E-E-A-T improvements any legal website can make.