



KBANK HOME LOAN

(Please carefully read and fully understand this product disclosure sheet, product details and loan conditions before you decide to apply for the loan)

Product seller: KASIKORNBANK PUBLIC COMPANY LIMITED - Ho Chi Minh City Branch (the “Bank”)
Product issuer: KASIKORNBANK PUBLIC COMPANY LIMITED - Ho Chi Minh City Branch
Product Name: KBank Home Loan
<Effective on **20th January 2025**>

1. Description of KBank Home Loan

- KBank Home Loan is a secured loan with a fixed repayment period (referred to as a “Term Loan”). Its primary purpose is to cater to the housing needs of the applicant/borrower.
- The customer is required to submit all necessary information and documentation as stipulated by the Bank through designated Bank channels for the KBank Home Loan application process. Loan approval is contingent upon the Bank's terms and conditions.

2. Features

- Loan amount : Up to 80% of collateral value (0.7-10.0 billion VND)
- Loan Tenor: 5 - 30 years
- Repayment Schedule: Monthly (Smart monthly repayment helps reducing interest amount)
- Collateral type : Title deed ready legally owned by the borrower or the relatives
- Collateral location : in HCMC, Binh Duong, Bien Hoa, Vung Tau, Long An, and Dong Nai within up to 200 km radius from District 1, HCMC

3. Interest rate

Fixed rates for up to 3 years. After which floating rate will be applied.

Product	Option	Year 1	Year 2	Year 3	Year 4 Onwards
KBank Home Loan	1-Year Fixed	6.00%	Averaged Big 4 Banks’ 12-Month Term Deposit Rate +5% (No minimum)		
	2-Year Fixed	6.25%	6.25%	Averaged Big 4 Banks’ 12-Month Term Deposit Rate +5% (No minimum)	
	3-Year Fixed	6.75%	6.75%	6.75%	Averaged Big 4 Banks’ 12-Month Term Deposit Rate +5% (No minimum)

- **Interest Rates as of 20th January 2025**, subject to changes as informed by the Bank from time to time.
- Averaged Big 4 Banks : Vietcombank, BIDV, Vietinbank, Agribank

4. Insurance (FREE Fire Insurance)

Property fire insurance is covered by KBank, which is protected by 110% of the outstanding balance or building value, whichever is lower

5. Who can apply

- For applicants who are Vietnamese residents.
- For applicants with co-borrowers who are Immediate Family Members.
- Applicants must be between the ages of 20 and 60 at loan maturity.
- Total working experience must be at least 1 year.
- Must work in current company at least 3 months.
- Have a stable monthly salary income of at least 20,000,000 VND (accumulated from up to 4 co-borrowers).
- Current, work, and collateral addresses must be located in HCMC or surrounding area within 200 km.
- Maximum 4 borrowers per application

6. Fees

Item	Fee	Details
1	Early Repayment Fee	1 st Year 2.50% of paid principal amount 2 nd Year 1.50% of paid principal amount 3 rd Year 1.00% of paid principal amount After that: waived
2	Fee for processing title deed borrowing (e.g., for visa interview)	2.0 million VND (non-VAT) per transaction
3	Fee for certified true copy of title deed	0.1 million VND (non-VAT) per document

*Early Repayment Fee as of **20th January 2025**, subject to changes as informed by the Bank from time to time.



7. Required documents

1. Copy of National Identification Card (CCCD/CMND)
2. Certificate of Residence
3. VNeID
4. Single Certificate, Marriage Certificate, or relevant
5. Birth Certificate (only for joint plan)
6. Bank statement 6 months
7. Labor Contract or Certificate of Work Experience with salary
8. Social Insurance
9. Sell and purchase agreement
10. LURC (Land Use Rights Certificate)

For further information or questions, please contact at the office of KASIKORNBANK PUBLIC COMPANY LIMITED - Ho Chi Minh City Branch during Monday to Friday from 8:30 am. - 4:00 pm. excluding Saturday, Sunday or a public holiday as announced by the State Bank of Vietnam and/or K-Contact Center Vietnam, Tel. +8428 3821 8888 throughout 24 (twenty-four) hours/7 (seven) days a week.

Version: dated **20th January 2025**

