



## KBank Personal 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 Personal Loan

<Effective on 1 September 2023>

<p><b>1. Description of KBank Personal Loan</b></p>	<ul style="list-style-type: none"> <li>• KBank Personal Loan is an unsecured loan with a fixed repayment period (called a “Term Loan”). The fundamental purpose is to serve for personal usage of the applicant/borrower.</li> <li>• In order to complete the loan disbursement and repayment, the customer who applies KBank Personal Loan is required to have his/her account opened and approved by the Bank via designated channels of the Bank including but not limited to mobile banking application offered by the Bank under the name K PLUS Veitnam Application and in accordance with terms and conditions as prescribed by the Bank (“Account”).</li> <li>• The customer is required to submit all required information and documents as required by the Bank via designated channels of the Bank for KBank Personal Loan application process. Loan approval is subject to the Bank’s terms and conditions.</li> </ul>
<p><b>2. Details of KBank Personal Loan</b></p>	<ul style="list-style-type: none"> <li>• Loan limit: 10 million VND- 100 million VND</li> <li>• Loan Type: Term Loan</li> <li>• Loan Tenor: 12 - 36 months</li> <li>• Interest rate: 18%-36% (Effective rate), subject to changes as informed by the Bank from time to time.</li> <li>• Interest Calculation: Daily basis (one year is equivalent to 365 days)</li> </ul>
<p><b>3. Fees</b></p>	<ul style="list-style-type: none"> <li>• No Front-end Fee</li> <li>• Waive Remittance Fee if transferred to other bank accounts (if any)</li> <li>• Prepayment Fee: 2% of the outstanding balance owed to the Bank being prepaid on the date of prepayment</li> </ul>
<p><b>4. Responsibilities of the Borrower in accordance with credit requirements</b></p>	<ul style="list-style-type: none"> <li>• The Borrower shall make the first installment repayment on 5<sup>th</sup> or 20<sup>th</sup> day of the month (as the case maybe) as notified by the Bank. Each subsequent installment is to</li> </ul>



	<p>be repaid within the 5<sup>th</sup> or 20<sup>th</sup> day of the subsequent month in which it is due.</p> <ul style="list-style-type: none"> <li>• The repayment of loan shall be made on the installment basis in accordance with details as notified by the Bank, payable once in every month in equal amount and within due date (except the last installment, which the Borrower shall repay all remaining principal amounts, interests fee and expense (if any) owing to the Bank). The Borrower must deposit the money into the Account and the Bank will directly debit from the Account until the loan principal, interest, default interest, fees and expense (if any) are paid in full. The Borrower is obligated to repay the principal amount together with interest within the specified period by starting from the first installment date onward and each subsequent repayment on the 5<sup>th</sup> or 20<sup>th</sup> of every month in which it is due or other date as notified by the Bank.</li> </ul>
<p><b>5. In case that the Borrower fails to comply with the KBank Personal Loan's requirements</b></p>	<ul style="list-style-type: none"> <li>• Default interest rate will be calculated as follows: <ul style="list-style-type: none"> <li>○ Default interest rate (for overdue principal) = 150% of the interest rate applied on the overdue principal amount for the overdue period.</li> <li>○ Default interest rate (for overdue interest) = 10% per annum applied on the overdue interest amount for the overdue period.</li> </ul> </li> <li>• The Borrower agrees to authorize the Bank to debit the proceeds from the Account or other account which the Borrower has opened and maintained with the Bank and/or proceeds of the Borrower in the possession of the Bank and/or under the authorization for instruction of the Bank in whatsoever methods, whether the Bank has obtained such proceeds and/or such possession and/or such authorization for instruction in whatsoever method to pay/repay the Borrower's debts and/or any liability or responsibility owing to the Bank immediately without providing any prior written notice. Afterwards, the Bank will send the evidence of such deduction to the Borrower.</li> <li>• When the Borrower defaults or breaches any provisions of the KBank Personal Loan Agreement, the Bank is entitled to suspend or cancel undrawn amount of loan and/or terminate the KBank Personal Loan Agreement in accordance with the terms and conditions of the KBank Personal Loan Agreement and take further legal action. In this case, all debts under the KBank Personal Loan</li> </ul>



	<p>Agreement shall be deemed due and payable forthwith.</p> <ul style="list-style-type: none"> <li>If the Borrower has a tendency to be unable to make a repayment on time, please notify the Bank immediately via K-Contact Center Vietnam, Tel. +8428 3821 8888 so that the Bank, upon discussion with the Borrower, may consider the other appropriate repayment conditions at the Bank's sole discretion.</li> </ul>
<b>6. In case of Prepayment of loan amount before maturity date</b>	2% of the outstanding balance owed to the Bank being prepaid on the date of prepayment
<b>7. Guarantors or Collateral requirements</b>	No
<b>8. Non-Life insurance for KBank Personal Loan</b>	No
<b>9. Major risks of KBank Personal Loan</b>	<ul style="list-style-type: none"> <li>If the Borrower fails to make payment of any amount due and payable on each due date, the Bank may charge the default interest for such overdue principal and interest from the Borrower.</li> <li>The Borrower shall be responsible for any charges of collection process and legal action related to and in accordance with the KBank Personal Loan Agreement.</li> </ul>
<b>10. Additional Acknowledgement</b>	<ul style="list-style-type: none"> <li>To change the address for sending the receipt, phone number, residence, domicile or any other information of the Borrower, please contact to K-Contact Center Vietnam, Tel. +84 28 3821 8888, throughout 24 (twenty-four) hours/7 (seven) days a week.</li> <li>If there is any payment or collection, the Bank can notify the Borrower before the due date.</li> <li>If the Bank receives loan repayment, the Bank will deliver the receipt of that repayment to the Borrower via Email of the Borrower.</li> <li>If there is a change in product or service conditions that affect the Borrower's use of the service, the Bank will inform the important information with a message to the Borrower in advance in accordance with the terms and conditions specified in the KBank Personal Loan Agreement.</li> <li>The Borrower will receive credit approval documents such as the Bank approval notice, loan installment plan, direct debit document, loan repayment receipt, or other essential documents as the Bank deems appropriate to be provided by the Bank through SMS or Email of the Borrower as specified in the KBank Personal Loan Agreement. However, if the Bank has other channels to</li> </ul>



	provide such services such as mobile applications, the Bank will announce the Borrower later.
<b>11. Further details about KBank Personal Loan and the Bank contact methods</b>	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.

**Caution:**

1. The Bank will charge interest from the date that the Bank disburse the loan to the Borrower. If the Borrower defaults on debt repayment, there will be default interest rate charge (for overdue principal and overdue interest).
2. Please carefully read and fully understand the product and conditions of KBank Personal Loan before signing the KBank Personal Loan Agreement.
3. Any further details of interest, service expenses, fees and penalties, please see the Appendix attached to product disclosure sheet.



## Appendix

Details of Interest, Service expenses, Fees and Penalties	
<b>1. Interest, default interest and prepayment fee</b>	<ul style="list-style-type: none"> <li>• <b>Interest rate:</b> 18%-36% (Effective rate), subject to changes as informed by the Bank from time to time</li> <li>• <b>Default interest:</b> <ul style="list-style-type: none"> <li>- Default interest rate (for overdue principal) = 150% of the interest rate applied on the overdue principal amount for the overdue period.</li> <li>- Default interest rate (for overdue interest) = 10% per annum applied on the overdue interest amount for the overdue period.</li> </ul> </li> <li>• <b>Prepayment fee:</b> 2% of the outstanding balance owed to the Bank being prepaid on the date of prepayment.</li> </ul>
<b>2. Stamp duty fee</b>	No
<b>3. Expenses to third parties</b>	
3.1 Checking credit information costs	No
3.2 Debt collection expenses	No
<b>4. Expenses/Fees that are operating costs of the Bank</b>	
4.1 Debt collection expenses	No
4.2 Fee for requesting an account statement for each period	No
4.3 Fee for requesting to check the transaction	No
<b>Note:</b>	
1. Interest and fees subject to changes, the Bank will notify you in advance. 2. No service charge in case of payment by direct debit.	

Version: dated 1 September 2023