



# 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 **23 April 2024**>

## 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
- Loan limit: 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 area : 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	5.00%	Averaged Big 4 Banks' 12-Month Term Deposit Rate +4.0% (No minimum)		
	2-Year Fixed	6.00%	6.00%	Averaged Big 4 Banks' 12-Month Term Deposit Rate +4.0% (No minimum)	
	3-Year Fixed	6.80%	6.80%	6.80%	Averaged Big 4 Banks' 12-Month Term Deposit Rate +4.0% (No minimum)

- **Interest Rates as of 23 April 2024**, 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 100% 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.
- Age 20 to not exceed 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 income of 20,000,000 VND/month or more (Accumulated from 4 borrowers)
- Current & working address is located in HCMC or surrounding within 200 km
- Maximum 4 borrowers per application

## 6. Fees

Item	Fee	Details
1	Early Repayment Fee	1 <sup>st</sup> Year 2.50% of paid principal amount 2 <sup>nd</sup> Year 1.50% of paid principal amount 3 <sup>rd</sup> 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 **23 April 2024**, subject to changes as informed by the Bank from time to time.



## 7. Required documents

1. Copy of National ID Card
2. Certificate of residence
3. VNeID
4. Single or married certificate
5. Birth certificate (only for joint plan)
6. Bank statement 6 months
7. Employment Contract including salary OR / Certificate of employment including salary
8. Social Insurance
9. Sell and purchase agreement
10. LURC (Land used right certificate)

## 8. Estimated installment

Loan amount (VND)	Loan Tenor (Years)					
	5	10	15	20	25	30
700,000,000	15,500,500	9,962,300	8,311,400	7,610,300	7,269,400	7,092,800
1,000,000,000	22,143,600	14,231,800	11,873,400	10,871,800	10,384,800	10,132,500
2,000,000,000	44,287,100	28,463,500	23,746,700	21,743,500	20,769,600	20,264,900
3,000,000,000	66,430,600	42,695,200	35,620,000	32,615,300	31,154,300	30,397,400
4,000,000,000	88,574,100	56,926,900	47,493,300	43,487,000	41,539,100	40,529,800
5,000,000,000	110,717,600	71,158,600	59,366,600	54,358,800	51,923,800	50,662,200
6,000,000,000	132,861,100	85,390,300	71,239,900	65,230,500	62,308,600	60,794,700
7,000,000,000	155,004,600	99,622,100	83,113,200	76,102,300	72,693,400	70,927,100
8,000,000,000	177,148,200	113,853,800	94,986,500	86,974,000	83,078,100	81,059,500
9,000,000,000	199,291,700	128,085,500	106,859,900	97,845,800	93,462,900	91,192,000
10,000,000,000	221,435,200	142,317,200	118,733,200	108,717,500	103,847,600	101,324,400

Remark: the installment is calculated for reference only.

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 **23 April 2024**

