



# User Manual



## 1. Apply K PLUS Vietnam for current account

Customers who never have KBank account can apply to use K PLUS Vietnam application.

To authenticate information during the account opening process, you will need to use your phone to scan **the chip-based ID card**. There are 2 different ways to scan the chip-based ID card:

1. If your phone supports NFC scanning feature, you can scan the information from the chip on the ID card to open the account (Go to flow 1.1 - page 3).
2. If your phone does not support NFC scanning feature, you can scan the information from the QR code on the ID card to open the account (Go to flow 1.2 - page 8).

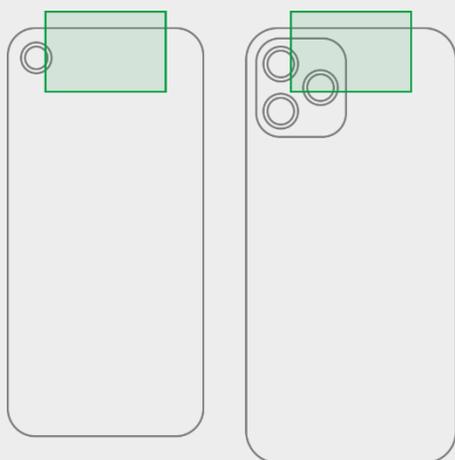
## 1. Apply K PLUS Vietnam for current account

### 1.1 NFC device

Near Field Communication (NFC) is a feature on your phone used to read and confirm citizen information stored on your ID card for the account opening process.

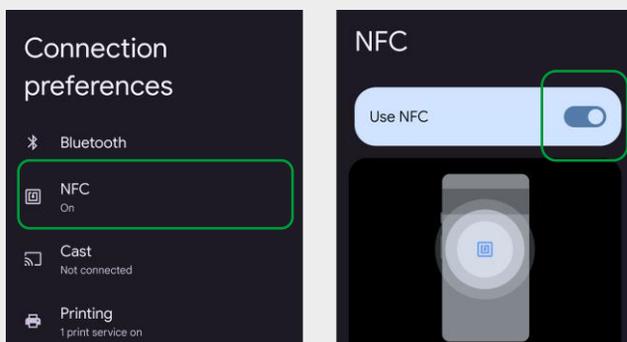
#### For iPhone

All iPhone from iPhone 7 onward have NFC scanner. Keep in mind the following locations on iPhone devices to scan your chip-based ID card when required.

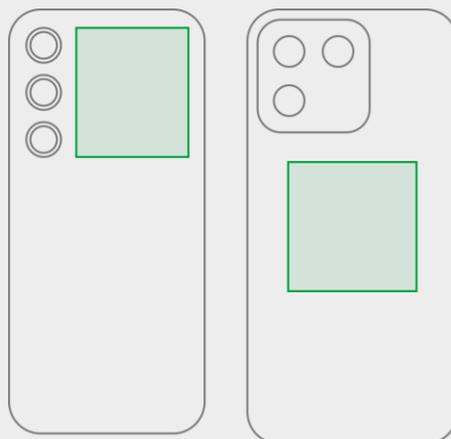


#### For Android phone

You can check if your phone supports NFC by going to settings, searching for “NFC” and making sure it’s turned on.

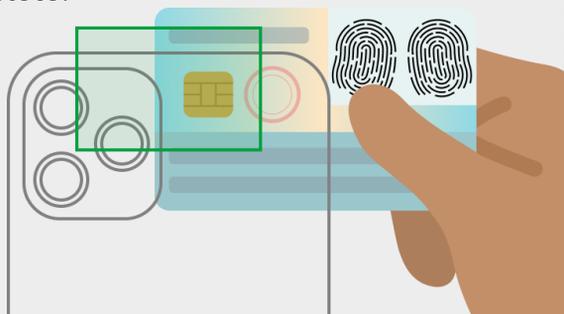


The location of the NFC may vary depending on the phone brand & model, please remember the following common locations to scan your chip-based ID card when required.



#### Scanning guide

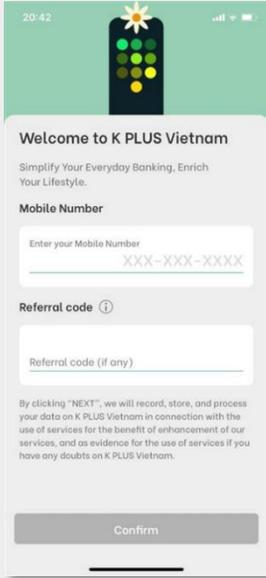
When prompted, place the BACK SIDE of the phone IN CONTACT with the chip of the ID card as shown in the instructions. Then, hold the ID card steadily until the NFC scanning is complete.



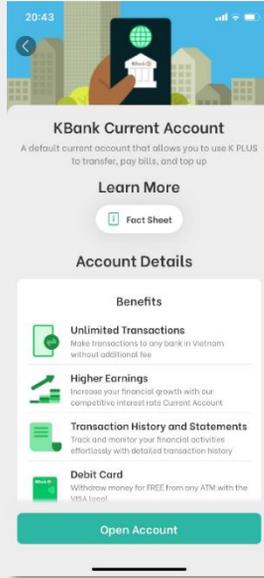
## 1. Apply K PLUS Vietnam for current account

### 1.1 NFC device

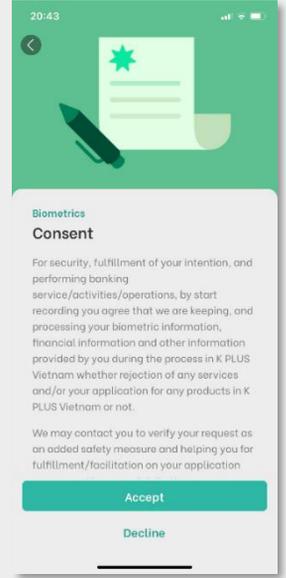
#### 1 Input Mobile Number



#### 2 Select Open Account



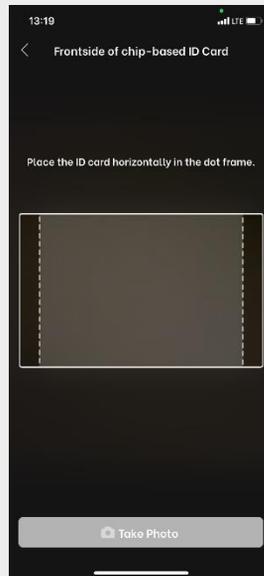
#### 3 Accept Consent



#### 4 ID card photo instruction



#### 5 Take frontside of ID card



#### 6 Take backside of ID card



## 1. Apply K PLUS Vietnam for current account

### 1.1 NFC device

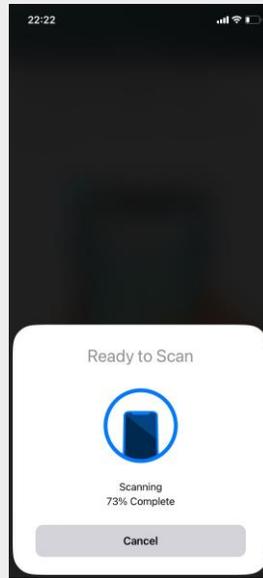
7

Tap and hold the chip of ID card on the back of your phone as guided in the NFC step



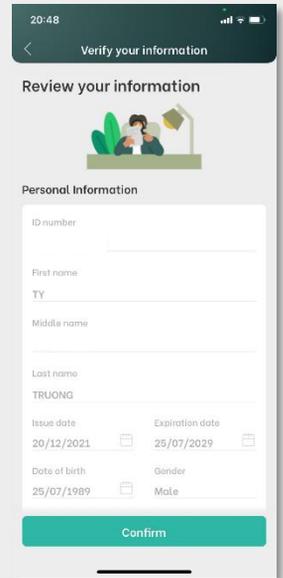
8

Complete scanning NFC



9

Review information extracted from chip-based



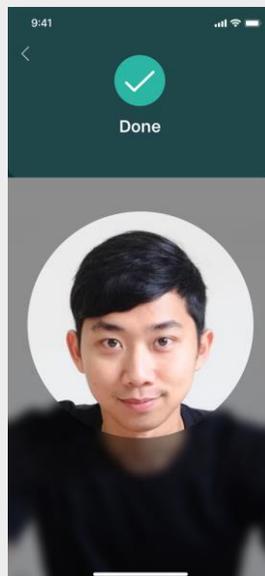
10

Take a Selfie & Liveness



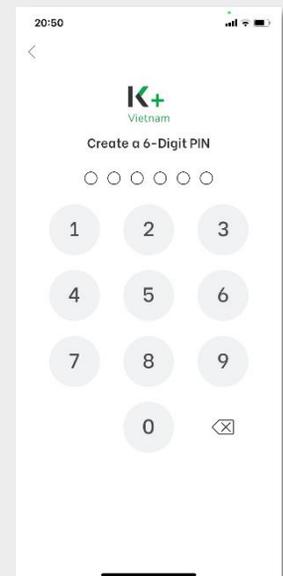
11

Complete selfie step



12

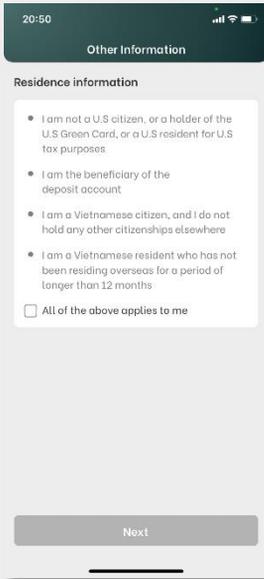
Create PIN



## 1. Apply K PLUS Vietnam for current account

### 1.1 NFC device

#### 13 Answer FATCA Questions



20:50 Other Information

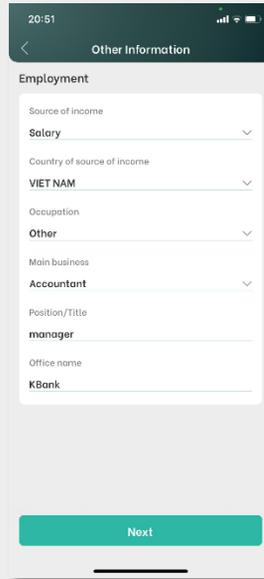
Residence information

- I am not a U.S citizen, or a holder of the U.S Green Card, or a U.S resident for U.S tax purposes
- I am the beneficiary of the deposit account
- I am a Vietnamese citizen, and I do not hold any other citizenships elsewhere
- I am a Vietnamese resident who has not been residing overseas for a period of longer than 12 months

All of the above applies to me

Next

#### 14 Input employment information



20:51 Other Information

Employment

Source of income  
Salary

Country of source of income  
VIET NAM

Occupation  
Other

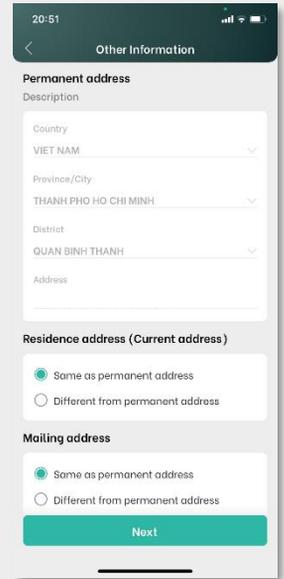
Main business  
Accountant

Position/Title  
manager

Office name  
KBank

Next

#### 15 Input address information



20:51 Other Information

Permanent address

Description

Country  
VIET NAM

Province/City  
THANH PHO HO CHI MINH

District  
QUAN BINH THANH

Address

Residence address (Current address)

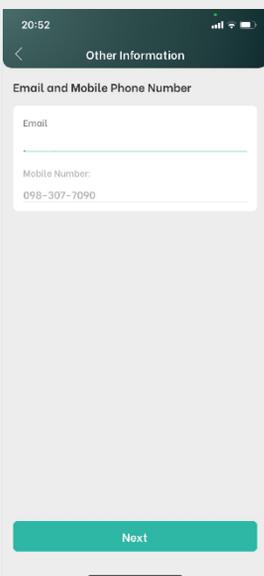
Same as permanent address  
 Different from permanent address

Mailing address

Same as permanent address  
 Different from permanent address

Next

#### 16 Input email



20:52 Other Information

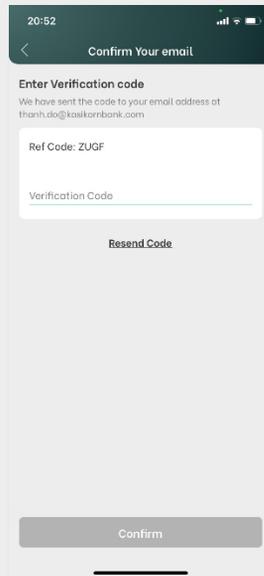
Email and Mobile Phone Number

Email

Mobile Number:  
098-307-7090

Next

#### 17 Verify email by OTP



20:52 Confirm Your email

Enter Verification code

We have sent the code to your email address at thanh.do@kasikornbank.com

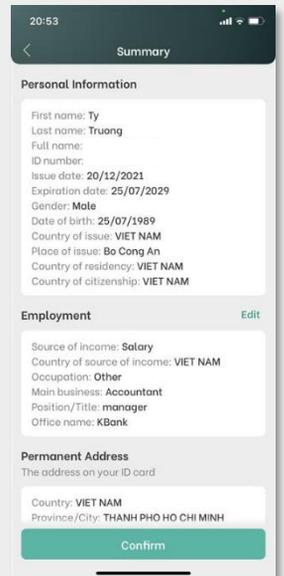
Ref Code: ZUGF

Verification Code

Resend Code

Confirm

#### 18 Review information



20:53 Summary

Personal information

First name: Ty  
Last name: Truong  
Full name:  
ID number:  
Issue date: 20/12/2021  
Expiration date: 25/07/2029  
Gender: Male  
Date of birth: 25/07/1989  
Country of issue: VIET NAM  
Place of issue: Bo Cong An  
Country of residency: VIET NAM  
Country of citizenship: VIET NAM

Employment Edit

Source of income: Salary  
Country of source of income: VIET NAM  
Occupation: Other  
Main business: Accountant  
Position/Title: manager  
Office name: KBank

Permanent Address

The address on your ID card

Country: VIET NAM  
Province/City: THANH PHO HO CHI MINH

Confirm

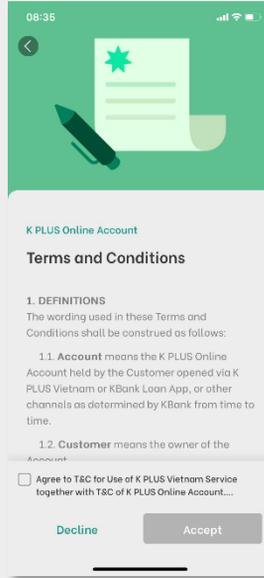
## 1. Apply K PLUS Vietnam for current account

### 1.1 NFC device

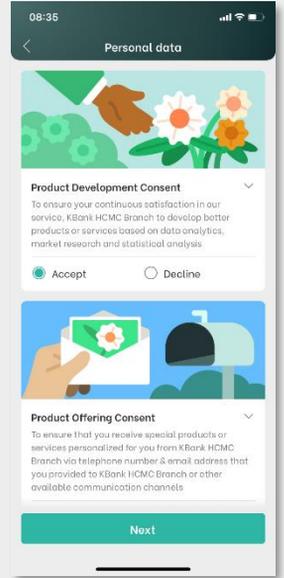
#### 19 Input SMS OTP



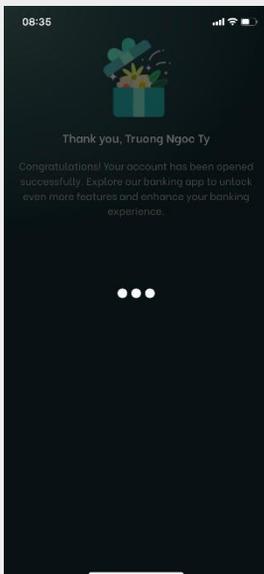
#### 20 Accept Terms and Conditions



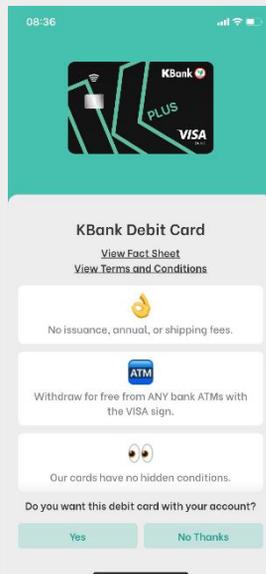
#### 21 Accept Personal Data Consents



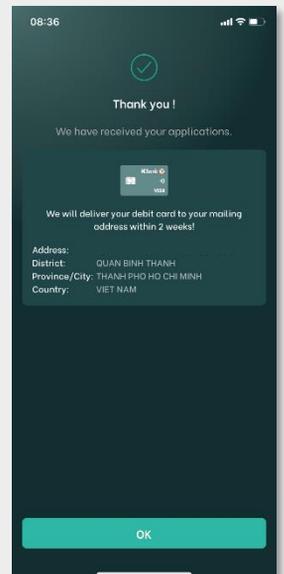
#### 22 Result of opening account



#### 23 Select to apply Debit card



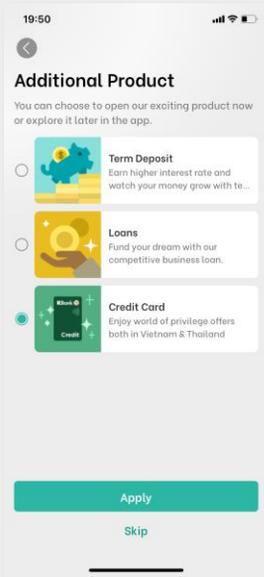
#### 24 Result of apply Debit card (if any)



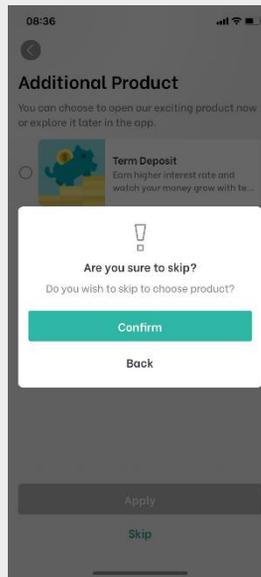
## 1. Apply K PLUS Vietnam for current account

### 1.1 NFC device

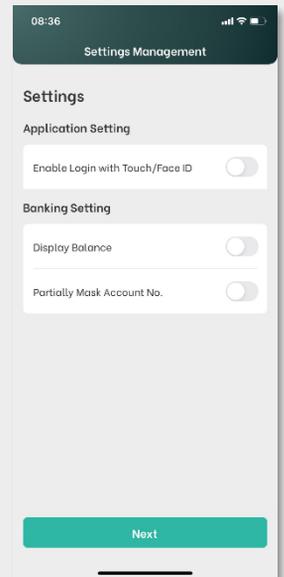
**25** Select any additional products\* you would like to apply



**26** Continue to apply product or Skip (if any)



**27** Set up settings management



**28** Enter PIN



**29** Access Home screen and start using our K PLUS Vietnam

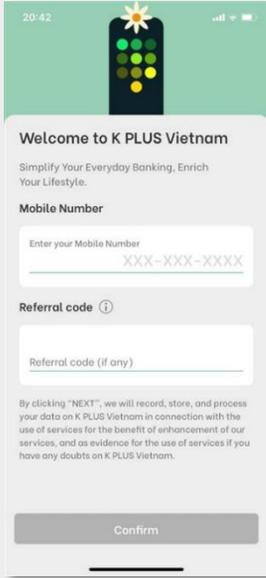


**Additional products\*:** Please kindly follow the guideline at point 2. **Apply for Term Deposit or at point 3. Apply for Loan 4. Apply for Credit card**

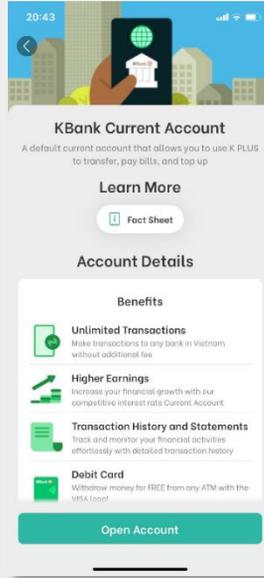
## 1. Apply K PLUS Vietnam for current account

### 1.2 Non - NFC device

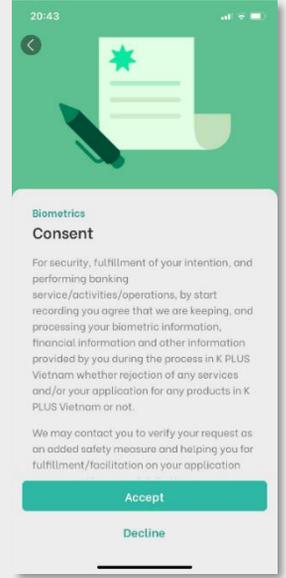
#### 1 Input Mobile Number



#### 2 Select Open Account



#### 3 Accept Consent



#### 4 ID card photo instruction



#### 5 Take frontside of ID card



#### 6 Take backside of ID card



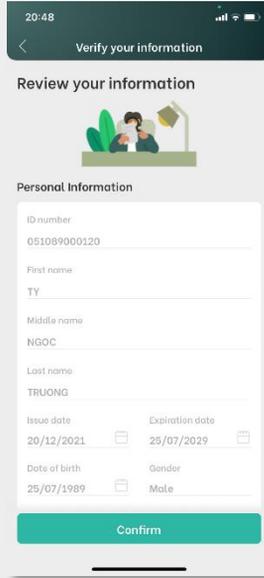
## 1. Apply K PLUS Vietnam for current account

### 1.2 Non - NFC device

**7** Scan QR code on frontside of ID card



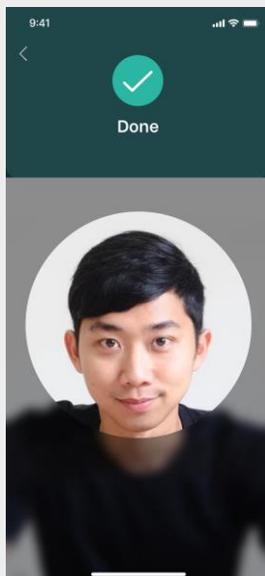
**8** Review information extracted from chip-based



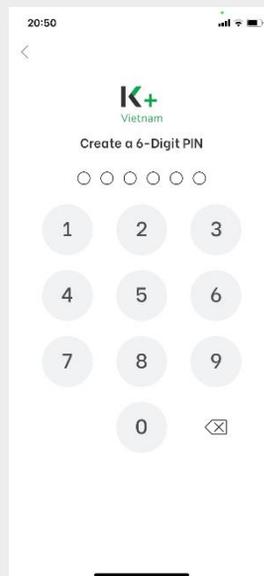
**9** Take a Selfie & Liveness



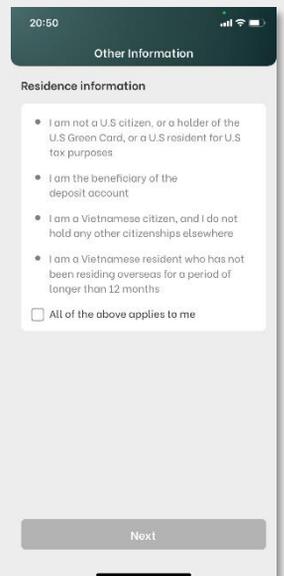
**10** Complete selfie step



**11** Create PIN



**12** Answer FATCA Questions



## 1. Apply K PLUS Vietnam for current account

### 1.2 Non - NFC device

13

Input employment information

20:51

Other Information

Employment

Source of income  
Salary

Country of source of income  
VIET NAM

Occupation  
Other

Main business  
Accountant

Position/Title  
manager

Office name  
KBank

Next

14

Input address information

20:51

Other Information

Permanent address  
Description

Country  
VIET NAM

Province/City  
THANH PHO HO CHI MINH

District  
QUAN BINH THANH

Address

Residence address (Current address)

Same as permanent address  
 Different from permanent address

Mailing address

Same as permanent address  
 Different from permanent address

Next

15

Input email

20:52

Other Information

Email and Mobile Phone Number

Email  
yen.t@kasikornbank.com

Mobile Number:  
098-307-7090

Next

16

Verify email by OTP

20:52

Confirm Your email

Enter Verification code  
We have sent the code to your email address at thanh.do@kasikornbank.com

Ref Code: ZUGF

Verification Code

Resend Code

Confirm

17

Review information

20:53

Summary

Personal Information

First name: Ty  
Last name: Truong  
Full name: Truong Ngoc Ty  
ID number: 051089000120  
Issue date: 20/12/2021  
Expiration date: 25/07/2029  
Gender: Male  
Date of birth: 25/07/1989  
Country of issue: VIET NAM  
Place of issue: Bo Cong An  
Country of residency: VIET NAM  
Country of citizenship: VIET NAM

Employment Edit

Source of income: Salary  
Country of source of income: VIET NAM  
Occupation: Other  
Main business: Accountant  
Position/Title: manager  
Office name: KBank

Permanent Address

The address on your ID card

Country: VIET NAM  
Province/City: THANH PHO HO CHI MINH

Confirm

18

Input SMS OTP

20:54

Enter the OTP

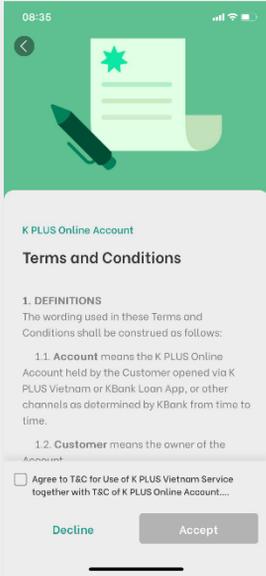
We have sent an OTP number (ref. code: OUGH) to your mobile phone number with 09x-xxx-7090

Resend OTP

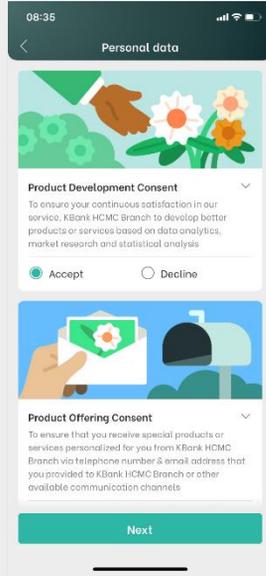
## 1. Apply K PLUS Vietnam for current account

### 1.2 Non - NFC device

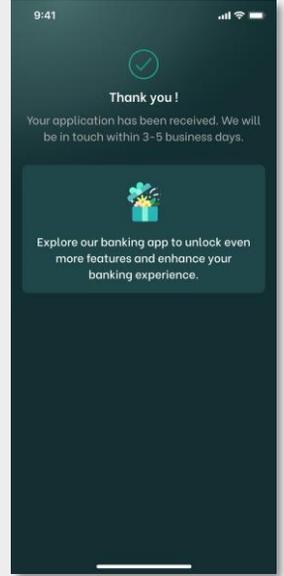
#### 19 Accept Terms and Conditions



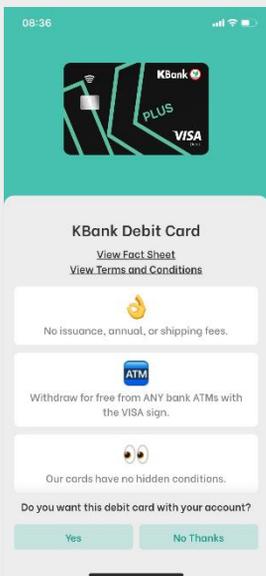
#### 20 Accept Personal Data Consents



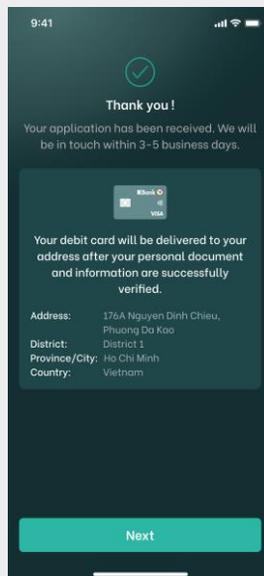
#### 21 Result of opening account



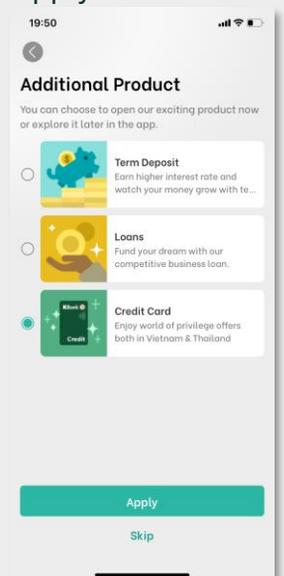
#### 22 Select to apply Debit card



#### 23 Result of apply Debit card (if any)



#### 24 Select any additional products\* you would like to apply

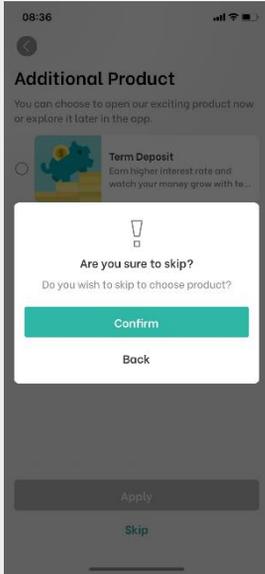


**Additional products\*:** Please kindly follow the guideline at point 2. Apply for Term Deposit or at point 3. Apply for Loan 4. Apply for Credit card

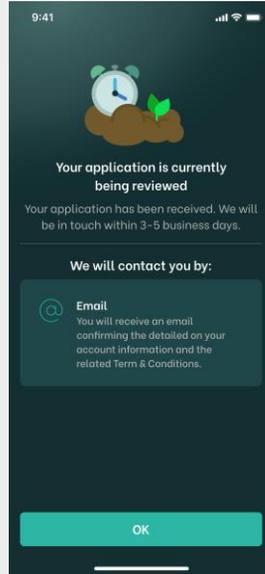
## 1. Apply K PLUS Vietnam for current account

### 1.2 Non - NFC device

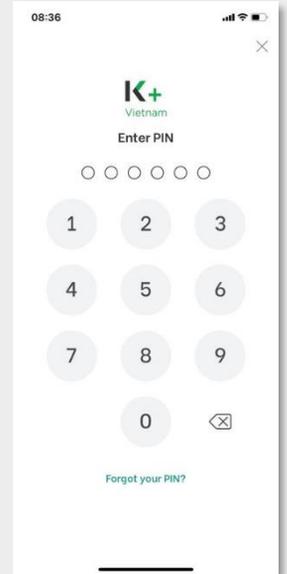
**25** Continue to apply product or Skip (if any)



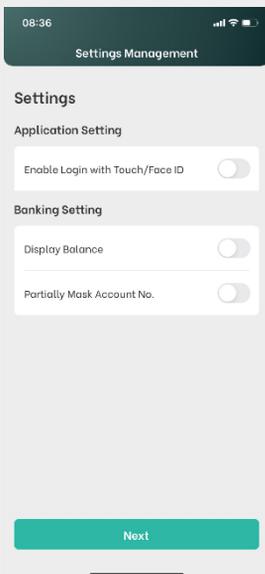
**26** Waiting for approval



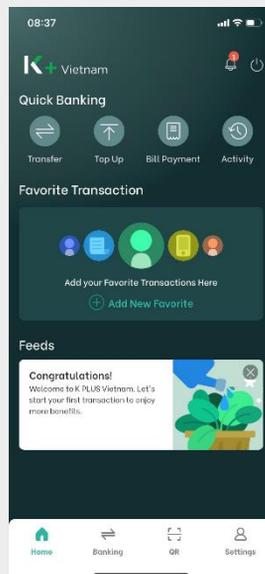
**27** Receive approval email to use K PLUS, then login and input PIN



**28** Set up settings management



**29** Access Home screen and start using our K PLUS Vietnam



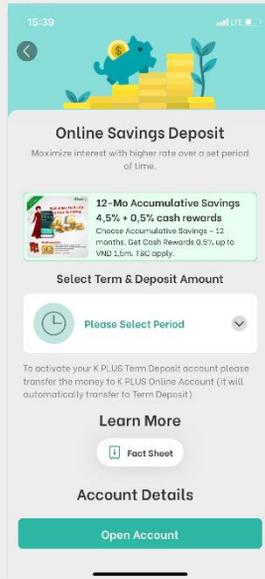
## 2. Apply for Term Deposit

Customers who completed to apply K PLUS Vietnam and continue to apply Term Deposit as following steps.

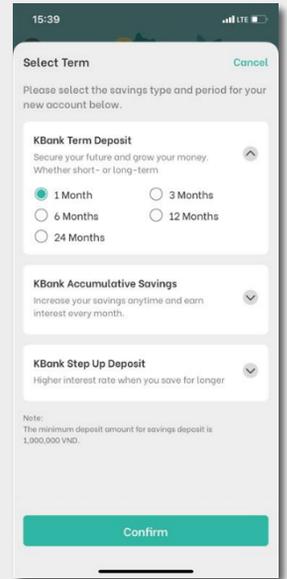
### 1 Continue to apply Term Deposit



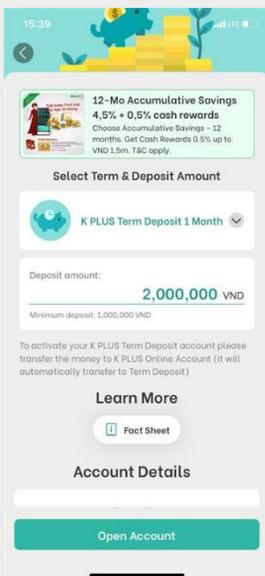
### 2 Select Term



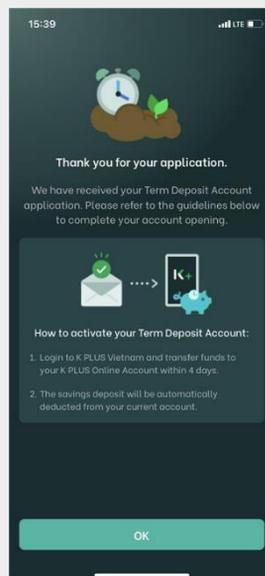
### 3 Select Product



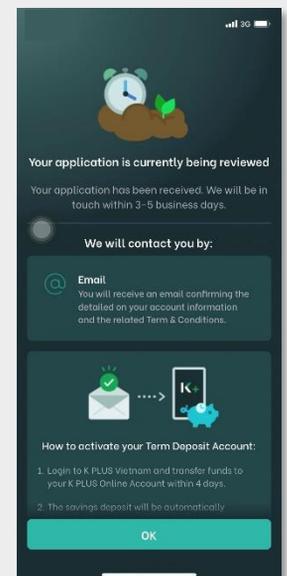
### 4 Input amount



### 5 Result in case of NFC device



### 6 Result in case of Non-NFC device



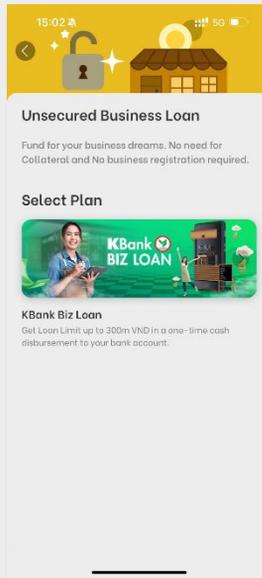
## 3. Apply for Loan

Customers who completed to apply K PLUS Vietnam and continue to apply Loan as following steps.

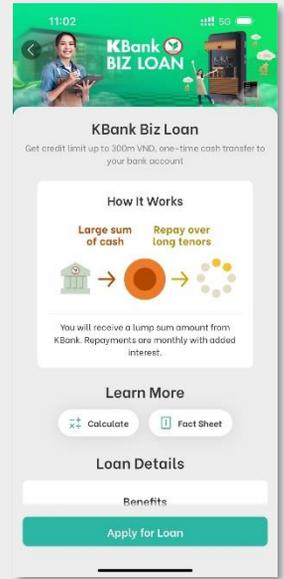
### 1 Select Loans



### 2 Select KBank Biz Loan



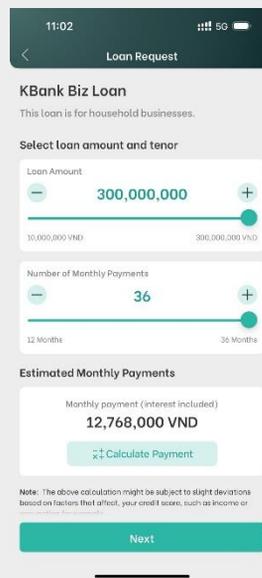
### 3 Product Detail



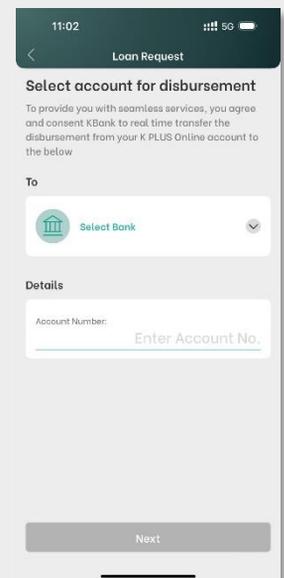
### 4 Select Next



### 5 Enter amount and tenor to calculate payment



### 6 Select account for disbursement



## 3. Apply for Loan

7

Declare loan usage by invoice(s)

8

Input information

9

Accept loan contract and consent

10

Input PIN

11

Input SMS OTP to sign loan contract and consent

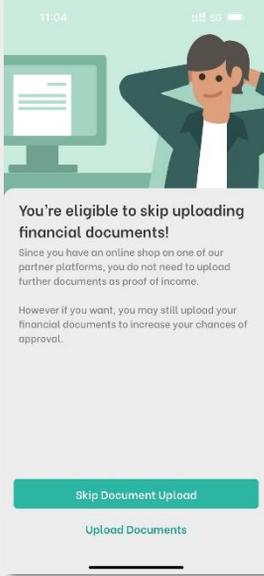
12

Review contract summary and select Next

## 3. Apply for Loan

13

(A) Partners' Platforms, select Skip Document Upload



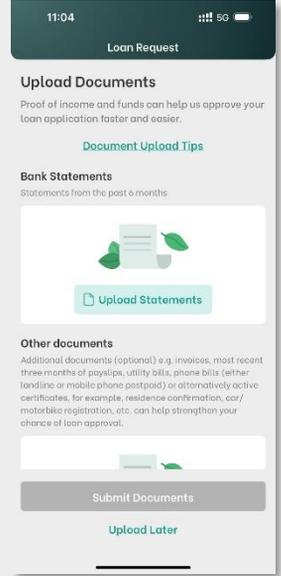
14

Tips for document upload, select Upload documents



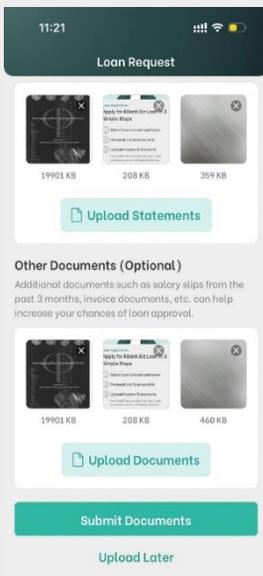
15

(B-1) Non-Partner's Platforms, select Upload documents



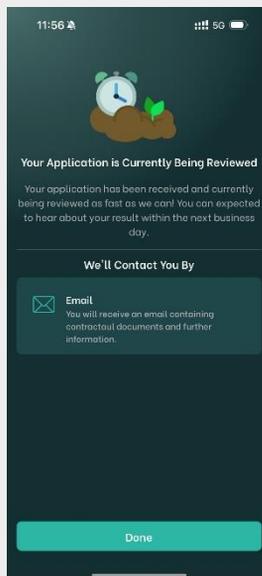
16

(B-2) Select Submit Documents



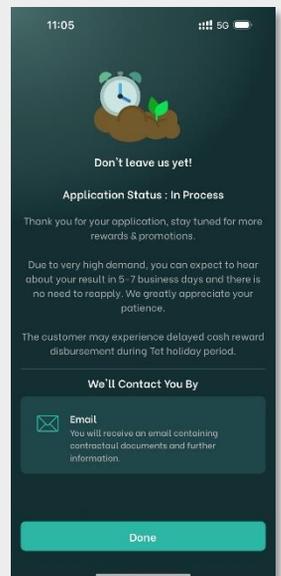
17

(C-1) Pending approval for NFC device



18

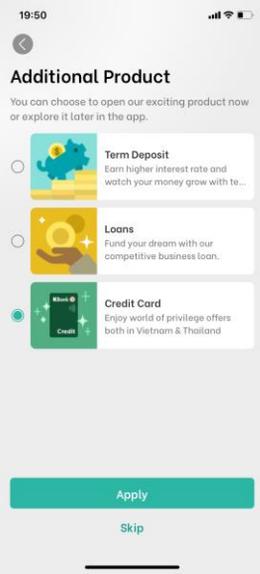
(C-2) Pending approval for non-NFC device



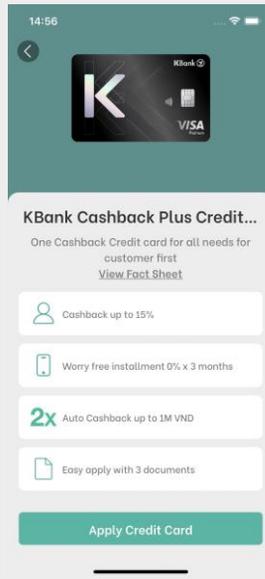
## 4. Apply for Credit Card

Customers who completed to apply K PLUS Vietnam and continue to apply Credit Card as following steps.

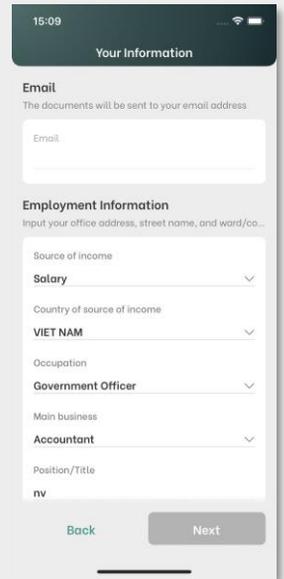
### 1 Select Credit Card



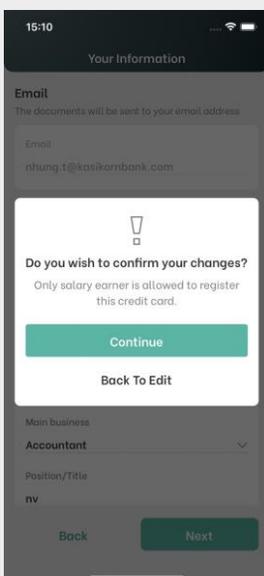
### 2 Select Apply Credit Card



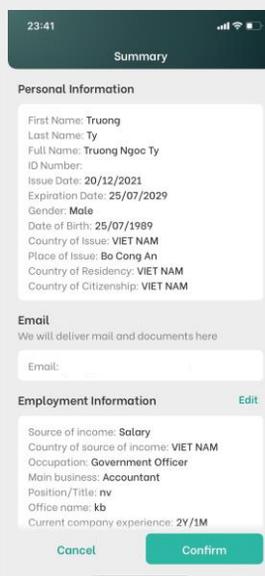
### 3 Input more information



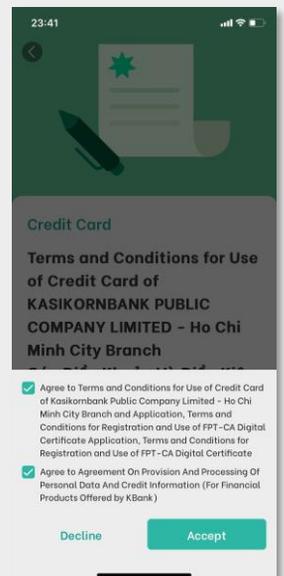
### 4 Select Continue



### 5 Review information



### 6 Agree to Terms and Conditions

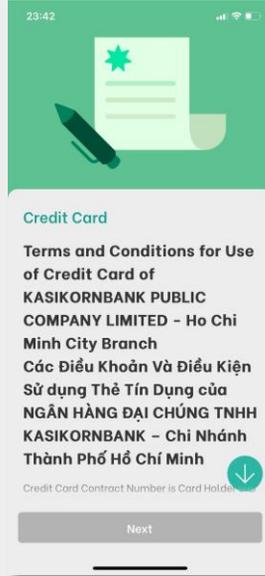


## 4. Apply for Credit Card

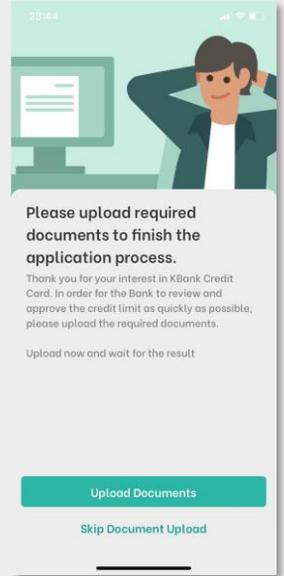
**7** Input SMS OTP to sign contract



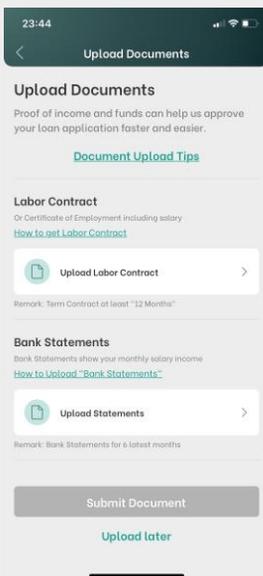
**8** View T&C with eSignature and click Next



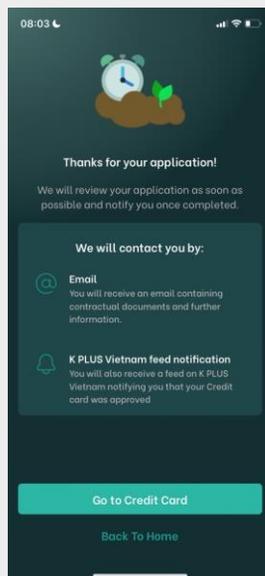
**9** Select Upload Document



**10** Upload documents:  
 - Labor Contract  
 - Bank Statement  
 - Social Insurance  
 - Evidence of Residence



**11** Completely apply for Credit Card. The Bank will review and contact you by Email/K PLUS feed notification soon.



**K+** Vietnam