

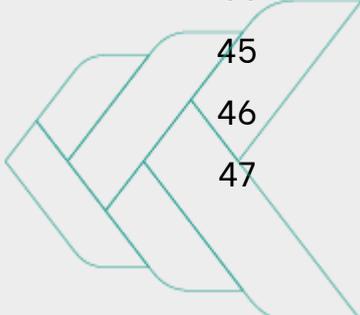


# User Manual



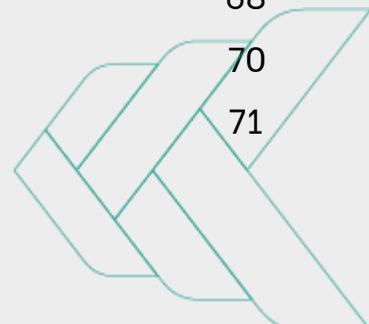
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# I. For New customer



## 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 12).

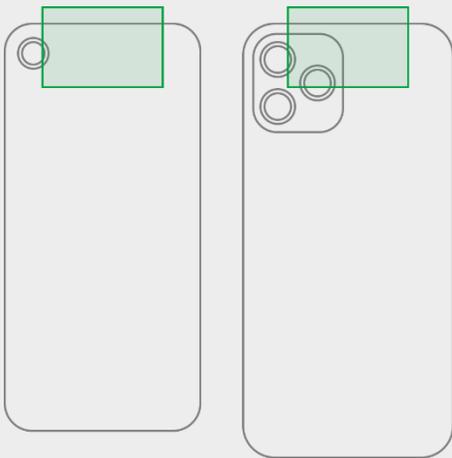
## 1. Apply K PLUS Vietnam for current account

### 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.

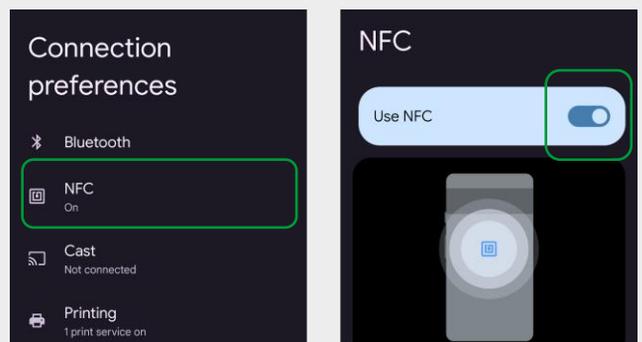
#### For iPhone

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.

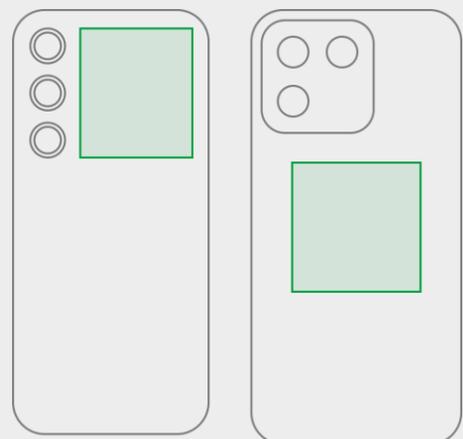


#### For Android phone

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

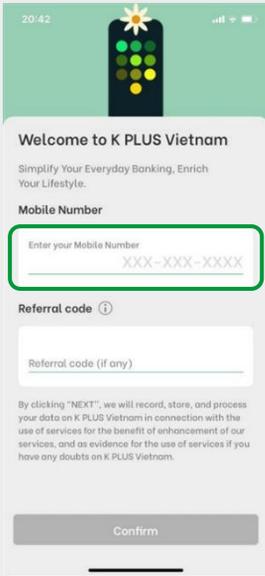
When prompted, place the BACK SIDE of the phone IN CONTACT with the chip of the ID card as shown in the instructions. Then, hold the ID card steadily until the NFC scanning is complete.



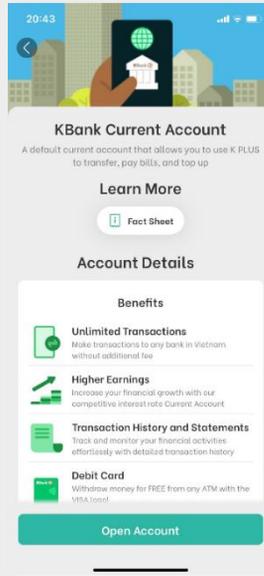
## 1. Apply K PLUS Vietnam for current account

### 1.1 NFC device

#### 1 Input Mobile Number



#### 2 Select Open Account



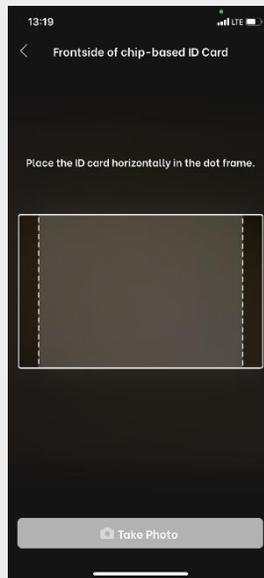
#### 3 Accept Consent



#### 4 ID card photo instruction



#### 5 Take frontside of ID card



#### 6 Take backside of ID card



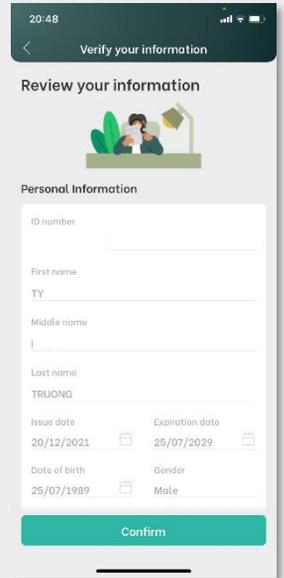
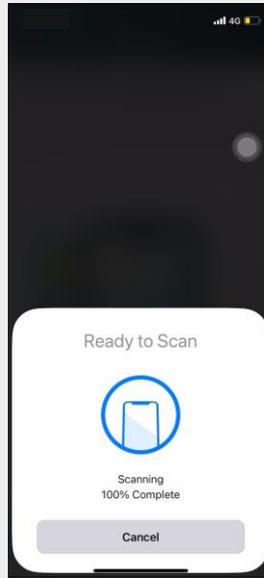
## 1. Apply K PLUS Vietnam for current account

### 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

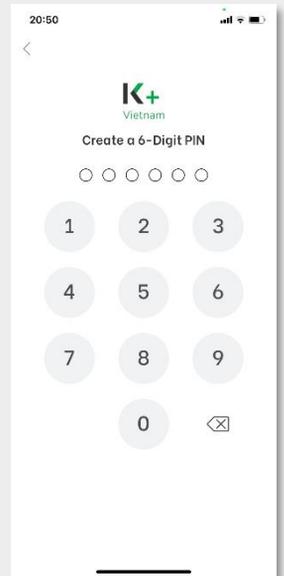
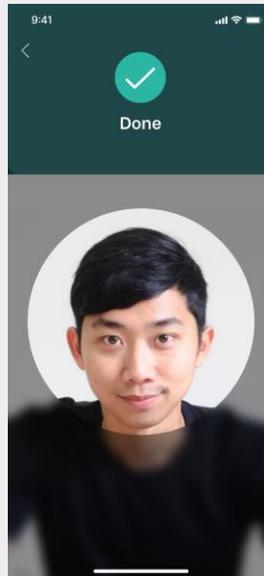
9 Review information extracted from chip-based



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@kaskornbank.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

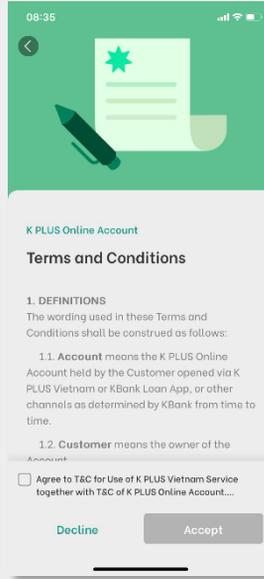
## 1. Apply K PLUS Vietnam for current account

### 1.1 NFC device

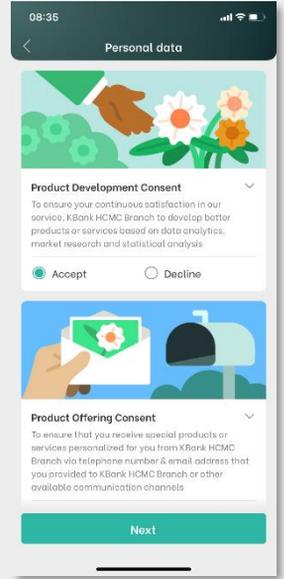
#### 19 Input SMS OTP



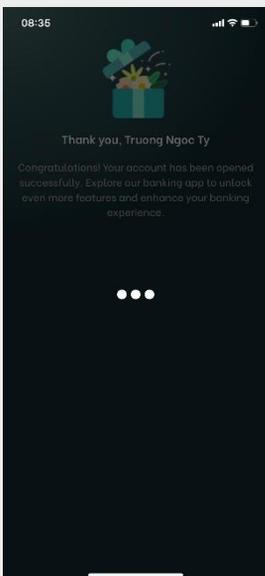
#### 20 Accept Terms and Conditions



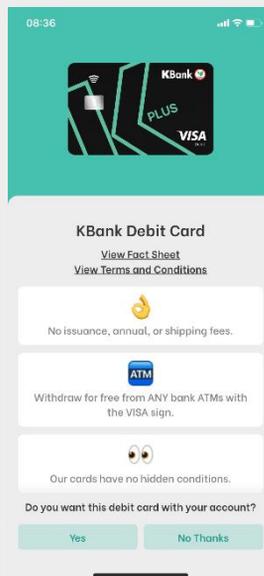
#### 21 Accept Personal Data Consents



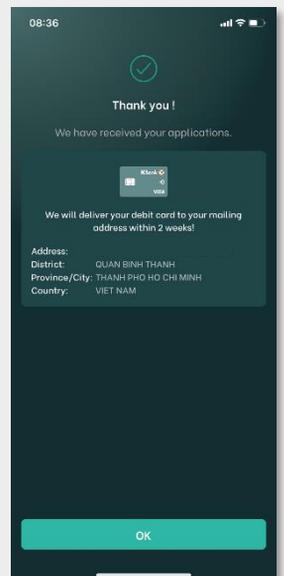
#### 22 Result of opening account



#### 23 Select to apply Debit card



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

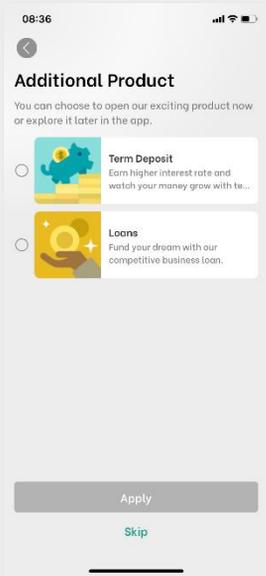


## 1. Apply K PLUS Vietnam for current account

### 1.1 NFC device

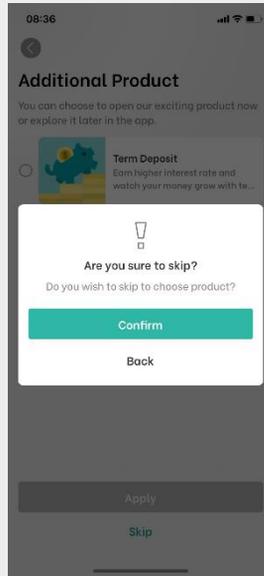
25

Select any additional products\* you would like to apply



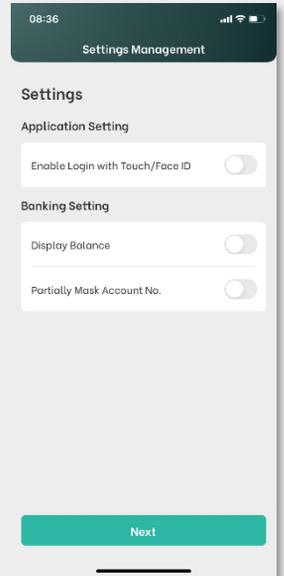
26

Continue to apply product or Skip (if any)



27

Set up settings management



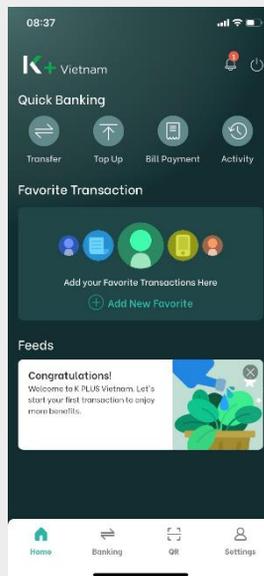
28

Enter PIN



29

Access Home screen and start using our K PLUS Vietnam

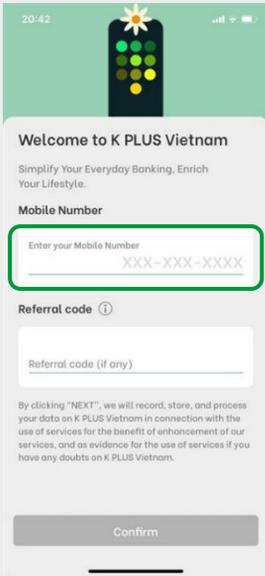


**Additional products\*:** Please kindly follow the guideline at point 2. **Apply for Term Deposit or at point 3. Apply for Loan**

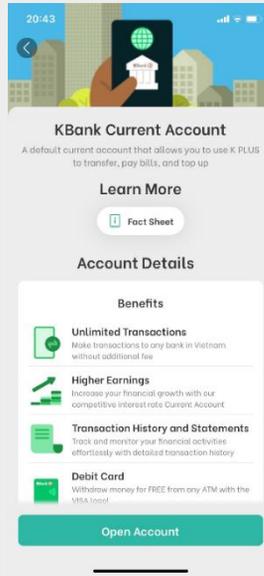
## 1. Apply K PLUS Vietnam for current account

### 1.2 Non - NFC device

#### 1 Input Mobile Number



#### 2 Select Open Account



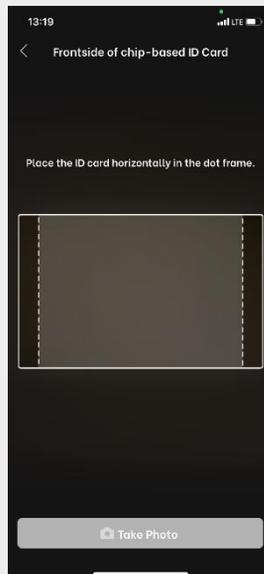
#### 3 Accept Consent



#### 4 ID card photo instruction



#### 5 Take frontside of ID card



#### 6 Take backside of ID card



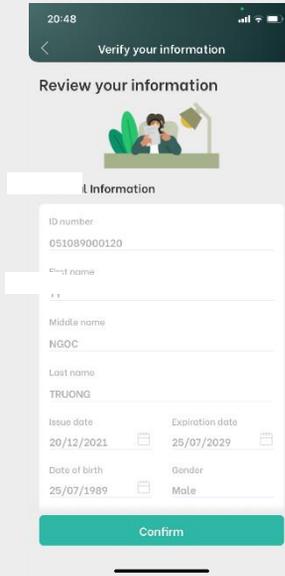
## 1. Apply K PLUS Vietnam for current account

### 1.2 Non - NFC device

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



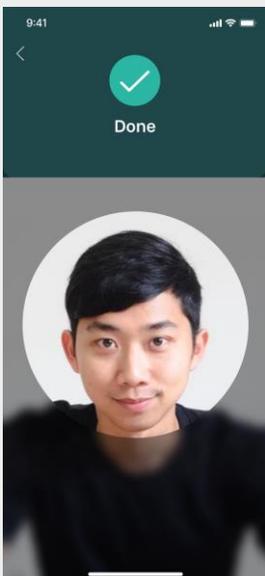
**8** Review information extracted from chip-based



**9** Take a Selfie & Liveness



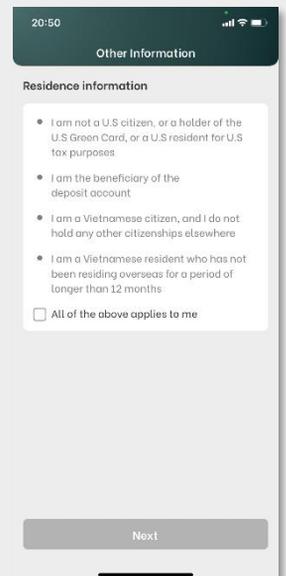
**10** Complete selfie step



**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: Trung  
Full name: Trung 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

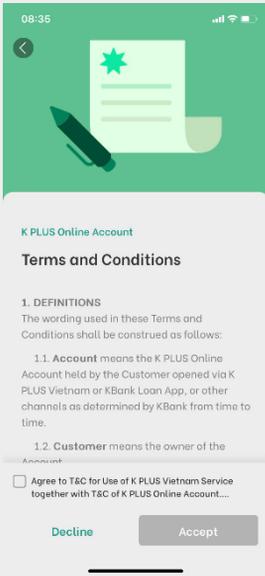
We have sent an OTP number (ref. code: QUOH) to your mobile phone number with 09x-xxx-7090

Resend OTP

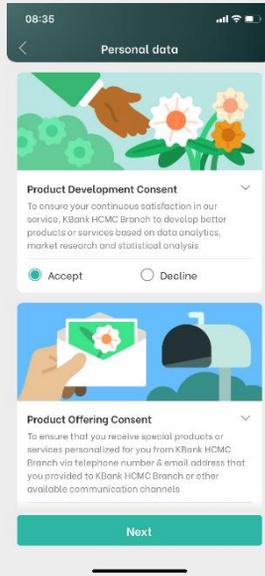
## 1. Apply K PLUS Vietnam for current account

### 1.2 Non - NFC device

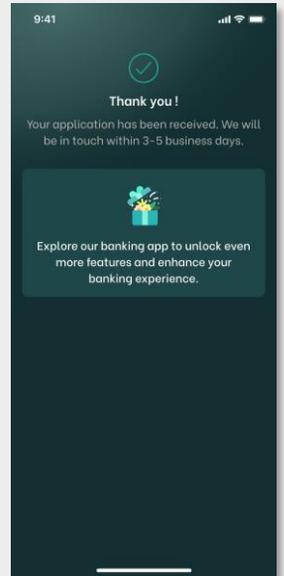
#### 19 Accept Terms and Conditions



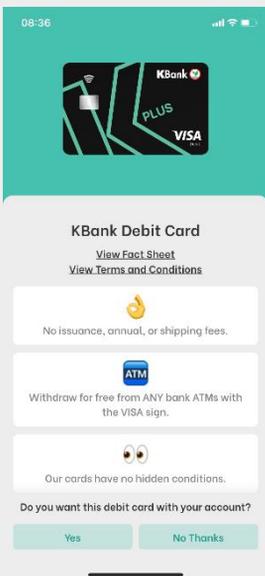
#### 20 Accept Personal Data Consents



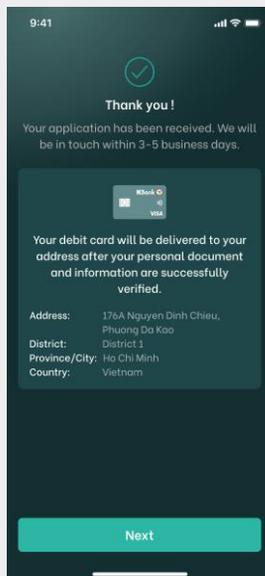
#### 21 Result of opening account



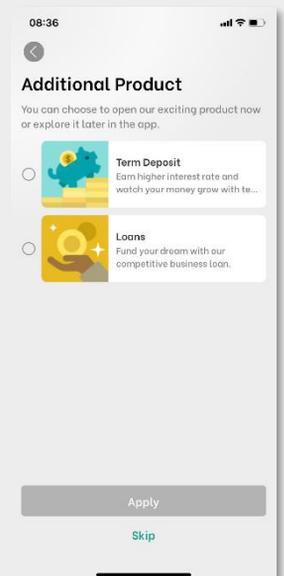
#### 22 Select to apply Debit card



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



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



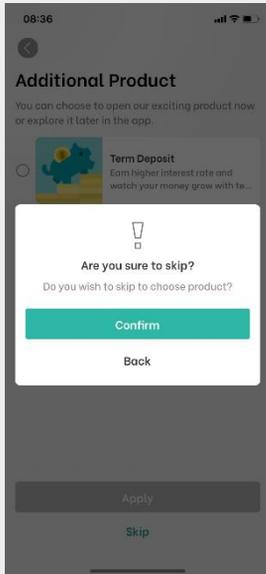
**Additional products\*:** Please kindly follow the guideline at point 2. Apply for Term Deposit or at point 3. Apply for Loan

## 1. Apply K PLUS Vietnam for current account

### 1.2 Non - NFC device

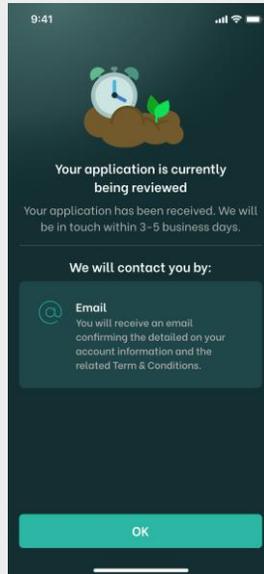
25

Continue to apply product or Skip (if any)



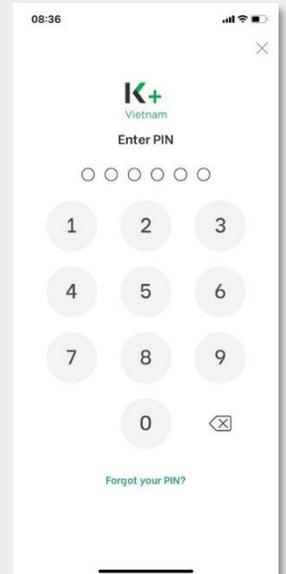
26

Waiting for approval



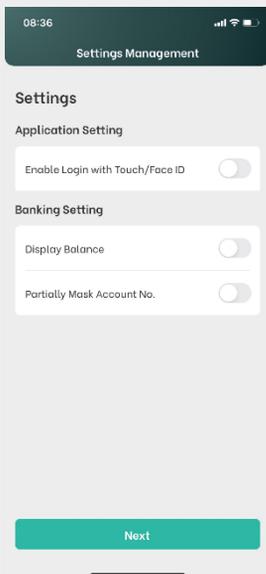
27

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



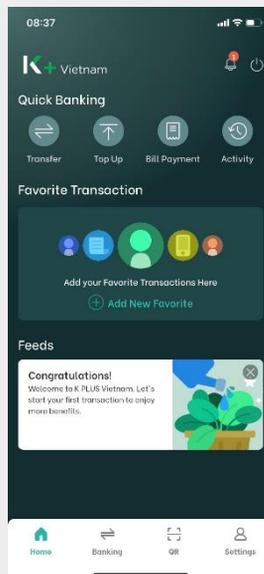
28

Set up settings management



29

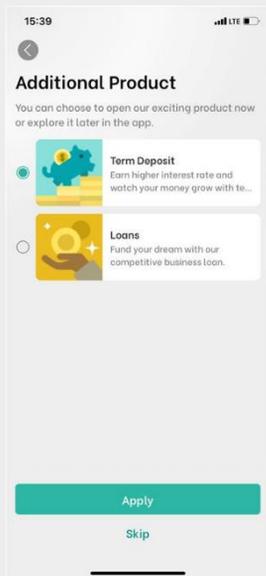
Access Home screen and start using our K PLUS Vietnam



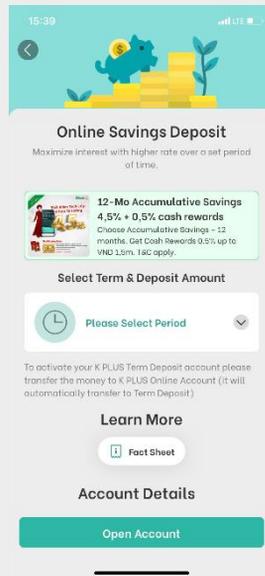
## 2. Apply for Term Deposit

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

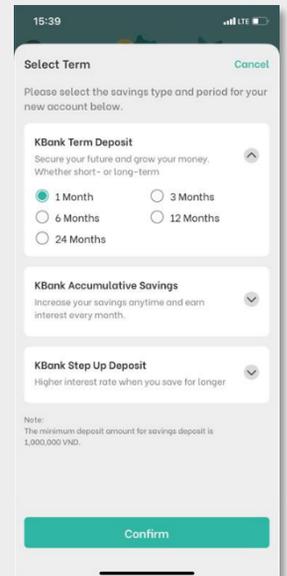
**1** Continue to apply Term Deposit



**2** Select Term



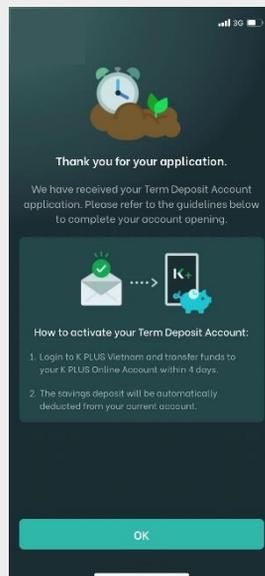
**3** Select Product



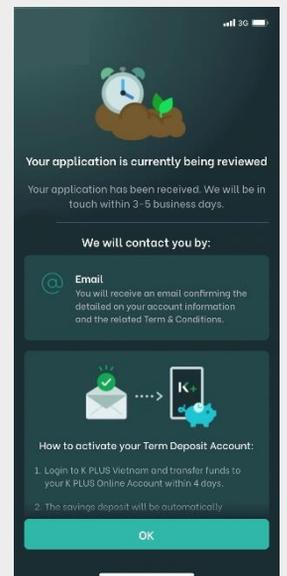
**4** Input amount



**5** Result in case of NFC device



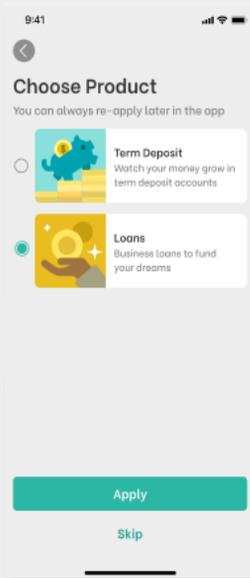
**6** Result in case of Non-NFC device



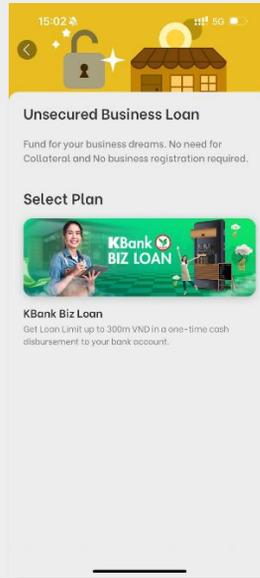
## 3. Apply for Loan

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

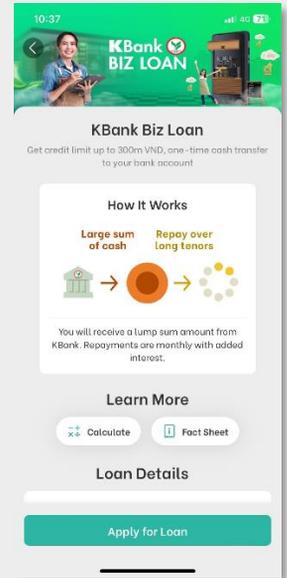
### 1 Select Loans



### 2 Select “KBank Biz Loan”



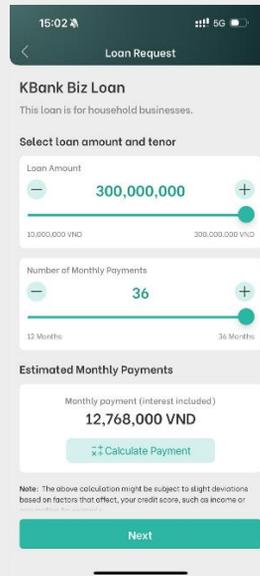
### 3 Product Detail



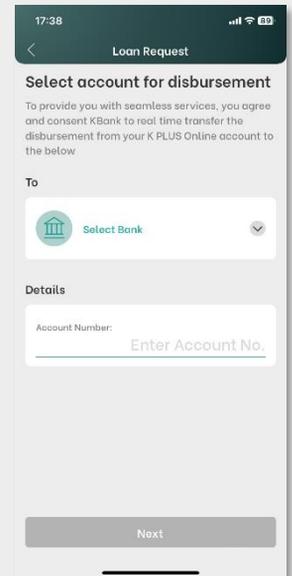
### 4 Select “Next”



### 5 Enter amount and tenor to calculate payment



### 6 Select account for disbursement



## 3. Apply for Loan

**7** Declare loan usage by invoice(s)

**Invoice Self-Declaration**  
Please declare loan usage equal or higher than loan request.  
Advanced payment for business purpose should be made before loan application submission.

**Invoice 1** Reset

Invoice description

Invoice amount VND

Receiver's name

Payment Date 📅

**Invoice 2 (Optional)** Reset

Invoice description

**Next**

**8** Input information

**Other Information**

Education ▼

Office phone number

Total monthly income VND

**Business Information**

Shop name

Type of business ▼

Average monthly revenue VND

**How Long You've Been in Business**

**Next**

**9** Accept loan contract and consent

**KBANK BIZ LOAN AGREEMENT**

Hợp Đồng Vay Vốn Kinh Doanh KBank này ("Hợp Đồng") được lập giữa các bên sau đây:

**A. Bên Cho Vay:** NGÂN HÀNG ĐẠI CHỨNG TNHH KASIKORNBANK - Chi nhánh Thành Phố Hồ Chí Minh ("Ngân Hàng")  
Địa chỉ: NGÂN HÀNG ĐẠI CHỨNG TNHH KASIKORNBANK - Chi nhánh Thành Phố Hồ Chí Minh  
Tòa nhà Sun Wah Tower, 115 Nguyễn Huệ

agree to KBANK BIZ LOAN AGREEMENT and APPLICATION, TERMS AND CONDITIONS FOR REGISTRATION AND USE OF FPT - CA DIGITAL CERTIFICATE

agree to AGREEMENT ON PROVISION AND PROCESSING PERSONAL DATA FOR KBANK BIZ LOAN PRODUCT

**Decline** **Accept**

**10** Input PIN

**K+ Vietnam**  
Enter PIN

○ ○ ○ ○ ○ ○

1 2 3

4 5 6

7 8 9

0 ✕

[Forgot your PIN?](#)

**11** Input SMS OTP to sign loan contract and consent

**Enter the OTP we've sent to sign contract**

We have sent an OTP number to your phone number at xxx-xxx-4567

8 2 6 4

**Resend OTP** **Done**

1	2	3
4	5	6
7	8	9
	0	<span>✕</span>

**12** Review contract summary and select "Next"

**KBANK BIZ LOAN AGREEMENT**

Hợp Đồng Vay Vốn Kinh Doanh KBank này ("Hợp Đồng") được lập giữa các bên sau đây:

**A. Bên Cho Vay:** NGÂN HÀNG ĐẠI CHỨNG TNHH KASIKORNBANK - Chi nhánh Thành Phố Hồ Chí Minh ("Ngân Hàng")  
Địa chỉ: NGÂN HÀNG ĐẠI CHỨNG TNHH KASIKORNBANK - Chi nhánh Thành Phố Hồ Chí Minh  
Tòa nhà Sun Wah Tower, 115 Nguyễn Huệ, Phường Bến Nghé, Quận 1, Thành Phố Hồ Chí Minh, Việt Nam  
Mã số đăng ký doanh nghiệp: 03167200

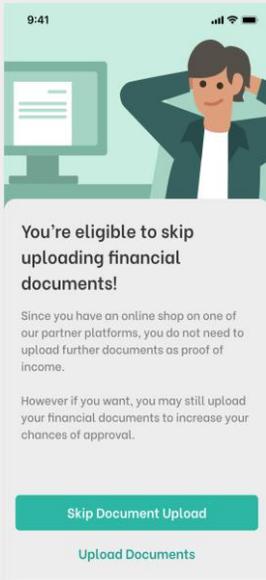
Giấy phép thành lập và hoạt động số 📄

**Next**

## 3. Apply for Loan

13

(A) Partners' Platforms, select "Skip Document Upload"



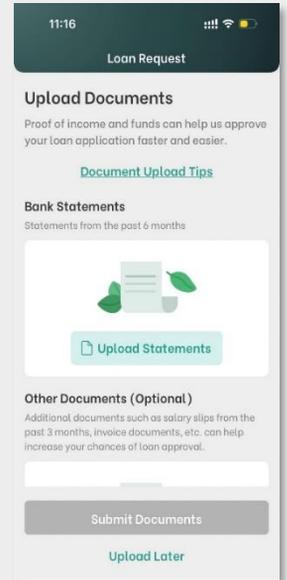
14

Tips for document upload, select "Upload documents"



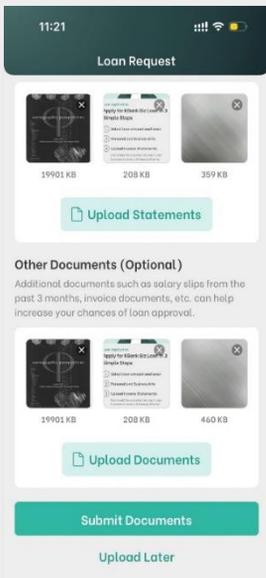
15

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



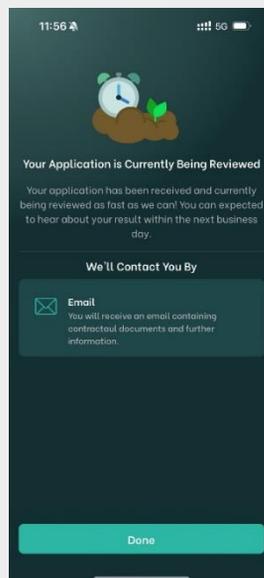
16

(B-2) Select "Submit Documents"



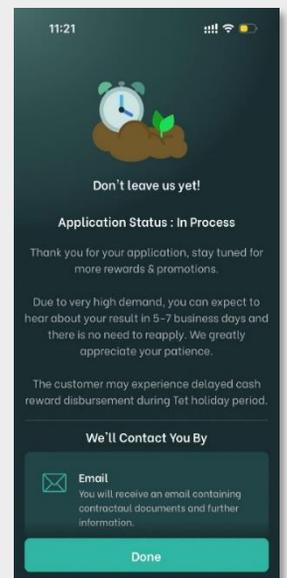
17

(C-1) Pending approval for NFC device



18

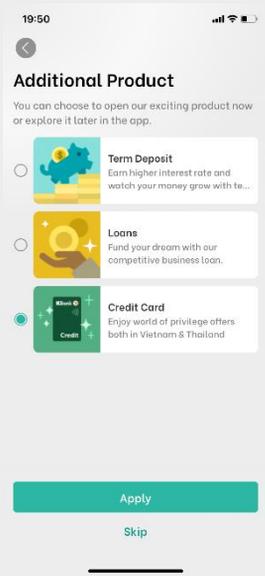
(C-2) Pending approval for non NFC device



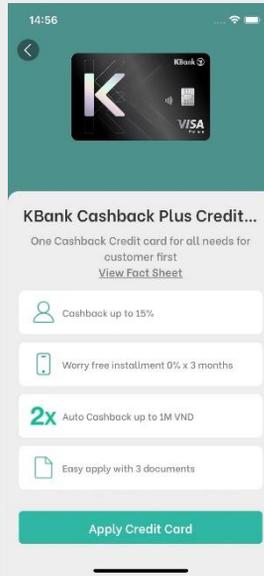
## 4. Apply for Credit Card

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

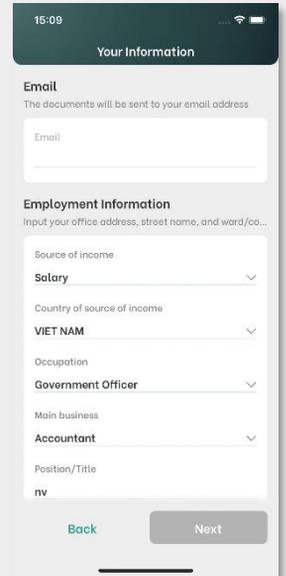
### 1 Select Credit Card



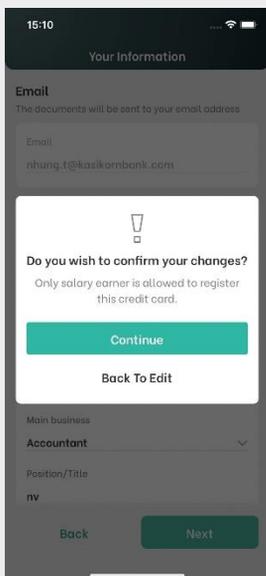
### 2 Select Apply Credit Card



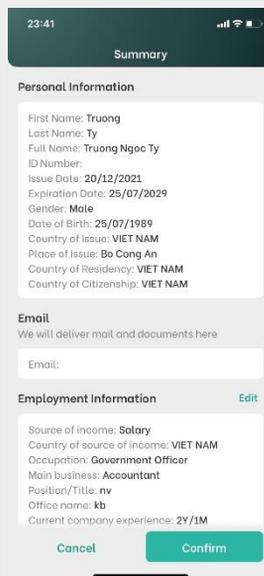
### 3 Input more information



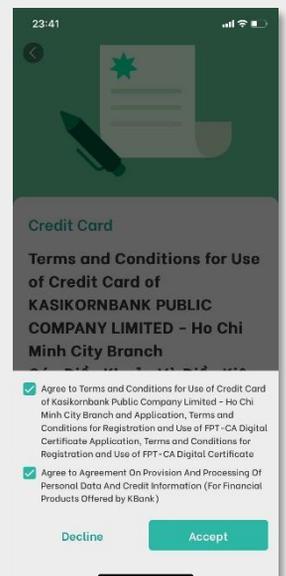
### 4 Select Continue



### 5 Review information



### 6 Agree to Terms and Conditions

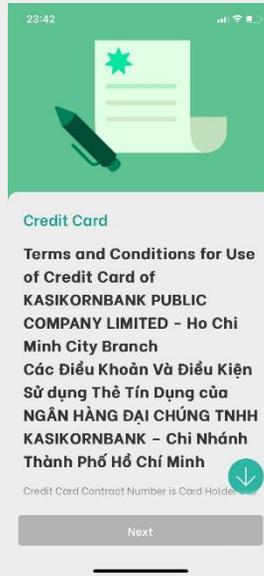


## 4. Apply for Credit Card

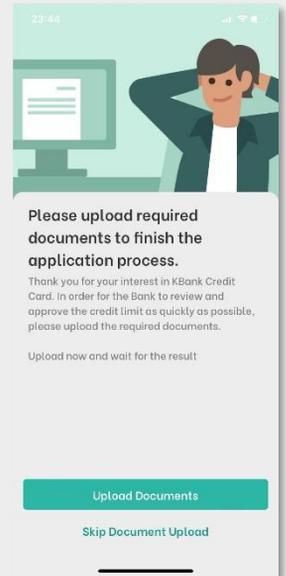
**7** Input SMS OTP to sign contract



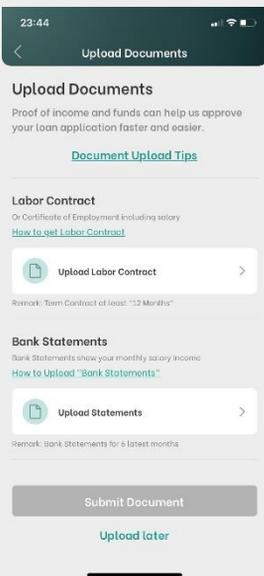
**8** View T&C with eSignature and click Next



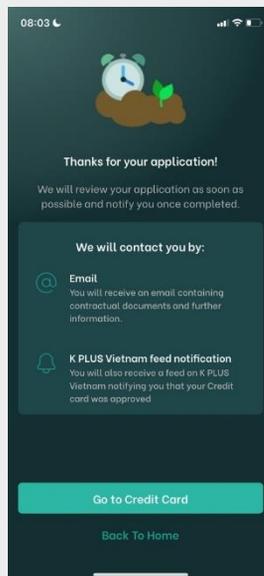
**9** Select Upload Document



**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.



## **II. For KBank customer**



## 1. Register K PLUS Vietnam

Customer who have KBank account, can apply to use K PLUS Vietnam application and can use existing KBank account as following steps.

### 1 Input Mobile Number

20:42

Welcome to K PLUS Vietnam

Simplify Your Everyday Banking, Enrich Your Lifestyle.

Mobile Number

Enter your Mobile Number  
XXX-XXX-XXXX

Referral code ⓘ

Referral code (if any)

By clicking "NEXT", we will record, store, and process your data on K PLUS Vietnam in connection with the use of services for the benefit of enhancement of our services, and as evidence for the use of services if you have any doubts on K PLUS Vietnam.

Confirm

### 2 Input your KBank account information

8:03

Can you tell us a bit more about yourself?

This will help us find and verify your bank account.

ID Number  
 Passport Number

ID Number

Account Number

App ID ⓘ

Next

### 3 Accept Consent

20:43

Biometrics Consent

For security, fulfillment of your intention, and performing banking service/activities/operations, by start recording you agree that we are keeping, and processing your biometric information, financial information and other information provided by you during the process in K PLUS Vietnam whether rejection of any services and/or your application for any products in K PLUS Vietnam or not.

We may contact you to verify your request as an added safety measure and helping you for fulfillment/facilitation on your application

Accept

Decline

### 4 ID card photo instruction

00:09

Verify Your Identity

ID Card Photo Instructions

Don't worry, we're only using your ID card to verify your identity.

- Do's**  
Place your ID card entirely within the frame.
- Don't**  
Don't take photo with light gloves on your ID Card.
- Don't**  
Don't place your fingers on the ID card.
- Don't**  
Don't take photos of your ID at an angle.

Take Photo

### 5 Take front and back side of ID card

00:09

ID Card Photo

Frontside of chip-based ID Card

Take Photo

Backside of chip-based ID Card

Take Photo

Upload ID card

### 6 Take frontside of ID card

13:19

Frontside of chip-based ID Card

Place the ID card horizontally in the dot frame.

Take Photo

## 1. Register K PLUS Vietnam

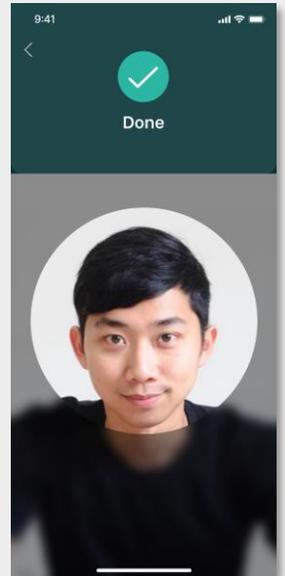
7 Take backside of ID card



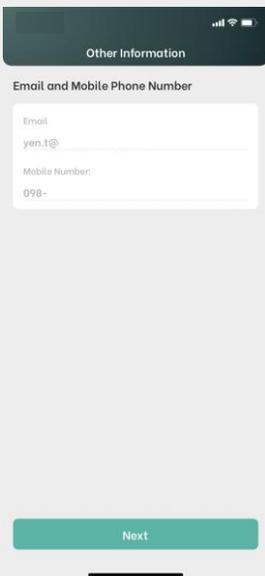
8 Take a Selfie & Liveness



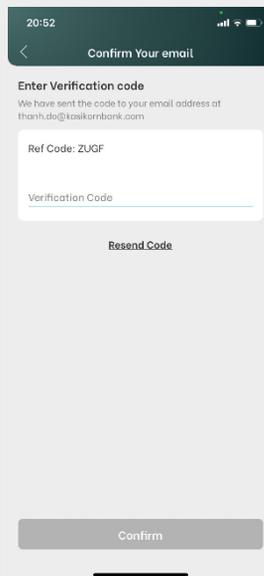
9 Complete selfie step



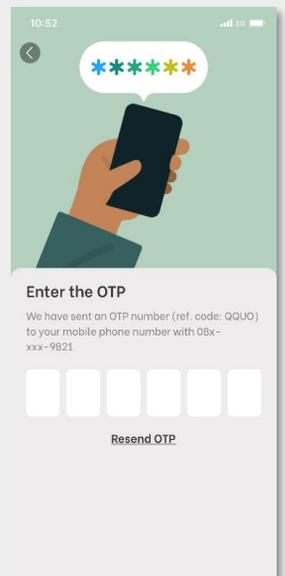
10 Email and mobile phone information



11 Verify email by OTP

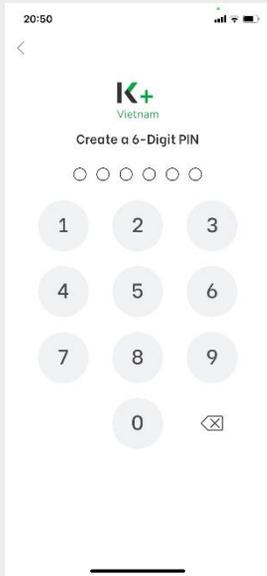


12 Input SMS OTP

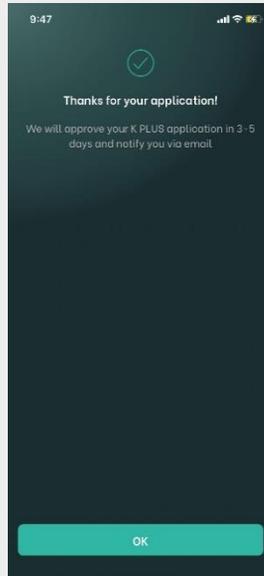


## 1. Register K PLUS Vietnam

### 13 Create PIN



### 14 Waiting for approval



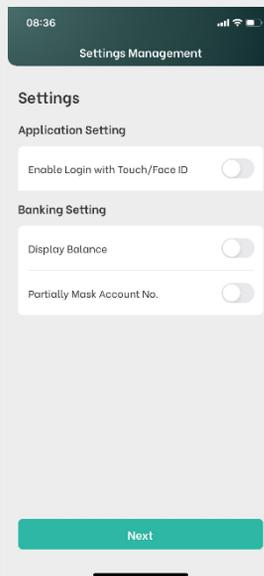
### 15 Get approval, login and accept Terms and Conditions of K PLUS Vietnam



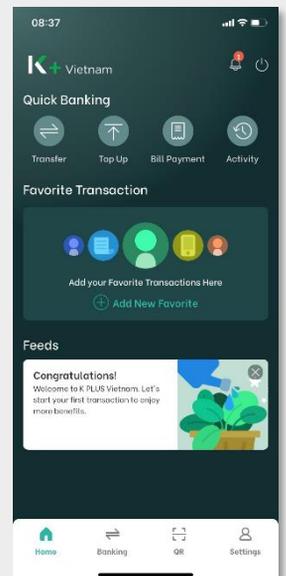
### 16 Enter PIN



### 17 Set up settings management



### 18 Access Home screen and start using our K PLUS Vietnam



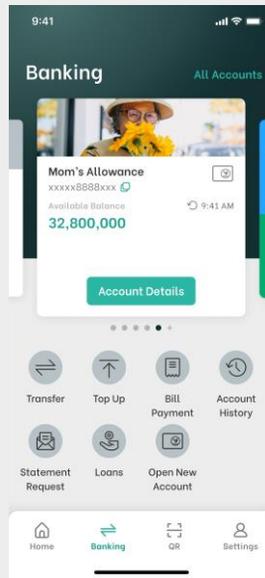
## 2. Open 2<sup>nd</sup> Current Account

Customer who have KBank account and K PLUS Vietnam application, can apply as following steps.

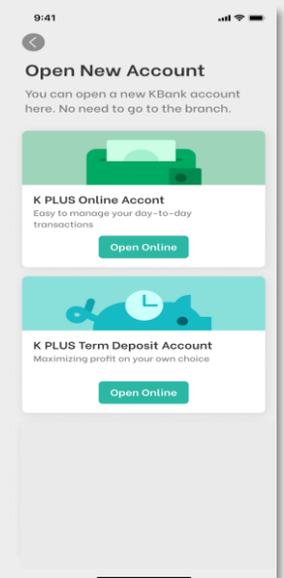
**1** Select Banking



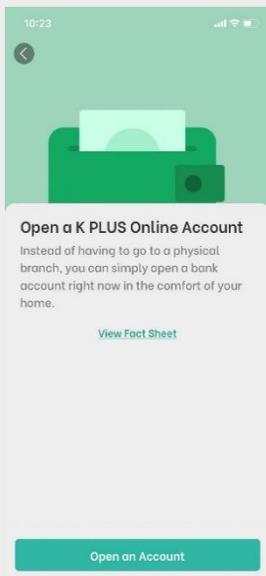
**2** Select Open New Account



**3** Choose Product and Select Open Online



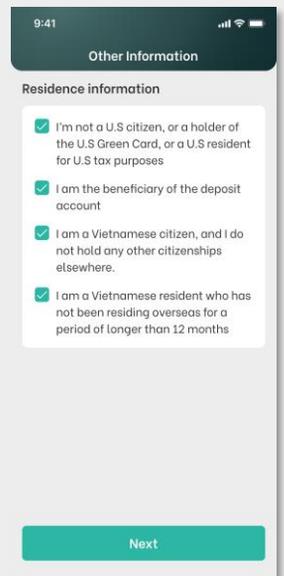
**4** Select Open an Account



**5** Take a Selfie & Liveness



**6** Select FATCA



## 2. Open 2<sup>nd</sup> Current Account

7 (Optional) Update Information and Select Next

4:34 Summary

**Personal Information**

First Name: TEST  
 Last Name: TESTER  
 Full Name: TESTER AND TEST  
 ID Number: 09008881012  
 Issue Date: 02 Mar 2021  
 Expiration Date: 13 Jan 2030  
 Gender: Male  
 Date of Birth: 13 Jan 1990  
 Country of Issue: VIET NAM  
 Place of Issue: I  
 Country of Residency: VIET NAM  
 Country of Citizenship: VIET NAM

**Employment**

Source of Income: Salary  
 Country of Source of Income: VIET NAM  
 Occupation: Self Employed  
 Main Business: Accountant  
 Job Title/Student (Vietnamese no tone marks): I  
 Work/School Name (Vietnamese no tone marks): I

**Permanent Address (Address on ID Card)**

Confirm

8 Summary account detail

10:25 Summary

**Account Detail**

Account Type: K PLUS Online Account (Current Account)  
 Value date: 07 Sep 2023

Confirm

9 Select Check Box and Select Accept

10:26

Open Account

**Terms and Conditions**

1. DEFINITIONS  
 The wording used in these Terms and Conditions shall be construed as follows:  
 1.1. "Account" means any account held by the Customer opened via K PLUS Vietnam or KBank Loan App, or other channels as determined by KBank from time to time.  
 1.2. "Customer" means the owner of the Account.  
 1.3. "Dormant Account" means the Account through which no transaction (other than payment of interest and recurring regular charges or regular receivables of similar nature) has been made for a consecutive 720 (seven hundred and twenty) days or more.

I accept the terms and conditions as stated above

Decline Accept

10 Select Go to Account

10:27

K+ Vietnam

Account opened successful  
 07 Sep 2023 10:27 AM

Account type: K PLUS Online Account (Current Account)  
 Account number: 101000010958

Value date: 07 Sep 2023  
 Interest rate\*: 0.40%  
\*Interest rate can be changed. Please refer to the effective announcement.

Go to Account

11 Be Shown New account

9:41

Banking All Accounts

K PLUS Online Account  
 xxxxxx8888xxx  
 Available Balance 9:41 AM  
 0

Account Details

Transfer Top Up Bill Payment Account Activity  
 Statement Request Loans Open New Account

Home Banking QR Settings

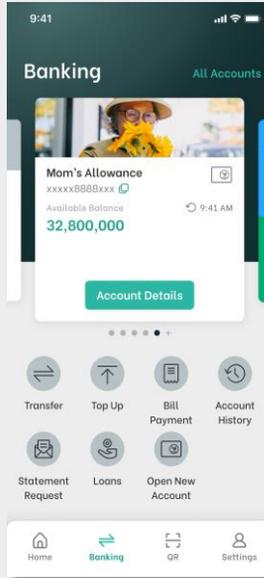
## 3. Open Term Deposit Account

Customer who have KBank account and K PLUS Vietnam application, can apply as following steps.

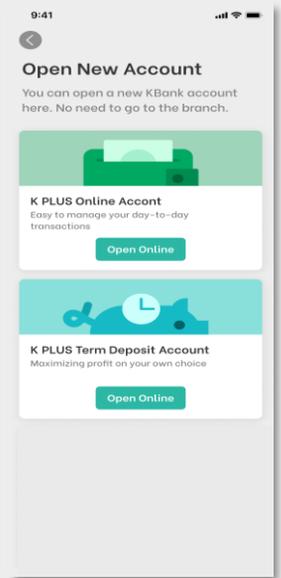
### 1 Select Banking



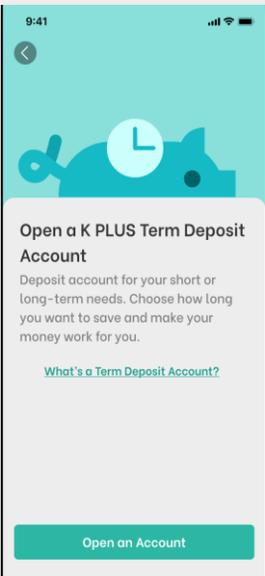
### 2 Select Open New Account



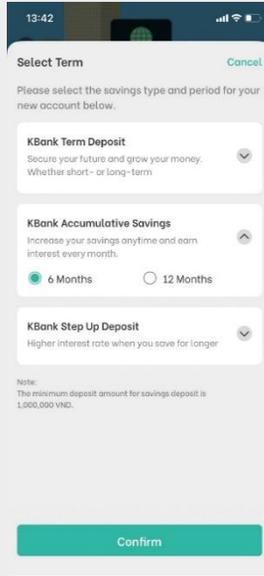
### 3 Choose Product and Select Open Online



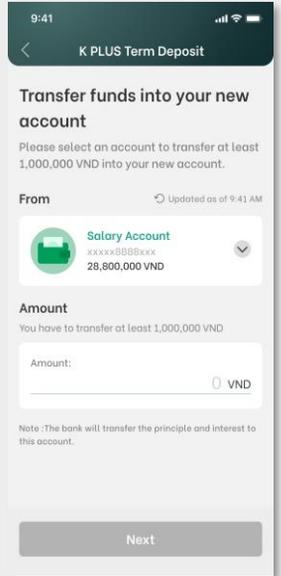
### 4 Select Open an Account



### 5 Select Account Type



### 6 Select Account to Transfer



## 3. Open Term Deposit Account

### 7 Input Amount

9:41 K PLUS Term Deposit

Transfer funds into your new account

Please select an account and enter amount to transfer into your new account.

From Updated as of 9:41 AM

Salary Account  
xxxxx8888xxx  
28,800,000 VND

Amount

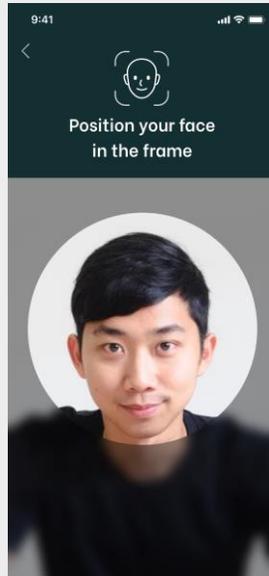
You have to transfer at least 1,000,000 VND

Amount: 8,000,000 VND

Note: The bank will transfer the principle and interest to this account.

Next

### 8 Take selfie



### 9 (Optional) Update Information and Select Next

9:41 Summary

Personal information

First name: Tran  
Last name: Vu Nguyen  
Full name: Tran Vu Nguyen  
ID number: 001055000112  
Issue date: 01/01/2018  
Expiration date: 01/01/2022  
Gender: Male  
Date of birth: 01/01/1990  
Country of issue: Vietnam  
Place of issue: Ho Chi Minh  
Country of residency: Vietnam  
Country of citizenship: Vietnam

Employment

Source of income: Employment  
Country of source of income: Vietnam  
Occupation: Private enterprise employee  
Main business: Accountant  
Position/Title: Senior Accountant  
Office name: ABC Accountancy

Email and phone

Email: tranvunguyen@gmail.com  
Phone number: 0981234567

Next

### 10 Select Confirm

9:41 Summary

Account Detail

Account type: K PLUS Term Deposit  
Value date: 31/05/2022  
Deposit amount: 1,000,000 VND  
Interest payment period: At maturity  
Deposit term: 1 Month  
Rollover instruction: Close and Transfer to selected account

Confirm

### 11 Answer FATCA Questions and Select Next

9:41 Other Information

Residence information

- I'm 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

Next

### 12 Select Check Box and Select Accept

9:41

K PLUS Online Account

Terms & Conditions

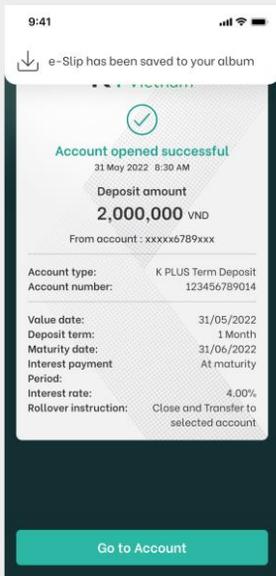
Eget euismod justo tristique tortor, pharetra sed. Vestibulum sit at sit ultricies nibh proin et odio. Bibendum pretium hendrerit ut scelerisque amet donec a sodates donec. Enim, dui sed vulputate lacus lacus, laoreet varius mi. Integer est nibh faucibus integer bibendum egestas lauculis. In consequat, a ullamcorper sed. Amet erat pulvinar laoreet amet. Pulvinar amet, maecenas massa consequat amet adipiscing fermentum cursus id. Purus massa nisi, leo semper. Placerat

I accept the terms and conditions as stated above

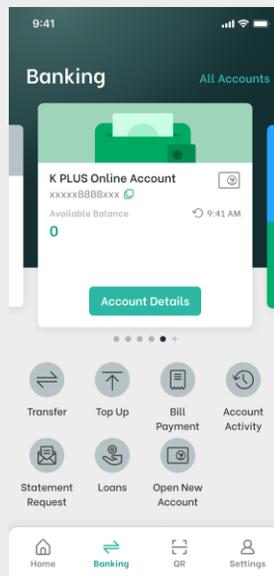
Decline Accept

## 3. Open Term Deposit Account

13 Select Go to Account



14 Be Shown New account

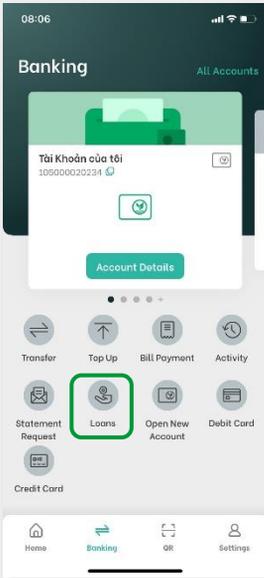


## 4. Loans

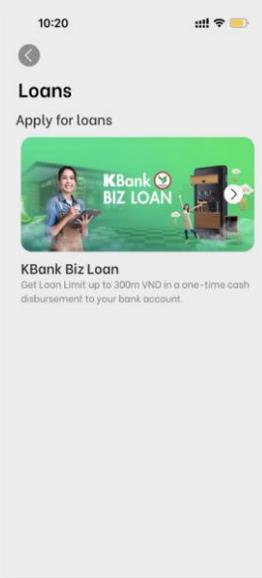
### 4.1 Apply Loan

Customer, who has KBank account and K PLUS Vietnam can apply as following steps.

**1** Select “Banking” menu and “Loans” icon



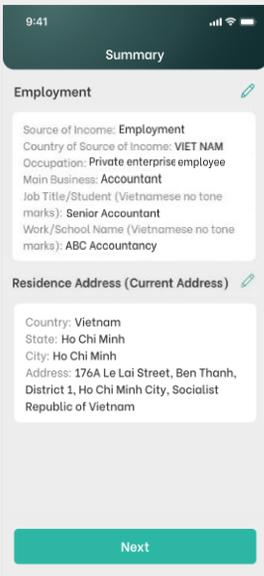
**2** Select “KBank Biz Loan”



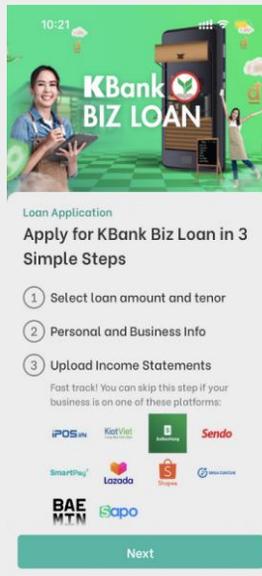
**3** Take a selfie



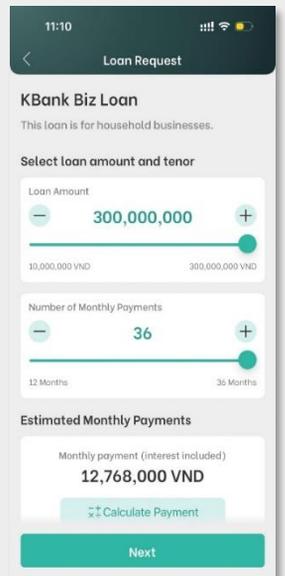
**4** Review information



**5** Select “Next”



**6** Enter amount and tenor to calculate payment



## 4. Loans

### 4.1 Apply Loan

**7** Select account for disbursement

**Loan Request**

**Select account for disbursement**

To provide you with seamless service, you agree and consent KBank to real time transfer the disbursement from your K PLUS Online account to the account below

To

BIDV

Details

Account Number: **123456789012**

**Next**

**8** Declare loan usage by invoice(s)

**Loan Request**

**Invoice Self-Declaration**

Please declare loan usage equal or higher than loan request.

Advanced payment for business purpose should be made before loan application submission

**Invoice 1** Reset

Invoice description  
**Open second branch**

Invoice amount  
**80,000,000 VND**

Receiver's name  
**ABC Construction**

Payment Date  
**01/07/2022**

**Invoice 2 (Optional)** Reset

**Next**

**9** Input information

**Loan Request**

**Other Information**

Education  
**Bachelor degree**

Office phone number  
**026-380-0880**

Total monthly income  
**80,000,000 VND**

**Business Information**

Shop name  
**ABC Beauty**

Type of business  
**Beauty and personal care**

Average monthly revenue  
**15,000,000 VND**

How Long You've Been in Business

**Next**

**10** Accept loan contracts and consent

**KBANK BIZ LOAN AGREEMENT**

Hợp Đồng Vay Vốn Kinh Doanh KBank này ("Hợp Đồng") được lập giữa các bên sau đây:

A. Bên Cho Vay: NGÂN HÀNG ĐẠI CHỨNG TNHH KASIKORNBANK - Chi nhánh Thành Phố Hồ Chí Minh ("Ngân Hàng")  
Địa chỉ: NGÂN HÀNG ĐẠI CHỨNG TNHH KASIKORNBANK - Chi nhánh Thành Phố Hồ Chí Minh

agree to KBANK BIZ LOAN AGREEMENT and APPLICATION, TERMS AND CONDITIONS FOR REGISTRATION AND USE OF FPT-CA DIGITAL CERTIFICATE

agree to AGREEMENT ON PROVISION AND PROCESSING PERSONAL DATA FOR KBANK BIZ LOAN PRODUCT

**Decline** **Accept**

**11** Input SMS OTP to sign loan contracts and consent

**Enter the OTP**

We have sent an OTP number to your mobile phone number end with 05x-xxx-4567

**8 2 6 4**

**Resend OTP**

"8264"

1	2 ABC	3 DEF
4 GHI	5 JKL	6 MNO
7 PQRS	8 TUV	9 WXYZ
	0	

**12** Review contract summary and select "Next"

**KBANK BIZ LOAN AGREEMENT**

Hợp Đồng Vay Vốn Kinh Doanh KBank này ("Hợp Đồng") được lập giữa các bên sau đây:

A. Bên Cho Vay: NGÂN HÀNG ĐẠI CHỨNG TNHH KASIKORNBANK - Chi nhánh Thành Phố Hồ Chí Minh ("Ngân Hàng")  
Địa chỉ: NGÂN HÀNG ĐẠI CHỨNG TNHH KASIKORNBANK - Chi nhánh Thành Phố Hồ Chí Minh  
Tòa nhà Sun Wah Tower, 115 Nguyễn Huệ, Phường Bến Nghé, Quận 1, Thành Phố Hồ Chí Minh, Việt Nam  
Mã số đăng ký doanh nghiệp: 03167202

Giấy phép thành lập và hoạt động số

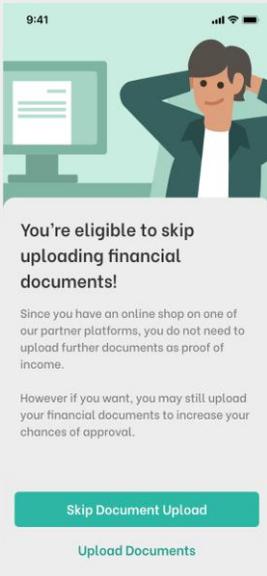
**Next**

## 4. Loans

### 4.1 Apply Loan

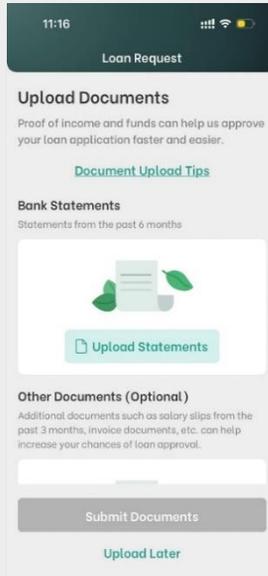
13

(A) Partners' Platforms, select "Skip Document Upload"



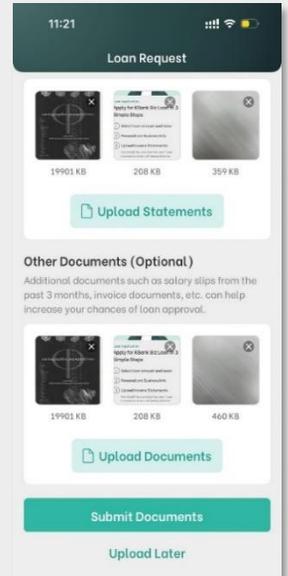
14

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



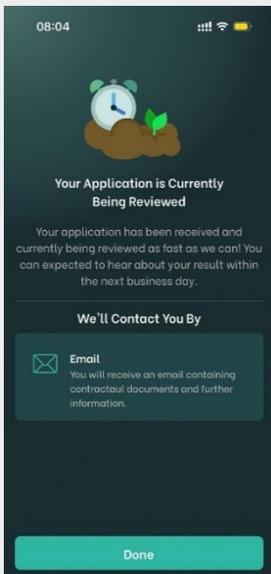
15

(B-2) Select "Submit Documents"



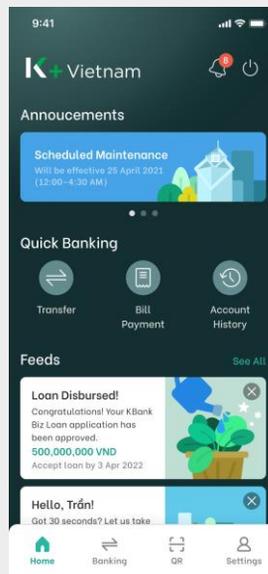
16

Wait for approval



17

Enjoy K PLUS and view loan approval result

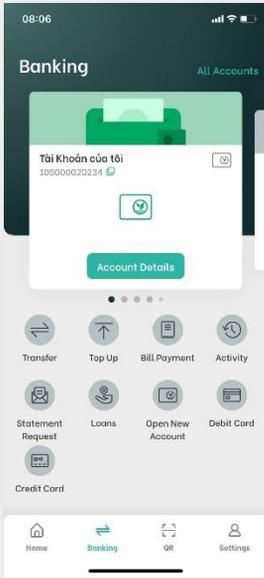


## 4. Loans

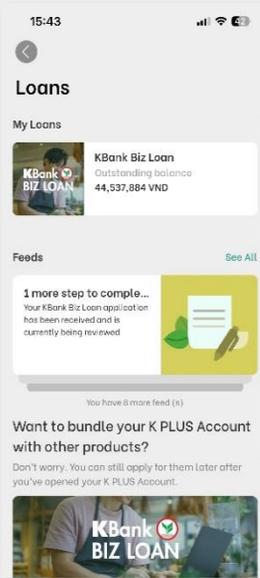
### 4.2 My Loans & Loan Repayment (KBank Biz Loan)

View your loan details: approved amount, installment, interest, and due. Repay your loan with partial or full due amount, including pay off amount.

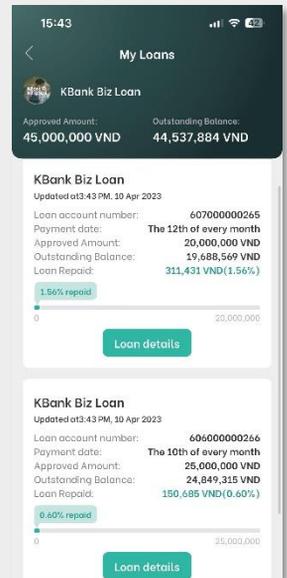
**1** Select “Banking” menu and “Loans” icon



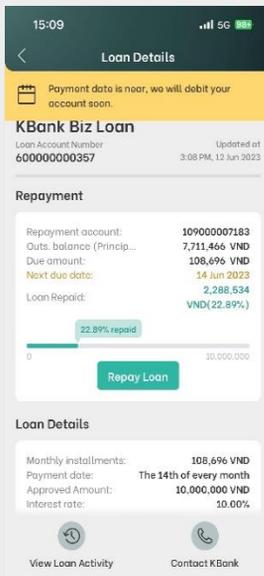
**2** Select “KBank Biz Loan”



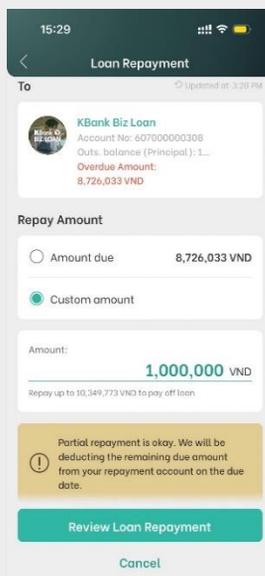
**3** Select “Loan Details”



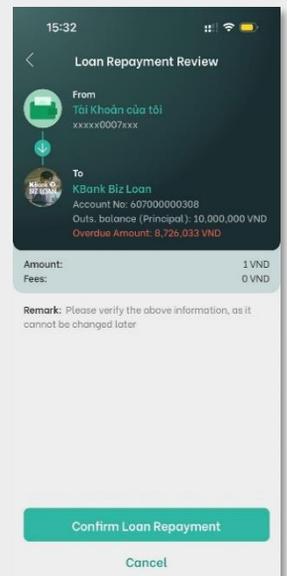
**4** View loan details and select “Repay Loan”



**5** Select “Amount due” or “Custom amount” before repayment



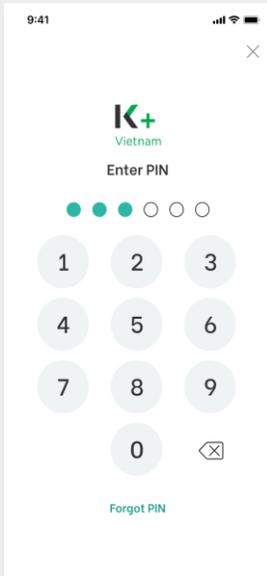
**6** Select “Confirm Loan Repayment”



## 4. Loans

### 4.2 My Loans & Loan Repayment (KBank Biz Loan)

7 Input PIN

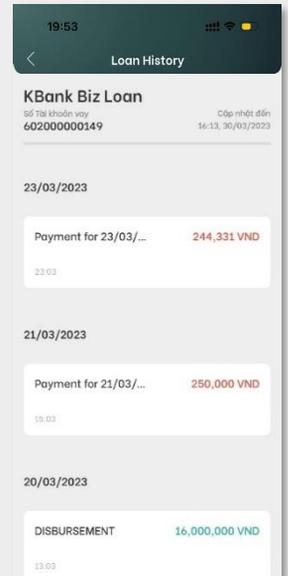


8 View slip



View loan repayment history from selecting "View Loan Activity" in Loan Details screen

9

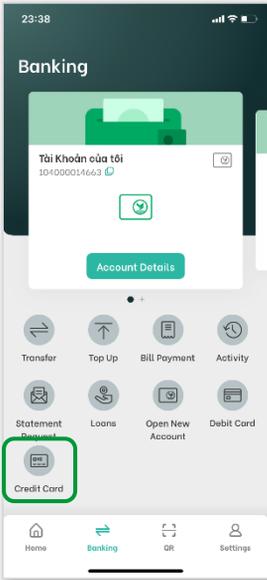


## 5. Credit Card

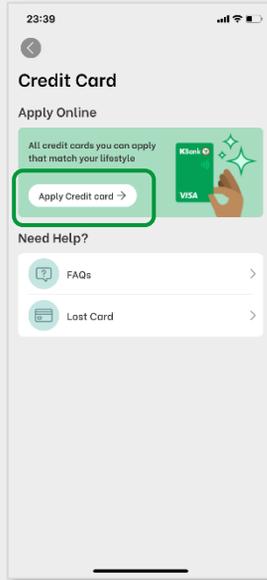
### 5.1 Apply for Credit Card

Customer who has K PLUS Vietnam can apply Credit Card as following steps.

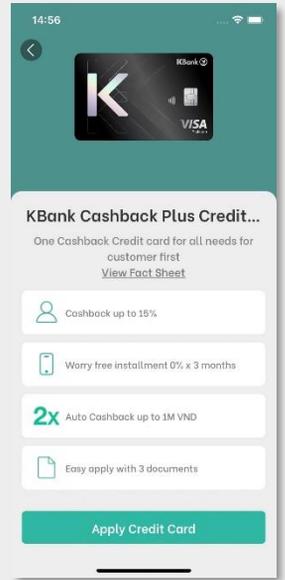
**1** From Banking, select Credit card icon



**2** Select "Apply Credit Card"



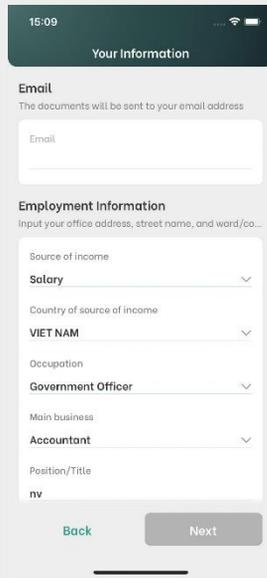
**3** Select "Apply Credit Card"



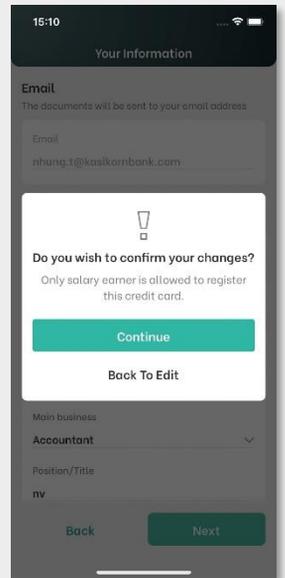
**4** Perform face scan



**5** Input more information



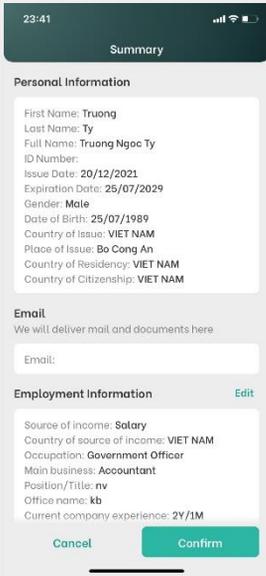
**6** Select "Continue"



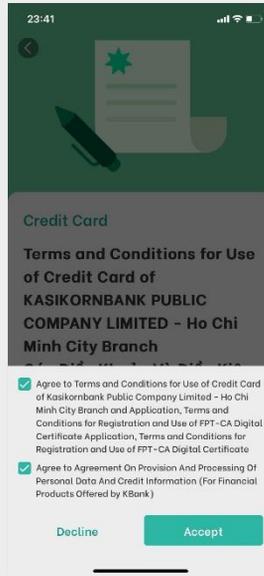
## 5. Credit Card

### 5.1 Apply for Credit Card

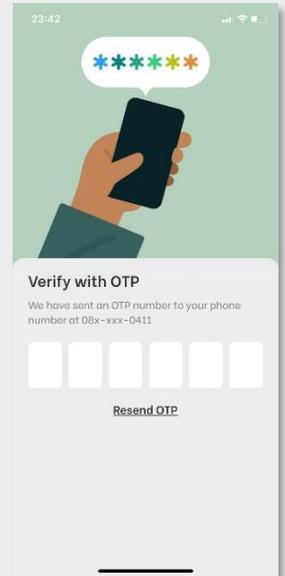
#### 7 Review information



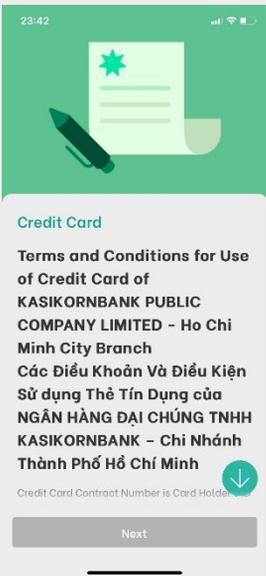
#### 8 Agree T&C



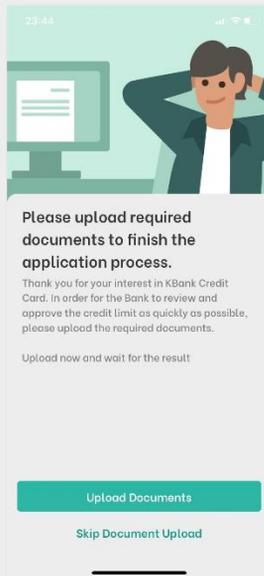
#### 9 Input OTP to sign contract



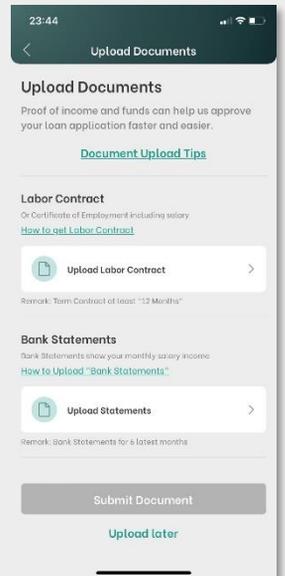
#### 10 View T&C with eSignature, scroll down and click Next



#### 11 Select "Upload Document"



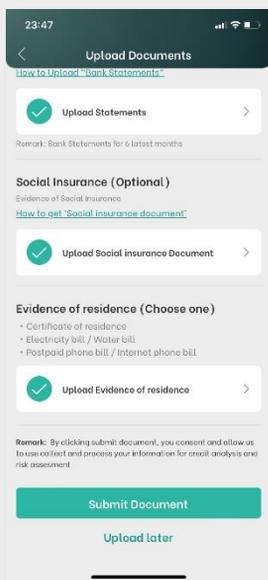
#### 12 Upload documents: - Labor Contract - Bank Statement - Social Insurance - Evidence of Residence



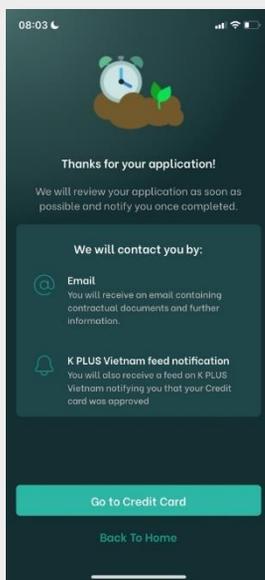
## 5. Credit Card

### 5.1 Apply for Credit Card

13 Select “Submit Document”



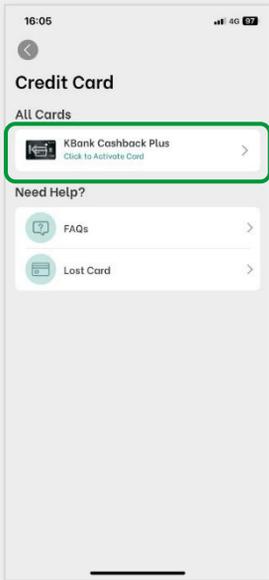
14 Completely apply for Credit Card. The Bank will review and contact you by Email/K PLUS feed notification soon



## 5. Credit Card

### 5.2 Activate Credit Card

1 Select Credit Card to activate



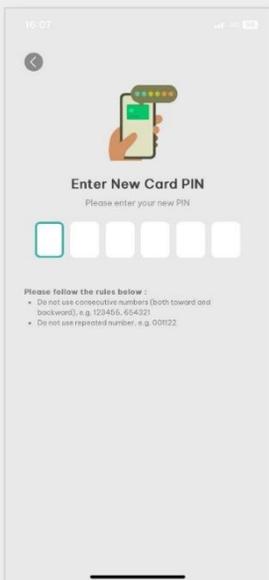
2 Take a Selfie & Liveness



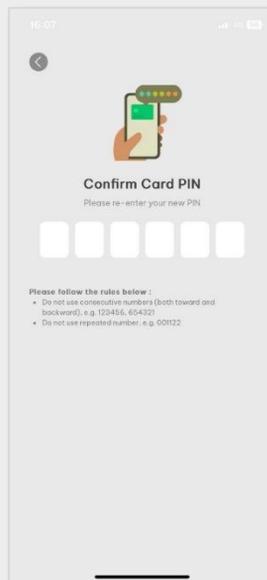
3 Input Credit Card information



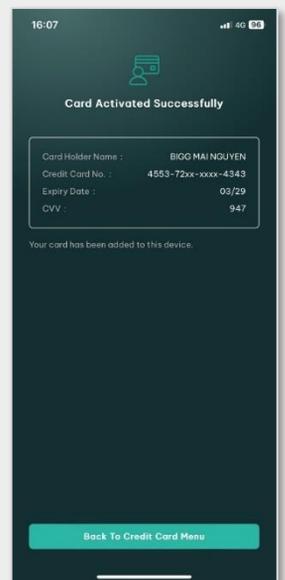
4 Create New Card PIN



5 Confirm Card PIN



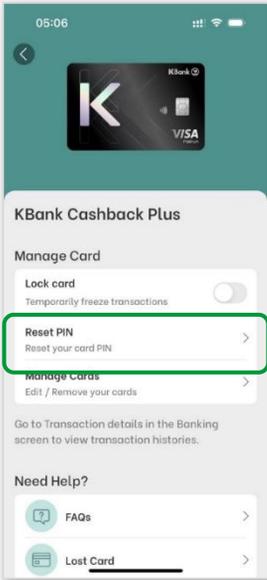
6 Activation completed and card is ready for use



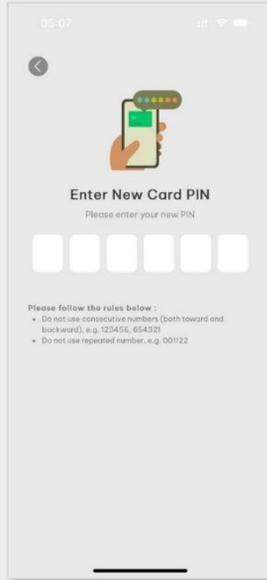
## 5. Credit Card

### 5.3 Reset Credit Card PIN

1 Select Reset PIN under Credit Card menu



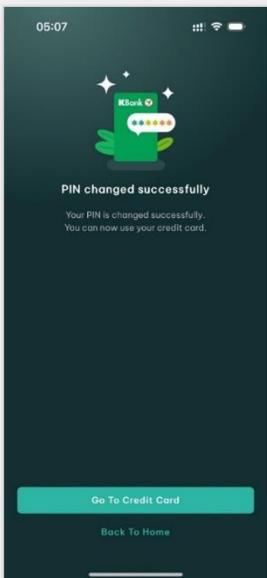
2 Enter New Card PIN



3 Confirm Card PIN



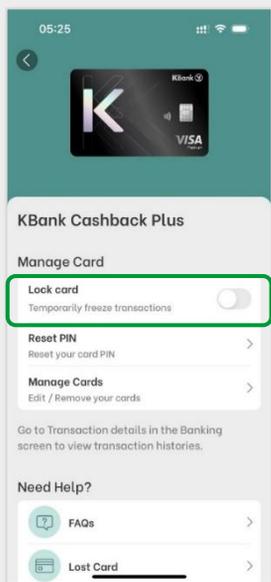
4 Set up completed and new card PIN is ready for use



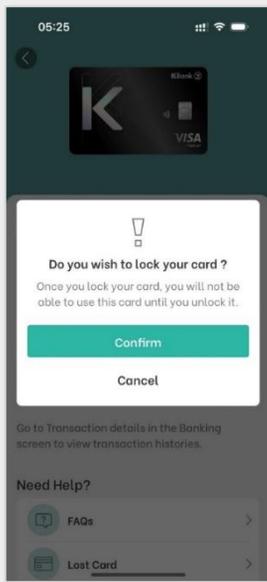
## 5. Credit Card

### 5.4 Temporarily Lock/Unlock Credit card

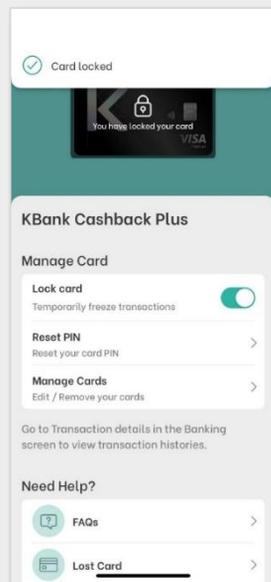
**1** Select lock/unlock under Credit Card menu



**2** Select Confirm



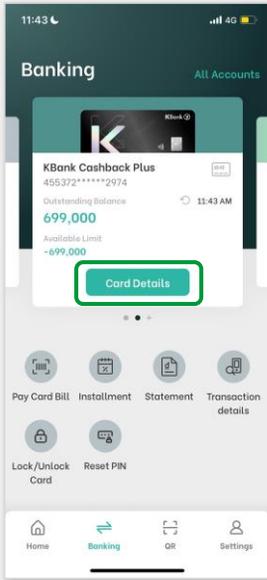
**3** Your card is locked



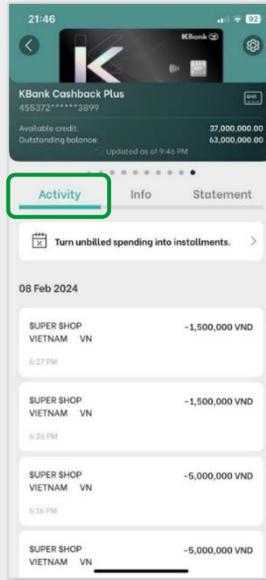
## 5. Credit Card

### 5.5 View Credit Card Information and Activity

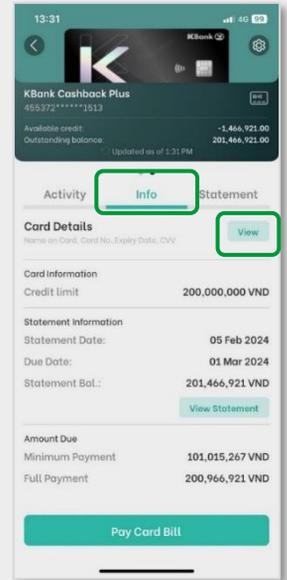
1 Select Card Details



2 Select Activity to view card activity



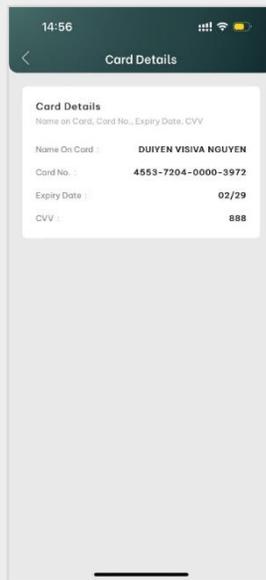
3 Select Info to view card information



4 Take a Selfie & Liveness



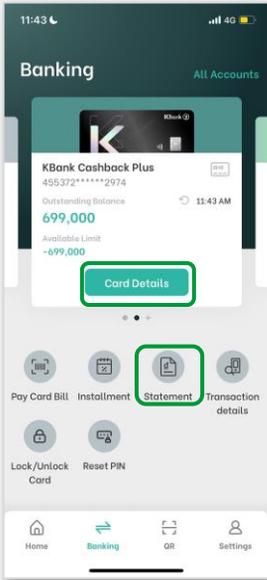
5 View Card Details



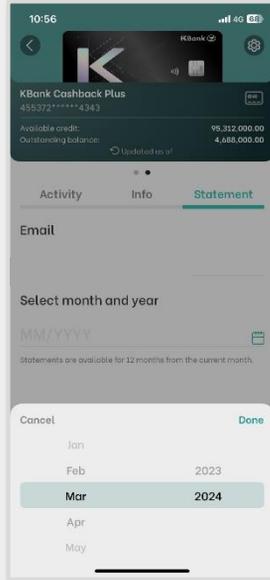
## 5. Credit Card

### 5.6 Statement Request

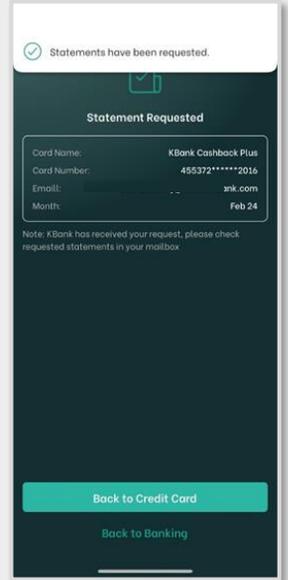
**1** Select Statement menu/ or Select Card Details



**2** Select month and year. Then, Select submit request



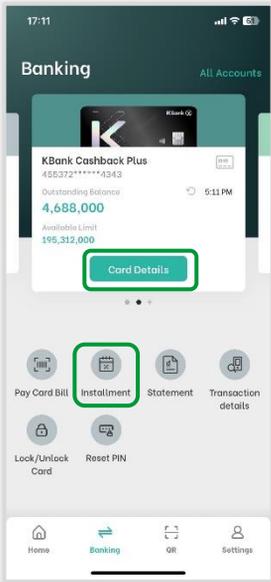
**3** Your Statement have been requested successfully



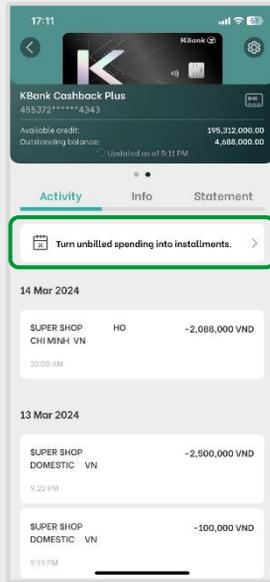
## 5. Credit Card

### 5.7 Installment

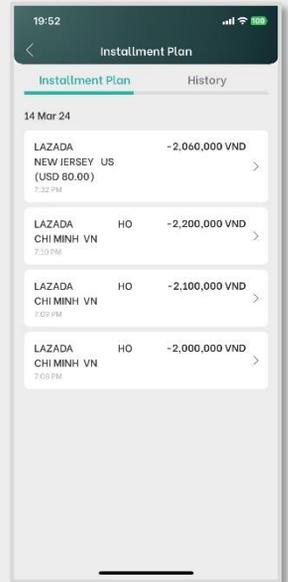
**1** Select Installment menu/ or Card Details



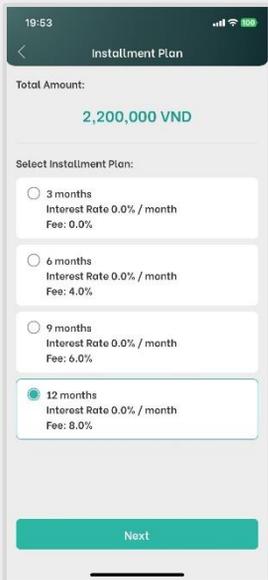
**2** Select “Turn unbilled spending into installments”



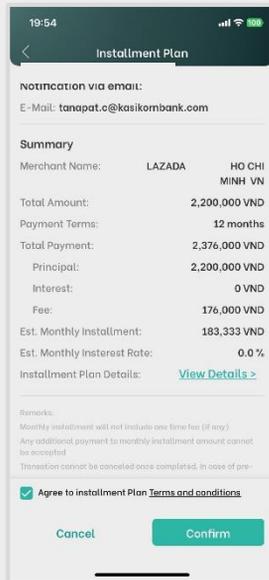
**3** Select the transaction



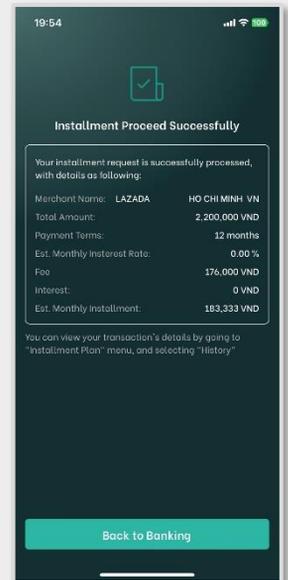
**4** Select Installment Plan



**5** Agree to T&C and Select Confirm



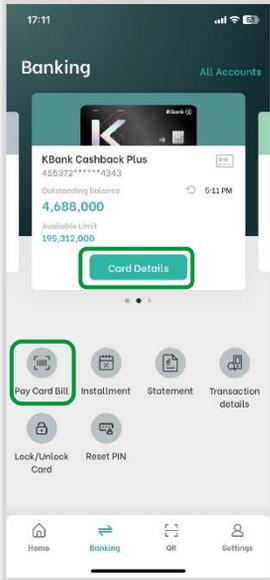
**6** Installment Proceed Successfully



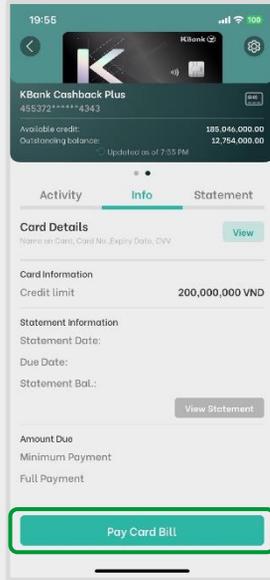
## 5. Credit Card

### 5.8 Repayment

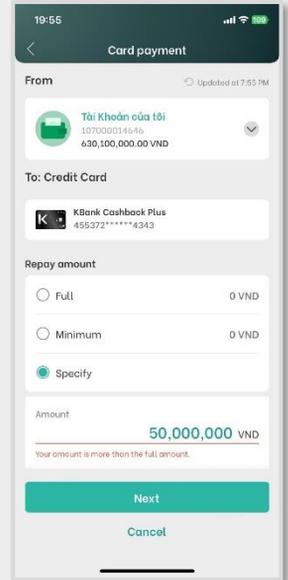
**1** Select Card Details/  
or Pay Card Bill  
menu



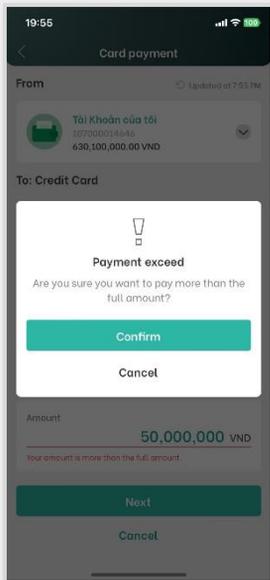
**2** Select info page  
and Select pay card  
Bill



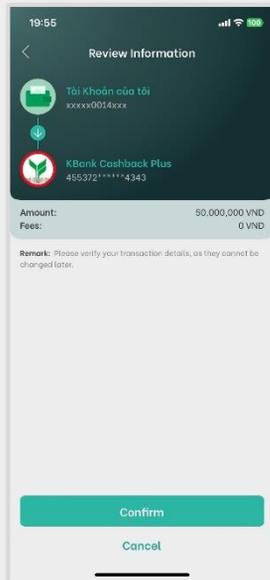
**3** Input amount and  
Select Next



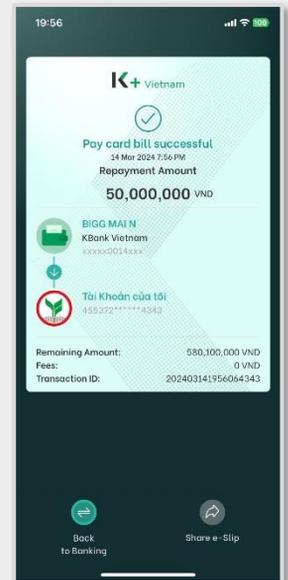
**4** Select Confirm



**5** Select Confirm



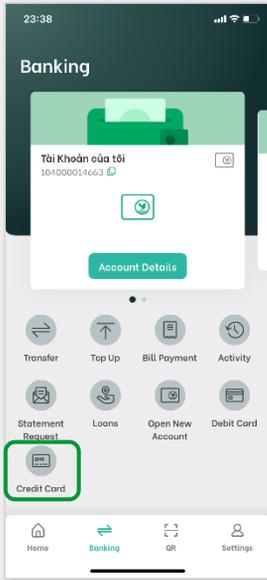
**6** Pay card bill  
completed  
successfully



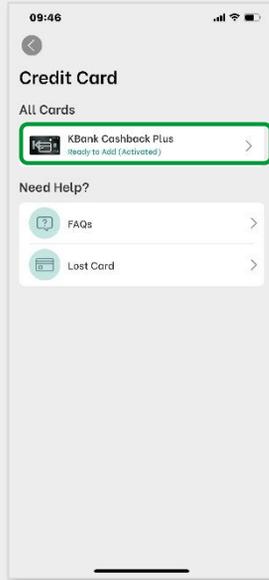
## 5. Credit Card

### 5.9 Add Credit Card

**1** From Banking, select Credit card icon



**2** Select the card with status "Ready to Add"



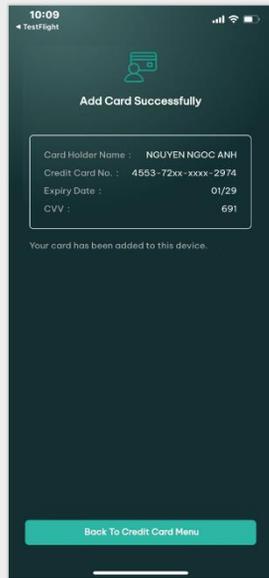
**3** Perform face scan



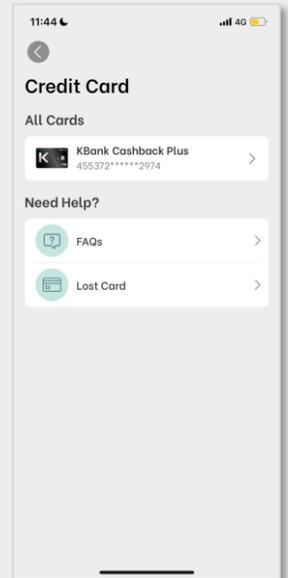
**4** Input Credit Card information: Last 4 digits of card no., Expiry date, CVV



**5** Add card successfully



**6** Your Credit card is added in K PLUS Vietnam

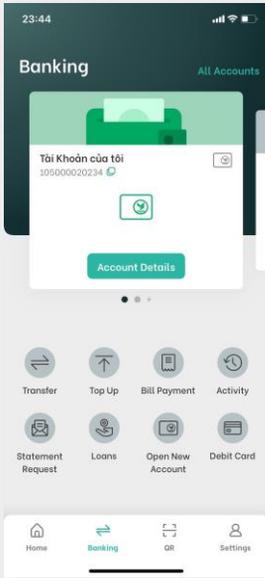


## 6. Debit card

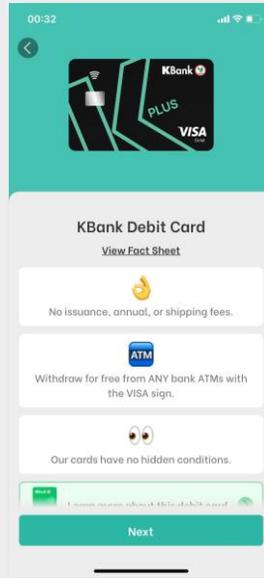
### 6.1 Apply Debit card

Customer who have K PLUS Vietnam can apply Debit card as following steps.

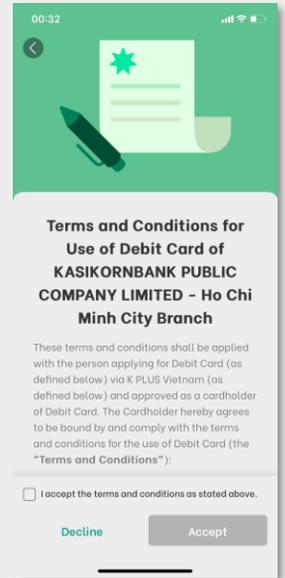
**1** Select Banking and then Debit Card



**2** Read Information and Click Apply Debit Card



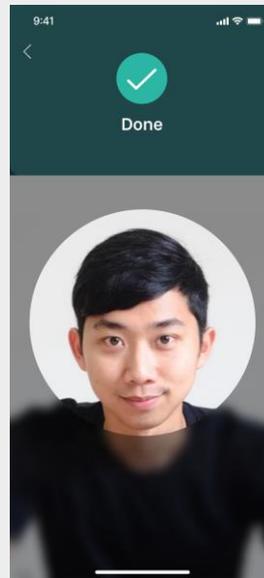
**3** Accept Debit Card T&C



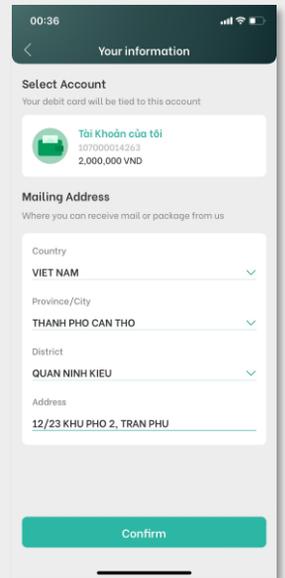
**4** Take a Selfie & Liveness



**5** Complete selfie step



**6** Choose Account Linked to Debit Card and Confirm the Mailing Address



## 6. Debit card

### 6.1 Apply Debit card

#### 7 Received E-slip

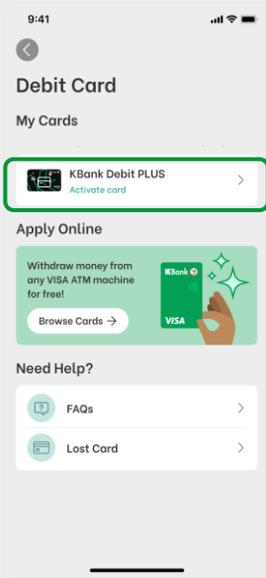


## 6. Debit card

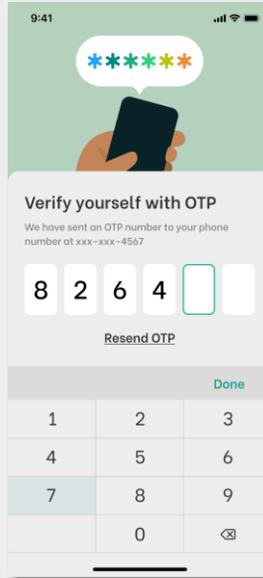
### 6.2 Activate Debit card

Customer who has K PLUS Vietnam can activate Debit card as following steps.

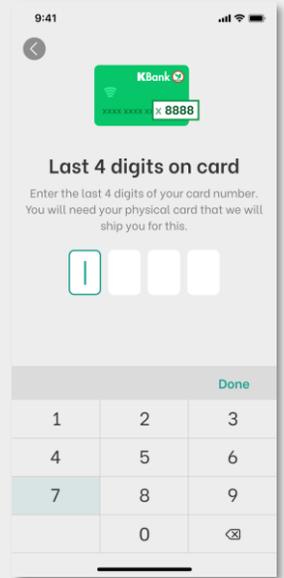
**1** Select Debit Card to Activate



**2** Input OTP



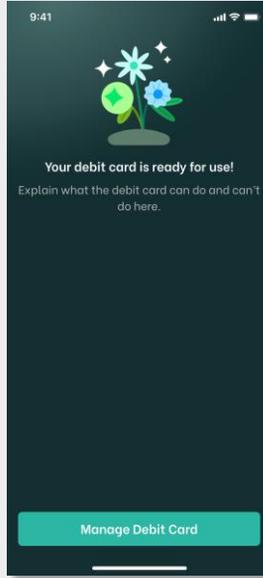
**3** Input Last 4 Digits of Your Debit Card



**4** Create New ATM PIN



**5** Successfully Activate Debit Card

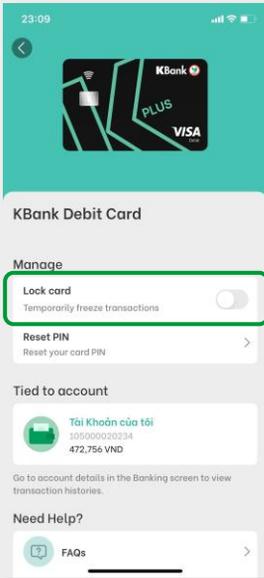


## 6. Debit card

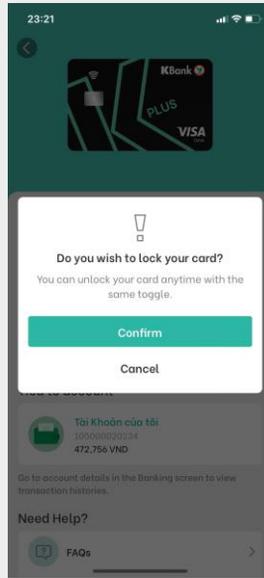
### 6.3 Lock/Unlock Debit card

Customer who have K PLUS Vietnam can lock/unlock Debit Card as following steps.

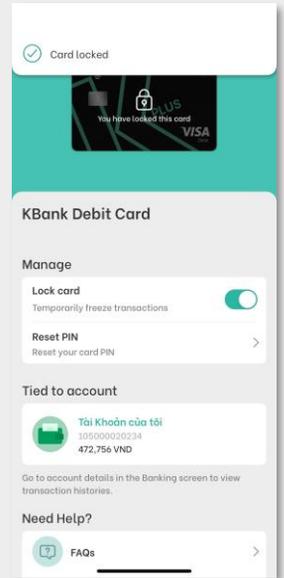
**1** Select lock/unlock under Debit card menu



**2** Press Confirm



**3** Successfully Locked/Unlocked Debit Card

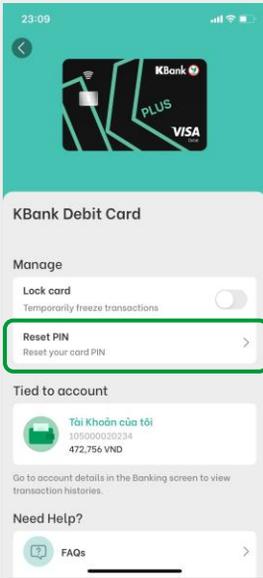


## 6. Debit card

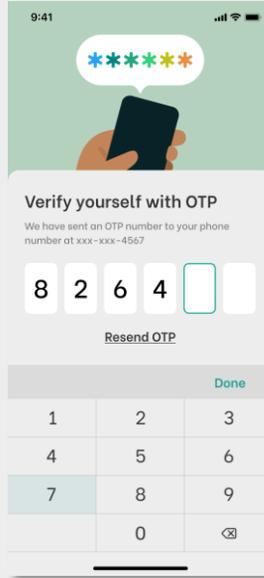
### 6.4 Reset ATM PIN

Customer who have K PLUS Vietnam can reset ATM PIN as following steps.

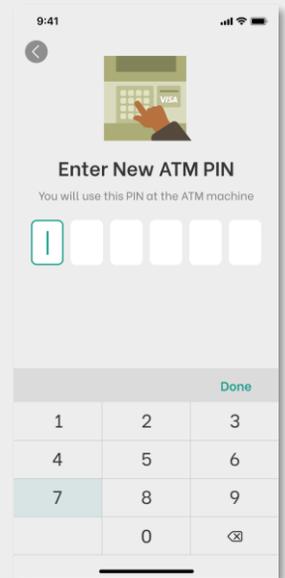
**1** Select Reset PIN under Debit Card menu



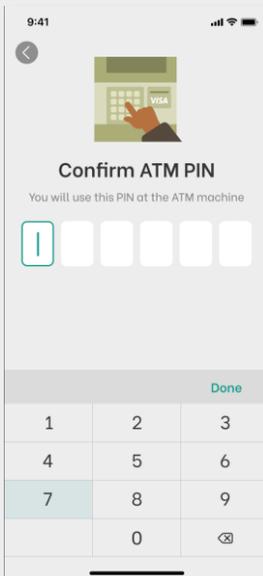
**2** Input SMS OTP



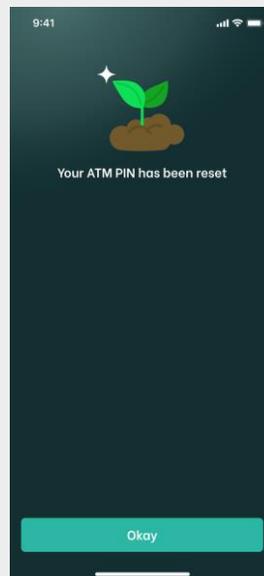
**3** Enter New ATM PIN



**4** Confirm ATM PIN



**5** Set up completed and New ATM PIN is ready for use



## 7. Fund transfer

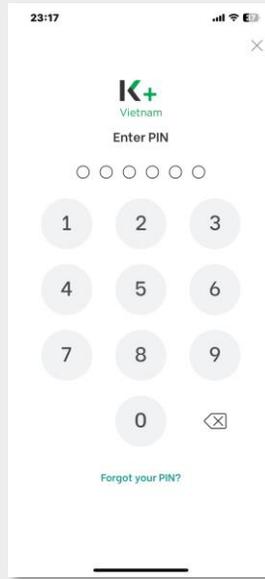
### 7.1 To KBank Account

Making real-time money transfer to other domestic KBank accounts.

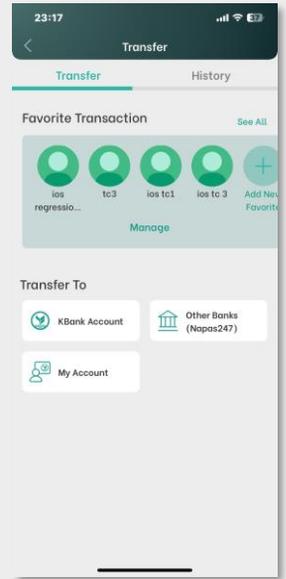
#### 1 Select Transfer



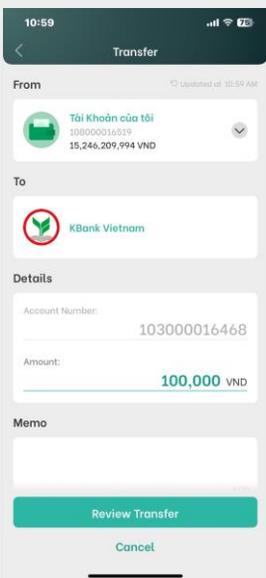
#### 2 Input PIN



#### 3 Select KBank Account



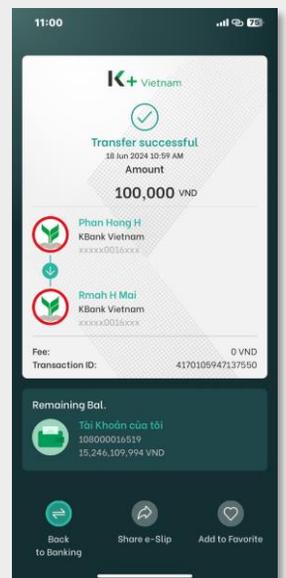
#### 4 Input Details



#### 5 Review & Confirm



#### 6 Success & Auto Saved eSlip



## 7. Fund transfer

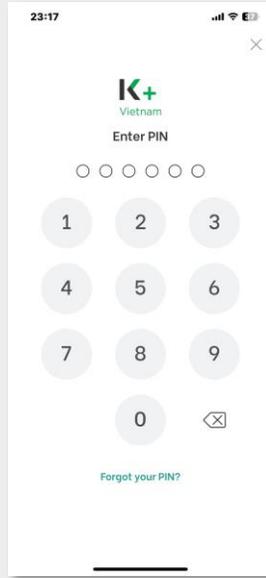
### 7.2 To My Account

Making real-time money transfer to my own KBank accounts.

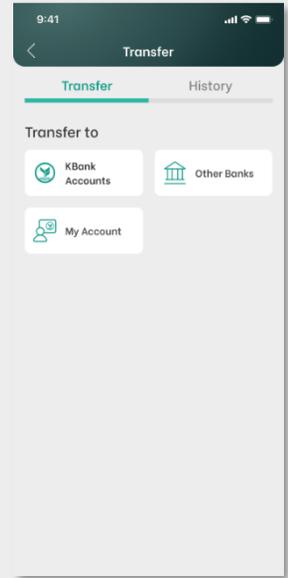
#### 1 Select Transfer



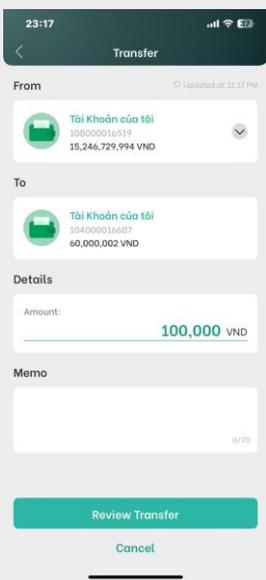
#### 2 Input PIN



#### 3 Select My Account



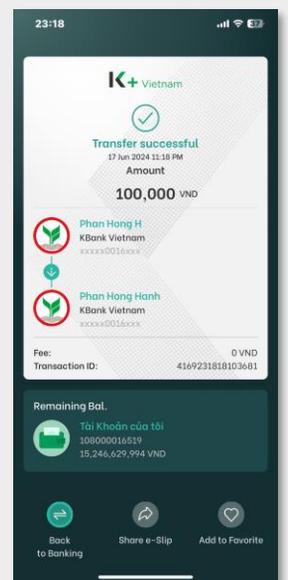
#### 4 Input Details



#### 5 Review & Confirm



#### 6 Success & Auto Saved eSlip



## 7. Fund transfer

### 7.3 To Other banks

Making real-time money transfer to domestic Vietnam bank accounts.

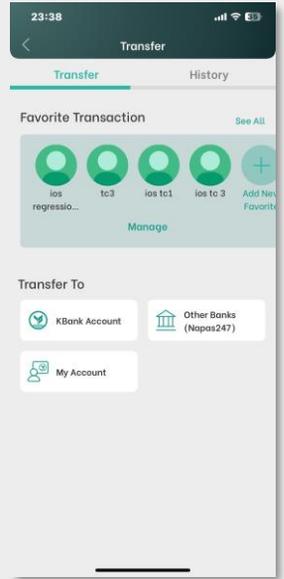
#### 1 Select Transfer



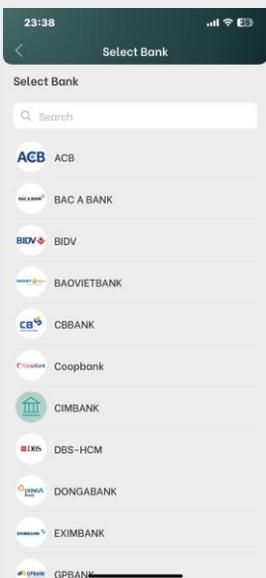
#### 2 Input PIN



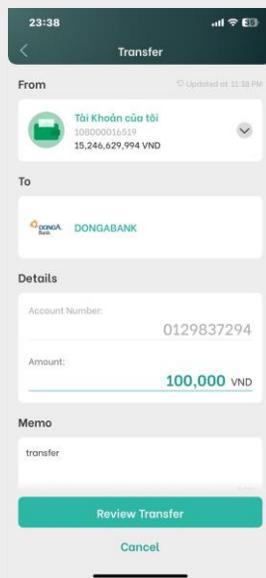
#### 3 Select Other Banks



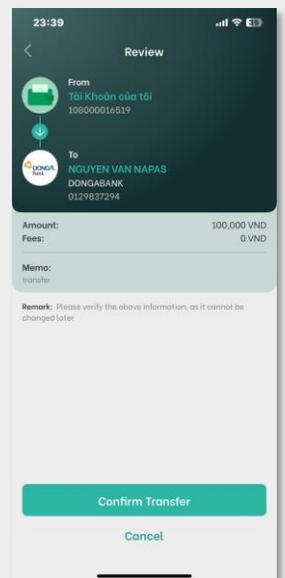
#### 4 Select Destination Bank



#### 5 Input Details



#### 6 Review & Confirm



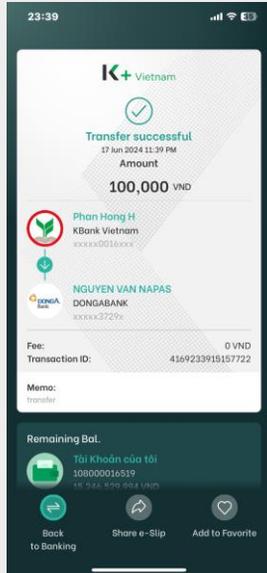
## 7. Fund transfer

### 7.3 To Other banks

Making real-time money transfer to domestic Vietnam bank accounts.

6

Success & Auto  
Saved eSlip



## 8. QR Fund transfer

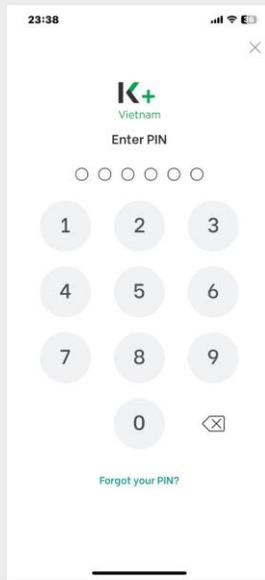
### 8.1 Scan to transfer

Easy to transfer money via Scan QR and Upload QR.

1 Select "QR"



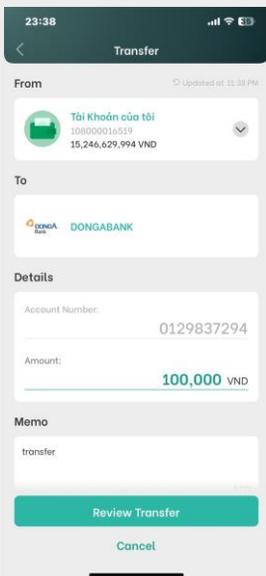
2 Input PIN



3 Scan the QR code or Upload



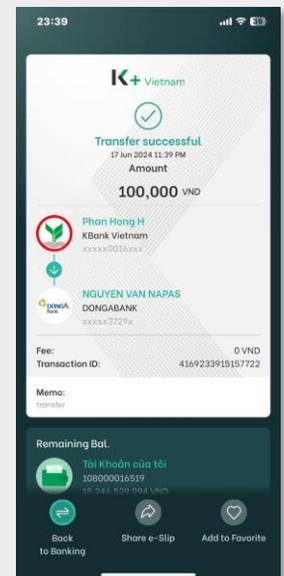
4 Enter A/C no. and amount



5 Review and Confirm.



6 Success & Auto Saved eSlip

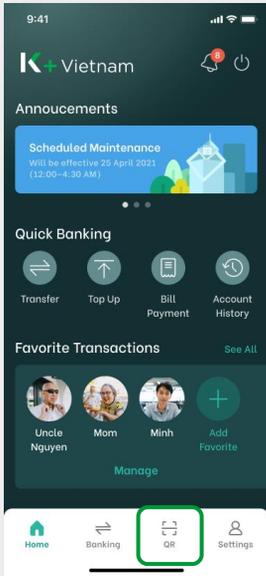


## 8. QR Fund transfer

### 8.2 Generate to receive

Generate your QR code to quickly and conveniently receive.

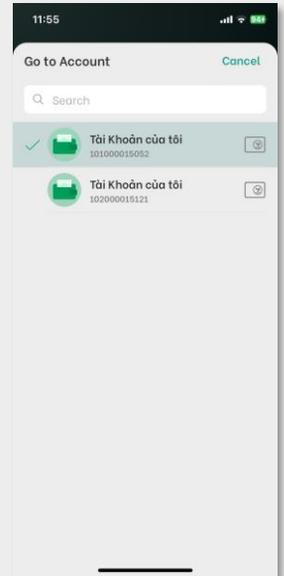
1 Select "QR"



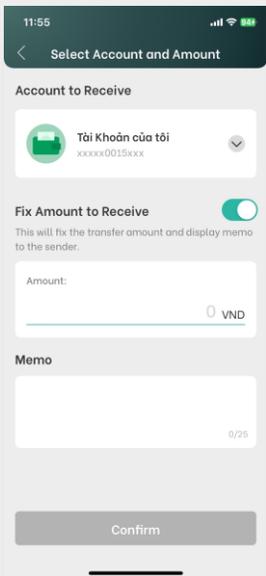
2 Tap "My QR"



3 (Optional) Select account to receive



4 (Optional) Enter the fixed amount



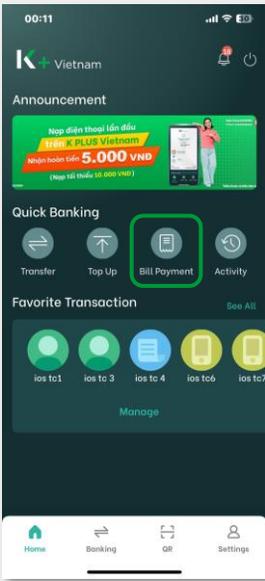
5 QR with fixed account and amount



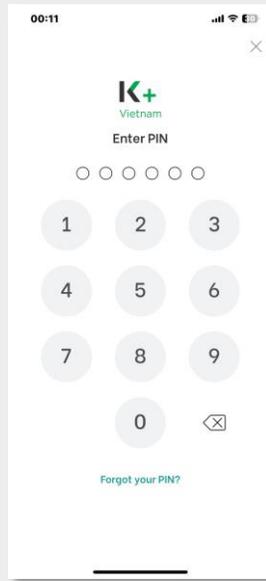
## 9. Bill payment

Pay your Bills including electricity, water, mobile phone and others.

1 Select Bill Payment



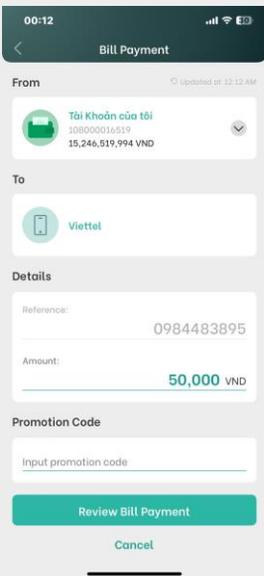
2 Input PIN



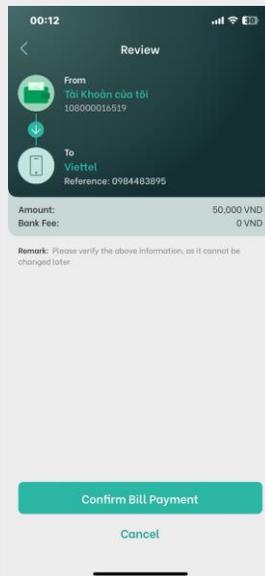
3 Search or Select Biller



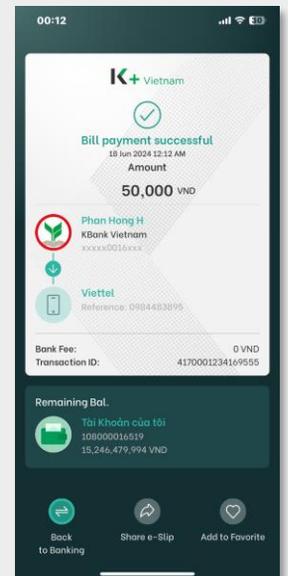
4 Input Details



5 Review and Confirm



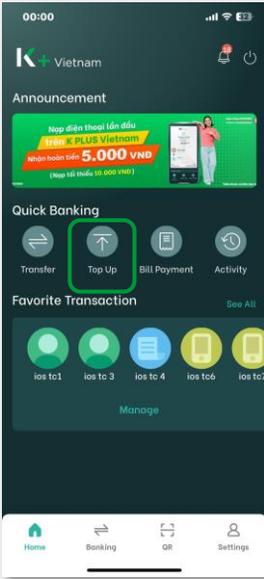
6 Success & Auto Saved eSlip



## 10. Top-Up

Simply Top-up your mobile phone in less than one minute.

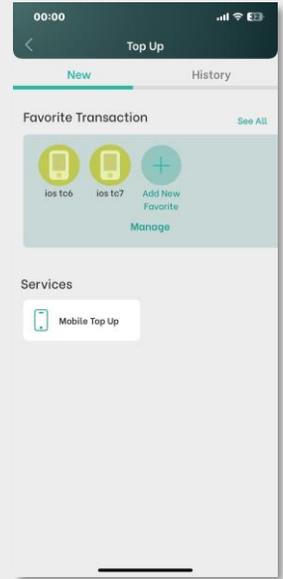
### 1 Select Top Up



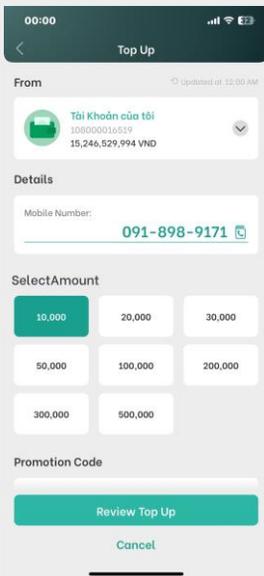
### 2 Enter PIN



### 3 Select Mobile Top Up



### 4 Select Mobile Number and Top Up Amount



### 5 Review and Confirm



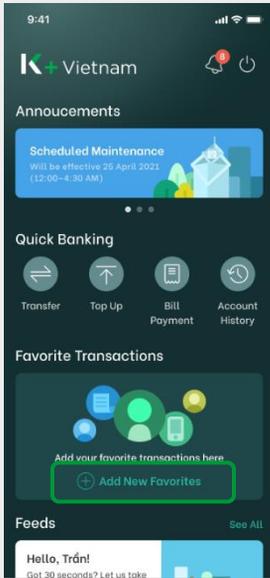
### 6 Success & Auto Saved eSlip



## 11. Favorite Transactions

Make your transaction simpler and faster by save as favorite transaction.

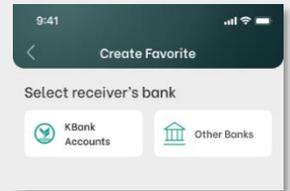
**1** Add new Favorite



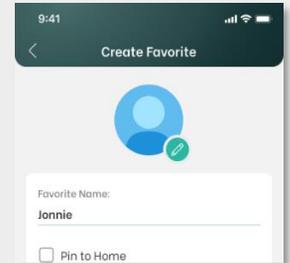
**2** Select Type & create Favorite



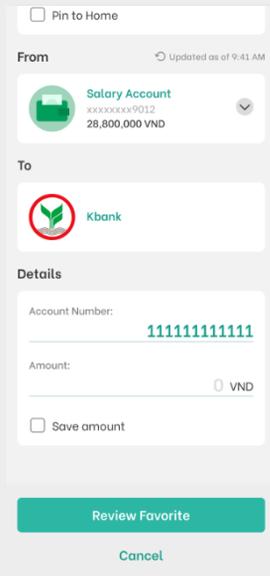
**3** Select Receiver



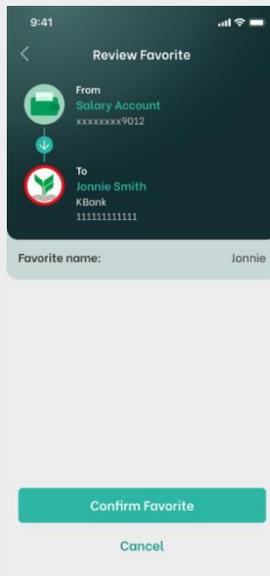
**4** Input Favorite name



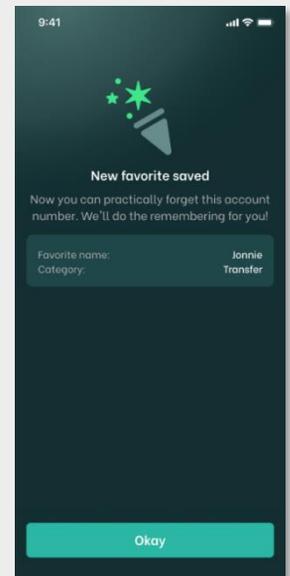
**5** Input Details



**6** Review & Confirm



**7** New Favorite saved



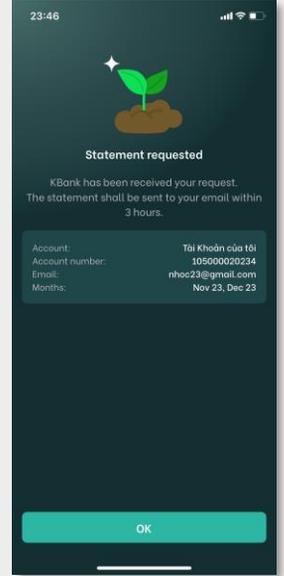
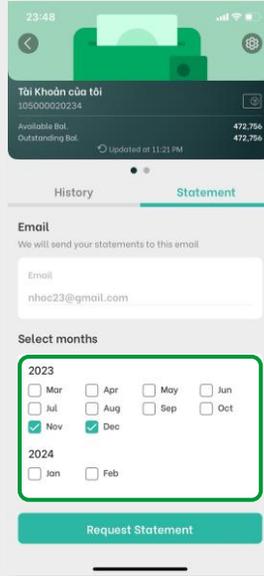
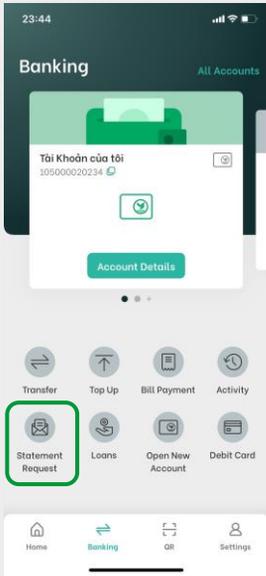
## 12. Statement Request

Receive your account activity statement in your email (up to 12 months).

**1** Select Statement Request

**2** Select Month(s) and Select Request Statement

**3** Request Successful & Check Your Email



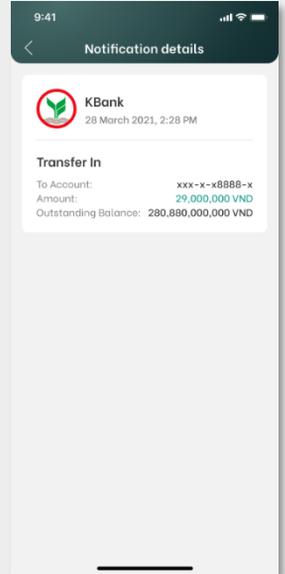
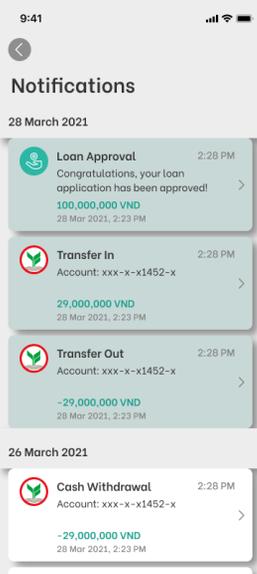
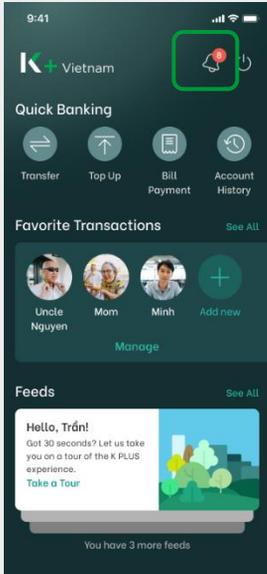
## 13. Notification

Stay on top of your account activities including transfer in, transfer out, cash deposit, and cash withdrawal.

**1** Select Notification Bell

**2** Select Notification Item

**3** View Notification Details

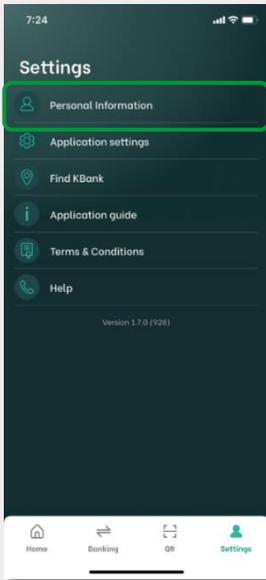


## 14. Settings

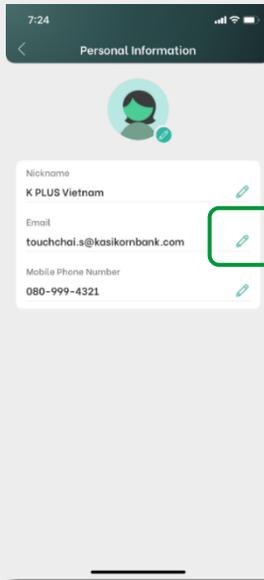
### 14.1 Change email

Customer who have K PLUS Vietnam can change email as following steps.

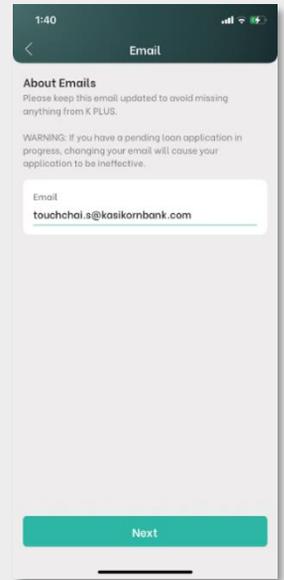
**1** Login and select personal information



**2** Select icon



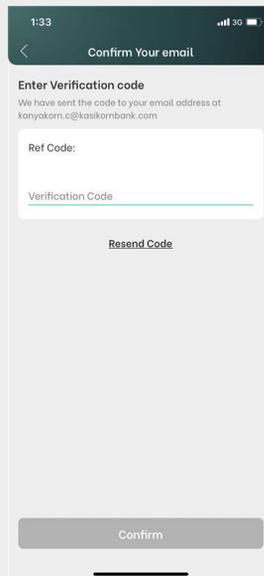
**3** Input new mobile no.



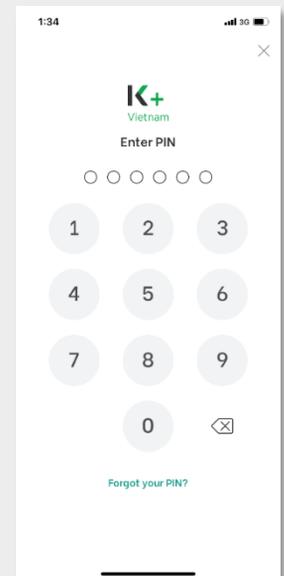
**4** Take a Selfie & Liveness



**5** Input Email



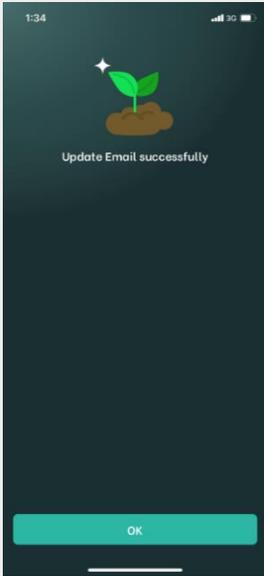
**6** Confirm PIN



## 14. Settings

### 14.1 Change email

- 7 Success change email



## 14. Settings

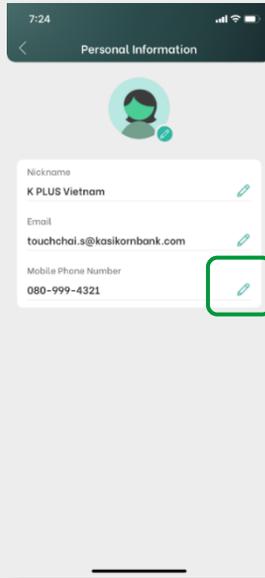
### 14.2 Change mobile number

Customer who have K PLUS Vietnam application can change mobile number

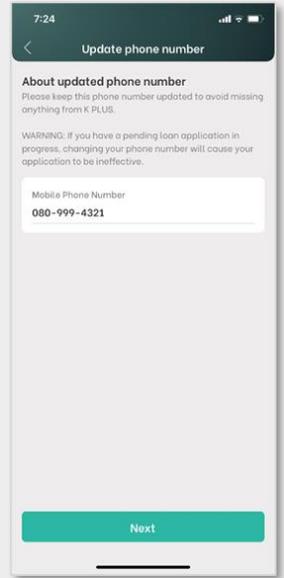
**1** Login and select personal information



**2** Select icon



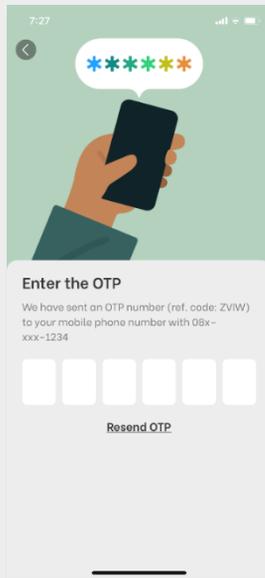
**3** Input new mobile no.



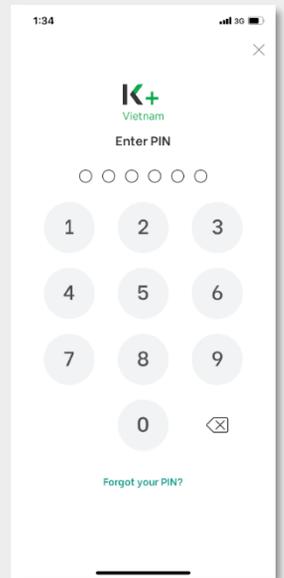
**4** Take a Selfie & Liveness



**5** Input SMS OTP



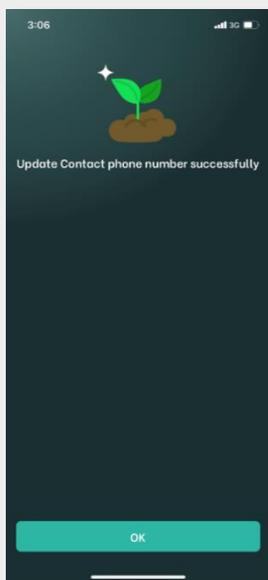
**6** Confirm PIN



## 14. Settings

### 14.2 Change mobile number

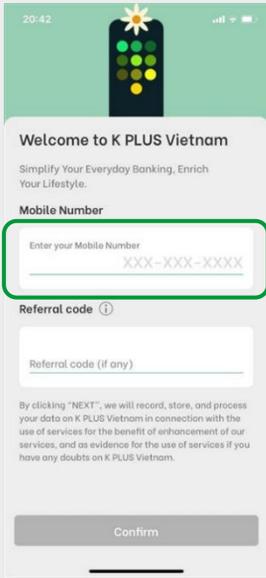
7 Success change mobile no.



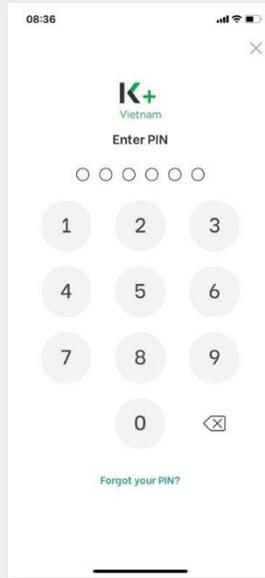
## 15. Change mobile device

Customer who has K PLUS Vietnam application can change device by using current mobile no.

**1** Input Mobile Number



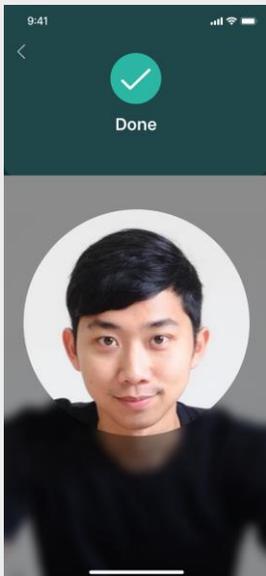
**2** Enter PIN



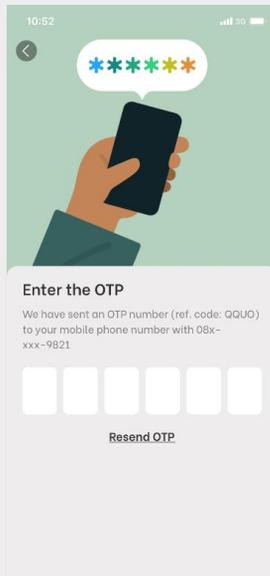
**3** Take a Selfie & Liveness



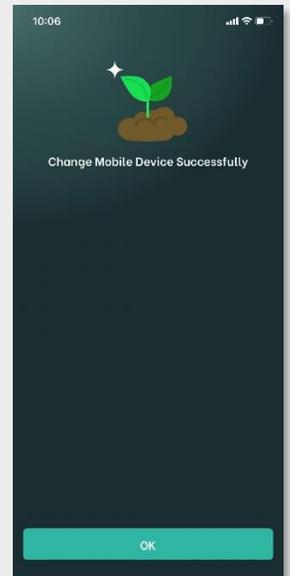
**4** Complete selfie step



**5** Input SMS OTP

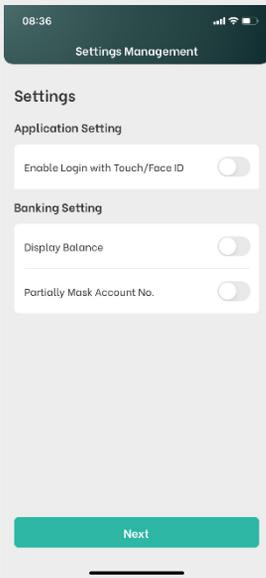


**6** Change device successfully



## 15. Change mobile device

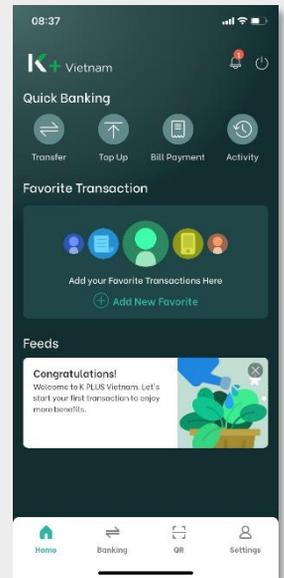
7 Set up settings management



8 Enter PIN



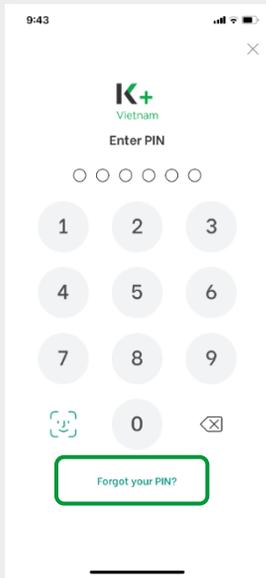
9 Access Home screen and start using our K PLUS Vietnam



## 16. Forgot PIN

Customer who have K PLUS Vietnam application forgot PIN as following steps.

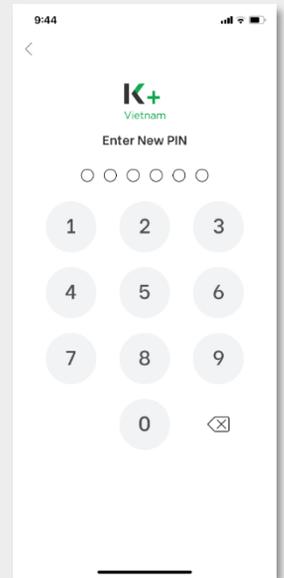
**1** Select Forgot your PIN?



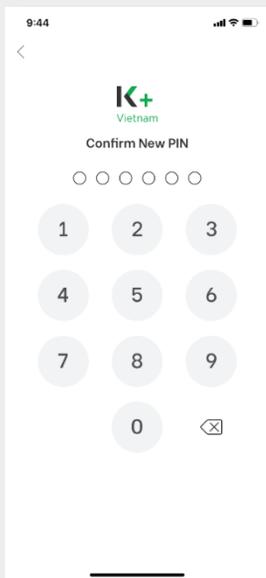
**2** Take a Selfie & Liveness



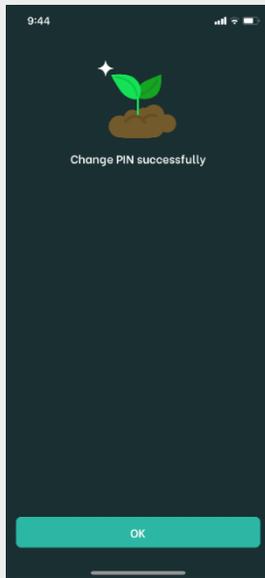
**3** Input New PIN



**4** Confirm new PIN



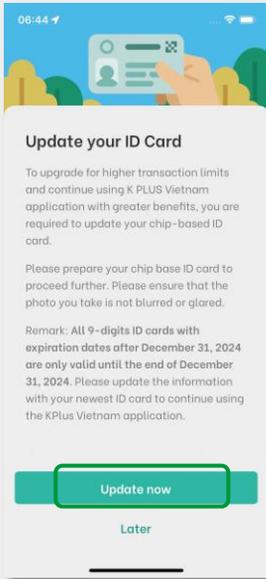
**5** Success change PIN



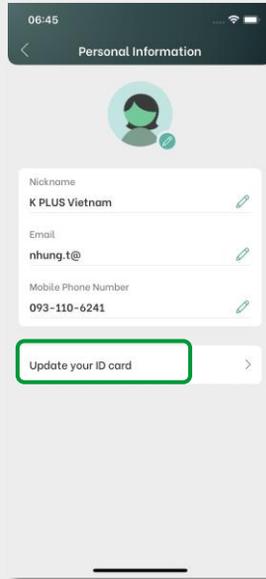
## 17. Update ID Card

Customer who have K PLUS Vietnam application can update chip-based ID Card as following steps.

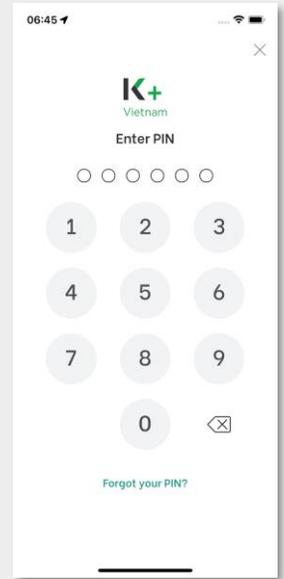
**1** Entry 1: Announcement screen – For customer required to update ID Card



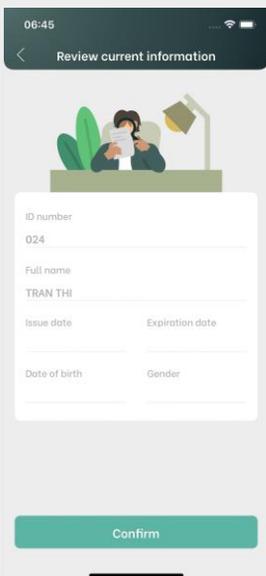
Entry 2: Personal setting – For all customers



**2** Enter PIN



**3** Confirm current information



**4** Take photo of chip-based ID Card



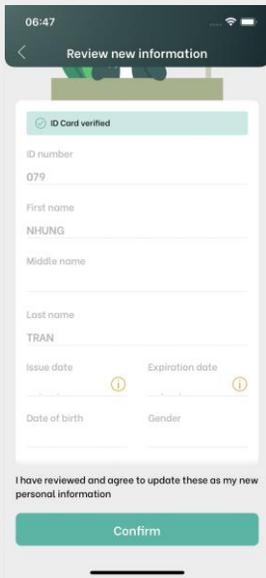
**5** Scan NFC



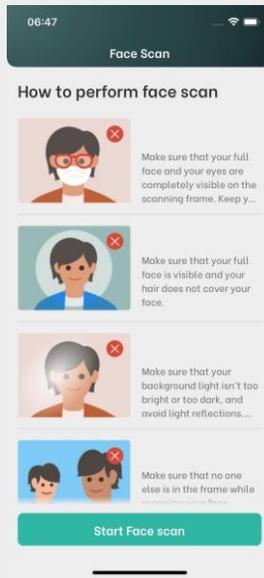
## 17. Update ID Card

Customer who have K PLUS Vietnam application can update chip-based ID Card as following steps.

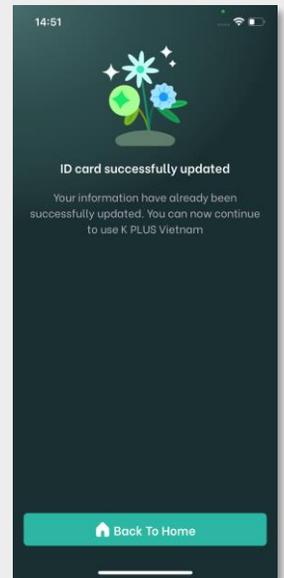
### 6 Confirm new information



### 7 Take Selfie and Liveness



### 8 Chip-based ID Card successfully updated



**K+** Vietnam