

KBANK HOME LOAN: FACT SHEET

Product Seller: KASIKORNBANK PUBLIC COMPANY LIMITED - Ho Chi Minh City Branch (the “Bank”)

Product Issuer: KASIKORNBANK PUBLIC COMPANY LIMITED - Ho Chi Minh City Branch

Product Name: KBank Home Loan

1. Product Description

KBank Home Loan is a secured loan provided by KBank Vietnam for a salary earner who working in private company and live in Ho Chi Minh City. Our product purpose is to support home buyer by mortgaging the purchased property or other debt-free residence that is owned by the customer. There are 3 alternatives of teaser rates (fixed 1Y, 2Y, and 3Y) that customer can choose before floating interest period.

2. Product Features

- Loan amount: From 700 million to 10,000 million VND
- Maximum loan amount: Up to 80% of collateral value
- Loan tenor: From 61 to 360 months
- Age of the borrower including loan tenor: Not over 55 years for female, and 60 years for male
- Loan repayment: Monthly repayment schedule

3. Interest Rate

Product	Options	Year 1	Year 2	Year 3	Year 4 Onwards
KBank Home Loan	1-Year Fixed	6.00%	Averaged 4 Banks' 12-Month Term Deposit Rate of VCB, BIDV, Vietin, and AGB* + 5% (No minimum)		
	2-Year Fixed	6.25%	6.25%	Averaged 4 Banks' 12-Month Term Deposit Rate of VCB, BIDV, Vietin, and AGB* + 5% (No minimum)	
	3-Year Fixed	6.75%	6.75%	6.75%	Averaged 4 Banks' 12-Month Term Deposit Rate of VCB, BIDV, Vietin, and AGB* + 5% (No minimum)

- Announcement date 06/03/2025, until changed by KBank Vietnam announcement

*Averaged 4 Banks' 12-Month Term Deposit Rate of VCB, BIDV, Vietin, and AGB is considered on Vietcombank, BIDV, VietinBank and Agribank

4. Fire Insurance

- Free annual fire insurance premium rate = 0.02% of sum insured, free of charge is through out the contract period.
- The coverage of fire insurance is 110% of loan outstanding balance or building value, whichever is lower.

5. Eligibility

- The Vietnamese citizen, resident in Ho Chi Minh City
- Age from 20 to 60 years
- A salary earner who is working in private company that located in Ho Chi Minh City
- Total working experience more than 1 year
- Has been working in current company more than 3 months
- Total monthly income (all borrowers) more than 20 million VND

6. Fees

Fees	Details
Early Repayment Fees	1 st Year = 2.50% of paid principal amount 2 nd Year = 1.50% of paid principal amount 3 rd Year = 1.00% of paid principal amount After 3 rd Year = waived
Fee for processing title deed borrowing (e.g., for visa interview)	2,000,000 VND per transaction (non-VAT)
Fee for certified true copy of title deed	100,000 VND per document (non-VAT)

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7. Required documents

Personal documents

- Copy of National Identification Card (CCCD/CC)
- Copy of VNeID Level 2
- Copy of Single/Marriage Certificate or relevant
- Copy of Birth Certificate (only for co-borrower)

Income documents

- Copy of Bank Statement 6 Months (Salary Account) certified with Bank stamp (Original is required when submit application)
- Copy of Employment Contract
- Copy of VSSID (Social Insurance)

Loan purpose documents

- Copy of LURC (Land Use Rights Certificate)
- Copy of notarized Sell and Purchase Agreement

8. Contact

- KBANK Public Company Limited – Ho Chi Minh City Branch, Sun Wah Tower, 115 Nguyen Hue Boulevard, Ben Nghe Ward, District 1, Ho Chi Minh City
- Monday to Friday from 8:30 – 16:00, except a public holiday as announced by the State Bank of Vietnam
- K-Contact Center : (028) 3821 8888 (24/7 service)
- Zalo: KBank Home Loan CN Ho Chi Minh

