

# 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 an office worker who working in a 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 – 10 billion VND
- Maximum loan amount: Up to 80% of collateral value
- Loan tenor: From 61 – 360 months
- Age of the borrower including loan tenor: From 20 – 60 years for female, and from 20 – 62 years for male
- Loan repayment: Installment payments are due on the 15th of each month. Customer can select one of two repayment plans:
  1. Equated monthly installment: Pay the same amount each month for easy budgeting
  2. Declining Balance installment: Pay a fixed principal amount plus interest on your remaining balance, so your total monthly repayment decreases over time

## 3. Interest Rate

Options	Year 1	Year 2	Year 3	Year 4 Onwards
1-Year Fixed	5.25%	Averaged 4 Banks' 12-Month Term Deposit Rate of VCB, BIDV, Vietin, and AGB* + 6% (No minimum)		
2-Year Fixed	5.5%	5.5%	Averaged 4 Banks' 12-Month Term Deposit Rate of VCB, BIDV, Vietin, and AGB* + 6% (No minimum)	
3-Year Fixed	5.99%	5.99%	5.99%	Averaged 4 Banks' 12-Month Term Deposit Rate of VCB, BIDV, Vietin, and AGB* + 6% (No minimum)

- Announcement date 01/09/2025, 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.
- The scheme is available for customers who apply for KBank Home loan between 01/09/2025 – 30/09/2025 and get loan disbursed within 15/10/2025.
- The bank reserves the right to amend the promotional terms and conditions without prior notification.

## 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 – 62 years
- An office worker 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 <sup>st</sup> Year = 2.50% of paid principal amount 2 <sup>nd</sup> Year = 1.50% of paid principal amount 3 <sup>rd</sup> Year = 1.00% of paid principal amount After 3 <sup>rd</sup> Year = waived
Fee for processing title deed borrowing (e.g., for visa interview)	2,000,000 VND per transaction (non-VAT)
Fee for copy of title deed (legal fee and notarized service fee are excluded)	100,000 VND per document (non-VAT)

- Announcement date 01/06/2025, until changed by KBank announcement

## 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

### For further information or questions, please contact

- KBANK – Ho Chi Minh City Branch  
Sun Wah Tower, No. 115 Nguyen Hue, Sai Gon Ward, Ho Chi Minh City, Viet Nam
- Working Hours: Monday to Friday from 8:30 – 16:00  
(Except public holidays as announced by the State Bank of Vietnam)
- K-Contact Center: (028) 3821 8888 (24/7 service)
- Zalo: Vay Mua Nhà KBank CN Hồ Chí Minh

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