KASIKORNTHAI

KBank

Effective Date: 01/09/2026

KBank HOME LOAN FACTSHEET: HOME LOAN FOR RENOVATION AND DECORATION

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 for Renovation and Decoration (Top-up Loan) is a bundled secured loan provided by KBank Vietnam for KBank existing customer and new Home Loan or Borrowing to Repay Home Loan at Another Bank customer. Our product is designed for homebuyers and existing mortgage holders who want an additional funding for home upgrades.

2. Product Features

- Loan amount: From 100 million - 15 billion VND
- Maximum loan amount: 80% of collateral value when combine with home purchasing loan
- Loan tenor:
    - Renovation: From 61 to 360 months
    - Decoration: From 13 to 360 months
- Age of the borrower including loan tenor: From 20 - 70 years
- Loan repayment: Installment payments are due on the 15th of each month.
- Equated monthly installment: Pay the same amount each month for easy budgeting

3. Interest Rate

Options	Year 1	Year 2	Year 3	Year 4 Onwards
Fixed 1-Year	8.50%	Averaged 4 Banks' 12-Month Term Deposit Rate of VCB, BIDV, Vietin, and AGB* + 5.85% (No minimum)		
Fixed 2-Year	9.00%	9.00%	Averaged 4 Banks' 12-Month Term Deposit Rate of VCB, BIDV, Vietin, and AGB* + 5.85% (No minimum)	
Fixed 3-Year	9.30%	9.30%	9.30%	Averaged 4 Banks' 12-Month Term Deposit Rate of VCB, BIDV, Vietin, and AGB* + 5.85% (No minimum)

- Announcement date 01/09/2026, 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 01/09/2026 - 30/09/2026 and get loan disbursed with in 15/10/2026.
- 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

- An existing KBank Home Loan customer under KBank's conditions or a new customer who have applied Home Loan or Borrowing to Repay Home Loan at Another Bank loan
- The Vietnamese citizens with current residence in Ho Chi Minh City, Dong Nai or Tay Ninh
- Age of the borrower including loan tenor: From 20 to 70 years
- An office worker who is working in private company that located in Ho Chi Minh City, Dong Nai or Tay Ninh
- Total working experience more than 1 year
- Must have completed the probationary period at the current workplace
- Total monthly income (all borrowers) more than 20 million VND
- Collateral must be supported by a valid LURC and located in Ho Chi Minh City, Dong Nai or Tay Ninh

6. Fees

Fees	Details
Early Repayment Fee (Full or partial)	1st Year = 2.00% of paid principal amount 2nd Year = 2.00% of paid principal amount 3rd Year = 2.00% of paid principal amount After 3rd Year = waived
Early repayment fee in case the fund to pay off is from other bank	1st Year = 3.00% of paid principal amount 2nd Year = 2.50% of paid principal amount 3rd Year = 2.00% of paid principal amount 4th Year = 1.00% of paid principal amount After 4th 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 01/09/2026, until changed by KBank Vietnam announcement
- Apply for customers who apply for KBank Home loan from 01/09/2026 onwards

7. Required documents

<u>Personal documents</u>

- 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)

<u>Income documents</u>

- 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)

<u>Loan purpose documents</u>

- Copy of LURC (Land Use Rights Certificate) of Renovated or decorated home
- For Renovation: Copy of Renovation Contract and Copy of Paid invoices no longer than 12 months
- For Decoration: Copy of Sales Quotation or Contract or Orders

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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