

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 KBankVietnam for an office worker who working in a private company and live in Ho Chi Minh City. Our product is designed to support home buyer by mortgaging the purchased property or other debt-free residence that is owned by the customer. There are 2 alternatives of teaser rates (fixed 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
2-Year Fixed	6.50%	6.50%		Averaged 4 Banks' 12-Month Term Deposit Rate of VCB, BIDV, Vietin, and AGB* + 6.30% (No minimum)
3-Year Fixed	6.99%	6.99%	6.99%	Averaged 4 Banks' 12-Month Term Deposit Rate of VCB, BIDV, Vietin, and AGB* + 6.30% (No minimum)

- Announcement date 01/02/2026, 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 01/02/2026 - 28/02/2026 and get loan disbursed with in 15/03/2026.
- 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

- 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	$1^{\text{st}} \text{ Year} = 2.5\% \text{ of paid principal amount}$ $2^{\text{nd}} \text{ Year} = 1.5\% \text{ of paid principal amount}$ $3^{\text{rd}} \text{ Year} = 1.0\% \text{ of paid principal amount}$ 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 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 VNID 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

Scan

