

KBANK HOME LOAN: BORROWING TO REPAY ANOTHER BANK LOAN FACT SHEET (THÔNG TIN GÓI VAY TRẢ NỢ NGÂN HÀNG KHÁC)

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 is designed to support home buyer by mortgaging the purchased property or other debt-free residence that is owned by the customer. Our product serves customers who have paid off or have existing home loans with other credit institutions and wish to reduce their interest burden during the floating-rate period by refinancing with KBank.

2. Product Features

- Loan amount: From 700 million - 10 billion VND (For Borrowing to repay another bank loan must not exceed the remaining balance at the original bank)
- Maximum loan amount: Up to 80% of collateral value
- Loan tenor: For Borrowing to repay another bank loan must not exceed the remaining tenor at the original bank
- 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
3-Year Fixed (For Borrowing to repay another bank loan)	6.66%	6.66%	6.66%	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. Interest Calculation Example KBank Home Loan: Borrowing to repay another bank loan

Loan amount (VND)	Loan tenor (Year)	Monthly repayment [a] (mVND)	Interest expenses saved [b] after switching your mortgage to KBank (mVND)
3,000,000,000	10	25.24-41.65	447.65
	20	12.62-29.15	554.35
	30	8.41-24.98	640.00

[a] calculated by using KBank home loan refinance interest rate that announced on 01/02/2026

[b] calculated by using other bank rate at 12% per year

6. 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

7. Fees

Fees	Details
Early Repayment Fees	1 st Year = 2.5% of paid principal amount 2 nd Year = 1.5% of paid principal amount 3 rd Year = 1.0% 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

8. 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 Facility agreement or Loan contract from the original financial institution (For Borrowing to repay another bank loan)
- Confirmation of the current loan or pay-off confirmation from the original financial institution (For Borrowing to repay another bank loan)

9. 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

