

KBANK HOME LOAN FACTSHEET: HOME LOAN

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 and nearby cities (Dong Nai, Tay Ninh). 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 to 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 to 70 years
- Loan repayment: Installment payments are due on the 15th of each month
- 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
Fixed 2-Year	7.00%	7.00%	Averaged 4 Banks' 12-Month Term Deposit Rate of VCB, BIDV, Vietin, and AGB* + 5.80% (No minimum)	
Fixed 3-Year	7.80%	7.80%	7.80%	Averaged 4 Banks' 12-Month Term Deposit Rate of VCB, BIDV, Vietin, and AGB* + 5.80% (No minimum)

- Announcement date 01/03/2026, 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 01/03/2026 - 31/03/2026 and get loan disbursed with in 15/04/2026.
- 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 and nearby cities (Dong Nai, 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 and nearby cities (Dong Nai, 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

6. 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

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

Scan

