

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, Dong Nai and 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 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 to 15 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 1-Year	8.25%	Averaged 4 Banks' 12-Month Term Deposit Rate of VCB, BIDV, Vietin, and AGB* + 6.30% (No minimum)		
Fixed 2-Year	9.00%	9.00%	Averaged 4 Banks' 12-Month Term Deposit Rate of VCB, BIDV, Vietin, and AGB* + 6.30% (No minimum)	
Fixed 3-Year	9.25%	9.25%	9.25%	Averaged 4 Banks' 12-Month Term Deposit Rate of VCB, BIDV, Vietin, and AGB* + 6.30% (No minimum)

- Announcement date 01/07/2026, 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 01/07/2026 - 31/07/2026 and get loan disbursed within 15/08/2026.
- 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 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 and 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 Fees	<ul style="list-style-type: none"> • Early partial repayment fee <ul style="list-style-type: none"> 1st Year = 2.0% of paid principal amount 2nd Year = 1.5% of paid principal amount 3rd Year = 1.0% of paid principal amount After 3rd Year = waived • Early full repayment fee (Early pay-off fee) <ul style="list-style-type: none"> 1st Year = 3.0% of paid principal amount 2nd Year = 3.0% of paid principal amount 3rd Year = 2.5% of paid principal amount 4th Year = 2.0% 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 01/07/2025, until changed by KBank Vietnam announcement
- Apply for customers who apply for KBank Home loan from 01/07/2026 onwards

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

