Effective Date: 01/11/2026

KBank HOME LOAN FACTSHEET: BORROWING TO REPAY HOME LOAN AT ANOTHER BANK

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 Borrowing to Repay Home Loan at Another Bank is a secured loan provided by KBank for office workers employed by private companies who live in Ho Chi Minh City, Dong Nai, or Tay Ninh. Our product is designed to support customers who have paid off or currently have home loans with other credit institutions and wish to reduce their interest burden during the floating-rate period. Customers can obtain the loan by mortgaging either the property pledged as collateral with their existing lender or another debt-free residence they own.

2. Product Features

- Loan amount: From 700 million to 15 billion VND (must not exceed the remaining balance at the existing lender)
- Maximum loan amount: Up to 80% of collateral value
- Loan tenor: From 61 to 360 months (must not exceed the remaining tenor at the existing lender)
- Age of the borrower including loan tenor: From 20 to 70 years
- Declining Balance installment: Pay a fixed principal amount plus interest on your remaining balance, so your total monthly repayment decreases over time
- Top-up Loan option: Customers may also apply for the KBank Home Loan for Renovation and Decoration (Top-up Loan), subject to the terms and conditions specified in its Product Factsheet.

3. Interest Rate

Options	Year 1	Year 2	Year 3	Year 4 Onwards
Fixed 1-Year	8.10%	Averaged 4 Banks' 12-Month Term Deposit Rate of VCB, BIDV, Vietin, and AGB* + 6.00% (No minimum)		
Fixed 2-Year	8.40%	8.40%	Averaged 4 Banks' 12-Month Term Deposit Rate of VCB, BIDV, Vietin, and AGB* + 6.00% (No minimum)	
Fixed 3-Year	8.80%	8.80%	8.80%	Averaged 4 Banks' 12-Month Term Deposit Rate of VCB, BIDV, Vietin, and AGB* + 6.00% (No minimum)

- Announcement date 01/11/2026, until changed by KBank 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 01/11/2026 - 30/11/2026 and get loan disbursed with in 15/12/2026.
- 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 throughout 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 home loan at another bank

Loan amount (VND)	Loan tenor (Years)	Monthly repayment [a] (VND)	Interest expenses saved [b] after switching your mortgage to KBank (VND)
3,000,000,000	10	25,238,000 – 47,000,000	441,892,000
	20	12,619,000 – 36,725,000	698,959,000
	30	8,413,333 – 33,983,333	944,644,000

[a] Calculated by using KBank home loan refinance interest rate Fixed 3-Year that announced on 01/11/2026
[b] Calculated by using other bank rate at 13% per year

6. Eligibility

- The Vietnamese citizens with current residence in Ho Chi Minh City, Dong Nai, or Tay Ninh
- Age of 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

7. 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) (legal fee and notarized service fee are excluded)	2,000,000 VND per transaction (exclusive of VAT)
Fee for copy of title deed (legal fee and notarized service fee are excluded)	100,000 VND per document (exclusive of VAT)

- Announcement date 01/11/2026, until changed by KBank announcement
- Apply for customers who apply for KBank Home loan from 01/11/2026 onwards

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
- Confirmation of the current loan or pay-off confirmation from the original financial institution

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

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