



## KBank Home Loan

(Please carefully read and fully understand this product disclosure sheet, product details and loan conditions before you decide to apply for the 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

<Effective on 1 October 2023>

### 1. Description of KBank Home Loan

- KBank Home Loan is a secured loan with a fixed repayment period (referred to as a “Term Loan”). Its primary purpose is to cater to the housing needs of the applicant/borrower.
- The customer is required to submit all necessary information and documentation as stipulated by the Bank through designated Bank channels for the KBank Home Loan application process. Loan approval is contingent upon the Bank's terms and conditions.

### 2. Features

- Loan amount : Up to 80% of collateral value
- Loan limit: 0.7-10.0 billion VND
- Loan Tenor: 5 - 30 years
- Repayment Schedule: Monthly
- Collateral type : Title deed ready legally owned by the borrower or the relatives
- Collateral area : in HCMC, Binh Duong, Bien Hoa, Vung Tau, Long An, and Dong Nai within up to 200 km radius from District 1, HCMC

### 3. Interest rate

Fixed rates for up to 3 years. After which floating rate will be applied.

Product	Option	Year 1	Year 2	Year 3	Year 4 onwards
KBank Home Loan	Fixed 1Y	7.20%	TD12M Big4 +3.30% (No minimum)		
	Fixed 2Y	8.20%	8.20%	TD12M Big4 +3.30 (No minimum)	
	Fixed 3Y	8.50%	8.50%	8.50%	TD12M Big4+3.30% (No minimum)

\*Interest Rates as of 1 October 2023, subject to changes as informed by the Bank from time to time.

### 4. Insurance



Property fire insurance is covered by Kbank, which is protected by 100% of the loan balance or building value whichever is lower



## 5. Who can apply

- For applicants who are Vietnamese residents.
- For applicants with co-borrowers who are Immediate Family Members.
- Age 20 to not exceed 60 at loan maturity
- Total working experience must be at least 1 year
- Must work in current company at least 3 months.
- Have a stable income of 20,000,000 VND/month or more
- Current & working address is located in HCMC or surrounding within 200 km
- Maximum 4 Co-borrowers

## 6. Fees

Item	Fee	Details
1	Early Repayment Fee	1 <sup>st</sup> Year 2.50% of paid principal amount 2 <sup>nd</sup> Year 1.50% of paid principal amount 3 <sup>rd</sup> Year 1.00% of paid principal amount 4 <sup>th</sup> Year 0.50% of paid principal amount After that: waived
2	Fee for processing title deed borrowing (e.g., for visa interview)	2.0 million VND (non-VAT) per transaction
3	Fee for certified true copy of title deed	0.1 million VND (non-VAT) per document

\*Early Repayment Fee as of 1 October 2023, subject to changes as informed by the Bank from time to time.

## 7. Required documents

1. Copy of National ID Card
2. Certificate of residence
3. VNeID
4. Single or married certificate
5. Birth certificate (only for joint plan)
6. Bank statement 6 months
7. Employment Contract including salary OR / Certificate of employment including salary
8. Social Insurance
9. Sell and purchase agreement
10. LURC (Land used right certificate)

## 8. Estimated installment

Loan Amount (VND)	Loan Term (Years)					
	5	10	15	20	25	30
700,000,000	15,510,000	9,970,000	8,320,000	7,620,000	7,270,000	7,100,000
1,000,000,000	22,150,000	14,240,000	11,880,000	10,880,000	10,390,000	10,140,000
2,000,000,000	44,290,000	28,470,000	23,750,000	21,750,000	20,770,000	20,270,000
3,000,000,000	66,440,000	42,700,000	35,620,000	32,620,000	31,160,000	30,400,000
4,000,000,000	88,580,000	56,930,000	47,500,000	43,490,000	41,540,000	40,530,000
5,000,000,000	110,720,000	71,160,000	59,370,000	54,360,000	51,930,000	50,670,000
6,000,000,000	132,870,000	85,400,000	71,240,000	65,240,000	62,310,000	60,800,000
7,000,000,000	155,010,000	99,630,000	83,120,000	76,110,000	72,700,000	70,930,000
8,000,000,000	177,150,000	113,860,000	94,990,000	86,980,000	83,080,000	81,060,000
9,000,000,000	199,300,000	128,090,000	106,860,000	97,850,000	93,470,000	91,200,000
10,000,000,000	221,440,000	142,320,000	118,740,000	108,720,000	103,850,000	101,330,000

Remark: the installment is calculated for reference only, and may be deviated from actual calculation.

(TD12M Big4 = 5.50% as of 1 October 2023)

For further information or questions, please contact at the office of KASIKORNBANK PUBLIC COMPANY LIMITED - Ho Chi Minh City Branch during Monday to Friday from 8:30 am. - 4:00 pm. excluding Saturday, Sunday or a public holiday as announced by the State Bank of Vietnam and/or K-Contact Center Vietnam, Tel. +8428 3821 8888 throughout 24 (twenty-four) hours/7 (seven) days a week.