



KBank Biz Flexi

(Please read this product disclosure sheet and study the product details and loan conditions carefully 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 Biz Flexi

13 September 2023

<p>1. Description of KBank Biz Flexi</p>	<p>KBank Biz Flexi is an unsecured loan with a fixed repayment period (called a “Credit Line Loan”). The fundamental purpose is to serve for business usage. In order to complete the loan application process, a K PLUS Online Account is mandatory for loan repayment. The customer who applies KBank Biz Flexi is required to have the K PLUS Online Account (“Account”) via K PLUS Vietnam which is a mobile banking application offered by the Bank under the name K PLUS Vietnam (“K PLUS”).</p>
<p>2. Details of KBank Biz Flexi through K PLUS</p>	<ul style="list-style-type: none"> • Credit limit: VND5-100 million • Loan Type : Credit line • Loan Tenor : 1, 3, 6, 9 months • Interest rate: 25% p.a. onwards, which is subject to changes as informed by the Bank from time to time • Interest Calculation: Daily basis (one year is equivalent to 365 days) • Multiple disbursements until ran out of approved credit limit • Credit limit availability : 1 year with annual review
<p>3. Fee</p>	<ul style="list-style-type: none"> • No Front end fee • No Remittance fee to if transferred other bank accounts • Prepayment fee : If there is a prepayment fee, the Bank shall announce publicly at designated channels and notify Borrower accordingly • Account management fee of VND 300,000 per year (waived if the credit line’s used more than or equal to 5 mVND within the last 12 months)



<p>4. Responsibilities of the Borrower in accordance with credit requirements</p>	<ul style="list-style-type: none"> • The loan repayment shall be made on an installment basis. The Borrower must deposit the money into the Account and the Bank will directly debit from the Account until the loan principal, interest, default interest, fee and expense (if any) are paid in full. The Borrower shall make the first installment repayment on 5th day of the month (as the case maybe) as notified by the Bank in the Bank Approval Notice. Each subsequent installment is to be repaid within the 5th day of the subsequent month in which it is due. • The repayment of loan shall be made on the installment basis with details as notified by the Bank, payable once in every month in equal amount and within due date (except the last installment, which the Borrower shall repay all remaining principal amounts, interests fee and expense (if any) owing to the Bank). The Borrower is obligated to repay the principal amount together with interest within the specified period by starting from the first installment date onward and each subsequent repayment on the 5th of every month in which it is due or other date as notified by the Bank.
<p>5. In case that the Borrower fails to comply with the KBank Biz Flexi's requirements</p>	<p>Default interest rate will be calculated as follows:</p> <ul style="list-style-type: none"> • Default interest rate (for overdue principal) = 150% of the interest rate applied on the overdue principal amount for the overdue period. • Default interest rate (for overdue interest) = 10% per annum applied on the overdue interest amount for the overdue period. • The Borrower agrees to authorize the Bank to debit the proceeds from the Account or other account which the



	<p>Borrower has opened and maintained with the Bank and/or proceeds of the Borrower in the possession of the Bank and/or under the authorization for instruction of the Bank in whatsoever methods, whether the Bank has obtained such proceeds and/or such possession and/or such authorization for instruction in whatsoever method to pay/repay the Borrower's debts and/or any liability or responsibility owing to the Bank immediately without providing any prior written notice. Afterwards, the Bank will send the evidence of such deduction to the Borrower.</p> <ul style="list-style-type: none"> • When the Borrower defaults or breaches any provisions of the KBank Biz Flexi Agreement, the Bank is entitled to terminate the KBank Biz Flexi Agreement in accordance with the terms and conditions of the KBank Biz Flexi Agreement and take further legal action. Further, the Bank has the right to suspend or cancel undrawn amount of loan and/or terminate the KBank Biz Flexi Agreement immediately and all debts under the KBank Biz Flexi Agreement shall be deemed due and payable forthwith. • If the Borrower has a tendency to be unable to make a repayment on time, please notify the Bank immediately so that the Bank, upon discussion with the Borrower, may consider the other appropriate repayment conditions at the Bank's sole discretion.
<p>6. In case of early repayment of loan amount before maturity date</p>	<ul style="list-style-type: none"> • Prepayment fee : If there is a prepayment fee, the Bank shall announce publicly at designated channels and notify Borrower accordingly
<p>7. Guarantors or collateral requirements</p>	<ul style="list-style-type: none"> • No
<p>8. Non-Life insurance for KBank Biz Flexi</p>	<ul style="list-style-type: none"> • No



<p>9. Major risks of KBank Biz Flexi</p>	<ul style="list-style-type: none"> • If the Borrower fails to make payment of any amount due and payable on each due date, the Bank may charge the default interest for such overdue principal and interest from the Borrower. •
<p>10. Additional acknowledgement</p>	<ul style="list-style-type: none"> • To change the address for sending the receipt, phone number, residence, domicile or the information of the Borrower. Please contact to K-Contact Center Vietnam (throughout 24 hours/7days a week) at Tel +8428 3821 8888 • If there is any payment or collection, the Bank will notify the Borrower before the due date. • If the Bank receives loan repayment, the Bank will deliver the receipt of that repayment to the Borrower. • If there is a change in product or service conditions that affect the Borrower's use of the service, the Bank will inform the important information with a clear message to the Borrower in advance due to the conditions specified in the KBank Biz Flexi Agreement. • The Borrower will receive credit approval documents such as the Bank Approval Notice, Loan Installment Plan, direct debit document, Loan repayment receipt, or other essential documents as the Bank deems appropriate to be provided by the Bank through SMS or Email of the Borrower as specified in KBank Biz Flexi Agreement. However, if the Bank has other channels to provide services such as mobile applications, the Bank will inform the Borrower later.
<p>11. More details about KBank Biz Flexi and the Bank contact methods</p>	<ul style="list-style-type: none"> • For further information, please contact at KASIKORNBANK PUBLIC COMPANY LIMITED - Ho Chi Minh City Branch • For further information, please contact K-Contact Center Vietnam (throughout 24 hours/7days a week) at Tel +8428



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Caution:

1. The Bank will charge interest from the date that the Borrower drawdowns the loan. If the Borrower defaults on debt repayment, there will be default interest rate charge (for overdue principal) and default interest rate charge (for overdue interest).
2. Please carefully read and understand the product and conditions thereof before signing the KBank Biz Flexi Agreement. For further information or questions, please contact the staff or K-Contact Center Vietnam (throughout 24 hours/7days a week) at Tel +8428 3821 8888
3. If the Borrowers do not make a loan repayment regularly or on time, the Bank or the company designated by the Bank may take further legal action.
4. Any further details of interest, service expenses and penalties, please see the Appendix attached to KBank Biz Flexi disclosure sheet.



Appendix

Interest details, service expenses and penalties that the Bank may call to action	
1. Interest, Default Interest, Service, and Prepayment fees	<p>Interest rate: 25% p.a. onwards</p> <p>Default interest:</p> <ul style="list-style-type: none"> - Default interest rate (for overdue principal) = 150% of the Interest rate (as stated above) applied on the overdue principal amount for the overdue period - Default interest rate (for overdue interest) = 10% per annum applied on the overdue interest amount for the overdue period <p>Prepayment fees: If there is a prepayment fee, the Bank shall announce publicly at designated channels and notify Borrower accordingly</p>
2. Stamp duty fee	No
3. Expenses to third parties or other persons	
3.1 The cost of checking credit information	No
3.2 Debt collection expenses	No
4. Expenses that are operating costs of the Bank	
4.1 Debt collection expenses	No
4.2 Fee for requesting an account statement for each period	No
4.3 Fee for requesting to check the transaction	No
<p>Note:</p> <ol style="list-style-type: none"> 1. Interest and fees subject to change, the Bank will notify you in advance. 2. No service charge in case of payment by direct debit. 	