

**HSBC Bank (Vietnam) Ltd.**

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District 1, Hochiminh City, Vietnam  
Telephone: (028) 38292288 Fax: (028) 62563634  
Website: www.hsbc.com.vn  
Business registration no. 0301232798

**For Bank Use Only**

Customer Number:

**Form applying to customers of campaign:**

Payroll  Xsell to Payroll  Top-Up  Pre-Approved  ETB ELA

I (the “**Applicant**”) hereby would like to submit the application for a Personal Instalment Loan under the Personal Instalment Loan Program cum Fund Usage Plan (the “**Application**”) in Vietnam Dong (“**VND**”) with following details:

This Personal Instalment Loan and Personal account opening application cum Fund Usage Plan is provided in Vietnamese and English languages. In case of any inconsistencies, the Vietnamese version shall take precedence.

*Đơn yêu cầu cấp tín dụng và mở tài khoản cá nhân kèm phương án vay vốn này được lập bằng cả tiếng Việt và tiếng Anh. Trong trường hợp có sự không thống nhất giữa hai ngôn ngữ này, thì bản tiếng Việt sẽ được ưu tiên áp dụng.*

**1. Applicant’s Personal Information (Applicable to all Customers)**

Full name

Male  Female

PP/Citizens no/ ID card  Place of issuance  Date of issuance (dd/mm/yyyy)  Date of expiry (dd/mm/yyyy)

/ /  / /

Identification number:

Same as ID card number

Different from ID card number:

Number:

Former ID/PP no (if any)  Nationality (Country/Region/Territory):

Mobile phone  E-mail address

**Mailing address**  Residential address  Registered address  Company address

**2. Details of the Loan request (Applicable to all Customers)**

**Requested loan amount (VND)** (Minimum 30,000,000, maximum 900,000,000 or another amount accepted by the Bank)

**Loan tenor/Repayment cycle (month/cycle)** (Minimum 12 month/cycle, maximum 60 month/cycle)

Interest rate (%p.a.) \_\_\_\_\_

First repayment date (dd/mm/yyyy) / /

Repayment Account at HSBC (if any)

Purpose	House purchasing (*)	House renovation (*)	Tourism/ Study/Healthcare <input type="checkbox"/> Domestic <input type="checkbox"/> Overseas	Buying vehicle <input type="checkbox"/> Domestic <input type="checkbox"/> Overseas	Furniture purchasing <input type="checkbox"/> Domestic <input type="checkbox"/> Overseas	Personal expenditure	Real Estate Investment (*)	Refinancing (**)
Amount (VND)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

(\*) Please provide more details at **Loan Fund Usage Plan**

(\*\*) Please provide more details at **Customer's Acknowledgement for Refinancing**

### 3. Disbursement Information (Applicable to all Customers)

The Loan is to be disbursed to the following account (please select one applicable option belows):

My transactional account:

At HSBC

At other bank with the following details:

Account Name: \_\_\_\_\_

Account No.: \_\_\_\_\_

Bank: \_\_\_\_\_ Branch: \_\_\_\_\_

Please tick ✓ in one among below options

I guarantee this loan is used to repay the incurred expenses that I have paid to the beneficiary, therefore, I request the Bank to disburse the approved loan amount to my account opened at the Bank. I undertake to provide all valid invoices and documents for such payment to the Bank before disbursement upon request.

I undertake to provide Beneficiary Information Confirmation, documents proven for legal purpose usage before disbursement and after disbursement, where applicable.

Beneficiary account with the following details (applicable for any loan amount and beneficiary information that differs from the Applicant's information):

Account Name: \_\_\_\_\_

ID Number / Company Business License: \_\_\_\_\_

\*9-digit ID expires as of 31/12/2024

Account No.: \_\_\_\_\_

Bank name: \_\_\_\_\_ Branch: \_\_\_\_\_

**4. Income Information being source of loan repayment (Applicable to all Customers)**

Source of income  Base salary  Base salary & Commission  Commission  
 Investment  Business interest  Other

Monthly Income

Bonus, allowance and other monthly income

**TOTAL**

**5. Occupation Information being source of loan repayment (Applicable to Payroll, XSell to Payroll and Customer with Income information change)**

Existing Employer's name  Employer's tax code

Employer's address  District  Province/City

Office phone  Extension  Time in current employment  year  month  Time in previous employment  year  month

Company type:  State-owned  Foreign/Joint venture  Joint-Stock  Limited  
 Private enterprise  Other

Industry of current company  Agriculture  Construction  Food & Beverage  Transportation  
 Real estate  Telecommunication company  
 Textile/Garment  Finance/Banking  Tourism/Restaurant/Hotel  
 Other (please specify)

Current position  Clerk  Officer  Supervisor/Manager  Business owner  
 Managing Director/Senior Management

Occupation code  HR/Administrator  Marketing/Public Relation  IT  
 Accountant  Sales  
 Engineer  Teacher  Other (please specify)

Contract type  Definite  (months)  Indefinite

**6. Transactional Account information(Applicable to Customer without Saving Account/Current Account)**

Residential address \_\_\_\_\_ District \_\_\_\_\_ Province/City \_\_\_\_\_ Home phone \_\_\_\_\_

Live at residential address since(dd/mm/yyyy) / /

Previous residential address (if residing at current address less than 3 years) \_\_\_\_\_ District \_\_\_\_\_ Province/City \_\_\_\_\_ Home phone \_\_\_\_\_

Live at previous residential address since (dd/mm/yyyy) / /

*(If residence duration at previous address & current address combined is less than 3 years, please provide details at **Additional Information Form**)*

Permanent Registered Address \_\_\_\_\_ District \_\_\_\_\_ Province/City \_\_\_\_\_ Phone number \_\_\_\_\_

**Resident status**  Resident  Non-resident

**Tax Identification Number (required for Jurisdiction of Tax Residency) :** \_\_\_\_\_

US Green card  Yes  No

Multi-nationality (Country/Region/Territory)  Yes  No

*(If yes, please provide details at **Additional Information Form**)*

Jurisdiction of tax residency \_\_\_\_\_

Type of Account: **An Loi** Currency of Account: **VND**

Account opening purpose  Loan repayment  Saving  Investment  Business  
 Oversea study  Other \_\_\_\_\_

Source of fund used to open account:

Amount of initial deposit: \_\_\_\_\_

Name of originator: \_\_\_\_\_

Method of credits:  Cash deposit  Transfer

Country/Region/Territory of source of fund? \_\_\_\_\_

Expected source of fund during the relationship: Name of originator: \_\_\_\_\_

Date of birth of originator (if a person): \_\_\_\_\_

**Method of credit:**  Cash deposit  Transfer

Country/Region/Territory of source of fund? \_\_\_\_\_

Please provide more information about this source of fund \_\_\_\_\_

**Anticipated activity level**

Transaction amount

Number of transaction

Total credits per month \_\_\_\_\_

Total debits per month \_\_\_\_\_

**7. Related parties of applicant(s)<sup>(1)</sup> (following 2024 Law of Credit Institution) and Legal Arrangement<sup>(3)</sup> (following Circular No.20/2019/TT-NHNN dated 14/11/2019)**

<sup>(1)</sup> The definition of Related Parties of an individual as defined under Law of Credit Institution is published at Personal Instalment Loan Term and condition on HSBC website <https://www.hsbc.com.vn/>

<sup>(2)</sup> 0.1% of own capital of the Bank in 2024 is approximated equal to 19 Billion Vietnam Dong.

**For the Bank's evaluation and consideration of the Application, I confirm the following information:**

**7.1 Related parties\* being individuals:** (Please tick  to one of the following options)

I confirm that (i) my total credit exposure (including my current loan application) is lower than 0.1% of own capital of the Bank<sup>(2)</sup>; or (ii) my total credit exposure (including my current loan application) is greater than or equal to 0.1% of own capital of the Bank<sup>(2)</sup> and my related parties being individuals do not have credit exposure at the Bank.

I confirm my total credit exposure (including my current loan application) is greater than or equal to 0.1% of own capital of the Bank<sup>(2)</sup> and my related parties being individuals having have credit exposure at the Bank as follows:

(Please complete the following table)

No.	Full Name	Citizen Card/ Citizen ID/ National ID No. AND Identification number *National ID will be expired by 31/12/2024	(For foreigners) Nationality Passport No. Issuance Date and Place	Relationship

**7.2 Related parties\* being organizations:** (Please tick  to one of the following options)

I confirm that (i) my total credit exposure (including my current loan application) is lower than 0.1% of own capital of the Bank<sup>(2)</sup>; or (ii) my total credit exposure (including my current loan application) is greater

than or equal to 0.1% of own capital of the Bank<sup>(2)</sup> and my related parties being organizations (if available) do not have credit exposure at the Bank.

I confirm my total credit exposure (including my current loan application) is greater than or equal to 0.1% of own capital of the Bank<sup>(2)</sup> and my related parties being organizations having credit exposure at the Bank as follows:

(Please complete the following table)

No.	Company Name	Company Registered Number	Company Registered Address	Registration Number or equivalent document	Legal Representative	Relationship

**7.3** Please tick  to below box if you are not involved in any **Legal Arrangement(s)**

I am currently not involved in any Legal arrangement(s)(\*) as an entrusted or authorized party

<sup>(3)</sup> *Legal arrangements are agreements in the form of trust or other arrangements with similar nature established under the foreign laws, allowing trustee to receive legal beneficial ownership.*

## 8. Declaration

- 8.1. I confirms that the Bank has provided and explained fully in detail about the General Terms and Conditions (as defined below) and Contract Template to Me and I has fully understood and agreed to all information about the General Terms and Conditions and Contract Template and other matters related to the services of the Bank before signing.
- 8.2. I/We confirm that the information given above is correct and complete and the Bank is authorized to collect and verify this from any source the Bank may choose without any requirements of additional authorization from me/us.
- 8.3. I acknowledge and confirm that I have read and understood HSBC Privacy Notice published at HSBC official website (<https://www.hsbc.com.vn/>). I hereby give my explicit, voluntary, affirmative, unconditional consent for HSBC to process my Personal Data in accordance with the contents of HSBC Privacy Notice.
- 8.4. I acknowledge and confirm that I have read and understood HSBC principles of consumer information protection published at <https://grp.hsbc/principlesofconsumerinformationprotection> and publicly announced in a distinct position at the head office and business locations of HSBC. I hereby give my explicit, voluntary, affirmative, unconditional consent for HSBC to process my data in accordance with the contents of HSBC Principles Of Consumer Information Protection.
- 8.5. I confirm, represent, and warrant that (i) every person whose Personal Data that I (or anyone on my behalf) has provided or will from time to time provide to HSBC or a member of the HSBC Group (my “Connected Persons”) has been notified of HSBC Privacy Notice; (ii) they have given their explicit, voluntary, affirmative, unconditional consent for HSBC to process their Personal Data in accordance with the contents of HSBC Privacy Notice; and (iii) I am authorized to disclose their Personal Data to HSBC and/or members of the HSBC Group so that HSBC and/or members of the HSBC Group can process the same. At the same time, I have advised them of their various rights with respect to their Personal Data in accordance with the contents of HSBC Privacy Notice and in compliance with applicable laws of Vietnam. I, with this, undertake to verify the accuracy and completeness of the Personal Data provided to HSBC.
- 8.6. I acknowledge and understand that in case of any change to my given consent, I will request in writing using the prescribed form available at HSBC branches or other channels provided in HSBC Privacy Notice. I understand that if I change my consent for any purpose and depending on the nature of my request, HSBC may not be able to continue to provide Products and/or Services to me.
- 8.7. I, the undersigned, acknowledge that I have read and understood the associated terms and conditions, including but not limited to the General Terms and Conditions, Premier Master Account Terms And Conditions , Debit Card Terms And Conditions, the terms and conditions of the Loan and Tariff

(hereafter called the “Terms and Conditions”) and the updated/amended versions from time to time, which is available at the Bank’s website [www.hsbc.com.vn](http://www.hsbc.com.vn) or, upon customer’s request, will be provided free of charge at any branch or transaction office of the Bank. I keep one (1) copy of the Terms and Conditions and will keep the updated/amended versions from time to time. I understand, agree and accept that the Terms and Conditions and the updated/amended versions from time to time, together with this Personal Loan Application & Personal Account Opening Form and Opening and use of Account Agreement from the Bank (without bank’s chop and signature), shall together form the Contract of Opening and Use of Account between me and the Bank.

- 8.8. I understand and agree that this application (upon approved by the Bank) together with the Terms and Conditions and Notification of Personal Interest Loan Disbursement will govern a legitimate Credit Agreement between myself and the Bank. The Bank, by disbursing the Loan into my personal account opened at the Bank, is considered as Bank’s acceptance to be bound to the Credit Agreement. I understand, agree and accept that my Loan may be lower than the Loan Request, the repayment period may differ from what is required in the Form upon the Bank’s approval, and I have been confirmed by the Bank’s representative via phone.
- 8.9. I have read and understood my obligations, responsibilities, and rights in accordance with the terms and conditions in the above documents and I accept that these Terms and Conditions and the Tariff issued by the Bank may be amended from time to time upon the Bank’s notice by appropriate method. In case I do not agree with these changes, I have the right to terminate the Credit Agreement as stipulated. I hereby understand and acknowledge that my continuing to use the Bank’s services after the notice being effective means that I agree to be bound by these changes.
- 8.10. I understand and agree that my maximum loan will be calculated based on my monthly income shown on the proof of income and will depend on my total maximum unsecured exposure (MUE) with the Bank. Notwithstanding the above, the maximum loan shall be determined by the Bank in accordance with relevant legal provisions and the Bank's internal procedures. I also agree that I have accepted the Loan and the Loan term when the Loan was approved and credited to my Savings/ Current account at the Bank.
- 8.11. Upon completion of this application, I hereby certify that all information provided in Section 8 – Related parties of applicants (in relation to any board member, officer or employee of the Bank, including The Hong Kong and Shanghai Banking Corporation Limited and other banks within the same Group) are true and correct. If I do not notify the Bank of such information, the Bank is entitled to assume that I am not involved. After the date of this application, when I have such a related party, I will immediately notify the Bank in writing, in the form provided by the Bank at my request.
- 8.12. I will provide the Bank with further supporting documents on this declaration as requested by the Bank.
- 8.13. I acknowledge and agree that I am not participating in the purchase of any Life Insurance product with relates to the Bank during the 60 days before and 60 days after the Loan Disbursement Date.
- 8.14. I confirm that my/our signature(s) below is/are also my/our specimen signature(s) that the Bank shall use to verify my/our instructions to the Bank.

## 9. Terms and Conditions

The Application based on the following Terms and Conditions (which may be amended from time to time and binding the Borrower after announcement) will apply to the Loan.

Upon amendment, in case the Borrower does not agree with these amendments, the Borrower has the right to terminate the Credit Agreement as stipulated. The Borrower hereby understands and acknowledges that the Borrower continue to use the Bank's services after the notice being effective means that the Borrower agrees to be bound by such amendments. The announcement on the changes of these Terms and Conditions will be conducted by any any appropriate method as prescribed.

The Bank will evaluate this Application in accordance with the law and internal procedures to make an appropriate approval or rejection decision.

### 9.1 Disbursement

9.1.1 Loan amount will be available for one-time disbursement in full after this Application is accepted by the Bank.

9.1.2 The statement of the Bank on the amount(s) of the Loan which have been paid will be the persuasive

proof binding the Borrower that the amount(s) of the Loan have been disbursed from time to time.

- 9.1.3 The Disbursement Date is the date on which the Loan with the amount, tenor and interest rate requested by the Borrower is accepted by the Bank and disbursed to the account according to Borrower's request.
- 9.1.4 In case the Loan amount, loan tenor and interest rate are different from the information in the Form, the Disbursement Date, loan amount, loan tenor and interest rate shall be confirmed by the Bank's representative with the Borrower via phone.
- 9.1.5 Method of loan: one-time loan - one time disbursement
- 9.1.6 Purpose: The Borrower undertakes to use the Loan amount for legal personal usage as shown on the Application. The Bank has the right to examine at any time the purpose of the Loan usage by Borrower with any method that the Bank considers appropriate. At the Bank's request, the Borrower undertakes to provide documents evidencing the purpose of the Loan usage before, during and after the withdrawal for a period that Bank considers appropriate. In case that the Bank has grounds to believe that the Borrower has used the Loan amount in improper or illegal purpose or cannot provide documents for proving the purpose of use of the Loan or the documents provided are not appropriate following the Bank's requirements, the Borrower agrees that the Bank reserves the right to consider it as Event of Default and execute any remediation action as described in Article 11.8.2 of this Terms and Conditions.

## **9.2 Payment**

- 9.2.1 At the Bank's request, the Borrower hereby undertakes to repay the Loan to the Bank including all due amounts with interest, cost and any other expense that have been accrued on the Loan amount in accordance with the Bank's policy and the applicable regulations.
- 9.2.2 The repayment of the Loan will be conducted in VND currency or other currency permitted by the laws of Vietnam, following the foreign exchange rate of the Bank announced on the date of payment.
- 9.2.3 The principal and interest amount of the Loan must be paid on a monthly basis from the month the Loan is disbursed by crediting in the Borrower's account opened at the Bank until the Loan amount (included the principal and interest amount) has been fully repaid. The Loan will be repaid on the monthly basis counting from the Drawdown date unless the Borrower may request a specific monthly repayment date in Personal Loan Application & Personal Account Opening Form
- 9.2.4 The Borrower agrees that the Bank set the payment priority with respect to the Borrower's periodic repayment as required by relevant law. Unless otherwise announced by the Bank, the periodic repayment will follow the following priority:
- (i) Overdue Principal;
  - (ii) Overdue Loan interest; Loan Interest For Overdue Principal;
  - (iii) Fees and Expense related to the Loan;
  - (iv) Due Loan Interest; and
  - (v) Due Principal.
- 9.2.5 Borrower will open and maintain an account with the Bank (the "Account") for the purpose of loan repayment until the Loan is fully repaid. The Borrower hereby authorises the Bank to auto debit on the Account maintained at the Bank to repay the principal and interest of the Loan on a monthly basis until the Loan has been fully repaid. In case the Borrower decides to continue using the Account after the Loan has been fully repaid, Personal banking Tariff will be applied.
- 9.2.6 The Borrower will repay the Loan to the Bank without any deduction, retention, set-off or condition whatsoever unless the Borrower is required by law to do so. In such case, the repayment amount will increase an amount equal with the reality payment that Bank will receive without the remaining.
- 9.2.7 The early repayment is only allowed when the outstanding Loan (including the principal and interest and other costs) will be fully repaid at once and must be accepted by the Bank on the time of repayment.

## **9.3 Interest and other costs:**

- 9.3.1 Interest calculation factors include:
- (i) Interest Calculation Duration: is determined from and including the day on which the Bank disburses the Loan amount and does not include the date that loan amount is returned regardless of whether the Loan amount has been successfully transferred to the beneficiary or not.
  - (ii) Actual balance: is the end-of-day balance of the outstanding principal not yet due, or of the actual overdue principal depends on each case.

- (iii) Number of days on which the actual balance is maintained: being the number of days on which the balance is maintained at the end of each day.
- (iv) Interest Rate
- (v) Unless otherwise provided in these terms and conditions, interest rate is applied for the Loan amount will be decided by Bank and announced to the Borrower on Disbursement Form.
- (vi) The interest rate mention in this article for each loan amount will be calculated follow the method mentioned in Personal Installment Loan form and it will be equaled with the interest rate calculation method following the current law.
- (vii) Interest Adjustment:

The Borrower and the Bank agree that interest rate will be mentioned above and fixed in the Loan duration.

### 9.3.2 Formula for calculating interest:

$$\text{Interest Amount} = \frac{\sum (\text{Actual balance} \times \text{Number of days for which the actual balance is maintained} \times \text{Interest rate})}{365}$$

### 9.3.3 Interest rate of overdue Principal:

If the credit balance of the Borrower's relevant account is not sufficient for payment of the due principal (whether at the maturity stated in the Agreement, by early payment or otherwise), the interest rate of overdue Principal ("Interest rate of overdue Principal") will be charged at 150% (or a lower rate as determined and informed by the Bank to the Borrower from time to time) of the prevailing interest rate at the time of overdue on any overdue principal amount payable to the Bank as provided for hereunder, calculating from the time such amount becomes overdue until the date of full payment. Interest rate of the overdue interest amount will not be applied.

### 9.3.4 Payment

- (i) Interest will be debited on the Borrower's account with any tax incurred on the interest amount (if any)
- (ii) The Bank has the right to debit on Borrower's account on a monthly basis after one month from the date where the Loan amount has been disbursed or other time as required by law. In case that the monthly payment dates fall into weekend or holiday as regulated by the prevailing regulation and Bank's policy, the payment date will be delayed into the next day.
- (iii) The periodic payment (included principal and interest) is fixed, therefore, when the interest increases in one or some payment installment (as the actual day in month is changed), the monthly loan principal amount will be deducted to secure the periodic payment is not changed. Given such reduction in the monthly payable principal, the final payment will be larger than the previous monthly. The specific amount will be notified if so requested by the Borrower.
- (iv) In case that the Borrower prepays the Loan amount, the Bank will charge a prepayment fee of 3% on the outstanding loan principal amount.
- (v) In term of early termination or early recall of the Loan, the Bank will notify to the Borrower about the termination and/or recall the Loan and the request for the Loan prepayment in accordance with the Bank's templates.

9.3.5 Restructuring of the Loan Amount repayment tenor: Restructuring of the Loan Amount repayment tenor will be considered by the Bank in accordance with prevailing regulations if so requested by the Borrower. The Bank will convert to overdue debts of the principal balance if the Borrower fails to repay on time as agreed hereunder and the Bank does not agree to restructure such term. Form and contents of the notification to convert to overdue debts will be in accordance with the Bank's template.

## 9.4 Events of Default

### 9.4.1 Events of Default

Each of the following event or situations is a Events of Default ("Events of Default"):

- (i) The Borrower does not pay any outstanding principal balance of the Loan, due interest or any other due obligations of the Borrower in accordance with the Credit Agreement or any documents or other related contracts;

- (ii) The Borrower fails to comply with or fails to make any commitments, obligations, agreements or provisions of this Credit Agreement or any other relevant documents, documents or contracts;
- (iii) The borrower is dead or disability;
- (iv) Any litigation conducted in any territory against the Borrower, including but not limited to the Borrower's arrest, detention, custody, prosecution and any any other procedure that is conducted against the Borrower in accordance with the applicability of criminal law;
- (v) Any event or series of events that, in the opinion of the Bank, may lead to material adverse effect to the Borrower's financial condition;
- (vi) The Borrower fails to perform or fails to comply with any Borrower's obligations regulated in any agreement or document relating to any Borrower's debt;
- (vii) Any debt of the Borrower is due or likely to be due and must be paid before due date of such debt.
- (viii) The application shows signs of fraud or law violation, The Borrower is likely to have information stolen or the Loan is used for improper loan purposes or vilates the Bank's policies or regulations.
- (ix) The Borrower use the loan for the wrong loan purpose which declared in this Application in the circumstance the Bank receive Borrower's feedback on updating the loan purpose at post disbursement.

#### 9.4.2 Remedies

- (i) When any Violence Event at Article 9.4.1 except point (ix) occurs and at any time when Events of Default continues, the Bank reserves the right to apply below remedies:
  - a. Declare the principal balance of the Loan and interest and all other obligations of the Borrower in accordance with this Agreement and other due contracts or related documents and immediate payment (in the circumstance that the Borrower fail to or refuse to repay the Loan, Interest rate of overdue Principal as described in Article 9.3.3 of this Terms and Conditions will be applied); and/or
  - b. Kick-off or perform any and all Bank rights in accordance with the Credit Agreement and relevant documents or contracts; and/or
  - c. Kick-off or perform any litigation or legal proceedings against the Borrower.
- (ii) When the Violence Event at Article 9.4.1 point (ix) occurs and at any time when Events of Default continues, the Bank reserves the right to apply below remedies:
  - a. Declare the principal balance of the Loan and interest and all other obligations of the Borrower in accordance with this Agreement and other due contracts or related documents and immediate payment before 14:00 on the 30<sup>th</sup> day from the date the Bank receive Borrower's feedback on update loan purpose at post disbursement (**Loan Recall Date**), details as below:
    - In the circumstance that the Borrower fail to or refuse to repay the Loan, Interest rate of overdue Principal as described in Article 9.3.3 of this Terms and Conditions will be applied.
    - The monthly repayment date is showed on the Bank Statement as described in Article 6 of Terms and Conditions of Personal Interest Loan published at <https://www.hsbc.com.vn/content/dam/hsbc/hbvn/documents/en/loans/personal-instalment/personal-instalment-loan-terms-and-conditions.pdf>.
    - The estimated interest the Borrower has to pay on the Loan Recall Date shall be informed by the Bank' staff via telephone or vie one of the communication channels that the Borrower is registered with the Bank. The Borrower should contact the Bank in the circumstance of no information recevie or the Borrower want to early repay the Loan.
    - All the costs incurred (if any) in conducting legal proceedings will be paid by the Borrower, including penalties for the breach of the Credit Agreement. The Legal related costs are not included in the Total outstanding balance on the monthly statement.

b. The Loan with the Bank (including other Loans, Credit Card balance) shall be classified as loan group 3 or higher if the Loan is not recalled within the required period according to the requirement on Circular 31/2024/TT-NHNN and other relevant regulations.

9.4.3 Penalties for breach and compensation will be exercised by the Parties in accordance with the prevailing laws and regulations.

I confirm that my signature(s) below is/are also my specimen signature(s) that the Bank shall use to verify my instructions to the Bank.



Full name and signature of Applicant

Application date

**Note:**

- *The Bank will NOT process the application if there is insufficient required information and document*
- *The Bank will NOT return the application in case of rejection.*
- *Customers DO NOT pay any fee to apply Personal Installment Loan at the Bank.*
- *The credit approval and disbursement are valid within 30 days from the approval date.*

<p><b>In case Borrower changes the disbursement information different from information in the above Application, Bank staff check and get confirmation from customer.</b> <i>(* Not fill if unchange</i></p>	<p><b>Approved and Accepted. For and On Behalf of the Bank (OPS)</b></p>
<p>Loan amount is approved and requested to disburse (VND): _____</p> <p>In words: _____</p> <p>Loan tenor/Repayment cycle (months/cycles): _____</p> <p>Interest rate (% p.a.): _____</p> <p>Disbursement date: _____</p> <p>Beneficiary information (if there is change):</p> <ul style="list-style-type: none"><li>- Beneficiary name: _____</li><li>- ID number/ID card or business licence number: _____</li></ul> <p><i>*9-digit ID expires as of 31/12/2024</i></p> <ul style="list-style-type: none"><li>- Account number: _____</li><li>- Beneficiary bank: _____</li><li>- Branch: _____</li></ul> <p>Name &amp; Signature: _____</p> <p>Phone number: _____</p> <p>Time to confirm: _____</p> <p>Date to confirm: _____</p> <p>Extension: _____</p>	<p>Name &amp; Signature: _____</p> <p>Date: _____</p> <p>Position: _____</p>