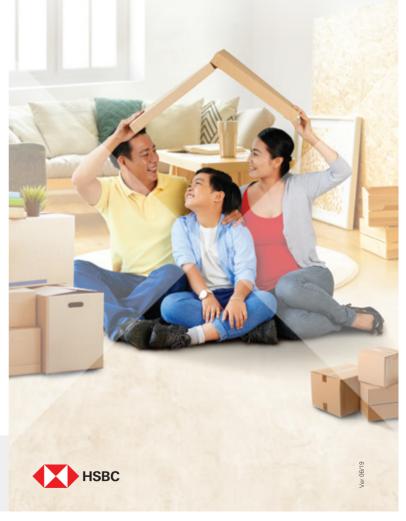
First steps into your dream house

- Build your own home with HSBC Home Mortgage Loan/ Home Equity Loan
- Loan amount of up to 70% of the property value
- Long loan tenor of up to 25 years

Interest rate only

7.99%_{p.a}



Personal Banking customers: (84 28) 37 247 247 (the South) or (84 24) 62 707 707 (the North)

Premier customers: (84 28) 37 247 666

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	HSBC HOME MORTGAGE LOAN	HSBC HOME EQUITY LOAN
	Would you like to own a new house for your family? Let HSBC help make your dream come true easily and quickly with Home Mortgage Loan service.	Would you like to use your current financial asset to build a new house, repair the existing one, or for investment? Make your vision a reality with HSBC's Equity Loan.
BENEFITS	 Fast and easy arrangement of loans at competitive prices. Interest calculated on a reducing balance. Flexible reducing-balance options corresponds to financial ability. Simple and transparent application procedures. 	
	 Mortgage loan amount of up to 70% of the house value. Long loan tenor of up to 25 years. 	Mortgage loan amount of up to 60% of the house value. Long loan tenor of up to 15 years.
INTEREST RATES	• Fixed rate: from 7.99% p.a, from 6 months to 5 years. • Floating rate: from 9.75% p.a Find out more in the attached leaflet	Fixed rate: from 7.99% p.a, from 6 months to 5 years. Floating rate: from 9.75% p.a Find out more in the attached leaflet
ELIGIBITY CRITERIA	 Vietnamese citizens residing in Ho Chi Minh City, Hanoi, Dong Nai, Binh Duong, Long An, Ba Ria - Vung Tau, Tay Ninh, Bac Ninh, Vinh Phuc, Hung Yen, Hai Duong, Hai Phong, Danang, Hoi An City, Tam Ky (Quang Nam), Hue City (Hue). Age from 18 and maximum age at maturity date is 65 (for male customers); 55 (for female customers). Income: - For salaried customers: At least VND 10 million For business owners: At least VND 30 million for customers residing in Hanoi and 20 million for customers residing in other areas. Work experience: - For salaried customers: At least 1 year of work experience and 3 months working in the current position. - For business owners: The business must be in operation for at least 2 years. - Land area recognized in legal documents of the mortgaged property: At least 30 square meters. - Mortgaged property must not be used for business and is evaluated by valuation companies appointed by HSBC as follows: - In Ho Chi Minh City, Hanoi, Binh Duong, Dong Nai: The evaluated property should be at least 800 million VND. - In Danang: The evaluated property should be at least 500 million VND. - Customers are required to submit documents for loan purpose according to the law and to the bank's requirements before disbursement. 	
HSBC HOME MORTGAGE LOAN PROJECTS	Exclusively for projects previously accepted by HSBC. For more information, please visit https://www.hsbc.com.vn/loans/products/home	Applicable to all projects with Purchasing Agreement with Investor
FEES	For the following fees, customers will make direct payment to companies providing the services: • Property evaluation fee. • Legal service fees (for procedures such as drafting mortgage contracts, notarizing mortgage property and registering secure transaction,). • Property insurance fee: Mortgage property must be insured during the loan period. • For houses: Insurance value is bought on the value of construction (based on evaluation document) of the mortgage property. • For apartments: Insurance value is bought on the value of construction or 120% of the loan amount, depending on which value is greater. • Customers may need to pay additional fees required by law (for example: notary fee, registering secure transaction fee, mortgage cancellation fees,). Find out more in the attached leaflet.	
CREDIT AGREEMENT	https://www.hsbc.com.vn/content/dam/hsbc/hbvn/documents/loans/mortgage-credit-agreement.pdf	