

# 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

**Visit** [hsbc.com.vn](http://hsbc.com.vn)



Issued by HSBC Bank (Vietnam) Ltd.  
Terms and Conditions apply.

Ver 08/19

	HSBC HOME MORTGAGE LOAN	HSBC HOME EQUITY LOAN
	<p>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.</p>	<p>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.</p>
BENEFITS	<ul style="list-style-type: none"> <li>• Fast and easy arrangement of loans at competitive prices.</li> <li>• Interest calculated on a reducing balance.</li> <li>• Flexible reducing-balance options corresponds to financial ability.</li> <li>• Simple and transparent application procedures.</li> </ul>	
	<ul style="list-style-type: none"> <li>• Mortgage loan amount of up to <b>70%</b> of the house value.</li> <li>• Long loan tenor of up to <b>25 years</b>.</li> </ul>	<ul style="list-style-type: none"> <li>• Mortgage loan amount of up to <b>60%</b> of the house value.</li> <li>• Long loan tenor of up to <b>15 years</b>.</li> </ul>
INTEREST RATES	<ul style="list-style-type: none"> <li>• Fixed rate: from 7.99% p.a, from 6 months to 5 years.</li> <li>• Floating rate: from 9.75% p.a</li> </ul> <p>Find out more in the attached leaflet</p>	<ul style="list-style-type: none"> <li>• Fixed rate: from 7.99% p.a, from 6 months to 5 years.</li> <li>• Floating rate: from 9.75% p.a</li> </ul> <p>Find out more in the attached leaflet</p>
ELIGIBILITY CRITERIA	<ul style="list-style-type: none"> <li>• 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).</li> <li>• Age from 18 and maximum age at maturity date is 65 (for male customers); 55 (for female customers).</li> <li>• Income: <ul style="list-style-type: none"> <li>- For salaried customers: At least VND 10 million.</li> <li>- For business owners: At least VND 30 million for customers residing in Hanoi and 20 million for customers residing in other areas.</li> </ul> </li> <li>• Work experience: <ul style="list-style-type: none"> <li>- For salaried customers: At least 1 year of work experience and 3 months working in the current position.</li> <li>- For business owners: The business must be in operation for at least 2 years.</li> </ul> </li> <li>• Land area recognized in legal documents of the mortgaged property: At least 30 square meters.</li> <li>• Mortgaged property must not be used for business and is evaluated by valuation companies appointed by HSBC as follows: <ul style="list-style-type: none"> <li>- In Ho Chi Minh City, Hanoi, Binh Duong, Dong Nai: The evaluated property should be at least 800 million VND.</li> <li>- In Danang: The evaluated property should be at least 500 million VND.</li> </ul> </li> <li>• Customers are required to submit documents for loan purpose according to the law and to the bank's requirements before disbursement.</li> </ul>	
HSBC HOME MORTGAGE LOAN PROJECTS	<p>Exclusively for projects previously accepted by HSBC. For more information, please visit <a href="https://www.hsbc.com.vn/loans/products/home">https://www.hsbc.com.vn/loans/products/home</a></p>	<p>Applicable to all projects with Purchasing Agreement with Investor</p>
FEES	<p>For the following fees, customers will make direct payment to companies providing the services:</p> <ul style="list-style-type: none"> <li>• Property evaluation fee.</li> <li>• Legal service fees (for procedures such as drafting mortgage contracts, notarizing mortgage property and registering secure transaction,...).</li> <li>• Property insurance fee: Mortgage property must be insured during the loan period. <ul style="list-style-type: none"> <li>- For houses: Insurance value is bought on the value of construction (based on evaluation document) of the mortgage property.</li> <li>- For apartments: Insurance value is bought on the value of construction or 120% of the loan amount, depending on which value is greater.</li> </ul> </li> <li>• Customers may need to pay additional fees required by law (for example: notary fee, registering secure transaction fee, mortgage cancellation fees,...).</li> </ul> <p>Find out more in the attached leaflet.</p>	
CREDIT AGREEMENT	<p><a href="https://www.hsbc.com.vn/content/dam/hsbc/hbvn/documents/loans/mortgage-credit-agreement.pdf">https://www.hsbc.com.vn/content/dam/hsbc/hbvn/documents/loans/mortgage-credit-agreement.pdf</a></p>	