

First steps into your dream house

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

Interest rate only from

7.99% p.a



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

Premier customers: (84 28) 37 247 666

Visit 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"> • 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. 	
	<ul style="list-style-type: none"> • Mortgage loan amount up to 70% of the house value. • Long loan tenor up to 25 years. 	<ul style="list-style-type: none"> • Mortgage loan amount up to 60% of the house value. • Long loan tenor up to 15 years.
INTEREST RATES	<ul style="list-style-type: none"> • Fixed rate: from 7.99% p.a, from 6 months to 5 years. • Floating rate: from 9.25% p.a <p>Find out more in the attached leaflet</p>	<ul style="list-style-type: none"> • Fixed rate: from 7.99% p.a, from 6 months to 5 years. • Floating rate: from 9.25% p.a <p>Find out more in the attached leaflet</p>
ELIGIBILITY CRITERIA	<ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> - 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: <ul style="list-style-type: none"> - 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 at least 2 years. • Land area recognized in legal documents of the mortgage 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: <ul style="list-style-type: none"> - In Ho Chi Minh City, Hanoi, Binh Duong, Dong Nai: Evaluated at at least 800 million VND. - In Danang: Evaluated at 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	<p>Exclusively for projects previously accepted by HSBC. For more information, please visit https://www.hsbc.com.vn/loans/products/home</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"> • Mortgage 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. <ul style="list-style-type: none"> - 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,...). <p>Find out more in the attached leaflet.</p>	