

# Fees and Charges

## 1. Home Mortgage Loan/ Home Equity Loan

Fee Type	Fee Rate																																																																	
Application Fee	Free																																																																	
Property valuation fee	From VND 2,100,000 (VAT exclusive, depending location of the property)																																																																	
Legal service fee	From VND 1,750,000 (VAT exclusive, applicable for notarization of Pledge Agreement at Notary Office and security transaction registration executed by an independent service company. The fee may vary subject to the independent service company and the registration location)																																																																	
Notarization fee and security transaction registration fee	Subject to standard fee quoted by local authority and paid directly by customer																																																																	
Late payment interest rate	150% of applicable interest rate and charge on overdue principle																																																																	
Early repayment fee	<table border="1"> <thead> <tr> <th colspan="2" rowspan="2">Scheme</th> <th colspan="6">Early repayment fee</th> </tr> <tr> <th>Y1</th> <th>Y2</th> <th>Y3</th> <th>Y4</th> <th>Y5</th> <th>Y6 Onward</th> </tr> </thead> <tbody> <tr> <td rowspan="6">Fixed Scheme</td> <td>6 months</td> <td>3%</td> <td>3%</td> <td>2%</td> <td>0%</td> <td>0%</td> <td>0%</td> </tr> <tr> <td>1 year</td> <td>3%</td> <td>3%</td> <td>2%</td> <td>0%</td> <td>0%</td> <td>0%</td> </tr> <tr> <td>2 years</td> <td>3%</td> <td>3%</td> <td>2%</td> <td>0%</td> <td>0%</td> <td>0%</td> </tr> <tr> <td>3 years</td> <td>3%</td> <td>3%</td> <td>2%</td> <td>0%</td> <td>0%</td> <td>0%</td> </tr> <tr> <td>4 years</td> <td>3%</td> <td>3%</td> <td>2%</td> <td>1%</td> <td>0%</td> <td>0%</td> </tr> <tr> <td>5 years</td> <td>3%</td> <td>3%</td> <td>2%</td> <td>1%</td> <td>1%</td> <td>0%</td> </tr> <tr> <td colspan="2">Variable Rate Period</td> <td>3%</td> <td>3%</td> <td>2%</td> <td>0%</td> <td>0%</td> <td>0%</td> </tr> </tbody> </table>	Scheme		Early repayment fee						Y1	Y2	Y3	Y4	Y5	Y6 Onward	Fixed Scheme	6 months	3%	3%	2%	0%	0%	0%	1 year	3%	3%	2%	0%	0%	0%	2 years	3%	3%	2%	0%	0%	0%	3 years	3%	3%	2%	0%	0%	0%	4 years	3%	3%	2%	1%	0%	0%	5 years	3%	3%	2%	1%	1%	0%	Variable Rate Period		3%	3%	2%	0%	0%	0%
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## 2. Personal Instalment Loan

Fee type	Fee rate
Application fee	Free
Late payment interest rate	150% of applicable interest rate and charge on overdue principle
Early repayment fee	3% on prepaid principle (only full repayment is allowed)