⑥ **NGÂN HÀNG TMCP <SPECIMEN>BANK**

Hanoi Branch · 88 Phố <specimen>, Q. Hoàn Kiếm, Hà Nội · (+84) 24 <spx>

⑦ Ref. no.: **PDNT-1804/2026/<SPX>** Hà Nội, ngày 05/01/2026

# THƯ CHẤP THUẬN CHO VAY VỀ NGUYÊN TẮC

*Indicative, non-binding confirmation of borrowing capacity based on declared income and credit history, issued before a full loan application and property valuation · under SBV lending regulations (Circular 39/2016/TT-NHNN, as amended)*

To (Applicant): **Ông JEAN <SPECIMEN> ALEXANDRE**

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| ① *Lender (bank)* | **NGÂN HÀNG TMCP <SPECIMEN>BANK — CN Hà Nội** |
| *Borrower (applicant)* | **Ông JEAN <SPECIMEN> ALEXANDRE (Pháp)** |
| *Property of interest* | **Căn hộ dự kiến mua: THE LAKE VIEW <specimen>, tầng 18, căn 1804 — KĐT Tây Hồ Tây, Hà Nội (chưa thẩm định giá)** |

② Based on the income information and credit history (CIC) declared by the Applicant, and before any formal loan application or property valuation, the Bank confirms its agreement in principle to consider financing the purchase referenced above, within the indicative terms set out below. This letter is not a firm loan commitment and creates no obligation for the Bank to lend; it is intended solely to help the Applicant gauge borrowing capacity ahead of booking a unit and negotiating with the Developer.

| | |
|---|---|
| ③ Indicative loan amount | **Ước tính tối đa 7.500.000.000 ₫ (khả năng vay dự kiến, chưa gồm thẩm định TSBĐ)** |
| ④ Indicative rate & term | **Lãi suất tham khảo 8,0–8,5%/năm; thời hạn vay tối đa 25 năm — chưa cố định** |
| ⑤ Conditions to convert into a firm offer | **Nộp đầy đủ hồ sơ chứng minh thu nhập; kết quả tra cứu CIC không có nợ xấu; TSBĐ được thẩm định giá đạt yêu cầu** |

Thư này chỉ có giá trị tham khảo trên cơ sở thông tin do Khách hàng tự khai báo, KHÔNG cấu thành cam kết cấp tín dụng của Ngân hàng; có hiệu lực trong 15 ngày kể từ ngày ký. Sau khi hoàn tất hồ sơ và thẩm định, Ngân hàng sẽ xem xét phát hành Thư cam kết cho vay chính thức (nếu đủ điều kiện). […]

**FOR AND ON BEHALF OF THE BANK**

*Signature & seal*

<SPECIMEN>

Verify with the issuing bank · specimen

# The *Thư chấp thuận cho vay về nguyên tắc* (agreement in principle), point by point

Before you make an offer or pay a deposit, many buyers ask their bank for an early, indicative read on how much they could borrow. This agreement in principle is not a firm loan — check these seven points, and remember it must still be followed by a full application, a property valuation and a formal commitment letter. Markers ①–⑦ refer to the facsimile on the previous page. Specimen document — fictional data.

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## 1 Parties — Bên cho vay / Bên vay / Căn hộ dự kiến

A **named, licensed bank** assesses a **named applicant** (you) against a **property of interest** — at this stage the unit is not yet formally secured or appraised.

**RED FLAG** No named bank or applicant, or the letter is issued by the developer rather than a bank.

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## 2 Nature of the letter — Tính chất của Thư (dự kiến, chưa thẩm định)

Read it carefully: this is an **indicative, preliminary** assessment based on self-declared income and a credit check — not yet a firm undertaking to lend.

**RED FLAG** The letter (or the seller) is presented to you as a guaranteed, unconditional loan.

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## 3 Indicative loan amount — Hạn mức vay dự kiến

A **rough estimate** of your borrowing capacity, calculated before the bank has appraised the actual property — the final amount after valuation is often lower.

**RED FLAG** The amount is presented as final, or used to justify a price without a written caveat.

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## 4 Indicative rate & term — Lãi suất & thời hạn tham khảo

Rates quoted at this stage are **not fixed** — the actual rate depends on the bank's rate sheet on the day you formally apply and are appraised.

**RED FLAG** A specific rate promised as guaranteed for months ahead.

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## 5 Conditions to firm up — Điều kiện để chuyển thành cam kết chính thức

Lists what is still missing: a full income file, a clean **CIC credit history**, and a satisfactory **property valuation** — all must clear before a real commitment letter is issued.

**RED FLAG** No conditions listed at all, suggesting the amount is already guaranteed.

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## 6 Issuing bank — Ngân hàng phát hành

A credible, State-Bank-licensed institution — confirm directly with the branch that the letter was genuinely issued to you.

**RED FLAG** Unnamed or unlicensed lender, or a letter issued by a broker on the bank's behalf.

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## 7 Reference & validity — Số tham chiếu, ngày cấp & hiệu lực

These letters expire quickly (often around 15 days) — note the reference number and check it has not lapsed before relying on it to negotiate or book a unit.

**RED FLAG** No expiry date, or a letter more than a few weeks old still being relied upon.

> SPECIMEN document for educational purposes — a simplified layout inspired by a Vietnamese bank's agreement-in-principle (preliminary loan pre-approval) letter, filled with fictional data. It is not an official document, has no legal value and reproduces no real seal or bank branding. This is not legal or financial advice: verify any pre-approval directly with the issuing bank and a licensed Vietnamese lawyer.