⑥ **NGÂN HÀNG TMCP <SPECIMEN>BANK**

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

⑦ Ref. no.: **TCK-1804/2026/<SPX>**

Hà Nội, ngày 20/01/2026

THƯ CAM KẾT CHO VAY

Written commitment from your bank to finance a specific unit, once conditions are met, before the definitive credit contract and disbursement

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

① *Issuer (bank)*	**NGÂN HÀNG TMCP <SPECIMEN>BANK — CN Hà Nội**
Borrower	**Ông JEAN <SPECIMEN> ALEXANDRE (Pháp)**
Financed property (collateral)	**Căn hộ THE LAKE VIEW <specimen>, tầng 18, căn 1804 — KĐT Tây Hồ Tây, Hà Nội**

② Further to your credit application and file review, we, the Bank, hereby confirm our commitment to lend the Borrower the amount below to finance the purchase of the unit referenced above, subject to the conditions precedent set out hereunder and to execution of the definitive credit and mortgage agreements.

③ Committed loan amount	**5.200.000.000 ₫ (tối đa 70% giá trị hợp đồng mua bán)**
④ Interest rate & term	**8,2%/năm cố định 24 tháng đầu; sau đó = lãi suất cơ sở + biên độ 3,5%/năm — thời hạn vay tối đa 25 năm**
⑤ Conditions precedent to disbursement	**Hoàn tất đăng ký thế chấp căn hộ hình thành trong tương lai, mua bảo hiểm khoản vay, bổ sung đầy đủ hồ sơ pháp lý dự án**

Thư cam kết này có hiệu lực trong vòng 30 ngày kể từ ngày ký; quá thời hạn trên mà Bên vay chưa hoàn tất thủ tục giải ngân, Ngân hàng có quyền xem xét lại cam kết. Đề nghị Bên vay đối chiếu số thư cam kết với Chi nhánh trước khi tiến hành các bước tiếp theo. […]

FOR AND ON BEHALF OF THE BANK

Signature & seal

The *Thư cam kết cho vay* (bank commitment letter), point by point

Once your loan file is fully approved, the bank issues a written commitment letter confirming it will fund a specific unit — useful proof of secured financing before you sign the sale contract or pay a deposit. Check seven points before relying on it. Markers ①–⑦ refer to the facsimile on the previous page. Specimen document — fictional data.

1 Parties — Bên cam kết cho vay / Bên vay / Tài sản tài trợ

A **named, licensed bank** commits to a **named borrower** (you) to finance a **specific, identified unit**. All three must match your own file.

RED FLAG Your name is misspelled, or no specific unit is identified.

2 Statement of commitment — Nội dung cam kết

Read this as a **firm undertaking to lend**, not a vague intention — the bank should state it "cam kết cho vay" (commits to lend), not "sẽ xem xét" (will consider).

RED FLAG Conditional wording such as “may consider” instead of a firm commitment.

3 Committed loan amount — Số tiền cam kết cho vay

Check it covers the **balance you actually need** to complete the purchase, against your payment schedule and loan-to-value ratio.

RED FLAG Amount lower than what you still owe on the sale contract.

4 Interest rate & term — Lãi suất & thời hạn vay

Note the **promotional fixed-rate period** versus the floating reference rate + margin that applies afterwards, and the loan tenor — compare with the loan offer and a repayment simulation.

RED FLAG No mention of the rate after the promotional period, or an unusually high margin.

5 Conditions precedent — Điều kiện giải ngân

Lists what must be completed before funds move — mortgage registration on the future unit, loan insurance, a complete legal file. None should depend on events outside your control.

RED FLAG Open-ended conditions, or ones tied to the project's own legal status rather than your file.

6 Issuing bank — Ngân hàng phát hành

A credible, State-Bank-licensed institution matching the lender you actually applied to — cross-check the branch and reference directly with them.

RED FLAG A lender you never applied to, or an unlicensed institution.

7 Reference, date & validity — Số thư cam kết, ngày cấp & hiệu lực

Commitment letters are usually valid only a limited number of days — note the reference number and expiry, and verify authenticity with the branch before relying on it to sign or pay a deposit.

RED FLAG No expiry date, or the branch cannot confirm the letter.

> SPECIMEN document for educational purposes — a simplified layout inspired by a Vietnamese bank's loan commitment 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 commitment letter directly with the issuing bank and a licensed Vietnamese lawyer.