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

⑦ Ref. no.: **TB.PDKV-1804/2026/<SPX>**

Hà Nội, ngày 18/3/2026

THÔNG BÁO PHÊ DUYỆT KHOẢN VAY

Bank notice confirming loan approval, amount and lending terms for the purchase of a residential unit

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

① *Lender (bank)*	**NGÂN HÀNG TMCP <SPECIMEN>BANK — CN Hà Nội**
Borrower	**Ông JEAN <SPECIMEN> ALEXANDRE (Pháp)**

② Further to the credit application submitted in connection with the purchase of the apartment referred to above, we are pleased to confirm that your file has been approved to help finance part of the purchase price under the Sale & Purchase Agreement. The loan will be secured by a first-ranking mortgage over the property once the Sale & Purchase Agreement is executed, on the terms set out below.

③ Approved loan amount	**7.888.000.000 ₫ (Bảy tỷ, tám trăm tám mươi tám triệu đồng) — tối đa 50% giá bán căn hộ**
④ Interest rate	**8,5%/năm cố định 24 tháng đầu; sau đó = LSTK 12 tháng + biên độ 3,5%/năm**
⑤ Loan tenor	**20 năm (240 tháng), tối đa đến khi Bên vay đủ 65 tuổi**
⑥ Disbursement conditions	**Ký Hợp đồng tín dụng & thế chấp căn hộ; hoàn tất đăng ký giao dịch bảo đảm trước khi giải ngân**

Thông báo này có giá trị trong vòng 30 ngày kể từ ngày ký; đề nghị Bên vay liên hệ Chi nhánh phát hành để xác nhận và hoàn tất hồ sơ ký Hợp đồng tín dụng trước khi hết hạn. […]

FOR AND ON BEHALF OF THE BANK
Signature & seal

<SPECIMEN>

Verify with the issuing bank · specimen

The *Thông báo phê duyệt khoản vay* (loan offer), point by point

Before you sign the Sale & Purchase Agreement, your bank issues a loan offer confirming the amount, rate and tenor it will actually lend you. Check seven points before you accept it. Markers ①–⑦ refer to the facsimile on the previous page. Specimen document — fictional data.

1 Parties — Bên cho vay / Bên vay

The **licensed bank** that approved your file (lender) and **you** (borrower) must both be clearly named, matching your loan application and passport.

RED FLAG The lender is not clearly named, or your identity details are missing or mismatched.

2 Purpose & security — Mục đích vay & tài sản bảo đảm

The letter should state the **purpose** — financing your apartment purchase — and that the loan will be **secured by a mortgage** over the unit once the Sale & Purchase Agreement is signed.

RED FLAG Purpose is vague, or the promised collateral/security is unclear.

3 Approved loan amount — Số tiền cho vay được phê duyệt

The approved principal, usually capped at **50–70% of the unit price** for foreign buyers. Compare it against your payment schedule and the deposit already paid.

RED FLAG Amount well below what you need, or no loan-to-value ceiling stated.

4 Interest rate — Lãi suất

Look for the **fixed introductory period** and the **floating formula** that applies afterwards (reference rate + margin). A low headline rate can rise sharply once the fixed period ends.

RED FLAG Only a promotional rate is shown, with no floating-period formula disclosed.

5 Tenor — Thời hạn vay

The loan term is often capped by the bank at a **maximum borrower age** (e.g. 65) or by the property's remaining ownership term for foreigners (50 years) — check both caps.

RED FLAG Tenor exceeds your realistic repayment horizon or the unit's ownership term.

6 Disbursement conditions — Điều kiện giải ngân

Funds are released only once the **credit contract and mortgage are signed and registered** — list every supporting document required beforehand so you are not caught off guard.

RED FLAG Conditions are open-ended, or let the bank refuse disbursement at its sole discretion.

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

Note the reference number and issue date, and the letter's **validity window** (often 30 days) — the offer, and any rate quoted, can lapse if you do not sign in time.

RED FLAG No expiry date given, or the offer has already lapsed by the time you plan to sign.