NGÂN HÀNG TMCP <SPECIMEN>BANK

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

⑦ Ref. no.: **BTL-1804/2026/<SPX>**

Hà Nội, ngày 08/01/2026

BẢNG TÍNH LÃI VAY MUA NHÀ (DỰ KIẾN)

Indicative bank simulation showing a projected loan amount, interest rate and monthly repayments for the purchase of a residential unit — informational only, not a loan offer

To (Prospective borrower): **Ông JEAN <SPECIMEN> ALEXANDRE**

① *Lender (bank)*	**NGÂN HÀNG TMCP <SPECIMEN>BANK — CN Hà Nội**
Borrower	**Ông JEAN <SPECIMEN> ALEXANDRE (Pháp)**
Property financed	**Căn hộ 1804, THE LAKE VIEW <specimen>, KĐT Tây Hồ Tây, Q. Tây Hồ, Hà Nội**

② This indicative table has been prepared by the Bank at your request, based on the loan amount, rate and property you discussed with your relationship manager, so that you can see a projected monthly repayment schedule before you submit a formal credit application under a Sale & Purchase Agreement.

③ Simulated loan amount	**3.200.000.000 ₫ (≈ 70% giá trị căn hộ)**
④ Interest rate	**7,5%/năm cố định 24 tháng đầu; sau đó thả nổi = lãi suất tiết kiệm 12 tháng + biên độ 3,5%/năm**
⑤ Loan tenor	**300 tháng (25 năm)**
⑥ Monthly instalment (year 1)	**≈ 30.667.000 ₫/tháng (kỳ đầu) — giảm dần theo dư nợ gốc**

KỲ	NGÀY TRẢ NỢ	DƯ NỢ GỐC ĐẦU KỲ (₫)	LÃI SUẤT/NĂM	GỐC + LÃI PHẢI TRẢ (₫)	DƯ NỢ GỐC CUỐI KỲ (₫)
1	15/04/2026	3.200.000.000	7,5% (ưu đãi)	30.667.000	3.189.333.000
2	15/05/2026	3.189.333.000	7,5% (ưu đãi)	30.600.000	3.178.666.000
…	…	…	…	…	…
24	15/03/2028	2.954.659.000	7,5% (ưu đãi)	29.134.000	2.944.000.000
25	15/04/2028	2.944.000.000	9,0% (thả nổi)	32.747.000	2.933.333.000
…	…	…	…	…	…
150	15/09/2038	1.610.617.000	9,0% (thả nổi)	22.747.000	1.599.950.000
300	15/03/2051	10.667.000	9,0% (thả nổi)	10.747.000	0

Bảng tính lãi vay nêu trên chỉ mang tính chất tham khảo, được lập trên cơ sở thông tin do Quý khách cung cấp tại thời điểm tư vấn; số tiền vay, lãi suất và lịch trả nợ thực tế sẽ chỉ được xác định chính thức trong Hợp đồng tín dụng, sau khi hồ sơ vay được thẩm định và phê duyệt. Bảng tính này không phải là cam kết cấp tín dụng của Ngân hàng. […]

FOR AND ON BEHALF OF THE BANK

Signature & seal

NGÂN HÀNG SPECIMEN · CN HÀ NỘI
<SPECIMEN>

The *Bảng tính lãi vay* (loan simulation), point by point

Before you commit to a bank, ask for a loan simulation: an indicative table showing the amount, rate and monthly repayment you could expect — including how the instalment changes once the promotional rate ends. Check seven points before treating any figure as final. Markers ①–⑦ refer to the facsimile on the previous page. Specimen document — fictional data.

1 Parties — Bên cho vay / Bên vay

The **bank branch** that prepared the simulation and **you** as the intended borrower should both be clearly named — a simulation with no bank identity attached is worthless.

RED FLAG No named branch or loan officer, or your name does not match the buyer on the Sale & Purchase Agreement.

2 Nature of the document — Bảng tính minh họa, không phải cam kết

A loan simulation is a **courtesy estimate**, not a credit decision — it has not been through underwriting or appraisal and creates no obligation for the bank to lend.

RED FLAG The document is presented, or reads, as if it were an approval or a firm commitment to lend.

3 Simulated loan amount — Số tiền vay dự kiến

Usually capped at **50–70% of the unit price** for foreign buyers — compare it with your down payment and the payment schedule in the Sale & Purchase Agreement.

RED FLAG Amount far above the bank's usual loan-to-value ceiling for foreign buyers, or above what you can actually service.

4 Interest rate — Lãi suất ưu đãi / lãi suất thả nổi

Check both the **promotional rate** (fixed for the first 12–24 months) and the **floating formula** that follows (reference savings rate + margin) — this is what really decides your long-term cost.

RED FLAG Only the promotional rate is shown, or the floating margin and reference rate are not disclosed.

5 Loan tenor — Thời hạn vay

A longer tenor lowers the monthly instalment but multiplies total interest paid — banks also cap tenor by your age or by the property's ownership term for foreigners (50 years).

RED FLAG Tenor is shown with no age or ownership-term cap, hiding a much shorter real repayment horizon.

6 Monthly instalment — Số tiền trả gốc + lãi hằng kỳ

Under the usual **declining-balance method**, the instalment is highest in month 1 and falls every month as the principal shrinks — the schedule below the summary shows this month by month, and how it jumps once the promotional rate ends.

RED FLAG Only a single 'average' monthly figure is given, with no schedule showing how it evolves after the promotional period.

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

Note the reference number and date — the rates quoted are only indicative for a limited number of days and must be reconfirmed once you file a formal application.

RED FLAG No date or reference number, so the quoted rate cannot be pinned to a specific day or reconfirmed later.

> SPECIMEN document for educational purposes — a simplified layout inspired by an indicative Vietnamese bank loan simulation / amortisation table, 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 financial advice: request your own personalised simulation from a licensed bank and compare several lenders before committing to any loan.