

ISSUANCE PROCEDURE GUIDANCE FOR CUSTOMERS ON VIETCOMBANK WEBSITE

I. Without collateral:

1. Application form (original);

2. Personal documentation:

- For Vietnamese: ID card or Passport (photocopy)
- For non-Vietnamese: Passport and Visa/temporary residence card which show remaining residence period in Vietnam (photocopy)

3. Income documentation:

3.1 For employees:

- Customers receiving salary through VCB current accounts: exemption from such documents.
- Customers not receiving salary through VCB current accounts: choose one follows:
 - Group 1: Salary statement of three most recent months (original with bank's stamp) and labor contract/Appointment decision/Pay rise decision/Recruitment decision (photocopy).
 - Group 2: Confirmation from company/organization (original with stamp of legal representative) in VCB's approved form.

Note:

- For customers of groups, heads of company, private companies, partnerships, non-public service units: mandatory to provide group 1 documents.

3.2 For private business owners:

- Tax statement of three most recent months (photocopy)
- Certificate of business registration (photocopy)

3.3 For individual business owners, personal businesses, small businesses and freelancers:

- Tax settlement document within the recent year (photocopy)

II. With collateral:

1. Application form (original);

2. “Golf Fee Card application form” on customers’ demand

3. Personal documentation:

- For Vietnamese: ID card or Passport (photocopy)
- For non-Vietnamese: Passport and Visa/temporary residence card which show remaining residence period in Vietnam (photocopy)

4. Evidence of collateral:

- Collateral:
 - Mortgage contract (original)
 - Collateral: cash, saving books, blockade of deposit account opened at Vietcombank, government bond, credit organization bond, equivalent valuable papers issued by Vietcombank/other banks/financial institutions...
- Guarantee: letter of guarantee (original) in bank’s prescribed form.

Note: original documents should be presented for verification.