



Individual customers

## **Personal Auto Loan**

### **List of documents**

- 1. Application for borrowing**
- 2. Identification paper**
- 3. Document for demonstrating borrowing purpose**
- 4. Document for demonstrating work experience and income**
- 5. Document for demonstrating collateral asset**

### 1. Application for borrowing

Download [here](#) for your review.

### 2. Identification paper

Name of document	Application submission phase		Requirement
	Before approval	Before disbursement	
ID Cards	x		<ul style="list-style-type: none"><li>Valid ID card</li><li>For Vietnamese people, clearly stating numbers and dates of issuing</li></ul>
Passports	x		<ul style="list-style-type: none"><li>Valid passports</li><li>For foreigners or Vietnamese people provided that ID Card Numbers are stated in Passports</li></ul>
Household registration books	x		<ul style="list-style-type: none"><li>Household registration books</li><li>Addresses are clearly stated in the cover pages.</li><li>Information on borrowers and joint responsible persons is stated in pages</li></ul>
Certification of material status		x	<ul style="list-style-type: none"><li>For customers who haven't got married or already divorced</li><li>Original certification issued for no more than 6 months</li></ul>
Certificates of marriage	x		<ul style="list-style-type: none"><li>For married customers.</li></ul>

### 3. Documents for demonstrating borrowing purpose

Documents	Document submit time		Requirement
	Before approval	Before disbursement	
Purchase contract on car use right / car registration	x		
Copy of VAT invoice (except when buying from individual without VAT invoice)		x	
Papers proving capital (receipts, / debit authorization / deposit / transfer / transfer and receipt of cash)	x		
Document proving that the borrowed amount is for buying car	x		For loan refinancing.
Image of the estimated car for buying	x		

#### 4. Documents for demonstrating work experience and income

Documents	Document submit time		Requirement
	Before approval	Before disbursement	
• Income from salary, bonus:			
Labor contract or appointment decision and one of the following documents:	x		• Full information on the name, ID card, duration of labor contracts
• Statements of salary account	x		• If the customer receives salary via account • There is seal of the bank
• Decision / confirmation on salary amount of the company	x		• Within two months from the confirmation date • With signature and seal of the company
• Payroll in the last 03 months	x		• With signature and seal of the company
• Income from property leasing:			
Leasing contract	x		
Account statements or payment receipt or signing for receipt between the lessee and lessor	x		
• Income from individual households business:			
Certificate of business registration	x		
Journal purchase and sale	x		Within the last 03 months
Sales invoice	x		Within the last 01 month
Purchase invoice	x		Within the last 01 month
Detailed Report of inventories	x		Specifies the latest time
Contract leasing business premises		x	If the place of business is not customer's place
Tax receipts and one of the following documents:	x		• Monthly receipt of excise tax, presumptive tax • Before 3 months from evaluating documents.
• Tax Code	x		
• Confirmation of local authorities	x		
• Bills of electricity, water	x		With the name of customers, co-responsible person

consumption			
• Income from business income in the form of business / capital contribution:			
<i>If the divided dividends / profits stated in bank account statement</i>			
Announcement dividend / distribution of profits	x		
Bank account statements	x		
Minutes on capital contribution / certificates of share, stocks	x		
<i>If the divided dividends / profits are not shown on bank account statements; Customer is the owner / manager</i>			
Certificate of business registration	x		
Tax code	x		
Minutes on capital contribution / certificates of share, stocks	x		
Financial statements	x		<ul style="list-style-type: none"> <li>• Report on administration and tax report in 02 consecutive years or since establishment date if the enterprise is established less than 2 years</li> <li>• Report marked by the tax authorities</li> <li>• Electronically declaration from the website of General Department of Taxation), with electronic signatures and authentication identifying characteristics of the submission.</li> </ul>
VAT declarations	x		<ul style="list-style-type: none"> <li>• Within the last 6 months</li> <li>• A declaration of receipt paper marked by the tax authorities</li> <li>• Electronically declaration from the website of General Department of Taxation), with electronic signatures and authentication identifying characteristics of the submission</li> </ul>
<i>If the divided dividends / profits are not shown on bank account statements: Customers are contributor, entitled to benefit from the enterprise revenue.</i>			
Announcement dividend / distribution of profits	x		
Latest payment order or confirmation on dividing	x		

dividend / profit			
Minutes of the capital contribution / certificates of share, stocks	x		
Financial statement	x		<ul style="list-style-type: none"> <li>• Report on administration and tax report in 02 consecutive years or since establishment date if the enterprise is established less than 2 years</li> <li>• Report marked by the tax authorities</li> <li>• Electronically declaration from the website of General Department of Taxation), with electronic signatures and authentication identifying characteristics of the submission.</li> </ul>

## 5. Document for demonstrating collateral asset

Documents	Document submit time		Requirement
	Before approval	Before disbursement	
<ul style="list-style-type: none"><li>For collateral asset as vehicle:</li></ul>			
With vehicle registration certificate:			
Vehicle registration certificate	x		
Without vehicle registration certificate:			
Vehicle sale and purchase contract	x		
Original of appointment paper for vehicle registration certificate		x	
<ul style="list-style-type: none"><li>For collateral asset as real estate:</li></ul>			
Certificate of land use right and asset attached to land	x		
Construction permit (if any)	x		If real estate is being constructed
ID card of the collateral owner and co-owner	x		<ul style="list-style-type: none"><li>If there is co-owner</li><li>Certified ID card</li></ul>
Household registration book, certificate of marriage or certificate of single status of the		x	<ul style="list-style-type: none"><li>Certified household registration book</li><li>Certified certificate of marriage</li><li>Original of certificate of single status</li></ul>

collateral owner and co-owner			
Agreement minute of 3 parties on renting asset before/ after used as collateral.		x	If the collateral asset is being leased