

Your oversea study loan

LIST OF DOCUMENTS

1. **Application for loan and solvency (in VIB form)**
2. **ID cards of customers and co-payer (if any)**
3. **Loan purpose evidence**
4. **Working experience and income evidence**
5. **Collateral evidence**

1. Application for loan and solvency (in VIB form)

View [here](#).

2. ID cards of customers and co-payer (if any)

Name of document	Application submission phase		Requirement
	Before approval	Before disbursement	
ID card	x		<ul style="list-style-type: none"> Valid ID card For Vietnamese people, clearly stating numbers and dates of issuing.
Passport	x		<ul style="list-style-type: none"> Valid passports For foreigners or Vietnamese with condition that ID Card Number is stated in Passports.
Household registration book	x		<ul style="list-style-type: none"> Household registration books Addresses are clearly stated in the cover page. Information of customer and co-payer is stated in content of book.
Certificate of celibacy		x	<ul style="list-style-type: none"> Apply for single customer Original certification must not exceed 6 months from issued date.
Certificate of marriage	x		<ul style="list-style-type: none"> Apply for married customer Valid certificate.
Certificate of divorce		x	<ul style="list-style-type: none"> Apply for divorce Original certification must not exceed 6 months from issued date.

3. Loan purpose evidence

Name of document	Application submission phase		Requirement
	Before approval	Before disbursement	
Enrolment Announcement or equivalent document.	x		
The related documents that can prove overseas study expenses (tuition fee, living expenses, visa, fee for learning foreign language...)	x		

4. Working experience and income evidence

Name of document	Application submission phase	Requirement
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	Before approval	Before disbursement	
• Salary and bonus incomes:			
Labor contract or appointment decisions and one of the following documents:	x		• Sufficient details on full names, ID Card number and Labor contract term.
Statements of salary accounts	x		• Apply for customer who gets salary through bank account. • Have bank's seal
Decisions/confirmation of salary made by current employers.	x		• Do not exceed 2 months from getting confirmation. • Have signature and seal
Payroll of last 3 months	x		• Have signature and seal
• Income from leasing asset:			
Rental contract	x		
Statements of account or receipt or payment signing between lessor and lessee.	x		
• Income from household business:			
Business registration certificate	x		
Commodity logbook	x		In the last 3 months
Sale invoice	x		Collected in the latest month
Purchase invoice	x		Collected in the latest month
Detailed inventory statement	x		Stating the latest date
Business location rental contract		x	If the business location is rental
Tax receipt:	x		• Receipt of excise tax and monthly presumptive tax. • 3 months before the application appraisal date.
Tax code	x		
Confirmation of local authorities where the customer's business locations are based.	x		
Electricity and water bill	x		In name of customer/ co-payer at the business location
• Income from corporate/capital share-form business operation:			
<i>In case dividends/ profit distributed are shown in the statement of bank account</i>			
Notice of dividend/ profit distribution	x		
Statement of bank account	x		
Minute of capital contribution/ share certificate	x		
<i>In case dividend/ profit distributed are shown in the statement of bank account; customer is the owner/ manager administrating the enterprises.</i>			
Business registration certificate	x		
Tax code	x		
Minute of capital contribution/ share certificate.	x		
Financial statement	x		• Management report/ tax report of 2

			<p>consecutive years or from the date of incorporation for enterprises established less than 2 years.</p> <ul style="list-style-type: none"> • Hard copy with receiving seal of Tax department. • Soft copy extracted from website of General Directorate of Taxation with electronic signatures and submission authentication identifying characteristics.
VAT declaration	x		<ul style="list-style-type: none"> • In the last 6 months • Hard copy with receiving seal of Tax department. • Soft copy extracted from website of General Directorate of Taxation with electronic signatures and submission authentication identifying characteristics.
<i>In case dividend/ profit are not shown in the statement of bank account, customer is shareholder for earning profits from enterprises.</i>			
Notice of dividend/ profit distribution	x		
Payment bill/ confirmation of dividend/ profit distribution in the most recent time	x		
Minute of capital contribution/ share certificate.	x		
Financial statement	x		<ul style="list-style-type: none"> • Management report/ tax report of 2 consecutive years or from the date of incorporation for enterprises established less than 2 years. • Hard copy with receiving seal of Tax department. • Soft copy extracted from website of General Directorate of Taxation with electronic signatures and submission authentication identifying characteristics.

5. Collateral evidence

Name of document	Application submission phase		Requirement
	Before approval	Before disbursement	
<ul style="list-style-type: none"> • For real estate as collateral: 			
Certificate of land use rights and housing ownership	x		
Construction license	x		For real estate under construction
Minute of tri-party agreement		x	In case the collateral is rented during

on collateral rental before/ after mortgage			mortgage period
ID card of owner and co-payer	x		<ul style="list-style-type: none"> • If having co-payer • Certificated ID card
Household registration book, certificate of marriage or certificate of singular status (of owner and co-payer)		x	<ul style="list-style-type: none"> • Household registration book was certificated. • Certificate of marriage • Certificate of singular status
• For transport vehicle as collateral:			
Vehicle registration certificate	x		
Certificate/ Insurance Contract and transfer insurance benefit authority for VIB		x	
• For valuable paper as collateral:			
Savings book/Deposit contract/ Deposit certificate/Account statement/ Treasury bills / Bonds/ Promissory notes issued by VIB	x		