

Applicant's name	K-DECOR JOINT STOCK COMPANY		
Applicant's Status	Old Customer	Telephone	028 3620 7733
Contact Person	NGUYỄN DUY KHANH (Owner)		Telephone 0909339988
Address	77 Nguyen Co Thach Street, An Loi Dong Ward, District 2, Ho Chi Minh City, Vietnam		
Introduced By	Direct call to new customer by Marketing Officer		
Business	Manufacturing of other wood products	Tax Code	0314371559
Incorporated On	25/04/2017	Paid-up Capital	50,000,000,000 VND
Funding Purpose	Replace the old vehicles	Credit Type	Local financial leasing
Outstanding Prin. (A)	132,460 USD (3,069,886,893 VND)	Payment Method	Equal principle - Monthly in arrears
Credit Line App. (B)	76,372 USD (1,770,000,000 VND)	Tenor	60 months
Total (=A+B)	208,832 USD (4,839,886,893 VND)	Risk Premium	10.99% Program: Normal
Guarantor	Nguyễn Duy Khanh (Chairman)	Risk Premium Method	Cost down
Leased Assets	Mazda 6 & Mazda 3		
No. of Pending Items	0	Black List	No
Collateral & Other Conditions		Down=0%, Deposit=10% (Setoff Y/N: Yes), Residual=2%, Credit Granting=0%, Ex.Rate: 23176, Int.Rate=10% [CILC VND Standard Rate (floating)(6.64%) + Margin(3.36%)]	
Date of Received		Date of Cr. Report Finished	
Item	Confirm	Essential Data For The Credit Process	Remarks
1	Y	Business license and its amendments (if any)	
2	Y	Company Charter	
3	Y	Tax code certificate	
4	Y	Company Seal Registration Certificate	
5	Y	Passports or ID cards of guarantors	
6	Y	CIC of company	
7	Y	CIC of guarantors	
8	-	Land rent contract and /or certificate of ownership of building	
9	Y	Tax or audited financial report of the latest 2 years (include 3 year figure)	
10	Y	Monthly VAT report and VAT details of at least 2 months	
11	Y	Bank statements (occupy at least 70% transaction amount)	
12	Y	Lease application form (CILC's standard)	
13	Y	List of fixed assets (with investment, depreciation and book value)	
14	Y	Business contract with main Buyers/Suppliers	
15	Y	Offer sheet from suppliers of leased assets	
16	Y	List of historical and in-hand projects (For Construction companies)	
17	-	List of leased assets and Full docs of leased assets (Invoice, Custom declaration, C/O, Payment orders,...) (For S&L cases)	
18	-	Copy of VRCs (For Transportation companies)	
19	Y	Corporation Guarantor's information (Business license, FS, VAT, Bank statements)	
Opinions of Sales Department			Comments of Credit Department
long time established 10 years have property (land and car) sale is uptrend good payment recorded by CILC			

Junior Officer - Marketing Department

 ✓ Online confirmed on: 31.08.2020
 Le Nguyen Hoang

Senior Deputy Manager (Leader) - Marketing Department

 ✓ Online confirmed on: 31.08.2020
 Le Thi Anh Tuyet

Assistant General Director

 ✓ Online confirmed on: 31.08.2020
 Eric Kuo

Deputy Credit Manager