

Is homecredit.vn legit? TrustSniffer's high-trust assessment: 90/100

homecredit.vn

Verdict

90

OUT OF 100

HIGH TRUST

homecredit.vn appears legitimate.

Our checks found nothing pointing to fraud. Ordinary care still applies when you pay or sign in.

Not Scam

Safe for Login

Low Risk

Assessed 2026-08-02 by automated analysis. Classification confidence 55%.

What this site appears to be

Vietnamese Home Credit homepage promoting consumer loans, credit cards, deferred payments, installment financing, insurance, promotions, a mobile application, financial education, and customer support.

Evidence status and limitations

Evidence completeness: UNKNOWN

- Module-level completeness metadata is unavailable for this legacy report.

At a glance

The checks that decide most of this verdict.

Malware engines	None flagged it VirusTotal	CLEAR
Google Safe Browsing	Not listed Google	CLEAR
Abuse reports on the host	0 reports AbuseIPDB; shared hosting inflates this count	NOTED
Domain age	Not available No registration record was returned	NOTED
Web archive	Never archived No public history of this site	WATCH
Certificate	Encrypted connection Issued by GlobalSign RSA OV SSL CA 2018	NOTED

The page as captured

No screenshot is retained for this report.

Key findings

- Automated classification: Not Scam.
- No flags from the reputation services TrustSniffer consulted at assessment time.
- The operator behind the site could not be independently connected to a real-world brand or person.

Full analysis

Overview

Home Credit Vietnam is a consumer-finance website presenting personal loans, credit cards, deferred-payment accounts, installment financing, insurance, mobile-app services, financial education, promotions, and customer support for Vietnamese customers.

Scam/Impersonation Risk

No contradictions, phishing indicators, brand impersonation, or confirmed malicious detections were observed. The homepage presents a coherent Home Credit Vietnam identity and an established consumer-finance model, including transparent lending and payment services rather than deceptive investment or cryptocurrency offerings. Its published customer counts, employee figures, sales locations, product explanations, and support content form a consistent business narrative.

EVIDENCE

- The homepage identifies Home Credit Vietnam and describes personal loans, credit cards, deferred payments, installment products, insurance, and customer support.
- The homepage reports more than 17 million customers, 6,000 employees, and 16,000 sales locations.
- External reputation checks recorded zero malicious and zero suspicious detections, with no confirmed threat-list finding.

Regulatory Verification Notes

The site provides substantial product and customer-service information, but the supplied pages do not establish a specific regulatory licence number or named licensing authority. This is a transparency item for independent confirmation, not evidence of fraud or identity contradiction. No conflicting legal identities were observed, and the available third-party broker context did not produce a matching warning.

EVIDENCE

- The homepage presents lending rates, repayment services, product information, policies, and customer-support pathways.
- The supplied site content contains no stated licence number or licensing authority.
- The site is served through APNIC-registered AS135938, identified as HOMECREDIT-AS-VN – Home Credit Viet nam Finance Company Limited, VN.
- The TLS certificate is OV-validated, issued by GlobalSign RSA OV SSL CA 2018, and valid through 2027-03-09.

What to Verify Next

For regulated financial activity, independently confirm the applicable licence or authorization in the relevant Vietnamese registry and ensure that any application or agreement corresponds to the official Home Credit Vietnam service. Contact channels and mobile-application distribution should also be confirmed through independently sourced corporate information before high-value transactions.

EVIDENCE

- The homepage identifies consumer lending, credit-card, deferred-payment, installment, and insurance services as the relevant business activities.
- The homepage provides product, support, and application pathways that can be cross-checked against an authoritative registry or independently sourced corporate contact.
- The site's transport encryption presents an OV certificate for HOME CREDIT VIETNAM FINANCE COMPANY LIMITED.

Summary Verdict

The website presents as a legitimate, established, and trustworthy consumer-finance service with no observed scam or impersonation contradictions. Its content, identity, reputation, and technical signals converge on a high-confidence established-entity posture appropriate for normal interaction.

Infrastructure Integrity

The site resolves directly to a Home Credit Vietnam hosting environment rather than a detected CDN edge, with one identified origin address. This directly attributable hosting posture and the valid organization-validated certificate provide useful infrastructure continuity and mitigation, although protective infrastructure is supporting evidence rather than proof of legitimacy.

EVIDENCE

- Hosted on AS135938, HOMECREDIT-AS-VN – Home Credit Viet nam Finance Company Limited, VN.
- TLS issued by GlobalSign RSA OV SSL CA 2018 at OV validation level for HOME CREDIT VIETNAM FINANCE COMPANY LIMITED, valid to 2027-03-09.

Closing Assessment

Normal account login, standard use, and ordinary transactions are appropriate; regulated-service credentials and agreements should remain aligned with the independently confirmed official service.

Written analysis generated 2026-08-02 by the TrustSniffer Analysis Engine from the evidence in this report.

What the analysis found

No rule findings contributed to this verdict.

Identity verification

Status	UNVERIFIED
Identity score	30/100

Identity verification confidence	50%
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- No on-site identity signals detected

Identity verification measures whether the site can be independently connected to a real-world brand or person. It is separate from the classification confidence.

What TrustSniffer observed

First-party facts recorded during the assessment of homecredit.vn.

- The request stayed on homecredit.vn. It was not redirected to another domain. CLEAR
- It is hosted on HOMECREDIT-AS-VN, from a server in VN. NOTED

Domain intelligence

Registrar	Not available
Hosting	HOMECREDIT-AS-VN - Home Credit Viet nam Finance Company Limited, VN
Country	VN
Server IP	103.111.245.102
Name servers	Not available
SSL issuer	GlobalSign RSA OV SSL CA 2018
SSL expiry	2027-03-09
Domain age	Not available (no registration date was returned)
Domain expiry	Not available
Archive first seen	Not available
Archive snapshots	0
Reputation	VirusTotal: 0 flagged AbuseIPDB: 0 reports Google Safe Browsing: 0 matches

About this assessment

A trust score summarises the evidence TrustSniffer could collect about homecredit.vn at assessment time. It is a starting point for your own judgement, not a guarantee: a high score means the signals were consistent with a legitimately operated site, a low or critical score means several risk patterns were present.

TrustSniffer assesses a website from the evidence it can collect at a point in time: domain registration and age, hosting and certificate, the content the site served, and third-party reputation feeds. A score is a summary of that evidence, not a guarantee and not a legal finding. There is no human rating and no user review in it. A site can change after it is assessed.