

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

vietcredit.vn

## Verdict

90

OUT OF 100

HIGH TRUST

vietcredit.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 2026-08-01 by automated analysis. Classification confidence 75%.

What this site appears to be

VietCredit is a Vietnamese financial-services homepage offering credit cards, consumer and vehicle loans, business financing, payment services, and deposit products. The page includes company information, product documentation, rates, fees, promotions, notices, addresses, and customer-service contact details.

## 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<br>VirusTotal                                   | CLEAR |
| Google Safe Browsing      | Not listed<br>Google                                            | CLEAR |
| Abuse reports on the host | 0 reports<br>AbuseIPDB; shared hosting inflates this count      | NOTED |
| Domain age                | Not available<br>No registration record was returned            | NOTED |
| Web archive               | Archived since 2013<br>271 snapshots                            | CLEAR |
| Certificate               | Encrypted connection<br>Issued by GlobalSign RSA OV SSL CA 2018 | NOTED |

## The page as captured

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No screenshot is retained for this report.

## Key findings

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- Automated classification: Not Scam.
- Public web-archive history exists since 2013.
- 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

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### Overview

VietCredit is a Vietnamese consumer-finance website presenting credit cards, digital cards, consumer and vehicle loans, business financing, payment services, online deposits, and certificates of deposit, with supporting rates, fees, forms, notices, and customer-service information.

### Scam/Impersonation Risk

No contradictions were observed. The site presents a coherent VietCredit identity across company information, product documentation, contact details, and customer-service materials, while its content and behavior show no phishing, impersonation, hidden-form, wallet, or deceptive-redirect indicators. Its established historical continuity and clean external reputation support the conclusion that this is a legitimate operating website.

- The homepage identifies VietCredit as a corporate financial-services provider with credit-card, lending, payment, and deposit content.
- The archive records 271 snapshots across 14 tracked years, from 2013-11-09 through 2026-05-10.
- External checks recorded 0 malicious and 0 suspicious detections, with the domain ranked 148438 and within the top 1 million.

### Regulatory Verification Notes

The reviewed materials provide substantial company, product, pricing, fee, terms, privacy, address, and contact information. A specific license or registration number was not presented in the supplied page evidence, so regulatory authorization remains a verification item rather than an adverse legitimacy finding. The site's transport security and identified infrastructure provide additional technical assurance, while the available authority signal is consistent with an established web presence.

- The site publishes company information, product forms, repayment guidance, fees, interest rates, terms, and personal-data provisions.
- Served from AS18403 (FPT-VN - FPT Telecom Company, VN), Vietnam.
- TLS certificate issued by GlobalSign RSA OV SSL CA 2018, OV validation, subject organization VIETCREDIT GENERAL FINANCE JOINT STOCK COMPANY, valid to 2026-12-10.

### What to Verify Next

Before regulated or material financial activity, the prospective counterparty should confirm VietCredit's authorization and product terms through the relevant Vietnamese financial registry and independently validate official contact channels using information obtained outside the website.

- The homepage provides company information and customer-service details suitable for independent cross-checking.
- Product pages provide rates, fees, application documentation, and contractual terms for comparison with any offered agreement.
- The site publishes repayment, payment-service, and personal-data documentation for review before account actions.

Summary Verdict

The website presents a high-trust posture consistent with a legitimate, established financial-services entity. Normal interaction, including account login and standard account activity, is appropriate based on the converging identity, content, historical, reputation, and technical evidence.

Infrastructure Integrity

Cloudflare CDN/WAF protection is present, and the observed address belongs to the CDN edge rather than exposing an origin candidate. This reduces direct origin exposure and is a mitigating infrastructure factor, but does not independently establish legitimacy.

Closing Assessment

Standard use is appropriate, with ordinary financial due diligence applied to any product selection, contractual commitment, or material transaction.

Written analysis generated 2026-08-01 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%        |

- 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 vietcredit.vn.

- The request stayed on vietcredit.vn. It was not redirected to another domain. CLEAR
- The earliest public archive of this site is from 2013-11-09. CLEAR
- It is hosted on FPT-VN, from a server in VN. NOTED

Domain intelligence

|           |               |
|-----------|---------------|
| Registrar | Not available |
|-----------|---------------|

|                    |                                                                                |
|--------------------|--------------------------------------------------------------------------------|
| Hosting            | FPT-VN - FPT Telecom Company, VN                                               |
| Country            | VN                                                                             |
| Server IP          | 42.119.165.30                                                                  |
| Name servers       | Not available                                                                  |
| SSL issuer         | GlobalSign RSA OV SSL CA 2018                                                  |
| SSL expiry         | 2026-12-10                                                                     |
| Domain age         | Not available (no registration date was returned)                              |
| Domain expiry      | Not available                                                                  |
| Archive first seen | 2013-11-09                                                                     |
| Archive snapshots  | 271                                                                            |
| 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 vietcredit.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.

**This report online:** <https://trustsniffer.com/report/vietcredit.vn> · assessed 2026-08-01