



INTEREST RATES FOR CREDIT PROGRAMS, CREDIT PACKAGES AND OTHER LENDING INTEREST RATES

For Individual customers

(For the term of January 2026)

Vietnam - Russia Joint Venture Bank (VRB) announces *interest rates for credit programs, credit packages and other loan interest rates* for the term of **January 2026** for *Individual customers* as follows: (*)

- *Credit package to promote medium and long-term lending*: Minimum VND lending interest rate is **7.2%/year**.
- *Credit package promoting short-term loans for production and business and overdrafts with collateral*: Minimum VND lending interest rate **7.5%/year**.

(Specific interest rate: varies depending on loan term, customer rating, loan product).

Note:

(*) According to the terms and conditions of the loan program. Please contact the nearest Branch or Transaction Office for credit program advice (*Details [here](#)*).