INTEREST RATES FOR CREDIT PROGRAMS, CREDIT PACKAGES AND OTHER LENDING INTEREST RATES
For Individual customers
*(For the term of **October 2025**)*

Vietnam - Russia Joint Venture Bank (VRB) announces ***interest rates for credit programs, credit packages and other loan interest rates*** for the term of ***October 2025*** for *Individual customers* as follows: *(*)*

- *Credit package to promote medium and long-term lending:* Minimum VND lending interest rate is **5%/year**.
- *Credit package promoting short-term loans for production and business and overdrafts with collateral*: Minimum VND lending interest rate **5%/year**.

Please see details of the credit program at the website *https://www.vrbank.com.vn/en/economic-financial-news/preferential-loan-for-individual-customers.html*

(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).*