



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

**For Individual customers**

*(For the term of December 2025)*

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

- *Credit package to promote medium and long-term lending: Minimum VND lending interest rate is **5.5%/year**.*
- *Credit package promoting short-term loans for production and business and overdrafts with collateral: Minimum VND lending interest rate **5.5%/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](#)*).