

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

### For Individual customers (*For the term of February 2026*)

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

- *Credit package to promote medium and long-term lending:* Minimum VND lending interest rate is ***7.5%/year***.
- *Credit package promoting short-term loans for production and business and overdrafts with collateral:* Minimum VND lending interest rate ***8.0%/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](#)*).