



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

For Individual customers

(For the term of July 2026)

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

- *Credit package to promote medium and long-term lending*: Minimum VND lending interest rate is **10.0%/year**.
- *Overdrafts with collateral*: Minimum VND lending interest rate **10.5%/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](#)*).