



BASE INTEREST RATE VND FOR INDIVIDUAL CUSTOMERS (Effective from 20/01/2026)

Vietnam - Russia Joint Venture Bank (VRB) announces **base interest rate** VND as a basis for determining floating lending interest rates for Individual Customers as follows:

**Unit: %/year*

Loan term	Base interest rate (VND)
Below 3 months (<90 days)	4.75
From 3 months (≥ 90 days) to below 6 months (<180 days)	4.75
From 6 months (≥ 180 days) to below 9 months (< 270 days)	7.20
From 9 months (≥ 270 days) to below 12 months (< 365 days)	7.20
From 12 months and more (≥ 365 days)	8.20

This base interest rate applies to loans to Individual Customers under the floating interest rate adjustment mechanism.

The above interest rates may vary by location. To know specific interest rates, please contact VRB Branches/Transaction Offices nationwide (Details [here](#)).