



## BASE INTEREST RATE VND FOR INDIVIDUAL CUSTOMERS

(Effective from 19/12/2023)

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

Loan term	Base interest rate (VND)
Below 3 months (<90 days)	4.3
From 3 months ( $\geq 90$ days) to below 6 months (<180 days)	4.3
From 6 months ( $\geq 180$ days) to below 9 months (< 270 days)	5.0
From 9 months ( $\geq 270$ days) to below 12 months (< 365 days)	5.2
From 12 months and more ( $\geq 365$ days)	5.7

*\*Unit: %/year*

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](#)).*