

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

For Corporate customers

(For the term of **January 2025**)

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

- USD loan interest rate preferential program for new legal customers in 2024: Minimum USD loan interest rate is **2.0%/year**.
- Promotion interest rate program for short-term loans in VND for corporate customers: Loan interest rate from only **4.4%/year**. Please see details of the promotion program at the website address: https://vrbank.com.vn/en/economic-financial-news/vrb-sharply-decreases-loan-interest-rates-for-businesses-only-from-44.html
- Gratitude credit program for customers with foreign currency income on the occasion of VRB's 18th anniversary: Loan interest rate is only from 3.2%/year. Please see details of the credit program at the website address: https://www.vrbank.com.vn/en/economic-financial-news/credit-program-for-customers-with-foreign-currency-income.html

(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*).