

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

## **For Corporate customers**

(For the term of May 2025)

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

- Program to accompany small and medium enterprises (SMEs) and micro enterprises in 2025: Loan interest rate from only **5.2%/year**. Please see details of the credit program at the website: <a href="https://vrbank.com.vn/vi/chuong-trinh-tin-dung-sme/">https://vrbank.com.vn/vi/chuong-trinh-tin-dung-sme/</a>
- Credit program for customers with foreign currency income in 2025: Loan interest rate from only **4.2%/year**. Please see details of the credit program at the website: <a href="https://vrbank.com.vn/vi/tai-tro-sxkd-bang-vnd-cho-doanh-nghiep-co-nguon-thu-ngoai-te/">https://vrbank.com.vn/vi/tai-tro-sxkd-bang-vnd-cho-doanh-nghiep-co-nguon-thu-ngoai-te/</a>
- *USD loan program for corporate customers:* Loan interest rate from only **2.0%/year**. Please see details of the credit program at the website address: <a href="https://vrbank.com.vn/vi/cho-vay-usd-danh-cho-khach-hang-phap-nhan/">https://vrbank.com.vn/vi/cho-vay-usd-danh-cho-khach-hang-phap-nhan/</a>
- Preferential interest rate program for short-term loans in VND for corporate customers: Loan interest rate from only **4.8%/year**. Please see details of the preferential program at the website address: <a href="https://vrbank.com.vn/vi/lai-vay-danh-cho-doanh-nghiep/">https://vrbank.com.vn/vi/lai-vay-danh-cho-doanh-nghiep/</a>
- Preferential program for short-term loans with collateral for customers receiving salary through VRB: Interest rate for VND loans from only **4.5%/year** & Interest rate for USD loans from only **2.5%/year**. Please see details of the preferential program at the website address: <a href="https://vrbank.com.vn/vi/tin-khuyen-mai/chuong-trinh-chi-luong-qua-vrb-uu-dai-hap-dan-cho-doanh-nghiep.html">https://vrbank.com.vn/vi/tin-khuyen-mai/chuong-trinh-chi-luong-qua-vrb-uu-dai-hap-dan-cho-doanh-nghiep.html</a>

(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*).