INTEREST RATES FOR CREDIT PROGRAMS, CREDIT PACKAGES AND OTHER LENDING INTEREST RATES
For Individual customers
*(For the term of **November 2026**)*

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

- *Credit package to promote medium and long-term lending:* Minimum VND lending interest rate is **9.0%/year**.
- *Overdrafts with collateral:* Minimum VND lending interest rate **9.0%/year**.
- *Short-term production and business package:* Minimum interest rate of **7.38%/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).*