

LENDING INTEREST RATE TABLE FOR CORPORATE CUSTOMERS

(Applicable from May 1, 2025)

$$\text{Minimum Lending Interest Rate} = \text{Base rate} + \text{Minimum Lending Spread} + \text{Interest Discount (if any)}$$

1. BASE LENDING RATE

Base lending interest rate in VND: 7.0% p.a

Base lending interest rate in USD: 1.0% p.a

2. MINIMUM LENDING SPREAD (% p.a)

Currency	From 1 to 3 months	Over 3 to 5 months	Over 5 to 9 months	Over 9 to 12 months	Over 12 to 36 months	Over 36 to 60 months	Over 60 months	Overdraft
VND	0.40	1.00	1.90	1.90	2.70	2.90	3.90	2.00
USD	4.40	4.60	4.80	5.00	5.70	6.20	6.70	

Note:

- Interest rates for specific product/programs are subject to their respective terms and conditions.
- In cases where the credit agreement/debt acknowledgement agreement or applicable laws stipulate a maximum, minimum, or specific interest rate, such rate shall be provisions of the credit agreement/debt acknowledgement agreement or the relevant legal regulations.
- Interest rates may vary from time to time depending on market conditions.

Should you require further information, please contact the nearest SeABank branch or our support hotline 1900 599 952/024-32045952.

Thank you for your attention.

**PREFERENTIAL LENDING PROGRAMS
FOR CORPORATE CUSTOMERS**

No.	Programs	Promotional Details	Implementation Period
1	Preferential offer for import – export customers	Lending interest rate: from 6.2% p.a (VND) from 4.5% p.a (USD)	From February 03, 2025 to December 31, 2025
2	Interest rate incentives for corporate customers under Foreign partner–funded Programs	Shor-term Lending interest rate from 6.2 % p.a (VND)	From February 03, 2025 to December 31, 2025
3	Medium- and long-term interest incentives for corporate customers	Medium- and long-term Lending interest rate from 8.0% p.a (VND) for the first 12 months	From March 24, 2024
4	Lending Interest rates for FMCG and Supply chain clients in partnership-based programs	Overdraft lending interest rate in VND from 8.5% p.a	From January 01, 2025 to December 31, 2025

Note:

- Customer conditions and lending rates are applied in accordance with the specific term of each program.
- Interest rates may vary from time to time depending on market conditions.

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