

LENDING INTEREST RATE TABLE FOR CORPORATE CUSTOMERS

(Applicable from Jan 2, 2026)

$$\text{Minimum Lending Interest Rate} = \text{Base rate} + \text{Minimum credit margin +/- Rate adjustment (if applicable)}$$

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 CREDIT MARGIN (% p.a)

Currency	Under 3 months	From 3 to under 6 months	From 6 to under 9 months	From 9 to 12 months	Over 12 to 36 months	Over 36 to 60 months	Over 60 months	Overdraft
VND	0.90	1.50	2.40	2.70	3.20	3.40	4.40	3.00
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.