

LENDING INTEREST RATE TABLE FOR CORPORATE CUSTOMERS

(Applicable from April 10, 2026)

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

1. BASE LENDING RATE

Base lending interest rate in VND: 8.5% p.a

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

2. MINIMUM CREDIT MARGIN (% p.a)

VND

Currency	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	1.80	2.70	3.00	3.90	4.10	5.10	3.10

USD

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
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	Lending Interest rates for overdraft	Overdraft lending interest rate in VND from 11.5% p.a	From January 16, 2026 to December 31, 2026
2	Preferential offer for import – export customers	Lending interest rate: from 4.7% p.a (USD)	From January 22, 2026 to June 30, 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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Thank you for your attention.