

INTEREST RATES AND FEES OF HOME MORTGAGE LOAN / HOME EQUITY LOAN

Note:

Interest Rates, Spreads and Fees takes into effect from 14/06/2019.

Interests are calculated on reducing balance methodology.

These Interest Rates, Spreads and Fees supersede announced previously. These rates and fees might be changed, supplemented or canceled from time to time and shall only be notified as applicable laws.

Please visit www.hsbc.com.vn for updated information.

Interest Rates:

1.1 Prime Rate

FIXED PERIOD ^(*)	HOME MORTGAGE LOAN		HOME EQUITY LOAN	
	From 500 mil	From 1 mil	From 500 mil	From 1 mil
6 months	7.99% p.a	7.99% p.a	7.99% p.a	7.99% p.a
12 months	7.99% p.a	7.99% p.a	8.49% p.a	8.49% p.a
24 months	N/A	8.49% p.a	N/A	8.99% p.a
36 months	N/A	8.99% p.a	N/A	9.49% p.a
48 months	N/A	8.99% p.a	N/A	9.49% p.a
60 months	N/A	9.99% p.a	N/A	9.99% p.a

^(*) After the Fixed Period, Variable Rate will be applied. Customer can choose a new Fixed Period after the first Fixed Period ends.

1.2 Variable Rate

Variable Rate = Prime Rate + Spread

PRIME RATES ^(**)	
1 month	8.75% p.a
3 months	9.75% p.a
6 months	10,00% p.a

^(**) Prime Rates is an internal HSBC decided rates and may vary from time to time.

PRODUCT	HOME MORTGAGE LOAN		HOME EQUITY LOAN	
	Premier	Mass	Premier	Mass
Spread	0,50% p.a	0,75% p.a	1,00% p.a	1,25% p.a

Early Repayment Fee:

Early repayment fee calculated on a reducing early repayed.

INTEREST RATES		EARLY REPAYMENT FEE					
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6 onward
Fixed Rate	6 months	3%	3%	2%	0%	0%	0%
	1 year	3%	3%	2%	0%	0%	0%
	2 years	3%	3%	2%	0%	0%	0%
	3 years	3%	3%	2%	0%	0%	0%
	4 years	3%	3%	2%	1%	0%	0%
	5 years	3%	3%	2%	1%	1%	0%
Variable Rate		3%	3%	2%	0%	0%	0%

Personal Banking customers: (84 28) 37 247 247 (the South)
or (84 24) 62 707 707 (the North)

Premier customers: (84 28) 37 247 666

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