

Loan Interest Rates

Notes:

- ◆ All below interest rates are for reference only. HSBC Bank Viet Nam Ltd. reserves right to change interest rates without prior notice.
- ◆ Please call our Call Center at (84 28) 37 247 247 (South) or (84 28) 67 707 707 (North) or (84 28) 37 247 666 (Premier) for the latest rate.

1. Personal Installment Loan

Fixed Rate (*)	Loan Amount (VND)	
	<200 mil	>=200 mil
Corporate Employee Privilege Scheme and maintain a salary account with HSBC (*)	14.99% p.a	13.99% p.a
Premier	14.99% p.a	13.99% p.a
Others	15.99% p.a	15.99% p.a
Green Loan:		
◆ Premier customers	11.99% p.a	
◆ Other customers	12.99% p.a	

(*) Terms and conditions apply.

2.A. Home Mortgage Loan

Fixed Period (**)	Home Mortgage Loan	
	From 500 mil	From 1 bil
06 months	7.99% p.a	7.99% p.a
12 months	7.99% p.a	7.99% p.a
24 months	N/A	8.49% p.a
36 months	N/A	8.99% p.a
48 months	N/A	8.99% p.a
60 months	N/A	9.99% p.a

(**) After the Fixed Period, Variable Rate will be applied

2.B. Home Equity Loan

Fixed Period (**)	Home Equity Loan	
	From 500 mil	From 1 bil
06 months	7.99% p.a	7.99% p.a
12 months	8.49% p.a	8.49% p.a
24 months	N/A	8.99% p.a
36 months	N/A	9.49% p.a
48 months	N/A	9.49% p.a
60 months	N/A	9.99% p.a

(**) After the Fixed Period, Variable Rate will be applied

2.C. Variable Rate: Prime Rate + Spread

Prime Rates (***)	
1 month	9.25% 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	
Customer Segment	Premier	Mass	Premier	Mass
Spread	0.50% p.a	0.75% p.a	1.00% p.a	1.25% p.a

2.D. Early Repayment Fee

Scheme		Early Repayment Fee					
		Y1	Y2	Y3	Y4	Y5	Y6 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%

3. Secured Overdraft

- ◆ Interest rate = Prime Rate + Spread
- ◆ Prime rate = 6.25% p.a
- ◆ Spread:

Segments	Premier	Mass
Spread	-0.75% p.a	0% p.a

- ◆ HSBC Prime Rate is reviewed from time to time.
- ◆ Spread is specified in Credit Agreement.

4. Interest Calculation Method

$$\text{Interest amount} = \frac{\text{Actual balance} \times \text{Number of days of maintaining the actual balance} \times \text{Interest rate}}{365}$$