

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 | 16.49% p.a | 16.49% 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 | 9.49% p.a |
| 48 months | N/A | 9.49% p.a |
| 60 months | N/A | 10.24% 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 | 9.99% p.a |
| 48 months | N/A | 9.99% p.a |
| 60 months | N/A | 10.24% 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 | Personal Customer |
|----------|-------------------|
| Spread | -0.75% p.a |

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

Note: Prime Rate Effective Date is 16 Oct 2020

4. Interest Calculation Method

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