

# 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: *effective for new applications*

Fixed Rate (*)	Loan Amount (VND)	
	<200 mil	>=200 mil
Corporate Employee Privilege Scheme and maintain a salary account with HSBC (*)	13.49% p.a	12.49% p.a

(\*) Terms and conditions apply, applicable until 31 Dec 2021

## 2. Mortgage Loan: *effective for new applications*

### 2.1. Privilege Fixed Term Rate:

Fixed Period (**)	Mortgage Loan
	Corporate Employee maintain salary account with HSBC (*)
06 months	6.25% p.a
12 months	6.55% p.a
24 months	7.05% p.a
36 months	7.45% p.a
48 months	8.05% p.a
60 months	9.79% p.a

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

### 2.2. 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

Customer Segment	Corporate Employee maintain salary account with HSBC (*)
Spread	0.10% p.a

### 2.3. Early Repayment Fee

Scheme		Early Repayment Fee for Other customers					
		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

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