

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 from 17/01/2022*

1.1. Fixed Rate: 16.49% p.a.

1.2. Early Repayment Fee: 3% on the outstanding loan principal amount

2. Mortgage Loan: *effective from 01/04/2024*

2.A. Privilege Fixed Term Rate:

Fixed Period (*)	Mortgage Loan (**)
06 months	5.50%/p.a
12 months	6.50%/p.a
24 months	6.99%/p.a
36 months	7.99%/p.a
48 months	8.49%/p.a
60 months	8.99%/p.a

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

(**) Mortgage interest rate might be lower if customer meet some conditions include: Premier, Payroll Offers and hold other HSBC' products.

2.B. Variable Rate: Prime Rate + Spread

Prime Rates (***)	
1 month	10.75% p.a
3 months	11.25% p.a
6 months	11.50% p.a

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

Personal Customer	
Spread	0.75% p.a

2.C. Early Repayment Fee

Scheme		Early Repayment Fee					
		Y1	Y2	Y3	Y4	Y5	Y6 Onward
	1 year	4%	3%	2%	1%	1%	0%
	2 years	4%	3%	2%	1%	1%	0%
	3 years	4%	3%	2%	1%	1%	0%
	4 years	4%	3%	2%	1%	1%	0%
	5 years	4%	3%	2%	1%	1%	0%

3. Secured Overdraft: *effective from 01/09/2022*

- ◆ Interest rate = Prime Rate + Spread
- ◆ Prime rate = 6,25% p.a
- ◆ Spread:

Segments	Personal Customer
Spread	+ 1.25% p.a

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

4. Interest Calculation Method

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