

BASE INTEREST RATE CHART FOR RETAIL BANKING

Effective from the day 20/12/2025

I. BASE INTEREST RATE:

Base interest rate is the reference interest rate used by OCB to adjust lending interest rates after the fixed interest rate period.

II. BASE INTEREST RATE CHART:

No.	Determine the base interest rate	Base interest rate VND (*)
1	Base interest rate with term of 12 months	8.4%
2	Base interest rate with term of 13 months	8.5%

* Base interest rate in VND is the base interest rate applied to loans in VND

III. PROVISIONS ON APPLICATION OF BASE INTEREST RATE:

Applicable to loans with a loan term of 6 months or more

The lending interest rate is floating with an interest rate adjustment period every 6 months.