

## **NOTIFICATION IN RELATION TO BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS**

**Effective date: 16-Jan-2020**

In case the interest rate under the relevant Facility Agreement/General Facility Agreement is **BLR + Margin\***, please refer to the below BLR information for your reference.

<b>Tenor</b>	<b>USD BLR (%)</b>	<b>VND BLR (%)</b>
<b>Overnight</b>	4.02	3.06
<b>1 week</b>	4.08	3.10
<b>2 weeks</b>	4.12	3.15
<b>1 month</b>	4.19	3.27
<b>2 months</b>	4.31	3.48
<b>3 months</b>	4.36	3.70
<b>4 months</b>	4.35	3.70
<b>5 months</b>	4.33	3.71
<b>6 months</b>	4.32	3.71
<b>7 months</b>	4.31	3.73
<b>8 months</b>	4.29	3.74
<b>9 months</b>	4.28	3.76
<b>10 months</b>	4.27	3.76
<b>11 months</b>	4.26	3.77
<b>12 months</b>	4.25	3.77

\* Margin is determined in accordance with the Facility Agreement/General Facility Agreement.

**Note:**

Our Relationship Manager will separately inform you of BLR for a loan in case:

- (i) The loan amount is higher than VND10 billion or USD1 million; and/or
- (ii) The loan tenor is longer than 01 year; and/or
- (iii) The loan is utilized in other foreign currency.