AVERAGE LENDING RATE
AND AVERAGE RATE DIFFERENCE

Month: July 2026

HSBC Vietnam announces the average lending interest rate and average interest rate difference at July 2026 month-end are as follows:

Item	Rate
Average lending interest rate in VND (excluding loans by credit card issuance and/or usage)	7.77% per annum
Difference between Average lending rate in VND and Average rate of term deposits in VND with tenor from 01 to 12 months	2.99% per annum

Note:

The average lending interest rate and average rate difference above are determined by the weighted average of all outstanding loans/term deposits at month-end and for reference only. Please refer to the loan/drawdown notice document (or similar document) or contact your Relationship Manager to get the exact interest rate applied for each of your drawdown.