



AVERAGE LENDING RATE AND AVERAGE RATE DIFFERENCE

Month: March 2026

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

| Item | Rate |
|---|--------------------|
| Average lending interest rate in VND (excluding loans by credit card issuance and/or usage) | 6.87% per annum |
| Difference between Average lending rate in VND and Average rate of term deposits in VND with tenor from 01 to 12 months | 2.58% 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.