HSBC

BASE LENDING RATE ("BLR") FOR CORPORATE CUSTOMERS

Effective date: 04-11-2026

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

Interest review cycle	USD BLR (%) Applied for below loans		VND BLR (%) Applied for below loans	
	Mid/Long-term	Short-term	Mid/Long-term	Short-term
Overnight	5.55	5.35	7.40	7.20
1 week	5.56	5.36	7.63	7.43
2 weeks	5.55	5.35	7.63	7.43
1 month	5.55	5.35	7.63	7.43
2 months	5.65	5.45	7.64	7.44
3 months	5.70	5.50	7.65	7.45
4 months	5.74	5.54	7.66	7.46
5 months	5.78	5.58	7.66	7.46
6 months	5.82	5.62	7.67	7.47
7 months	5.86	5.66	7.71	7.51
8 months	5.90	5.70	7.74	7.54
9 months	5.94	5.74	7.78	7.58
10 months	5.97	5.77	7.82	7.62
11 months	6.00	5.80	7.86	7.66
12 months	6.03	5.83	7.90	7.70

* 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) VND loan is higher than VND150 billion or USD loan is higher than USD5 million; and/or
(ii) The interest review cycle is longer than 01 year; and/or
(iii) The loan is utilized in other foreign currencies.