



INTEREST SUPPORT PROGRAMME UNDER DECREE NO. 31/2022/ND-CP AND CIRCULAR 03/2022/TT-NHNN

In accordance with Decree No. 31/2022/ND-CP and Circular 03/2022/TT-NHNN (the “**Interest Support Programme**”), starting from 10 August 2022, HSBC Bank (Vietnam) Ltd. (the “**Bank**”) will implement the Interest Support Programme as follows:

1. Conditions to participate in the Interest Support Programme:

- a. The loan purposes belong to one of the registered business lines as provided in Decision No. 27/2018/QD-TTg dated 6 July 2018 of the Prime Minister issuing the system of economic sectors of Vietnam (“**Decision 27**”), including: aviation, transportation warehousing (H), tourism (N79), accommodation, food and beverage services (I), education and training (P), agriculture, forestry and fishery (A), processing, manufacturing industry (C), software publishing (J582), computer programming and related activities (J-62), information service activities (J-63); including construction activities serving the aforementioned economic sectors but excluding construction activities serving real estate business as provided under the economic code (L) under Decision 27; or loan purposes are to implement projects of building social houses, houses for workers, renovating old apartment buildings belonging to the list of projects as consolidated, and published by the Ministry of Construction.
- b. The Company has request for interest support, satisfies loan conditions in accordance with applicable laws.
- c. Loans must be:
 - i. in Vietnamese Dong;
 - ii. the Company has completed all the Bank's processes, and procedures to participate in the Interest Support Programme;
 - iii. signed the loan agreement, and disbursed during the period from 1 January 2022 to 31 December 2023;
 - iv. loans disbursed, and/or new loans which have obligation to pay interest at interest payment periods which are due after the effective date of Decree 31 (specifically 20 May 2022) and the date on which the Company completes the condition at Point ii. above until 31 December 31 2023;
 - v. Use the funds strictly for the purposes as specified in Paragraph (a) above; and
 - vi. have not yet received any interest support from the State budget under other policies.

2. Period, and Rate of Interest Support:

- a. *Period of interest support:* Calculated from the date on which the Bank disburses the loan to the date on which the Company fully repays the principal and/or interest, in accordance with the Bank's remaining interest support fund as notified by the Bank, but not exceeding 31 December 2023.
- b. *Rate of interest support:* 2%/year, calculated on the loan balance and the actual interest support loan term within the period in Paragraph (a) above.

Please contact your Relationship Manager for the processes and procedures to participate in the Interest Support Programme.