

BASE INTEREST RATE IN VND APPLIED TO INDIVIDUAL CUSTOMERS

Applicable from Dec 04th, 2025

SHB publishes the base interest rate in VND as the basis for determining the interest rate at the interest rate adjustment date applicable to Customer's credits at SHB that use or refer to *the base interest rate in VND according to the loan term of customers at SHB* is as follows:

Term of loan	Base interest rate in VND (%/year) (*)
Term of loan < 1 months	5.50
Term of loan = 1 months	6.10
Term of loan > 1 months up to <= 3 months	6.35
Term of loan > 4 months up to <= 6 months	7.00
Term of loan > 6 months up to <= 12 months	7.20
Term of loan > 12 months up to < 36 months	7.30
Term of loan >= 36 months up to <= 60 months	7.80
Term of loan > 60 months	8.00

(*) In which, the base interest rate in VND applied to each loan is the common interest rate, uniformly applied to all loans with loan term specified in the "Term of loan" column.

Base interest rate in VND for each product, separate program will use or refer to the regulations of each such product/program.

In case the Credit Agreement/ Debt Agreement or relevant law stipulates the maximum and minimum interest rates, the applicable interest rates will be in accordance with the provisions of the Credit Agreement/ Debt Agreement or relevant laws.

For more information, please contact the nearest SHB Branch or support phone number: *6688