REFERENCE LOAN INTEREST RATES

Applicable to Customer's loans adjusted to according to reference loan interest rates scheme

Effective date from: 03/11/2026

Shinhan Bank Vietnam Limited ("Shinhan Bank Vietnam") announces the reference loan interest rate ("Interest") for identifying loan interest in the changing date which is regulated in credit agreements as below:

1. Corporate Customer

Reference loan interest rates (VND) (%p.a.)	Term	Interest rate
	03 Months	8.81%
	06 Months	9.31%
	09 Months	9.36%
	12 Months	9.40%

Reference loan interest rates (FCY) (%p.a.)	Term	USD Interest rate	EUR Interest rate	JPY Interest rate	AUD Interest rate
	03 Months	4.04057%	2.67600%	1.75645%	4.90780%
	06 Months	4.16415%	2.99200%	1.90591%	5.24750%
	09 Months	4.27014%	3.14900%	1.76991%	5.19275%
	12 Months	4.37614%	3.30600%	1.63391%	5.13800%

2. Individual Customer

Reference loan interest rates (VND) (%p.a.)	Term	Interest rate
	03 Months	9.48%
	06 Months	10.06%
	12 Months	10.46%

Reference loan interest rates (VND) (Applicable for Deposit collateral type)	Term	Interest rate
	01 Month	6.1%
	02 Months	6.1%
	03 Months	6.1%
	06 Months	7.1%

Applicable for:

- ✓ The reference loan interest rates are applied to Loans with currency determined by **VND**, by foreign currencies **(USD, EUR, JPY, AUD)** and are regulated in **Credit agreements/ Credit contracts/ Debt agreements.**
- ✓ These interest rate will apply at different times for Loans according to Credit agreements and are changeable in each of the periods.

- ✓ Please note that if the reference loan interest rates differ from the information and conditions mentioned in Credit agreements and related documents, which are confirmed by stamp and signature via Shinhan Bank Vietnam's authorized representative with the Customer, those documents will take priority in all cases.

In case Customers need further supports or information, please call our Contact Center at 1900 1577 or visit the nearest Shinhan Bank's Branches/Transaction offices.