

**AVERAGE LENDING RATE
AND AVERAGE RATE DIFFERENCE**

Month: May 2025

HSBC Vietnam announces the average lending interest rate and average interest rate difference at May 2025 month-end are as follows:

Item	Rate
Average lending interest rate in VND (excluding loans by credit card issuance and/or usage)	5.58% per annum
Difference between Average lending rate in VND and Average rate of term deposits in VND with tenor from 01 to 12 months	2.08% 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 for corporate and personal banking customers at month-end and for reference only.
- Please contact our Call Center at (84 28) 37 247 247 (South) or (84 28) 67 707 707 (North) or (84 28) 37 247 666 (Premier) for the latest rate.