

BASE INTEREST RATES FOR LARGE CORPORATE CUSTOMERS OF WHOLESALE BANKING DIVISION

Techcombank's base interest rates on 23/10/2019 are as follows:

Currency	Loan tenor/ Re-Pricing frequency (*)	Base interest rate (%/year)					
		Fix interest rate loan	Floating interest rate loan				
			Short-term (Loan tenor < 6 months)	Short-term (Loan tenor = 6 months)	Short-term (> 6 months - Loan tenor ≤ 1 year)	Medium term (1 year < Loan tenor ≤ 5 year)	Long-term (Loan tenor > 5 year)
		(1)	(2)	(3)	(4)	(5)	
VND (**)	01 month	6.95	6.95	7.25	7.45	7.98	8.48
	02 months	6.95					
	03 months	6.95	6.95	7.25	7.45	7.98	8.48
	04 months	7.05					
	05 months	7.05					
	06 months	8.45			8.95	9.48	9.98
	07 months	8.85					
	08 months	8.85					
	09 months	8.85					
	10 months	8.85					
	11 months	8.85					
	12 months	8.92				9.95	
	2 years	9.17					
	3 years	9.17					
					Short-term (Loan tenor ≤ 1 year)	Medium term (1 year < Loan tenor ≤ 5 year)	Long-term (Loan tenor > 5 year)
USD	01 month	2.45			2.45	3.50	5.60
	02 months	2.45					
	03 months	2.45			2.45	3.50	5.60
	04 months	2.51					
	05 months	2.56					
	06 months	2.61			2.61	3.66	5.76
	07 months	2.61					
	08 months	2.61					
	09 months	2.61					
	10 months	2.61					
	11 months	2.61					
	12 months	2.66				3.71	
	2 years	-					
	3 years	-					

Note:

() - Tenor of fixed interest rate loan is a period from the first drawdown date to maturity date.*

- Re-pricing frequency is the tenor of changing interest rate of floating interest rate loans.

*(**) - For short term VND loans, with tenors less than or equal to 1 year, disbursed before March 4, 2019, base interest rate is the base interest rate for loans with original tenor from 06 months to 1 year on the reset date : in column (3)*

- For short term VND loans, disbursed between March 4, 2019 to May 2, 2019, base interest rate of loans is determined as below on the reset date:

+ Loans having tenors of less than 06 months, base interest rate is the base interest rate for loans with original tenor from 06 months to 1 year on the reset date

+ For the loan with other tenors, base interest rate of loans is respectively the base interest rate of original tenor in column (1) or (3)

The revised **Base interest rates** (if any) will be updated.

For more information, please contact our customer service - Wholesale Banking Divion (1800 588 822 line 4) or our Relationship Manager (RMs).

Note: Please note that where there is any discrepancy between the information about and conditions of the bank's products and services announced on this website an those started in documents and papers (contracts, passbooks, registration form, etc.) stamped and signed by Techcombank's authorized person, shall be the legal basis for indentifying rights an obligations of parties.

Thank you!