

Prime Lending Rate

The floating interest rate applicable for your loan is linked to the Prime Lending Rate (PLR) and any revision of the PLR would impact such floating interest rate. The PLR effective from 06 August 2014 stand as:

PLR (% p.a.)	1 Month	3 Month	6 Month	12 Month
On 360 days a year basis	9.50%	10.00%	10.00%	11.00%
On 365 days a year basis*	9.63%	10.14%	10.14%	11.15%

Interest rate conversion formula:

Interest rate per year of 365 days basis = (Interest Rate per year of 360 days basis/ 360 days) * 365 days

Applicable interest rate and interest calculated for your loan is determined in the relevant Facility Agreement between you and the Bank.

* Conversion as per State Bank of Vietnam's requirement.