

VPBank public reference rate for Secured lending loans

| Loan tenor | Reference rate %/year |
|---------------------------|-----------------------|
| ≤ 1 year | 7.35 |
| 1 year $< x \leq 2$ year | 7.45 |
| 2 year $< x \leq 3$ year | 7.65 |
| 3 year $< x \leq 5$ year | 7.85 |
| 5 year $< x \leq 15$ year | 7.90 |
| > 15 year | 7.95 |

(Source: Reference rate table issued by VPBank at 15/12/2014)

For more information, please contact with branch/transaction office of VPBank or hot line 0439288880.

Note: In case information and terms about products of VPBank public on VPbank's Homepage different with information and terms on loan application (credit contract, debt acknowledgement...), the contracts signed and stamped by VPBank's competent representative is a legislative basis to identify the right and responsible of each party.