

**SCHEDULE OF INTEREST**

*Applicable from August 31<sup>th</sup>, 2020*

No	SERVICE	FEE
1	Cash advances (KB-Advance)	12% per annual
2	Margin Loan (KB - Margin)	12% per annual
3	Margin Loan with 3rd partners (KB - Topup)	16% per annual

**Note:**

- *Schedule of the new interest applies to the outstanding balance from August 31<sup>th</sup>, 2020.*
- *Margin interest rates and cash advance interest rates for some customers can be higher than default interest rates according to the customer policies and specific products in each period.*

**Regards,****KB SECURITIES VIET NAM JOINT STOCK COMPANY**