

OVERDRAFT LOAN SECURED BY DEPOSIT ACCOUNT ISSUED BY SCB

I. BENEFITS

- Meet the capital need exceeding deposit balance without closing such deposit account.
- Flexible in overdraft loan limit, maximum of 100% account as for overdraft loan secured by deposit account in VND and 80% for deposit account in foreign currencies.
- Overdraft limit period up to 12 months.
- Competitive interest rates.
- Quick, simple procedures.

II. REQUIREMENTS

- Residential customers who are Vietnamese.
- Without bad debts which are classified as group 2 or up at the time of SCB's loan appraisal.

III. SECURITY

Savings books, valuable papers and balance of deposit account issued by SCB owned by customers/third party.