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# ***Introducing Fixed-Income Instrument***

# **Enjoy Life, Let Your Money Work**

- Transparency – Stability
- More competitive returns compared to bank interest rates
- Aiming for stable growth, high profit potential, and low risk

*Humanising*  
Financial Services



**Maybank**

Investment Bank



## *Benefits of this Solution*

# Live Fully



### ❖ Life Enjoyment

A dedicated Account Manager will assist **the entire buy/sell process**, ensuring full legal compliance when you wish to invest.

### ❖ Transparency

You will receive **transparent and clear transaction confirmations** and portfolio asset summaries for your fixed-income instrument investments via the group email [fixedincome.MSVN@maybank.com](mailto:fixedincome.MSVN@maybank.com)

### ❖ Attractive Returns

Let **your money work** while you focus on living fully.

### ❖ Customized Solution

This is designed to **balance stable income and life goals**.



# Fixed-Income Instrument's Advantage Features



## Competitive & Attractive Returns

More **competitive returns** than bank interest rates, with a stable and reliable source of income.



## Diversified & Flexible Offerings

The fixed-income instrument portfolio offers a **variety of tenors and issuers** to choose from – suitable for different investment needs and risk appetites.



## Tailored, Quality-Driven Solutions

We carefully select fixed-income instruments issued by publicly listed companies, based on **credit ratings and a strict internal evaluation process**, with the aim of providing you with confidence and peace of mind when investing in our solutions





# Who is this solution designed for?



This solution is specifically designed to meet the financial goals of these key investor groups.

- Investors who are **seeking stable and reliable** short-term returns, especially during periods when the Vietnamese stock market is moving sideways and profit opportunities are limited.
- Investors who want to **build a balanced financial plan** and better manage portfolio risk with fixed returns.
- Cautious investors looking for **attractive yields** without being exposed to uncontrollable risks.

## Aren't You?

Connect with your **account manager** or **MSVN** today to learn more

# OUR OFFERINGS

INVESTOR TYPE: LOCAL INSTITUTION



**Applicable to matured as scheduled contracts (%/year)**

Issuer	Tenor (Week)												
		1	2	3	4	5	6	7	8	9	10	11	11+
Issuers are reputable enterprises and credit institutions with stable and strong financial foundations.	Yield (gross)	-	-	3.5%	4.1%	5.1%	5.2%	5.3%	5.5%	5.6%	5.7%	5.7%	5.8%

**Applicable to early redemption contracts (%/year)**

All bonds	Tenor (Week)												
	0	1	2	3	4	5	6	7	8	9	10	11	
Yield (gross)	0.2%	0.2%	0.3%	0.4%	0.5%	0.6%	0.7%	0.8%	0.9%	1.0%	1.1%	1.2%	

- Interest Payment Method: At maturity
- The yield above does not include applicable taxes and fees as prescribed.
- The interest rate is subject to change based on MSVN's regulations at specific times.

# OUR OFFERINGS

INVESTOR TYPE: LOCAL/FOREIGN INDIVIDUAL



**Applicable to matured as scheduled contracts (%/year)**

Issuer	Tenor (Week)												
		1	2	3	4	5	6	7	8	9	10	11	11+
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## We are here to serve

- Contact Your **Account Manager** at MSVN for more details;  
or
- Call our customer service hotline at **(028) 44 555 888**  
**(press 2).**

# Humanising

Financial Services



Investment Bank



Chứng khoán Maybank



Maybank Investment Bank (Vietnam)



Chứng khoán Maybank



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