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HSBC launches Sustainability Improvement Loan in Vietnam

(Ho Chi Minh City) – After launching in 12 markets including the UK, Middle East, Hong Kong and Singapore last year, HSBC introduced the Sustainability Improvement Loan, a new financing solution tailored for businesses with annual turnover less than US\$550 million, in Vietnam. This is designed to incentivise and support eligible businesses to accelerate their sustainability transition.

The loan is structured by linking the cost of financing to changes in borrowers' sustainability assessments and ratings from EcoVadis, one of the world's largest providers of business sustainability intelligence and ratings. EcoVadis evaluates companies based on four key areas: Environment, Labour and Human Rights, Ethics, and Sustainable Procurement.

Eligible businesses are required to complete an annual sustainability assessment throughout the duration of the loans. Businesses with score improvements may benefit from reduced interest rates/fees, while declines could result in increased rates/fees. This structure aims to encourage businesses to enhance their sustainability practices and performance.

Businesses in the early stages of their sustainability journeys often find conventional sustainable finance beyond their reach, primarily due to limited resources for measuring and reporting their ESG performance. The Sustainability Improvement Loan is developed in response to this challenge.

Tim Evans, CEO and Head of Banking, HSBC Vietnam, stated, "The launch of our Sustainability Improvement Loan enables HSBC Viet Nam to further build out our sustainable financing capabilities in Viet Nam and thereby providing businesses with a variety of financing options that they may need throughout their transition to net zero journeys. HSBC Viet Nam is committed to developing and enhancing our sustainable financing solutions so as to support Viet Nam in its ambitions to transition to net zero by 2050."

The Sustainability Improvement Loan is available to eligible HSBC customers, who seek new financing or looking to refinance existing facilities, in form of a number of financings such as revolving credit facilities, term loans and selected trade finance products.

For more information about the Sustainability Improvement Loan and how it can benefit your business, please visit [HSBC Vietnam's website](#).

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Notes to Editors:

HSBC Bank (Vietnam) Ltd.

HSBC has been in Viet Nam for over 150 years – the bank first opened an office in Saigon (now Ho Chi Minh City) in 1870. HSBC was the first foreign bank to launch its locally incorporated entity on 1 January 2009 as HSBC Bank (Viet Nam) Ltd. The bank's current network includes two branches and four transaction offices in Ho Chi Minh City, one branch and four transaction offices in Hanoi, and one full-service branch in Da Nang. HSBC is one of the largest foreign banks in the country in terms of investment capital, product range, and customer base.

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