

## DEPOSIT INTEREST RATES FOR INDIVIDUAL CUSTOMERS

### APPLY TO ALL AREAS

Valid from 7:30 AM, May 06th, 2024

#### A. APPLY TO ACCOUNTS OPENED AT COUNTERS:

##### I. INTEREST RATES FOR TRADITIONAL TERM SAVINGS (%/year):

- VND:

Term	Lãi cuối kỳ (%/năm)	Lãi hàng quý (%/năm)	Lãi hàng tháng (%/năm)	Lãi trả trước (%/năm)
Less than 1 month	0.50%			
From 1 to less than 2 months	2.30%		2.30%	2.30%
From 2 to less than 3 months	2.50%		2.50%	2.49%
From 3 to less than 4 months	2.80%		2.79%	2.78%
6 months	3.80%	3.78%	3.77%	3.73%
9 months	3.90%	3.86%	3.85%	3.79%
12 months	4.70%	4.62%	4.60%	4.49%
15 months	4.80%	4.69%	4.67%	4.53%
18 months	4.90%	4.76%	4.74%	4.56%
24 months	5.00%	4.79%	4.77%	4.55%
36 months	5.20%	4.86%	4.84%	4.50%

- Currency:

Currency	Terms	End-term interest rate
USD	1 - 36 months	0.00%
EUR	3 months	0.05%
	5 - 12 months	0.10%
	13 months	0.12%
AUD	5 - 12 months	0.00%
Vàng	12 months	5% (*)

**Note:** For VND term savings, choose a deposit term of days, minimum number of deposit days 7 days and maximum 99 days. Apply for end term interest.

- From March 21st, 2024, no deposit will be made for terms of 4,5,7,8,10,11 and 13 months. Existing accounts renewed at the interest rate in Section I\_Part B below.
- (\*) Only applied for reference to Gold Loan Contracts.
- Apply the interest rate of 0%/year for renewal savings accounts in CAD and JPY.
- According to Decision No. 1324/QĐ-NHNN on June 16th 2023, the SBV's ceiling interest rate for from 1 month to less than 6 months terms is 4.75%/year.

**II. TERM SAVINGS, CERTIFICATE OF DEPOSIT ( $\leq 36$  months):** Apply the interest rate in

**III. PHU DONG SAVINGS:**

**1. For newly opened and renewed accounts from June 1st, 2021:** a fixed interest rate will be applied throughout the deposit term with the following mechanism:

- USD: 0% per year for all terms
- VND: apply 2 interest rate as follows:

Term	Interest rate (%/year)		
	1st interest rate		2nd interest rate
6 months	6 months	4.00%	-
12 months	first 6 months	5.60%	last 6 months 4.00%
24 months	first 18 months	5.70%	
36 months	first 30 months	5.90%	
48 months	first 42 months	5.90%	
60 months	first 54 months	5.90%	

**2. For opened and renewed accounts before June 1st, 2021:** apply floating interest rate adjusted according to Sacombank's interest rate in each period according to product regulations:

- USD: 0% per year for all terms.
- VND: 4.00% per year for all terms.

**IV. SUPER FLEX SAVINGS:** Apply fixed interest rate throughout the deposit term according to 2 interest rates as follows:

Term	Interest rate (%/year)		
	1st interest rate		2nd interest rate
7 months	first 1 month	4.00%	last 6 months 4.00%
9 months	first 3 months	4.30%	
12 months	first 6 months	5.60%	
15 months	first 9 months	5.60%	
18 months	first 12 months	5.70%	
24 months	first 18 months	5.70%	
36 months	first 30 months	5.90%	

**V. TRUNG NIEN PHUC LOC SAVINGS:**

**1. Interest rate:** Apply the interest rate of Section I.

**2. Bonus interest rate:**

Term	End-term	Note
6 - 11 months	+0.2%/year	- Bonus interest rate is added to the end-term interest
From 12 months	+0.3%/year	- Monthly and Quarterly interest payments will be converted according to end-term interest rate.

**VI. DAI PHAT SAVINGS:** stop mobilizing, existing account renew at the interest rate at the end of the term of Traditional term Savings with the same term as Dai Phat Savings in Section I above.

**VII. FUTURE SAVINGS:** Stop mobilizing, existing accounts are renewed at the following interest rate:

Term	1 -> 5 years
Interest rate (%/year)	4.75%

**VIII. TICH TAI SAVINGS:** Stop mobilizing from 05/04/2023

Currency	Term	Interest rate (%/year)
VND	6, 9,12, 24 months	4.00%
USD		0.00%

For VND, the above interest rate applies to 6-months term and 9,12,24 months term open before April 5, 2023 which has not yet been due. In case of renewal 9,12,24-months term, apply interest rate in Section IV\_ Super Flex Savings.

**IX. TRUNG HAN DAC LOI SAVINGS:** Stop mobilizing, existing accounts are renewed at the following interest rate:

Term	Interest rate (%/year)		
	Annual	Quarterly	Monthly
24 months	4.88%	4.79%	4.77%
36 months	4.95%	4.86%	4.84%

**X. DYNAMIC WEEKLY SAVINGS, MULTI-PURPOSE SAVINGS, 18 MONTHS PLUS SAVINGS, FLEXIBLE SAVINGS:** Stop mobilizing, existing accounts are renewed at the interest rate in Section I.

## B. APPLY TO ONLINE DEPOSIT:

### I. INTEREST RATE FOR ONLINE TERM SAVINGS - VND:

Term	End-term interest rate(%/year)	Quarterly interest rate(%/year)	Monthly interest rate(%/year)
Less than 1 month	0.50%		
1 month	2.70%		2.70%
2 months	2.90%		2.90%
3 months	3.20%		3.19%
4 months	2.80%		2.79%
5 months	2.80%		2.79%
6 months	4.00%	3.98%	3.97%
7 months	3.80%		3.76%
8 months	3.80%		3.76%
9 months	4.10%	4.06%	4.05%
10 months	3.90%		3.84%
11 months	3.90%		3.84%
12 months	4.90%	4.81%	4.79%
13 months	4.70%		4.59%
15 months	5.00%	4.88%	4.86%
18 months	5.10%	4.94%	4.92%
24 months	5.20%	4.98%	4.96%
36 months	5.40%	5.04%	5.02%

**Note:**

1. The interest rate framework in **Section I\_Part B** applies only to newly opened term saving accounts and their renewal on online channels (eBanking, Sacombank Pay). Existing accounts (accounts opened before 5:00 p.m. on June 11, 2015) are renewed according to the over-the-counter deposit interest rate framework, **Section I\_Part A**.

2. For new / renewal online term savings in USD, the interest rate is 0%/year for all terms.

**II. ONLINE FUTURE SAVINGS:** Stop mobilizing, existing accounts are renewed apply the interest rates in **Part A - Section VII - Future Savings**.

**III. ACCUMULATED SAVINGS:** stop mobilizing from 05/04/2023

- Apply interest rates in **Part A - Section VIII - Tich Tai Savings** for accounts of 6-months term and 9, 12, 24-months term opened before April 5, 2023 which has not yet been due.

- Apply interest rates in **Part A - Section IV - Super Flex Savings** for accounts of 9, 12, 24-months term renew from April 5, 2023.

**IV. ONLINE SUPER FLEX SAVINGS:** Apply the interest rates in **Part A - Section IV - Super Flex Savings**.

## C. Current Account (CA), Non-Term Savings (NS), Guarantee Deposit Account (GDA), Indirect Investment Account:

1. **Current Account and Indirect Investment Account:**

- VND:

Average monthly balance	Interest rate (%/year)
Less than 20 million VND	0.10%
From 20 to 100 million VND	0.20%
Over 100 million VND	0.30%

- **Currency:** EUR 0.02%/year, USD, AUD; CAD; CHF; GBP; JPY; SGD: 0%/year.

2. **Guarantee deposit account:** VND, USD: 0%/year.

3. **Non-term Savings:**

- VND: 0.1%/year, including:

\* Apply to deposits of 1 million VND or more.

\* Apply to Term Savings/Certificate Savings with early withdrawal of partly or all of the balance, according to regulations of the State Bank of Vietnam.

- **Currency:** EUR, USD, AUD; CAD; CHF; GBP; JPY; SGD: 0%/year.

**Note:** According to Decision No. 1324/QD-NHNN on June 16th, 2023, the SBV's ceiling interest rate for Term/Non-Term Savings of less than 1 month is 0.50%/year.