

DEPOSIT INTEREST RATES FOR INDIVIDUAL CUSTOMERS

APPLY TO ALL AREAS

Valid from 7:30 AM, March 21st, 2024

A. APPLY TO ACCOUNTS OPENED AT COUNTERS:

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

- VND:

Term	End-term interest rate (%/year)	Quarterly interest rate (%/year)	Monthly interest rate (%/year)	Prepaid interest rate (%/year)
Less than 1 month	0.50%			
From 1 to less than 2 months	2.10%		2.10%	2.10%
From 2 to less than 3 months	2.30%		2.30%	2.29%
From 3 to less than 4 months	2.50%		2.49%	2.48%
6 months	3.50%	3.48%	3.47%	3.44%
9 months	3.60%	3.57%	3.56%	3.51%
12 months	4.50%	4.43%	4.41%	4.31%
15 months	4.60%	4.50%	4.48%	4.35%
18 months	4.70%	4.57%	4.55%	4.39%
24 months	4.80%	4.61%	4.59%	4.38%
36 months	5.00%	4.69%	4.67%	4.35%

- 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%
Gold (SJC)	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 deposits 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 less than 6 months Terms is 4.75%/year.

II. TERM SAVINGS, CERTIFICATE OF DEPOSIT (≤ 36 months): Apply the interest rate in Section I.

III. FUTURE SAVINGS:

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

IV. 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 rates as follows:

Term	Interest rate (%/year)		
	1st interest rate		2nd interest rate
6 months	6 month	4.20%	-
12 months	first 6 months	5.20%	last 6 months 4.20%
24 months	first 18 months	5.50%	
36 months	first 30 months	5.70%	
48 months	first 42 months	5.70%	
60 months	first 54 months	5.70%	

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: 4.20% per year for all terms.

V. 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 months	4.20%	last 6 months 4.20%
9 months	first 3 months	4.30%	
12 months	first 6 months	5.20%	
15 months	first 9 months	5.30%	
18 months	first 12 months	5.40%	
24 months	first 18 months	5.50%	
36 months	first 30 months	5.70%	

VI. 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 - Monthly and Quarterly interest payments will be converted according to end-term interest rate.
From 12 months	+0.3%/year	

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

Currency	Term	Interest rate (%/year)
VND	6, 9, 12, 24 months	4.20%
USD		0.00%

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

VIII. DAI PHAT SAVINGS: Stop mobilizing, existing accounts 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.

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	4.69%	4.61%	4.59%
36 months	4.77%	4.69%	4.67%

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	2.30%		2.30%
2 months	2.50%		2.50%
3 months	2.70%		2.69%
4 months	2.50%		2.49%
5 months	2.50%		2.49%
6 months	3.70%	3.68%	3.67%
7 months	3.50%		3.47%
8 months	3.50%		3.46%
9 months	3.80%	3.76%	3.75%
10 months	3.60%		3.55%
11 months	3.60%		3.55%
12 months	4.70%	4.62%	4.60%
13 months	4.50%		4.40%
15 months	4.80%	4.69%	4.67%
18 months	4.90%	4.76%	4.74%
24 months	5.00%	4.79%	4.77%
36 months	5.20%	4.86%	4.84%

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 weekly term, apply under 30 days interest rate in **Part A, section III_Daily-term Savings**.
3. For new / renewal online term savings in USD, the interest rate is 0%/year for all terms.

II. ACCUMULATED SAVINGS: stop mobilizing from 05/04/2023

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

III. ONLINE FUTURE SAVINGS: stop mobilizing from 27/02/2024. Apply the interest rates in **Part A - Section III - Future Savings**.

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

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

Current Account and Indirect Investment

1. **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.