

INTEREST RATES FOR INDIVIDUAL CUSTOMERS

Valid date from May 20, 2019 (Unit: %p.a)

I. Current Account:

Amount (A)	A < 2,5 m	2,5 m ≤ A
Interest Rates (VND)	0.10	0.50
Interest Rates (USD)	0.00	

II. Regular Term – Saving:

Tenor	Over the counter							Online
	Regular Term - Saving						12 months - Maturity Saving	E-Saving
	VND					USD	VND	VND
	Prepaid	Monthly	3 months	6 months	Maturity	Maturity	Maturity	Maturity
Non-term	0.10					0.00		0.10
1 week					1.00		1.00	
2 weeks					1.00		1.00	
3 weeks					1.00		1.00	
1 months	5.27				5.30	0.00	5.40	
2 months	5.40	5.43			5.45	0.00	5.40	
3 months	5.42	5.47			5.50	0.00	5.40	
4 months	5.40	5.46			5.50	0.00	5.40	
5 months	5.37	5.45			5.50	0.00	5.40	
6 months	6.94	7.09	7.13		7.20	0.00	7.30	
7 months	6.90	7.07			7.20	0.00	7.30	
8 months	6.87	7.05			7.20	0.00	7.30	
9 months	6.92	7.12	7.17		7.30	0.00	7.40	
10 months	6.88	7.10			7.30	0.00	7.40	
11 months	6.84	7.08			7.30	0.00	7.40	
12 months	6.89	7.16	7.20	7.26	*7.80	0.00	7.40	
13 months					**7.90			
15 months	6.77	7.09	7.14		7.40		7.50	
18 months	6.70	7.08	7.12	7.18	7.45		7.55	
21 months	6.62	7.06	7.10		7.50		7.60	
24 months	6.55	7.05	7.09	7.15	7.55		7.65	
36 months	6.18	6.86	6.90	6.96	7.60		7.70	

(*) To apply for savings with amount over VND 200 billion

(**) To apply for savings with amount over VND 500 billion or for automatic rollover savings.

Preferential interest rates

- For Regular Term-Saving, 12 months – Maturity Saving:
Amount ≥ 1B (VND) : plus (+) 0.10%p.a to the interest rates
- For E-saving from 6 months upwards:
 - ❖ **1B (VND) ≤ Amount < 5B (VND) : plus (+) 0.10%p.a** to the E-Saving interest rates
 - ❖ **Amount ≥ 5B (VND) : plus (+) 0.20%p.a** to the E-Saving interest rates

Note:

- Interest rates **must not exceed deposit rate cap for under-6-month savings**
- Not apply to the case (*) (**)