

INTEREST RATES

For individual customers | Valid date from August 27, 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/ TERM DEPOSIT:

Tenor	Over the counter							Online
	Regular Term – Saving/ Term Deposit						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		5.50
3 months	5.42	5.47			5.50	0.00		5.50
4 months	5.40	5.46			5.50	0.00		5.50
5 months	5.37	5.45			5.50	0.00		5.50
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	*8.10	0.00	7.40	7.50
13 months					**8.20			
15 months	6.81	7.14	7.18		7.45			7.55
18 months	6.98	7.39	7.44	7.51	7.80			7.90
21 months	6.86	7.33	7.37		7.80			7.90
24 months	6.82	7.35	7.40	7.47	7.90			8.00
36 months	6.45	7.19	7.23	7.30	8.00			8.10

(*) For savings with amount at least VND 200 billion

(**) For savings with amount at least VND 500 billion or for automatic rollover savings.

Notes:

1. For term deposit

- The interest rate for 12-month term (maturity interest payment) is 7.40% p.a.
- Prepaid interest payment method is not applicable.

2. Preferential interest rates

- For Regular Term-Saving from 1 month to 11-month term; 12 months – Maturity Saving:

❖ Amount ≥ 1B (VND): plus (+) 0.10%p.a to the interest rates

- For E-saving from 6-month to 12-month term:

❖ 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

- Interest rates must not exceed deposit rate cap for under-6-month savings.