

# INTEREST RATES

For individual customers | Valid date from July 2, 2020 (Unit: %p.a)

## I. CURRENT ACCOUNT:

Amount (A)	A <2,5 m	2,5 m ≤ A
Interest Rates (VND)	0.10	0.20
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					0.20			0.20
2 weeks					0.20			0.20
3 weeks					0.20			0.20
1 months	3.98				4.00	0.00		4.10
2 months	4.07	4.09			4.10	0.00		4.20
3 months	4.10	4.13			4.15	0.00		4.25
4 months	4.09	4.12			4.15	0.00		4.25
5 months	4.07	4.12			4.15	0.00		4.25
6 months	6.29	6.41	6.44		6.50	0.00		6.60
7 months	6.26	6.39			6.50	0.00		6.60
8 months	6.23	6.38			6.50	0.00		6.60
9 months	6.28	6.45	6.49		6.60	0.00		6.70
10 months	6.25	6.44			6.60	0.00		6.70
11 months	6.22	6.42			6.60	0.00		6.70
12 months	6.27	6.50	6.53	6.59	6.70	0.00	6.70	6.80
15 months	6.22	6.49	6.53		6.75			6.85
18 months	6.17	6.49	6.52	6.58	6.80	0.00		6.90
21 months	6.15	6.53	6.56		6.90			7.00
>=24 months	6.14	6.56	6.60	6.65	7.00			7.20

### Notes:

- For term deposit: Prepaid interest payment method is not applicable.
- Preferential interest rates
  - For Regular Term-Savings with terms of 1 month or more; 12 months – Maturity Saving and Term Deposit with terms of 1 month or more:
    - Amount ≥ 1B (VND): plus (+) 0.10%p.a to the interest rates
  - For E-savings with terms of 1 month or more:
    - 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 demand deposit and under 1-month term deposit (0.20% p.a.).
  - Interest rates must not exceed deposit rate cap for term deposit from 1-month to under 6-month terms (4.25% p.a.).
- For current 13-month savings deposit: Upon the maturity date, the deposit shall be renewed and applicable to 12-month regular term savings interest rate.
- For 12-month and 13-month term and savings deposit with amount of at least 500 billion VND: Applicable to OCB's Base Interest Rate Table (please refer to Base Interest Rate Table).
- In case the customer withdraws term deposit prior to maturity: The customer must notify OCB in advance at least 1 working day before the withdrawal. If OCB could meet the customer's demand, such withdrawal shall be conducted immediately. The applicable interest rate in this case shall be the lowest demand deposit interest rate, namely 0.10% p.a.
- The aforementioned interest rates are applicable to regular customers. OCB may consider applying other proper interest rates in each period depending on deposit terms, amount and customer loyalty, in compliance with the State Bank of Vietnam's regulations.