

**I. Demand Deposit**

Term	Company			Individual		
	VND	USD	EUR/JPY/AUD	VND	USD	EUR/JPY/AUD
	Counter		Internet	Counter		
<b>Demand Deposit *</b>	0.10	0.00	0.01	0.10	0.00	0.01
<b>Safe Deposit Account</b>					0.00	
<b>U-dream Demand Deposit</b>				0.10		
<b>Payroll Account</b>				0.20	0.00	

**II. Time Deposit, Time Saving Deposit (for individual only)**

Term	Interest Paid	Company						Individual					
		VND		USD		EUR	JPY	VND		USD		EUR	JPY
		Counter	Internet	Counter	Internet	Counter		Counter	Internet	Counter	Internet	Counter	
<b>1w</b>		0.40	0.40	0.00	0.00	N/A	N/A	0.40	0.40	0.00	0.00	N/A	N/A
<b>2w</b>		0.40	0.40	0.00	0.00	N/A	N/A	0.40	0.40	0.00	0.00	N/A	N/A
<b>3w</b>		0.40	0.40	0.00	0.00	N/A	N/A	0.40	0.40	0.00	0.00	N/A	N/A
<b>1m</b>		3.50	3.50	0.00	0.00	0.10	0.10	3.60	3.70	0.00	0.00	0.10	0.10
<b>2m</b>		3.60	3.60	0.00	0.00	0.10	0.10	3.80	3.90	0.00	0.00	0.10	0.10
<b>3m</b>		3.80	3.80	0.00	0.00	0.20	0.10	4.10	4.20	0.00	0.00	0.20	0.10
<b>6m</b>	<i>Monthly</i>	4.20	4.20					4.50	4.60				
	<b>On due</b>	4.30	4.30	0.00	0.00	0.20	0.10	4.60	4.70	0.00	0.00	0.20	0.10
<b>9m</b>	<i>Monthly</i>	4.40	4.40					4.70	4.80				
	<b>On due</b>	4.50	4.50	0.00	0.00	0.30	0.10	4.80	4.90	0.00	0.00	0.30	0.10
<b>12m</b>	<i>Monthly</i>	4.60	4.60					5.30	5.40				
	<b>On due</b>	4.80	4.80	0.00	0.00	0.30	0.10	5.50	5.60	0.00	0.00	0.30	0.10
<b>18m</b>	<i>Monthly</i>	4.80	4.80					5.30	5.40				
	<b>On due</b>	5.10	5.10	0.00	0.00	0.30	0.10	5.60	5.70	0.00	0.00	0.30	0.10
<b>24m</b>	<i>Monthly</i>	5.00	5.00					5.40	5.50				
	<b>On due</b>	5.40	5.40	0.00	0.00	0.30	0.10	5.60	5.70	0.00	0.00	0.30	0.10
<b>36m</b>	<i>Monthly</i>	5.00	5.00					5.40	5.50				
	<b>On due</b>	5.60	5.60	0.00	0.00	0.30	0.10	5.70	5.80	0.00	0.00	0.30	0.10

**III. Installment Deposit**

Term	Company				Individual			
	VND		USD		VND		USD	
	Counter	Internet	Counter	Internet	Counter	Internet	Counter	Internet
<b>6m</b>	3.80	3.80	0.00	0.00	4.50	4.60	0.00	0.00
<b>7m</b>	3.90	3.90	0.00	0.00	4.60	4.70	0.00	0.00
<b>8m</b>	4.00	4.00	0.00	0.00	4.70	4.80	0.00	0.00
<b>9m</b>	4.10	4.10	0.00	0.00	4.70	4.80	0.00	0.00
<b>10m</b>	4.20	4.20	0.00	0.00	4.90	5.00	0.00	0.00
<b>11m</b>	4.30	4.30	0.00	0.00	5.10	5.20	0.00	0.00
<b>12m</b>	4.50	4.50	0.00	0.00	5.40	5.50	0.00	0.00
<b>18m</b>	4.70	4.70	0.00	0.00	5.40	5.50	0.00	0.00
<b>24m</b>	4.80	4.80	0.00	0.00	5.50	5.60	0.00	0.00
<b>36m</b>	5.10	5.10	0.00	0.00	5.60	5.70	0.00	0.00

**IV. Mint Free Installment Deposit**

Term	Company				Individual				Term	Individual VND
	VND		USD		VND		USD			
	Counter		Internet		Counter	Internet	Counter	Internet		
<b>6m</b>	3.60		0.00		4.30	4.40	0.00	0.00	<b>1 Year</b>	5.40
<b>7m</b>	3.70		0.00		4.40	4.50	0.00	0.00	<b>2 Years</b>	5.50
<b>8m</b>	3.80		0.00		4.50	4.60	0.00	0.00	<b>3 Years</b>	5.60
<b>9m</b>	3.90		0.00		4.50	4.60	0.00	0.00	<b>4 Years</b>	5.60
<b>10m</b>	4.00		0.00		4.70	4.80	0.00	0.00	<b>5 Years</b>	5.60
<b>11m</b>	4.10		0.00		4.90	5.00	0.00	0.00	<b>6 Years</b>	5.60
<b>12m</b>	4.30		0.00		5.20	5.30	0.00	0.00	<b>7 Years</b>	5.60
<b>18m</b>	4.50		0.00		5.20	5.30	0.00	0.00	<b>This product is not in valid anymore. The above interest rate is renewed per year based on term of existing installment accounts.</b>	
<b>24m</b>	4.60		0.00		5.30	5.40	0.00	0.00		
<b>36m</b>	4.90		0.00		5.40	5.50	0.00	0.00		

**Notes:**

- The interest rate will be determined by the amount and the period for which money is placed on time deposit.
  - Minimum time deposit amount : VND2,000,000 or USD100 or EUR100 or JPY50,000.
  - Minimum installment amount : VND100,000 or USD10.
  - Minimum initial deposit of U-Dream demand deposit : VND100,000.
  - The time deposit account to be withdrawn prior to maturity shall be paid interest rate at the lowest demand deposit interest rate announced by the bank at the time of withdrawal and in accordance with the bank's policy.
  - Interest rates applied for deposit of big amount shall be mutually agreed by the bank and the depositor.
  - These rates are subject to change without notice in advance.
  - Monthly Interest payment TD applied for VND only, minimum amount : VND20 million. Monthly interest amount will be credited automatically to customer's DDA.
- Premature closing interest rate : equal Demand Deposit \* interest rate. Customer must refund the overpaid interest amount to the bank in case of premature closing.

**Mr. Kim Tae Won - Director**