



DEPOSIT INTEREST RATE (CORPORATE BANKING)

Effective from 17 June 2024

I. Demand Group

Term	VND	USD	EUR	JPY	GBP	AUD	CAD	SGD	NZD
Demand Deposit	0.10	0.00				0.00			

II. Time Deposit

Term	Interest paid	VND		USD		EUR	JPY	GBP	AUD	
		Counter	Internet	Counter	Internet		Counter		Counter	Internet
1w	On due	0.20	0.20	0.00	0.00	N/A	N/A	N/A	0.00	0.00
2w	On due	0.20	0.20	0.00	0.00	N/A	N/A	N/A	0.00	0.00
3w	On due	0.20	0.20	0.00	0.00	N/A	N/A	N/A	0.00	0.00
1m	On due	1.80	1.80	0.00	0.00	0.00	0.00	0.00	0.50	0.50
2m	Monthly	1.80	1.80							
	On due	1.80	1.80	0.00	0.00	0.00	0.00	0.00	0.50	0.50
3m	Monthly	2.10	2.10							
	On due	2.10	2.10	0.00	0.00	0.00	0.00	0.00	0.80	0.80
4m	Monthly	2.09	N/A							
	On due	2.10	N/A	0.00	0.00	0.00	0.00	0.00	0.80	0.80
5m	Monthly	2.09	N/A							
	On due	2.10	N/A	0.00	0.00	0.00	0.00	0.00	0.80	0.80
6m	Monthly	2.98	2.98							
	On due	3.00	3.00	0.00	0.00	0.00	0.00	0.00	1.10	1.10
9m	Monthly	2.97	2.97							
	On due	3.00	3.00	0.00	0.00	0.00	0.00	0.00	1.10	1.10
12m	Monthly	4.12	4.12							
	On due	4.20	4.20	0.00	0.00	0.00	0.00	0.00	1.30	1.30
18m	Monthly	4.46	4.46							
	On due	4.60	4.60	0.00	0.00	0.00	0.00	0.00	1.30	1.30
24m	Monthly	4.41	4.41							
	On due	4.60	4.60	0.00	0.00	0.00	0.00	0.00	1.30	1.30
36m	Monthly	4.32	4.32							
	On due	4.60	4.60	0.00	0.00	0.00	0.00	0.00	1.30	1.30
60m	Monthly	4.15	4.15							
	On due	4.60	4.60	0.00	0.00	0.00	0.00	0.00	1.30	1.30

III. Installment Deposit

IV. Mint Free Installment Deposit

Term	VND		USD		VND		USD	
	Counter	Internet	Counter	Internet	Counter			
6m	2.70	2.70	0.00	0.00	2.50		0.00	
7m	2.70	2.70	0.00	0.00	2.50		0.00	
8m	2.70	2.70	0.00	0.00	2.50		0.00	
9m	2.70	2.70	0.00	0.00	2.50		0.00	
10m	2.70	2.70	0.00	0.00	2.50		0.00	
11m	2.70	2.70	0.00	0.00	2.50		0.00	
12m	2.70	2.70	0.00	0.00	2.50		0.00	
18m	2.70	2.70	0.00	0.00	2.50		0.00	
24m	2.70	2.70	0.00	0.00	2.50		0.00	
36m	2.70	2.70	0.00	0.00	2.50		0.00	

Notes:

- The interest rate will be determined by the amount and the period for which money is placed on time deposit.
- Time deposit interest rates of currencies CAD, SGD, NZD are 0% per year.
- Minimum time deposit amount : VND2,000,000 or USD100 or EUR100 or JPY50,000 or AUD100 or GBP100 or CAD100 or SGD100 or NZD100.
- Minimum installment amount : VND100,000 or USD10.
- Minimum amount to receive interest of demand deposit account : VND10,000,000.
- The time deposit account to be withdrawn prior to maturity shall be paid interest rate at the lowest demand deposit interest rate announced by the bank at the time of withdrawal and in accordance with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 actual length of time from the day customer deposits money to the day customer withdraw partly or wholly money.
- 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. Jang Young Jin - Treasury Department Director