

DEPOSIT INTEREST RATE (PERSONAL BANKING)

Effective from 28 June 2024

I. Demand Group

Term	VND		USD	EUR	JPY	GBP	AUD	CAD	SGD	NZD
	Counter	Internet	Counter							
Demand Deposit	0.10	0.10	0.00	0.00						
Safe Deposit Account			0.00							
U-dream Demand Deposit		0.10								
Payroll Account	0.20		0.00							

II. Time Deposit, Time Saving Deposit

Term	Interest paid	VND		USD		EUR	JPY	GBP	AUD	
		Counter	Internet	Counter	Internet	Counter			Counter	Internet
1w	On due	0.20	0.50	0.00	0.00	N/A	N/A	N/A	0.00	0.00
2w	On due	0.20	0.50	0.00	0.00	N/A	N/A	N/A	0.00	0.00
3w	On due	0.20	0.50	0.00	0.00	N/A	N/A	N/A	0.00	0.00
1m	On due	1.90	2.50	0.00	0.00	0.00	0.00	0.00	0.50	0.50
2m	Monthly	1.90	2.50							
	On due	1.90	2.50	0.00	0.00	0.00	0.00	0.00	0.50	0.50
3m	Monthly	2.20	2.69							
	On due	2.20	2.70	0.00	0.00	0.00	0.00	0.00	0.80	0.80
4m	Monthly	2.19	N/A							
	On due	2.20	N/A	0.00	0.00	0.00	0.00	0.00	0.80	0.80
5m	Monthly	2.19	N/A							
	On due	2.20	N/A	0.00	0.00	0.00	0.00	0.00	0.80	0.80
6m	Monthly	3.18	3.67							
	On due	3.20	3.70	0.00	0.00	0.00	0.00	0.00	1.00	1.00
9m	Monthly	3.17	3.66							
	On due	3.20	3.70	0.00	0.00	0.00	0.00	0.00	1.00	1.00
12m	Monthly	4.60	4.79							
	On due	4.70	4.90	0.00	0.00	0.00	0.00	0.00	1.30	1.30
18m	Monthly	4.64	5.11							
	On due	4.80	5.30	0.00	0.00	0.00	0.00	0.00	1.30	1.30
24m	Monthly	4.77	5.23							
	On due	5.00	5.50	0.00	0.00	0.00	0.00	0.00	1.30	1.30
36m	Monthly	4.67	5.10							
	On due	5.00	5.50	0.00	0.00	0.00	0.00	0.00	1.30	1.30
60m	Monthly	4.47	4.87							
	On due	5.00	5.50	0.00	0.00	0.00	0.00	0.00	1.30	1.30

III. Installment Deposit

IV. Mint Free Installment Deposit

V. Hello Shinhan

Term	VND		USD		VND		USD		VND	
	Counter	Internet	Counter	Internet	Counter	Internet	Counter	Internet	Basic	Favor
6m	3.30	3.60	0.00	0.00	3.20	3.50	0.00	0.00	3.70	4.60
7m	3.30	3.60	0.00	0.00	3.20	3.50	0.00	0.00		
8m	3.30	3.60	0.00	0.00	3.20	3.50	0.00	0.00		
9m	3.30	3.60	0.00	0.00	3.20	3.50	0.00	0.00	3.70	N/A
10m	3.30	3.60	0.00	0.00	3.20	3.50	0.00	0.00		
11m	3.30	3.60	0.00	0.00	3.20	3.50	0.00	0.00		
12m	3.30	3.60	0.00	0.00	3.20	3.50	0.00	0.00	4.90	5.20
18m	3.30	3.60	0.00	0.00	3.20	3.50	0.00	0.00		
24m	3.30	3.60	0.00	0.00	3.20	3.50	0.00	0.00		
36m	3.30	3.60	0.00	0.00	3.20	3.50	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.
- Time deposit interest rates of foreign 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 initial deposit of U-Dream demand deposit : VND100,000.
- Minimum installment amount : VND100,000 or USD10.
- Minimum amount to receive interest of demand deposit account : VND10,000,000; Payroll account: VND2,000,000.
- 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.
- Hello Shinhan product:
- Favor interest rate according to the Deposit Interest Rate are applied to Customers who satisfy the product terms and conditions from time to time
- For Hello Shinhan Account opened before 23 October 2023, if customer chose auto-renewal of principal only or auto-renewal of principal and interest, the favor Interest Rate which applied since the opening date would be maintained until the maturity date. On the renewal date, the basic rate (not include the favor interest rate) of Hello Shinhan Account would be continued.