



DEPOSIT INTEREST RATE (PERSONAL BANKING)

Effective from 26 October 2026

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, Certificate of Deposit

Term	Interest paid	VND		USD		EUR	JPY	GBP	AUD	
		Counter	Internet	Counter	Internet	Counter	Counter	Counter	Counter	Internet
1w	On due	0.20	0.50	0.00	0.00	0.00	N/A	N/A	0.00	0.00
2w	On due	0.20	0.50	0.00	0.00	0.00	N/A	N/A	0.00	0.00
3w	On due	0.20	0.50	0.00	0.00	0.00	N/A	N/A	0.00	0.00
1m	On due	3.00	4.00	0.00	0.00	0.00	0.00	0.00	0.50	0.50
2m	Monthly	3.00	3.99	4.00	0.00	0.00	0.00	0.00	0.50	0.50
3m	Monthly	3.29	4.28	4.30	0.00	0.00	0.00	0.00	0.80	0.80
4m	Monthly	3.29	N/A	4.30	0.00	0.00	0.00	0.00	0.80	0.80
5m	Monthly	3.28	N/A	4.30	0.00	0.00	0.00	0.00	0.80	0.80
6m	Monthly	3.67	4.85	4.90	0.00	0.00	0.00	0.00	1.00	1.00
9m	Monthly	3.66	4.82	4.90	0.00	0.00	0.00	0.00	1.00	1.00
12m	Monthly	5.27	5.56	5.70	0.00	0.00	0.00	0.00	1.30	1.30
18m	Monthly	5.20	5.76	6.00	0.00	0.00	0.00	0.00	1.30	1.30
24m	Monthly	5.23	5.50	5.80	0.00	0.00	0.00	0.00	1.30	1.30
36m	Monthly	5.10	5.36	5.80	0.00	0.00	0.00	0.00	1.30	1.30
60m	Monthly	4.87	5.10	5.80	0.00	0.00	0.00	0.00	1.30	1.30

III. Installment Deposit

IV. Mint Free Installment Deposit

V. Hello Shinhan

VI. My dream installment Deposit

VI. My first installment Deposit

VIII. Double IR Deposit

Term	VND		USD		VND		USD		VND		VND		VND		VND
	Counter	Internet	Counter	Internet	Counter	Internet	Counter	Internet	Basic	Internet	Counter	Internet	Counter	Internet	Internet
6m	4.00	4.50	0.00	0.00	3.80	4.30	0.00	0.00	4.90	6.50					4.90
7m	4.00	4.50	0.00	0.00	3.80	4.30	0.00	0.00							
8m	4.00	4.50	0.00	0.00	3.80	4.30	0.00	0.00							
9m	4.00	4.50	0.00	0.00	3.80	4.30	0.00	0.00	N/A	N/A					4.90
10m	4.00	4.50	0.00	0.00	3.80	4.30	0.00	0.00							
11m	4.00	4.50	0.00	0.00	3.80	4.30	0.00	0.00							
12m	4.00	4.50	0.00	0.00	3.80	4.30	0.00	0.00	5.70	7.00	4.00	4.50	4.00	4.50	5.70
18m	4.00	4.50	0.00	0.00	3.80	4.30	0.00	0.00	6.00	6.60	4.00	4.50			6.00
24m	4.00	4.50	0.00	0.00	3.80	4.30	0.00	0.00	5.80	6.10	4.00	4.50			5.80
36m	4.00	4.50	0.00	0.00	3.80	4.30	0.00	0.00			4.00	4.50	4.00	4.50	5.80
48m	4.00	4.50	0.00	0.00	3.80	4.30	0.00	0.00			4.00	4.50			
60m	4.00	4.50	0.00	0.00	3.80	4.30	0.00	0.00			4.00	4.50	4.00	4.50	

VII. Maximize Account

On due	Threshold (VND)			
	10 Mil	30 Mil	50 Mil	100 Mil
1m	4.10%	4.20%	4.30%	4.50%

1. The interest rate will be determined by the amount and the period for which money is placed on time deposit. Interest amount is calculated based on actual number of days and a 365-day interest basis, interest rate unit is % per annual.

2. Time deposit interest rates of foreign currencies CAD, SGD, NZD are 0% per year.

3. Minimum time deposit amount : VND2,000,000 or USD100 or EUR100 or JPY50,000 or AUD100 or GBP100 or CAD100 or SGD100 or NZD100.

4. Minimum initial deposit of U-Dream demand deposit : VND100,000.

5. Minimum installment amount : VND100,000 or USD10.

6. Minimum amount to receive interest of demand deposit account : VND10,000,000; Payroll account: VND2,000,000.

7. 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.

8. Interest rates applied for deposit of big amount shall be mutually agreed by the bank and the depositor.

9. These rates are subject to change without notice in advance.

10. 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.

11. 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.

12. My dream installment Deposit:

- Sub-Tenor: is number of actual maintaining days of Installment Amount, used to calculate the interest amount, determined from the date the Installment amount is successfully deposited into the account to the maturity date of the Installment Deposit.

- Installment amount: is each amount of money that Customers deposit into the Installment Deposit periodically and/or as Customers actively transfer money into Installment Deposit as desired and include first amount deposit at opening Installment Deposit.

- Installment deposits will be applied with 02 types of interest rates: E-My Dream Installment Deposit interest rate and Time Deposit interest rate at the counter

+Installment Deposit interest rate: applicable at the time Customers open Installment Deposit and for installment amounts with Sub tenor from 06 months (180 days) or more.

+Counter Time Deposit interest rate: applicable for installment amounts with Sub tenor under 06 months (180 days).

13. My First Installment Deposit

- Sub-Tenor: is number of actual maintaining days of Installment Amount, used to calculate the interest amount, determined from the date the Installment amount is successfully deposited into the account to the maturity date of the Installment Deposit.

- Installment amount: is each amount of money that Customers deposit into the Installment Deposit periodically and/or as Customers actively transfer money into Installment Deposit as desired and include first amount deposit at opening Installment Deposit.

- Installment deposits will be applied with interest rates types as follows: (i) Installment Deposit interest rate and Favor Interest Rate (if any) and/or (ii) Counter Time Deposit interest rate). Specific as follows:

(i) Installment Deposit and Favor interest rate: applicable at the time Customers open Installment Deposit and for Installment amounts with Sub tenor from 06 months (180 days) or more.

(ii) Counter Time Deposit interest rate: applicable for Installment amounts with Sub tenor under 06 months (180 days).

14. Maximize Account:

- Maximize Account operates through an automated mechanism that identifies any balance exceeding the Registered Threshold in the SOHO MMDA demand account and convert it into an optimized earning mode to generate higher monthly earnings.

- Customer can choose the desire interest rate base on your Registered Threshold. The higher the amount to be maintained in SOHO MMDA at higher Registered Threshold, the higher the interest you receive in SOHO MMDA.

- Target customers: New & Existing customers, who is Individual (VietNam & Korean) with businessincome, Shop owners, Households, Private enterprise qualify conditions to open SOHO MMDA

15. Double IR Account:

- The Interest Rate shall be doubled in the first month. After the first month, the interest rate would be as normal deposit account interest rate at the Deposit Account's opening/renewal time

Ms Nguyen Thi Thu Hien - Acting Director - Treasury Department.



DEPOSIT INTEREST RATE (CORPORATE BANKING)

Effective from 26 October 2026

I. Demand Group

Term	VND	USD	EUR	JPY	GBP	AUD	CAD	SGD	NZD
Demand Deposit *	0.1 **	0.00				0.00			

II. Time Deposit, Certificate of 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	In advance On due	1.997 2.00		0.00	0.00	0.00	0.00	0.00	0.50	0.50
2m	In advance Monthly On due	1.993 2.00 2.00		0.00	0.00	0.00	0.00	0.00	0.50	0.50
3m	In advance Monthly On due	2.287 2.30 2.30		0.00	0.00	0.00	0.00	0.00	0.80	0.80
4m	In advance Monthly On due	2.283 2.29 2.30	N/A N/A	0.00	0.00	0.00	0.00	0.00	0.80	0.80
5m	In advance Monthly On due	2.278 2.29 2.30	N/A N/A	0.00	0.00	0.00	0.00	0.00	0.80	0.80
6m	In advance Monthly On due	2.761 2.78 2.80		0.00	0.00	0.00	0.00	0.00	1.10	1.10
9m	In advance Monthly On due	2.742 2.77 2.80		0.00	0.00	0.00	0.00	0.00	1.10	1.10
12m	In advance Monthly On due	4.031 4.12 4.20		0.00	0.00	0.00	0.00	0.00	1.30	1.30
18m	In advance Monthly On due	4.215 4.36 4.50		0.00	0.00	0.00	0.00	0.00	1.30	1.30
24m	In advance Monthly On due	4.128 4.32 4.50		0.00	0.00	0.00	0.00	0.00	1.30	1.30
36m	In advance Monthly On due	3.965 4.23 4.50		0.00	0.00	0.00	0.00	0.00	1.30	1.30
60m	In advance Monthly On due	3.673 4.07 4.50		0.00	0.00	0.00	0.00	0.00	1.30	1.30

I. Installment Deposit

Term	VND		USD	
	Counter	Internet	Counter	Internet
6m	3.00	3.00	0.00	0.00
7m	3.00	3.00	0.00	0.00
8m	3.00	3.00	0.00	0.00
9m	3.00	3.00	0.00	0.00
10m	3.00	3.00	0.00	0.00
11m	3.00	3.00	0.00	0.00
12m	3.00	3.00	0.00	0.00
18m	3.00	3.00	0.00	0.00
24m	3.00	3.00	0.00	0.00
36m	3.00	3.00	0.00	0.00

II. Mint Free Installment Deposit

Term	VND		USD	
	Counter	Internet	Counter	Internet
6m	3.00	3.00	0.00	0.00
7m	3.00	3.00	0.00	0.00
8m	3.00	3.00	0.00	0.00
9m	3.00	3.00	0.00	0.00
10m	3.00	3.00	0.00	0.00
11m	3.00	3.00	0.00	0.00
12m	3.00	3.00	0.00	0.00
18m	3.00	3.00	0.00	0.00
24m	3.00	3.00	0.00	0.00
36m	3.00	3.00	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. Interest amount is calculated based on actual number of days and a 365-day interest basis, interest rate unit: % per annum.
- Time deposit interest rates of currencies CAD, SGD, NZD are 0% per annum.
- 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.
- In case a time deposit account is withdrawn partially or fully prior to maturity, the withdrawn portion shall be subject to the lowest demand deposit interest rate announced by the bank at the time of withdrawal, applicable to the customer category and/or currency, and calculated based on the actual number of days from the deposit date to the withdrawal date.
(*) Customer category DDA interest rate will be applied according to the Bank from time to time
(**) The interest rate is not applicable for customer category specified by the Bank.
- 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. In case of premature closing, the applicable interest rate shall be equal to the relevant demand deposit rate, and the customer must refund any overpaid interest amount to the Bank.

Ms Nguyen Thi Thu Hien - Acting Director - Treasury Department.