

## DEPOSIT INTEREST RATES FOR INDIVIDUAL CUSTOMERS

### APPLY TO ALL AREAS

Valid from 7:30 AM, August 01st, 2024

#### A. APPLY TO ACCOUNTS OPENED AT COUNTERS:

##### I. INTEREST RATES FOR TRADITIONAL TERM SAVINGS (%/year):

- VND:

| Term                         | End-term interest rate(%/year) | Quarterly interest rate(%/year) | Monthly interest rate(%/year) | Repaid interest rate(%/year) |
|------------------------------|--------------------------------|---------------------------------|-------------------------------|------------------------------|
| Less than 1 month            | 0.50%                          |                                 |                               |                              |
| From 1 to less than 2 months | 2.80%                          |                                 | 2.80%                         | 2.79%                        |
| From 2 to less than 3 months | 2.90%                          |                                 | 2.90%                         | 2.89%                        |
| From 3 to less than 4 months | 3.20%                          |                                 | 3.19%                         | 3.17%                        |
| 6 months                     | 4.20%                          | 4.18%                           | 4.16%                         | 4.11%                        |
| 9 months                     | 4.30%                          | 4.25%                           | 4.24%                         | 4.17%                        |
| 12 months                    | 4.90%                          | 4.81%                           | 4.79%                         | 4.67%                        |
| 15 months                    | 4.90%                          | 4.78%                           | 4.77%                         | 4.62%                        |
| 18 months                    | 4.90%                          | 4.76%                           | 4.74%                         | 4.56%                        |
| 24 months                    | 5.00%                          | 4.79%                           | 4.77%                         | 4.55%                        |
| 36 months                    | 5.20%                          | 4.86%                           | 4.84%                         | 4.50%                        |

- Currency:

| Currency | Terms         | End-term interest rate |
|----------|---------------|------------------------|
| USD      | 1 - 36 months | 0.00%                  |
| EUR      | 3 months      | 0.05%                  |
|          | 5 - 12 months | 0.10%                  |
|          | 13 months     | 0.12%                  |
| AUD      | 5 - 12 months | 0.00%                  |
| Gold     | 12 months     | 5% (*)                 |

**Note:** For VND term savings, choose a deposit term of days, minimum number of deposit days 7 days and maximum 99 days. Apply for end term interest.

- From March 21st, 2024, no deposit will be made for terms of 4,5,7,8,10,11 and 13 months. Existing accounts renewed at the interest rate in Section I\_Part B below.
- (\*) Only applied for reference to Gold Loan Contracts.
- Apply the interest rate of 0%/year for renewal savings accounts in CAD and JPY.
- According to Decision No.1124/QD-NHNN on June 16th 2023, the SBV's ceiling interest rate for from 1 month to less than 6 months terms is 4.75%/year.

**II. TERM SAVINGS, CERTIFICATE OF DEPOSIT ( $\leq$  36 months):** Apply the interest rate in Section I.

### III. PHU DONG SAVINGS:

1. **For newly opened and renewed accounts from June 1st, 2021:** a fixed interest rate will be applied throughout the deposit term with the following mechanism:

- USD: **0% per year** for all terms
- VND: apply 2 interest rate as follows:

| Term      | Interest rate (%/year) |       |                        |
|-----------|------------------------|-------|------------------------|
|           | 1st interest rate      |       | 2nd interest rate      |
| 6 months  | 6 months               | 4.20% | -                      |
| 12 months | first 6 months         | 5.60% | last 6 months<br>4.20% |
| 24 months | first 18 months        | 5.70% |                        |
| 36 months | first 30 months        | 5.90% |                        |
| 48 months | first 42 months        | 5.90% |                        |
| 60 months | first 54 months        | 5.90% |                        |

2. **For opened and renewed accounts before June 1st, 2021:** apply floating interest rate adjusted according to Sacombank's interest rate in each period according to product regulations:

- USD: **0% per year** for all terms.
- VND: **4.20% per year** for all terms.

IV. **SUPER FLEX SAVINGS:** Apply fixed interest rate throughout the deposit term according to 2 interest rates as follows:

| Term      | Interest rate (%/year) |       |                        |
|-----------|------------------------|-------|------------------------|
|           | 1st interest rate      |       | 2nd interest rate      |
| 7 months  | first 1 month          | 4.90% | last 6 months<br>4.20% |
| 9 months  | first 3 months         | 5.00% |                        |
| 12 months | first 6 months         | 5.60% |                        |
| 15 months | first 9 months         | 5.60% |                        |
| 18 months | first 12 months        | 5.60% |                        |
| 24 months | first 18 months        | 5.70% |                        |
| 36 months | first 30 months        | 5.90% |                        |

### V. TRUNG NIEN PHUC LOC SAVINGS:

1. **Interest rate:** Apply the interest rate of Section I.

2. **Bonus interest rate:**

| Term           | End-term   | Note   |
|----------------|------------|--|
| 6 - 11 months  | +0.2%/year | - Bonus interest rate is added to the end-term interest                                    |
| From 12 months | +0.3%/year | - Monthly and Quarterly interest payments will be converted according to end-term interest |

VI. **DAI PHAT SAVINGS:** stop mobilizing, existing account renew at the interest rate at the end of the term of Traditional term Savings with the same term as Dai Phat Savings in Section I above.

VII. **FUTURE SAVINGS:** Stop mobilizing, existing accounts are renewed at the following interest rate

| Term                   | 1 -> 5 years |
|------------------------|--------------|
| Interest rate (%/year) | 4.75%        |

## VIII. TICH TAI SAVINGS: Stop mobilizing from 05/04/2023

| Currency | Term               | Interest rate (%/year) |
|----------|--------------------|------------------------|
| VND      | 6, 9,12, 24 months | 4.20%                  |
| USD      |                    | 0.00%                  |

For VND, the above interest rate applies to 6-months term and 9,12,24 months term open before April 5, 2023 which has not yet been due. In case of renewal 9,12,24-months term, apply interest rate in Section IV\_ Super Flex Savings.

## IX. TRUNG HAN DAC LOI SAVINGS: Stop mobilizing, existing accounts are renewed at the following interest rate:

| Term      | Interest rate (%/year) |           |         |
|-----------|------------------------|-----------|---------|
|           | Annual                 | Quarterly | Monthly |
| 24 months | 4.88%                  | 4.79%     | 4.77%   |
| 36 months | 4.95%                  | 4.86%     | 4.84%   |

## X. DYNAMIC WEEKLY SAVINGS, MULTI-PURPOSE SAVINGS, 18 MONTHS PLUS SAVINGS, FLEXIBLE SAVINGS: Stop mobilizing, existing accounts are renewed at the interest rate in Section I.

## B. APPLY TO ONLINE DEPOSIT:

### I. INTEREST RATE FOR ONLINE TERM SAVINGS - VND (\*):

| Term              | End-term interest rate(%/year) | Quarterly interest rate(%/year) | Monthly interest rate(%/year) |
|-------------------|--------------------------------|---------------------------------|-------------------------------|
| Less than 1 month | 0.50%                          |                                 |                               |
| 1 month           | 3.30%                          |                                 | 3.30%                         |
| 2 months          | 3.50%                          |                                 | 3.49%                         |
| 3 months          | 3.60%                          |                                 | 3.59%                         |
| 4 months          | 3.60%                          |                                 | 3.58%                         |
| 5 months          | 3.60%                          |                                 | 3.58%                         |
| 6 months          | 4.90%                          | 4.87%                           | 4.85%                         |
| 7 months          | 4.90%                          |                                 | 4.84%                         |
| 8 months          | 4.90%                          |                                 | 4.83%                         |
| 9 months          | 4.90%                          | 4.84%                           | 4.82%                         |
| 10 months         | 4.90%                          |                                 | 4.81%                         |
| 11 months         | 4.90%                          |                                 | 4.80%                         |
| 12 months         | 5.40%                          | 5.29%                           | 5.27%                         |
| 13 months         | 5.40%                          |                                 | 5.26%                         |
| 15 months         | 5.50%                          | 5.35%                           | 5.33%                         |
| 18 months         | 5.60%                          | 5.41%                           | 5.39%                         |
| 24 months         | 5.70%                          | 5.43%                           | 5.41%                         |
| 36 months         | 5.70%                          | 5.30%                           | 5.27%                         |

(\*): valid from 17:30, August 01st, 2024

- The interest rate framework in **Section I\_Part B** applies only to newly opened term saving accounts and their renewal on online channels (eBanking, Sacombank Pay, STM). Existing accounts (accounts opened before 5:00 p.m. on June 11, 2015) are renewed according to the over-the-counter deposit interest rate framework, **Section I\_Part A**.
- For new / renewal online term savings in USD, the interest rate is 0%/year for all terms.

**II. ONLINE FUTURE SAVINGS:** Stop mobilizing, existing accounts are renewed apply the interest rates in **Part A - Section VII - Future Savings**.

**III. ACCUMULATED SAVINGS:** stop mobilizing from 05/04/2023

- Apply interest rates in **Part A - Section VIII - Tich Tai Savings** for accounts of 6-months term and 9, 12, 24-months term opened before April 5, 2023 which has not yet been due.
- Apply interest rates in **Part A - Section IV - Super Flex Savings** for accounts of 9, 12, 24-months term renew from April 5, 2023.

**IV. ONLINE SUPER FLEX SAVINGS:** Apply the interest rates in **Part A - Section IV - Super Flex Savings**.

## C. Current Account (CA), Non-Term Savings (NS), Guarantee Deposit Account (GDA), Indirect Investment Account:

### 1. Current Account and Indirect Investment Account:

- VND:

| Average monthly balance    | Interest rate (%/year) |
|----------------------------|------------------------|
| Less than 20 million VND   | 0.10%                  |
| From 20 to 100 million VND | 0.20%                  |
| Over 100 million VND       | 0.30%                  |

- **Currency:** EUR 0.02%/year; USD, AUD, CAD, CHF, GBP, JPY, SGD: 0%/year.

**2. Guarantee deposit account:** VND, USD: 0%/year.

### 3. Non-term Savings:

- VND: 0.1%/year, including:

\* Apply to deposits of 1 million VND or more.

\* Apply to Term Savings/Certificate Savings with early withdrawal of partly or all of the balance, according to regulations of the State Bank of Vietnam.

- **Currency:** EUR, USD, AUD, CAD, CHF, GBP, JPY, SGD: 0%/year.

According to Decision No. 1124/QD-NHNN on June 16th, 2023, the SBV's ceiling interest rate for Term/Non-Term Savings of less than 1 month is 0.50%/year.

**Note:** Depending on deposit term, deposit amount, product and service usage of each Customer, Sacombank may apply a different appropriate interest rate to Customer based on compliance with the State Bank's regulations on maximum/minimum interest rates in each period.