

# SAVINGS DEPOSIT INTEREST RATES FOR INDIVIDUAL CUSTOMERS

## APPLIES FOR ALL LOCATIONS

Effective as from 7:30 PM on December 17, 2019

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

#### I. INTEREST RATES FOR REGULAR TERM SAVINGS

##### 1. Interest rates according to the balance and deposit term - Table 1:

Term	Balance (X) (only applies VND)	VND				USD	EUR	AUD	Gold (SJC)
		End-term interest rate	Quarterly interest rate	Monthly interest rate	Repaid interest rate				
1 month	No specified	5.00%		5.00%	4.98%	0.00%			
2 months	No specified	5.20%		5.19%	5.16%	0.00%			
3 months	No specified	5.30%		5.28%	5.23%	0.00%	0.05%		
4 months	No specified	5.40%		5.36%	5.30%	0.00%			
5 months	No specified	5.40%		5.35%	5.28%	0.00%	0.10%	0.30%	
6 months	X < VND 200mil	6.50%	6.45%	6.41%	6.30%	0.00%	0.10%	0.50%	
7 months	No specified	6.50%		6.40%	6.26%	0.00%	0.10%	1.00%	
8 months	No specified	6.50%		6.38%	6.23%	0.00%	0.10%	1.10%	
9 months	No specified	6.70%	6.59%	6.55%	6.38%	0.00%	0.10%	1.20%	
10 months	No specified	6.70%		6.54%	6.35%	0.00%	0.10%	1.30%	
11 months	No specified	6.70%		6.52%	6.31%	0.00%	0.10%	1.40%	
12 months	X < VND 200mil	6.90%	6.73%	6.69%	6.45%	0.00%	0.10%	1.50%	5% (*)
13 month	No specified	8.00%		7.70%	7.36%	0.00%	0.12%		
15 months	X < VND 200mil	7.05%	6.81%	6.78%	6.48%				
18 months	X < VND 200mil	7.20%	6.90%	6.86%	6.50%	0.00%			
24 months	X < VND 200mil	7.30%	6.87%	6.83%	6.37%	0.00%			
36 months	X < VND 200mil	7.40%	6.74%	6.70%	6.06%	0.00%			

##### 2. Interest rates according to the balance and deposit term - Table 2:

Term	End-term interest rate(%/year)				Quarterly interest rate(%/year)				Monthly interest rate(%/year)				Repaid interest rate(%/year)			
	VND 200mil ≤ X < VND 500mil	VND 500mil ≤ X < VND1bil	VND 1bil ≤ X < VND 5bil	X ≥ VND 5bil	VND 200mil ≤ X < VND 500mil	VND 500mil ≤ X < VND1bil	VND 1bil ≤ X < VND 5bil	X ≥ VND 5bil	VND 200mil ≤ X < VND 500mil	VND 500mil ≤ X < VND1bil	VND 1bil ≤ X < VND 5bil	X ≥ VND 5bil	VND 200mil ≤ X < VND 500mil	VND 500mil ≤ X < VND1bil	VND 1bil ≤ X < VND 5bil	X ≥ VND 5bil
6 months	6.60%	6.70%	6.80%	6.90%	6.55%	6.64%	6.74%	6.84%	6.51%	6.61%	6.71%	6.80%	6.39%	6.48%	6.58%	6.67%
12 months	7.00%	7.10%	7.20%	7.30%	6.82%	6.92%	7.01%	7.11%	6.78%	6.88%	6.97%	7.07%	6.54%	6.63%	6.72%	6.80%
15 months	7.10%	7.15%	7.20%	7.25%	6.86%	6.91%	6.95%	7.00%	6.82%	6.87%	6.91%	6.96%	6.52%	6.56%	6.61%	6.65%
18 months	7.25%	7.30%	7.35%	7.40%	6.94%	6.99%	7.03%	7.08%	6.90%	6.95%	6.99%	7.04%	6.54%	6.58%	6.62%	6.66%
24 months	7.35%	7.40%	7.45%	7.50%	6.92%	6.96%	7.01%	7.05%	6.88%	6.92%	6.96%	7.01%	6.41%	6.45%	6.48%	6.52%
36 months	7.45%	7.50%	7.55%	7.60%	6.78%	6.82%	6.86%	6.91%	6.74%	6.78%	6.82%	6.87%	6.09%	6.12%	6.16%	6.19%

Note: For currencies other than VND, no balance is specified for every deposit term

- Applying the interest rate of 0% / year for renewal savings accounts in CAD and JPY.
- For 13-month term, the interest rate specified in Table 1 only applies to new open accounts with a minimum balance of VND 100 billion. For renewal savings accounts, if renewal savings balance is less than VND 100 billion, apply the end-term interest rate of 12-month term, the interest rate of other types of interest payments will be converted corresponding to end-term interest rate. Renewal balance of over VND 100 billion is based on listed interest rates.
- (\*) Do not deposit, only applied for reference for gold loan contracts.

**II. Current account (TKTT), non-term savings (TK KKH), guarantee deposit account (TKKQ), indirect investment account:**

Types of account	Interest rate (%/year)			
	VND	USD	EUR	AUD; CAD; CHF; GBP; JPY; SGD
TK KKH (*)	0.30%	0.00%	0.00%	0.00%
TKTT (*)	0.30%	0.00%	0.02%	0.00%
TK KQ	0.00%	0.00%		

**Notes:**

(\*) Applicable for deposits of VND 1 million or more. Non-term savings interest rates are applicable to term deposits or early withdrawals as stipulated by the State Bank.

- According to the Decision No. 2173 / QD-NHNN dated October 28, 2014, the State Bank's ceiling interest rate is applied to Saving with term less than 1 month and non-term savings is 1% / year.

**III. VIP ACCOUNT PACKAGE:**

Average balance(A)	A < VND 50mil	A ≥ VND 50mil
Interest rate (%/year)	0.50%	1.00%

**IV. MULTI-PURPOSE SAVINGS, TERM DEPOSIT, DAY-TERM SAVINGS, DA LOI SAVINGS, 18 MONTHS PLUS SAVINGS, PHUC LOC SAVINGS (ĐVSN):**

Apply the interest rate of Section I above.

**V. DAY-TERM SAVINGS**

"- Termial under 30 day: 1%/năm; term equal or greater than 30 days: apply the interest rate of Section I above

**VI. FUTURE SAVINGS**

Term	1 -> 5 years
Interest rate (%/year)	5.50%

**VII. PHU DONG SAVINGS (\*)**

Currency	Term	Interest rate(%/year)
VND	6 months, 1 -> 15 years	5.50%
USD		0.00%

(\*) Interest rate is adjusted according to Sacombank's interest rate increase / decrease in each period

**VIII. TRUNG NIEN PHUC LOC SAVINGS**

1. **Interest rate:** Apply the interest rate of section I above.

2. **Bonus interest rate:**

Term	End-term	Note
12 months or more	+ 0.1%/year	- The bonus interest rate is added to the end-of-term interest - The interest rate of other types of interest payments will be converted corresponding to end-term interest rate.

## IX. TICH TAI SAVINGS

Currency	Term	Interest rate (%/year)
VND	6, 9,12, 24 months	5.50%
USD		0.00%

(\*) Interest rate is adjusted according to Saccombank's interest rate increase / decrease in each period

## X. DAI PHAT SAVINGS

Term	Interest rate (%/year)			
	Quarterly	Half a year	Annual	End-term
24 months	6.60%	6.80%	7.10%	7.30%
36 months	6.80%	7.00%	7.20%	7.40%

## XI. IMAX ACCOUNT PACKAGE (Stop savings, only apply to existing accounts)

Interest rate: 1%/year

## XII. DYNAMIC WEEKLY SAVINGS (Stop savings, only apply to existing accounts)

Currency	Minimum balance	Interest rate(%/year)
USD	1.000 USD	0.00%
VND	20 million	1.00%

## XIII. DAYLY TERM SAVINGS (Stop savings, only apply to existing accounts)

The interest rate applicable to existing accounts is: 5.5%/year

## XIV. TRUNG HAN DAC LOI SAVINGS (Stop savings, only apply to existing accounts)

Term	Interest rate (%/year)		
	Annual	Quarterly	Monthly
24 months	6.40%	6.07%	6.04%
36 months	6.60%	6.07%	6.04%

## XV. FLEXIBLE FINANCIAL SOLUTION PACKAGE (Stop savings, only apply to existing accounts)

Term	6 months	9 months	12 months
Interest rate (%/year)	5.50%	6.00%	6.40%

## B. APPLY FOR DEPOSIT OPENED THROUGH INTERNET BANKING, MOBILE BANKING:

### I. INTEREST RATE FOR ONLINE DEPOSIT - VND (Effective as from 01/11/2019)

Term	End-term interest rate(%/year)					Quarterly interest rate(%/year)					Monthly interest rate(%/year)				
	< VND200 mil	VND 200mil ≤ X < VND 500mil	VND 500mil ≤ X < VND 1bil	VND 1bil ≤ X < VND 5bil	X ≥ VND 5bil	< VND200 mil	VND 200mil ≤ X < VND 500mil	VND 500mil ≤ X < VND 1bil	VND 1bil ≤ X < VND 5bil	X ≥ VND 5bil	< VND200 mil	VND 200mil ≤ X < VND 500mil	VND 500mil ≤ X < VND 1bil	VND 1bil ≤ X < VND 5bil	X ≥ VND 5bil
1 month	5.10%	5.10%	5.10%	5.10%	5.10%						5.10%	5.10%	5.10%	5.10%	5.10%
2 months	5.30%	5.30%	5.30%	5.30%	5.30%						5.29%	5.29%	5.29%	5.29%	5.29%
3 months	5.40%	5.40%	5.40%	5.40%	5.40%						5.38%	5.38%	5.38%	5.38%	5.38%
4 months	5.50%	5.50%	5.50%	5.50%	5.50%						5.46%	5.46%	5.46%	5.46%	5.46%
5 months	5.50%	5.50%	5.50%	5.50%	5.50%						5.45%	5.45%	5.45%	5.45%	5.45%
6 months	6.60%	6.70%	6.80%	6.90%	7.00%	6.55%	6.64%	6.74%	6.84%	6.94%	6.51%	6.61%	6.71%	6.80%	6.90%
7 months	6.60%	6.60%	6.60%	6.60%	6.60%						6.49%	6.49%	6.49%	6.49%	6.49%
8 months	6.60%	6.60%	6.60%	6.60%	6.60%						6.48%	6.48%	6.48%	6.48%	6.48%

Banlance Term	End-term interest rate(%/year)					Quaterly interest rate(%/year)					Monthly interest rate(%/year)				
	< VND200 mil	VND 200mil ≤ X < VND 500mil	VND 500mil ≤ X < VND1bil	VND 1bil ≤ X < VND 5bil	X ≥ VND 5bil	< VND200 mil	VND 200mil ≤ X < VND 500mil	VND 500mil ≤ X < VND1bil	VND 1bil ≤ X < VND 5bil	X ≥ VND 5bil	< VND200 mil	VND 200mil ≤ X < VND 500mil	VND 500mil ≤ X < VND1bil	VND 1bil ≤ X < VND 5bil	X ≥ VND 5bil
9 months	6.80%	6.80%	6.80%	6.80%	6.80%	6.69%	6.69%	6.69%	6.69%	6.69%	6.65%	6.65%	6.65%	6.65%	6.65%
10 months	6.80%	6.80%	6.80%	6.80%	6.80%						6.63%	6.63%	6.63%	6.63%	6.63%
11 month	6.80%	6.80%	6.80%	6.80%	6.80%						6.61%	6.61%	6.61%	6.61%	6.61%
12 months	7.00%	7.10%	7.20%	7.30%	7.40%	6.82%	6.92%	7.01%	7.11%	7.20%	6.78%	6.88%	6.97%	7.07%	7.16%
15 months	7.15%	7.20%	7.25%	7.30%	7.35%	6.91%	6.95%	7.00%	7.05%	7.09%	6.87%	6.91%	6.96%	7.01%	7.05%
18 months	7.30%	7.35%	7.40%	7.45%	7.50%	6.99%	7.03%	7.08%	7.13%	7.17%	6.95%	6.99%	7.04%	7.08%	7.13%
24 months	7.40%	7.45%	7.50%	7.55%	7.60%	6.96%	7.01%	7.05%	7.09%	7.14%	6.92%	6.96%	7.01%	7.05%	7.10%
36 months	7.50%	7.55%	7.60%	7.65%	7.70%	6.82%	6.86%	6.91%	6.95%	6.99%	6.78%	6.82%	6.87%	6.91%	6.95%

**NOTE:**

1. This interest rate frame in Section I\_ Part C applies only to new open-term deposit accounts and is renewed on eBanking channel. Existing accounts (accounts opened before 17:00 on June 11, 2015) are renewed, applied according to the Deposit interest rate framework, Section I, Part A.
2. For weekly deposit term, apply the interest rate in Part A, Section V- Day term saving
3. For new / renewed online term deposits in USD, the interest rate is 0%/ year for all terms.

**II. ONLINE MULTI-PURPOSE DEPOSIT**

Apply the interest rates in Part B - Section I - Interest rate for online deposit VND

**III. ONLINE FUTURE DEPOSIT**

Apply the interest rates in Part A - Section VI - Future Deposits

**IV.ONLINE TICH TAI DEPOSIT**

Apply the interest rates in Part A - Section IX - Tich tai Savings

**V. ONLINE CURRENT ACCOUNT (ONLINE NON-TERM ACCOUNT)**

Apply the interest rate in Part A - Section II - Current account