

SAVINGS DEPOSIT INTEREST RATES FOR INDIVIDUAL CUSTOMERS

APPLIES FOR ALL LOCATIONS

Effective as from 7:30 PM on July 22, 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	X < VND 200mil	5.40%		5.39%	5.35%	0.00%			
3 months	No specified	5.50%		5.47%	5.43%	0.00%	0.05%		
4 months	No specified	5.50%		5.46%	5.40%	0.00%			
5 months	No specified	5.50%		5.45%	5.38%	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
2 months	5.50%	5.50%	5.50%	5.50%					5.49%	5.49%	5.49%	5.49%	5.45%	5.45%	5.45%	5.45%
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)

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. DIRECT INVESTMENT CAPITAL ACCOUNT, IMPERIAL ACCOUNT:

Apply the interest rate of the Current Account specified in Section II.

IV. IMAX ACCOUNT PACKAGE:

Interest rate: 1%/year

V. VIP ACCOUNT PACKAGE:

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

VI. DYNAMIC WEEKLY SAVINGS:

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

VII. DAYLY TERM SAVINGS:

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

VIII. 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.

IX. FUTURE SAVINGS

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

X. 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

XI. TRUNG HAN DAC LOI SAVINGS

Term	Interest rate (%/year)		
	Annual	Quarterly	Monthly

24 months	6.40%	6.07%	6.04%
36 months	6.60%	6.07%	6.04%

XII. 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.

XIII. TICH TAI SAVINGS

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

XIV. FLEXIBLE FINANCIAL SOLUTION PACKAGE (*)

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

(*) Apply to existing accounts.

XV. 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%

B. INTEREST OF PROMOTION "NGAN QUA TANG -VAN NIEM VUI"

Effect: from 22/7/2019

1. Apply for accounts opened at counters:

Term	Lãi suất tham gia CTKM
2 -> 5 M	Traditional term savings interest rate at Part A, Section I - (minus) 0,1%/year
6 -> 36 M	Traditional term savings interest rate at Part A, Section I

2. eBanking Channel: Online term deposit interest rate at Part C, Section I

C. APPLY FOR DEPOSIT OPENED THROUGH INTERNET BANKING, MOBLE BANKING:

I. INTEREST RATE FOR ONLINE DEPOSIT - VND

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	5.40%	5.40%	5.40%	5.40%	5.40%						5.39%	5.39%	5.39%	5.39%	5.39%
3 months	5.40%	5.40%	5.40%	5.40%	5.40%						5.38%	5.38%	5.38%	5.38%	5.38%
4 months	5.40%	5.40%	5.40%	5.40%	5.40%						5.36%	5.36%	5.36%	5.36%	5.36%
5 months	5.40%	5.40%	5.40%	5.40%	5.40%						5.35%	5.35%	5.35%	5.35%	5.35%
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%

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
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%
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 VI - Daynamic Weekly savings
3. For new / renewed online term deposits in USD, the interest rate is 0%/ year for all terms.

II. ONLINE MULTI-PURPOSE DEPOSIT

Term	End-term interest rate (%/year)
1 month	5.10%
2 months	5.50%
3 months	5.50%
4 months	5.50%
5 months	5.50%

- For the remaining terms, apply the interest rate of Section I, Part C

III. ONLINE FUTURE DEPOSIT

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

IV.ONLINE TICH TAI DEPOSIT

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

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

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