

SAVINGS DEPOSIT INTEREST RATES FOR INDIVIDUAL CUSTOMERS

APPLIES FOR ALL LOCATIONS

Effective as from 7:30 PM on Oct 19, 2021

A. APPLY FOR ACCOUNTS OPENED AT COUNTERS:

I. INTEREST RATES FOR REGULAR TERM SAVINGS

Term	VND				USD	EUR	AUD	Gold (SJC)
	End-term interest rate	Quarterly interest rate	Monthly interest rate	Repaid interest rate				
1 month	3.10%		3.10%	3.09%	0.00%			
2 months	3.20%		3.20%	3.18%	0.00%			
3 months	3.40%		3.39%	3.37%	0.00%	0.05%		
4 months	3.40%		3.39%	3.36%	0.00%			
5 months	3.40%		3.38%	3.35%	0.00%	0.10%	0.30%	
6 months	4.30%	4.28%	4.26%	4.21%	0.00%	0.10%	0.50%	
7 months	4.40%		4.35%	4.29%	0.00%	0.10%	1.00%	
8 months	4.40%		4.34%	4.27%	0.00%	0.10%	1.10%	
9 months	4.50%	4.45%	4.43%	4.35%	0.00%	0.10%	1.20%	
10 months	4.50%		4.43%	4.34%	0.00%	0.10%	1.30%	
11 months	4.50%		4.42%	4.32%	0.00%	0.10%	1.40%	
12 months	5.50%	5.39%	5.37%	5.21%	0.00%	0.10%	1.50%	5% (*)
13 months	5.80%		5.64%	5.46%	0.00%	0.12%		
15 months	5.80%	5.64%	5.61%	5.41%	0.00%			
18 months	5.90%	5.69%	5.67%	5.42%	0.00%			
24 months	6.00%	5.71%	5.68%	5.36%	0.00%			
36 months	6.10%	5.64%	5.61%	5.16%	0.00%			

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 300 billion/account. For renewal savings accounts, if renewal savings balance is less than VND 300 billion/account, 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 from VND 300 billion or more 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:

LOẠI HÌNH TIỀN GỬI	LÃI SUẤT (%/năm)			
	VND	USD	EUR	AUD; CAD; CHF; GBP; JPY; SGD
TK KKH (*)	0.01%	0.00%	0.00%	0.00%
TKTT (*)	0.01%	0.00%	0.02%	0.00%
TK KÝ QUỸ	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.1729 / QD-NHNN dated September 30,2020, the State Bank's ceiling interest rate is applied to Saving with term less than 1 month and non-term savings is 0.2% /year.

III. TERM DEPOSIT, CERTIFICATE DEPOSIT(≤ 36 months) : Apply the interest rate of Section I above.

IV. DAY-TERM SAVINGS:

- Termial under 30 day: 0.2%/năm.
- Term equal or greater than 30 days: apply the interest rate of Section I above

V. FUTURE SAVINGS

Term	1 -> 5 years
Interest rate (%/year)	4.00%

VI. PHU DONG SAVINGS

1 For new and renewed current account accounts from June 1, 2021: a fixed interest rate will be applied throughout the deposit term with the following:

- USD: 0% year for all terms
- VND: apply 2 interest rates as follows:

Term(month)	Lãi suất (%/năm)	
	1st interest rate	2nd interest rate
6	6 month: 4%	-
12	first 6 months: 5,1%	last 6 months: 4%
24	first 18 months: 5,8%	
36	first 30 months: 5,9%	
48	first 42 months: 5,9%	
60	first 54 months: 5,9%	

2 For current account opened and renewed before June 1, 2021: apply floating interest rate adjusted according to Sacombank's interest rate increase/decrease from time to time according to product regulations:

- USD: 0% year for all terms.
- VND: 4% year for all terms.

VII. 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.

VIII. TICH TAI SAVINGS (*)

Currency	Term	Interest rate (%/year)
VND	6, 9, 12, 24	4.00%
USD	months	0.00%

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

IX. DAI PHAT SAVINGS

Term	Interest rate (%/year)			
	Quarterly	Half a year	Annual	End-term
24 months	5.71%	5.75%	5.83%	6.00%
36 months	5.64%	5.68%	5.76%	6.10%

X. DYNAMIC WEEKLY SAVINGS: Stop savings, the existing accounts are applies interest rate as below:

Currency	Minimum balance	Interest rate(%/year)
USD	1.000 USD	0.00%
VND	20 triệu đồng	0.20%

XI. TRUNG HAN DAC LOI SAVINGS: Stop savings, the existing/renewal accounts are applies

Term	Interest rate (%/year)		
	Annual	Quaterly	Monthly
24 months	5.83%	5.71%	5.68%
36 months	5.76%	5.64%	5.61%

XII. MULTI-PURPOSE SAVINGS, DA LOI SAVINGS, 18 MONTHS PLUS SAVINGS, FLEXIBLE SAVINGS, PHUC LOC SAVINGS : Stop savings, the existing accounts are applies interest rate of Section I above

B. APPLY FOR ONLINE DEPOSIT:

I. INTEREST RATE FOR ONLINE DEPOSIT - VND

Term	End-term interest rate(%/year)	Quaterly interest rate(%/year)	Monthly interest rate(%/year)
1 month	3.40%		3.40%
2 months	3.70%		3.69%
3 months	3.90%		3.89%
4 months	3.90%		3.88%
5 months	3.90%		3.87%
6 months	4.80%	4.77%	4.75%
7 months	4.90%		4.84%
8 months	4.90%		4.83%
9 months	5.00%	4.94%	4.92%
10 months	5.00%		4.91%
11 months	5.00%		4.90%
12 months	5.90%	5.77%	5.75%
15 months	6.30%	6.11%	6.08%
18 months	6.30%	6.07%	6.03%
24 months	6.50%	6.16%	6.13%
36 months	6.60%	6.07%	6.04%

NOTE:

1. This interest rate frame in Section I_ Part B applies only to new open-term deposit accounts and is renewed on eBanking channel (eBanking, Sacombank pay). 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 IV- 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:** stop savings, the existing accounts are applies interest rate of Part B - Section I - Interest rate for online deposit VND
- III. ONLINE FUTURE DEPOSIT:** Apply the interest rates in Part A - Section V - Future Deposits
- IV. ONLINE ACUMULATIVE DEPOSIT:** Apply the interest rates in Part A - Section VIII- Tích tài Savings
- V. ONLINE CURRENT ACCOUNT (ONLINE NON-TERM ACCOUNT):**Apply the interest rate in Part A - Section II - Current account