

INTEREST RATES

For individual customers | Valid date from August 11, 2022 (Unit: %p.a)

I. CURRENT ACCOUNT:

Account type	Interest Rates (VND)	Interest Rates (USD)
Normal account/ Current account Smart account Education account	0.10	0.00
Payroll account	0.00	

II. REGULAR TERM – SAVINGS ACCOUNT/ ONLINE SAVINGS ACCOUNT/ TERM DEPOSIT:

Term	Over the counter						12 months	Online
	Regular Term – Saving/ Term Deposit						Maturity	E-Saving/
	VND						VND	Term
	Prepaid	Monthly	3 months	6 months	Maturity	Maturity	Maturity	deposit
Non-term			0.10			0.00	0.10	0.10
1 week	-	-	-	-	0.20	-	0.20	
2 weeks	-	-	-	-	0.20	-	0.20	
3 weeks	-	-	-	-	0.20	-	0.20	
1 months	3.68	-	-	-	3.70	0.00	3.80	
2 months	3.77	3.79	-	-	3.80	0.00	3.85	
3 months	3.86	3.88	-	-	3.90	0.00	3.85	
4 months	3.84	3.88	-	-	3.90	0.00	3.85	
5 months	3.83	3.87	-	-	3.90	0.00	3.85	
6 months	5.82	5.92	5.95	-	6.00	0.00	6.60	
7 months	5.79	5.91	-	-	6.00	0.00	6.60	
8 months	5.76	5.89	-	-	6.00	0.00	6.60	
9 months	5.92	6.07	6.10	-	6.20	0.00	6.80	
10 months	5.89	6.06	-	-	6.20	0.00	6.80	
11 months	5.86	6.04	-	-	6.20	0.00	6.80	
12 months	6.27	6.50	6.53	6.59	6.70	0.00	6.70	
15 months	6.18	6.45	6.48	-	6.70	-	6.90	
18 months	6.17	6.49	6.52	6.58	6.80	0.00	6.90	
21 months	6.07	6.44	6.47	-	6.80	-	6.90	
24 months	6.06	6.48	6.51	6.56	6.90	-	6.90	
36 months	5.78	6.37	6.40	6.45	7.00	-	6.95	

Notes:

- For term deposit:** Prepaid interest payment method is not applicable.
- Preferential interest rates**
 - Interest rates must not exceed deposit rate cap for demand deposit and under 1-month term deposit (0.20% p.a.).
 - Interest rates must not exceed deposit rate cap for term deposit from 1-month to under 6-month terms (4.00% p.a.).
- For current 13-month savings deposit:** Upon the maturity date, the deposit shall be renewed and applicable to 12-month regular term savings interest rate.
- In case the customer withdraws term deposit prior to maturity:** The customer must notify OCB in advance at least 1 working day before the withdrawal. If OCB could meet the customer's demand, such withdrawal shall be conducted immediately. The applicable interest rate in this case shall be the lowest demand deposit interest rate, namely 0.10% p.a.
- The aforementioned interest rates are applicable to regular customers. OCB may consider applying other proper interest rates in each period depending on deposit terms, amount and customer loyalty, in compliance with the State Bank of Vietnam's regulations.

III. MAINTAIN SAVINGS ACCOUNT:

1. 3 – month package:

Term	Term 1 (3 months)	Term 2 (3 months)	Term 3 (6 months)
IR VND (%/p.a)	3.90	3.90	6.70

2.6 – month package:

Term	Term 1 (6 months)	Term 2 (6 months)	Term 3 (6 months)
IR VND (%/p.a)	6.00	6.00	6.70

In case the customer withdraws Maintain savings account prior to maturity: The customer must notify OCB in advance at least 1 working day before the withdrawal. If OCB could meet the customer's demand, such withdrawal shall be conducted immediately. The applicable interest rate in this case shall be demand deposit interest rate, namely 0.10% p.a.

IV. ACCUMULATIVE SAVINGS ACCOUNT:

Number of deposit days for each deposit	IR VND (%/p.a)					
	Term					
	6M	9M	12M	24M	36M	60M
From 31 days – less than 183 days	3.90					
≥ 183 days	5.50	5.70	6.20	6.70	6.80	6.90

In case the customer withdraws Accumulative savings account prior to maturity: The customer must notify OCB in advance at least 1 working day before the withdrawal. If OCB could meet the customer's demand, such withdrawal shall be conducted immediately. The applicable interest rate in this case shall be demand deposit interest rate, namely 0.10% p.a.

V. ONLINE ACCUMULATIVE SAVINGS ACCOUNT:

Number of deposit days for each deposit	IR VND (%/p.a)					
	Term					
	6M	9M	12M	24M	36M	60M
From 31 days – less than 180 days	3.90					
≥ 180 days	6.60	6.80	6.90	6.90	6.95	6.95

In case the customer withdraws Online accumulative savings account prior to maturity: The applicable interest rate in this case shall be demand deposit interest rate, namely 0.10% p.a.