

# INTEREST RATES

For individual customers | Valid date from Nov 24, 2022 (Unit: %p.a)

## I. CURRENT ACCOUNT:

Account type	Interest Rates (VND)	Interest Rates (USD)
Normal account/ Current account	0.90	0.00
Smart account		
Education account		
Payroll account		
OCB-Invest & OCB-Invest Pro	1.00	

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

Tenor	Over the counter							Online
	Regular Term – Saving/ Term Deposit						12 months Maturity Saving	E-Saving/ Term deposit
	VND					USD	VND	VND
	Prepaid	Monthly	3 months	6 months	Maturity	Maturity	Maturity	Maturity
Non-term	0.90					0.00	0.90	0.90
1 week	-	-	-	-	1.00	-	-	1.00
2 weeks	-	-	-	-	1.00	-	-	1.00
3 weeks	-	-	-	-	1.00	-	-	1.00
1 months	5.67	-	-	-	5.70	0.00	-	5.80
2 months	5.74	5.78	-	-	5.80	0.00	-	5.85
3 months	5.81	5.87	-	-	5.90	0.00	-	5.95
4 months	5.78	5.85	-	-	5.90	0.00	-	5.95
5 months	5.75	5.84	-	-	5.90	0.00	-	5.95
6 months	7.87	8.06	8.11	-	8.20	0.00	-	9.00
7 months	7.82	8.03	-	-	8.20	0.00	-	9.00
8 months	7.77	8.01	-	-	8.20	0.00	-	9.00
9 months	7.90	8.17	8.22	-	8.40	0.00	-	9.10
10 months	7.85	8.14	-	-	8.40	0.00	-	9.10
11 months	7.79	8.11	-	-	8.40	0.00	-	9.10
12 months	8.17	8.55	8.61	8.71	8.90	0.00	8.90	9.30
15 months	8.00	8.46	8.52	-	8.90	-	-	9.30
18 months	7.92	8.47	8.53	8.62	9.00	0.00	-	9.30
21 months	7.77	8.38	8.44	-	9.00	-	-	9.30
24 months	7.62	8.30	8.36	8.44	9.00	-	-	9.30
36 months	7.08	7.99	8.04	8.12	9.00	-	-	9.30

### 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 (1.00% p.a.).
  - Interest rates must not exceed deposit rate cap for term deposit from 1-month to under 6-month terms (6.00% p.a.).
  - Interest rates are applied to electronic savings deposits (regular e - savings, Omni Flex), online channel term deposits (Electronic deposit contracts) with terms of 6 months and 12 months as follows: Deposit amount  $\geq$  50 billion VND: plus (+) 1.50% p.a. for 6-month terms or plus (+) 1.20% p.a. for 12-month terms compared to the electronic savings interest rate chart.
- 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 applicable interest rate in this case shall be the lowest demand deposit interest rate, namely 0.90% p.a.
- 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)	5.90	5.90	8.90

**2.6 – month package:**

Term	Term 1 (6 months)	Term 2 (6 months)	Term 3 (6 months)
IR VND (%/p.a)	8.20	8.20	8.90

- In case the customer withdraws Maintain savings account prior to maturity: The applicable interest rate in this case shall be demand deposit interest rate, namely 0.90% 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	5.90					
≥ 183 days	7.70	7.90	8.40	8.90	9.00	9.00

- In case the customer withdraws Accumulative savings account prior to maturity: The applicable interest rate in this case shall be demand deposit interest rate, namely 0.90% 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	5.90					
≥ 180 days	9.00	9.10	9.30	9.30	9.30	9.30

- 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 0.90% p.a