

## INTEREST RATES

For individual customers | Valid date from September 19, 2023 (Unit: %p.a)

### I. CURRENT ACCOUNT:

Account type	Interest Rates (VND)	Interest Rates (USD)
Normal account/ Current account	0.10	0.00
Smart account		
Education account		
Payroll account		
OCB-Invest & OCB-Invest Pro	0.40	
OCB-Speed up	0.30	

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

Tenor	Over the counter						12 months Maturity Saving	Online E-Saving/ Term deposit
	Regular Term – Saving/ Term Deposit					USD Maturity		
	VND			USD			Maturity	Maturity
	Prepaid	Monthly	3 months	6 months	Maturity	Maturity		
Non-term			0.10			0.00	0.10	0.10
1 week	-	-	-	-	0.50	-	-	0.50
2 weeks	-	-	-	-	0.50	-	-	0.50
3 weeks	-	-	-	-	0.50	-	-	0.50
1 months	3.88	-	-	-	3.90	0.00	-	4.10
2 months	3.97	3.99	-	-	4.00	0.00	-	4.15
3 months	4.05	4.08	-	-	4.10	0.00	-	4.25
4 months	4.04	4.07	-	-	4.10	0.00	-	4.25
5 months	4.03	4.07	-	-	4.10	0.00	-	4.25
6 months	4.97	5.04	5.06	-	5.10	0.00	-	5.30
7 months	4.95	5.03	-	-	5.10	0.00	-	5.30
8 months	4.93	5.02	-	-	5.10	0.00	-	5.30
9 months	5.00	5.11	5.13	-	5.20	0.00	-	5.40
10 months	4.98	5.10	-	-	5.20	0.00	-	5.40
11 months	4.96	5.09	-	-	5.20	0.00	-	5.40
12 months	5.21	5.36	5.39	5.42	5.50	0.00	5.50	5.50
13 months	5.19	5.35			5.50	-	-	5.50
15 months	5.14	5.33	5.35		5.50	-	-	5.50
18 months	5.42	5.66	5.69	5.73	5.90	0.00	-	5.90
21 months	5.34	5.62	5.65		5.90	-	-	5.90
24 months	5.35	5.67	5.70	5.74	6.00	-	-	6.00
36 months	5.15	5.61	5.64	5.68	6.10	-	-	6.10

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 (0.50% p.a.).
  - Interest rates must not exceed deposit rate cap for term deposit from 1-month to under 6-month terms (4.75% 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 (+) 0.10% p.a 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 13-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 0.10% 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)	4.10	4.10	5.50

**2. 6 – month package:**

Term	Term 1 (6 months)	Term 2 (6 months)	Term 3 (6 months)
IR VND (%/p.a)	5.10	5.10	5.50

- 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 0.10% 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	4.10					
≥ 183 days	4.60	4.70	5.00	5.50	5.90	5.90

- 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 0.10% 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	4.10					
≥ 180 days	5.30	5.40	5.50	6.00	6.10	6.10

- 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.