

INTEREST RATES

For individual customers | Valid date from April 14, 2025 (Unit: %p.a)

I. CURRENT ACCOUNT:

Account type	Interest Rates (VND)	Interest Rates (USD)
Normal account/ Current account	0.00	0.00
Smart account		
Education account		
Payroll account		
OCB-Dream	0.10	
OCB-Invest & OCB-Invest Pro	0.30	
OCB-Speed up	0.20	

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

Tenor	Over the counter	Online
	From 30 billion VND	
	Maturity	
6 months	4.90	5.20
12 months	5.00	5.30

Note:

1. 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 0.00% p.a.
2. 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