

INTEREST RATES

For individual customers | Valid date from December 09, 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 | | |
| OCB-Invest & OCB-Invest Pro | | |
| OCB-Speed up | | |

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

| Tenor | Over the counter | | | | | | Online | | |
|-----------|-------------------------------------|---------|----------|----------|----------|----------|------------------------|---|----------------------|
| | Regular Term – Saving/ Term Deposit | | | | | | E-Saving/ Term deposit | | |
| | VND | | | | | USD | VND | | |
| | Prepaid | Monthly | 3 months | 6 months | Maturity | Maturity | Maturity | | |
| | | | | | | | Under 100 million VND | From 100 million VND to 500 million VND | Over 500 million VND |
| Non-term | 0.00 | | | | | 0.00 | | | |
| 1 week | - | - | - | - | 0.50 | - | 0.50 | 0.50 | 0.50 |
| 2 weeks | - | - | - | - | 0.50 | - | 0.50 | 0.50 | 0.50 |
| 3 weeks | - | - | - | - | 0.50 | - | 0.50 | 0.50 | 0.50 |
| 1 months | 4.38 | - | - | - | 4.40 | 0.00 | 4.40 | 4.50 | 4.60 |
| 2 months | 4.46 | 4.49 | - | - | 4.50 | 0.00 | 4.50 | 4.60 | 4.70 |
| 3 months | 4.54 | 4.58 | - | - | 4.60 | 0.00 | 4.60 | 4.70 | 4.75 |
| 4 months | 4.53 | 4.57 | - | - | 4.60 | 0.00 | 4.60 | 4.70 | 4.75 |
| 5 months | 4.65 | 4.71 | - | - | 4.75 | 0.00 | 4.75 | 4.75 | 4.75 |
| 6 months | 5.54 | 5.63 | 5.65 | - | 5.70 | 0.00 | 5.70 | 5.80 | 5.90 |
| 7 months | 5.51 | 5.62 | - | - | 5.70 | 0.00 | 5.70 | 5.80 | 5.90 |
| 8 months | 5.49 | 5.60 | - | - | 5.70 | 0.00 | 5.70 | 5.80 | 5.90 |
| 9 months | 5.46 | 5.59 | 5.62 | - | 5.70 | 0.00 | 5.70 | 5.80 | 5.90 |
| 10 months | 5.44 | 5.58 | - | - | 5.70 | 0.00 | 5.70 | 5.80 | 5.90 |
| 11 months | 5.41 | 5.56 | - | - | 5.70 | 0.00 | 5.70 | 5.80 | 5.90 |
| 12 months | 5.48 | 5.65 | 5.67 | 5.71 | 5.80 | 0.00 | 5.80 | 5.90 | 6.00 |
| 13 months | 5.45 | 5.63 | - | - | 5.80 | 0.00 | 5.80 | 5.90 | 6.00 |
| 15 months | 5.40 | 5.61 | 5.63 | - | 5.80 | 0.00 | 5.80 | 5.90 | 6.00 |
| 18 months | 5.50 | 5.75 | 5.78 | 5.82 | 6.00 | 0.00 | 6.00 | 6.10 | 6.20 |
| 21 months | 5.51 | 5.80 | 5.83 | - | 6.10 | 0.00 | 6.10 | 6.20 | 6.30 |
| 24 months | 5.51 | 5.85 | 5.88 | 5.93 | 6.20 | 0.00 | 6.20 | 6.30 | 6.40 |
| 36 months | 5.36 | 5.86 | 5.89 | 5.94 | 6.40 | 0.00 | 6.40 | 6.50 | 6.60 |

III. REGULAR TERM – SAVINGS ACCOUNT/ TERM DEPOSIT (From 500 billion VND):

| Tenor | Over the counter |
|-----------|------------------|
| | Maturity |
| 6 months | 6.60 |
| 12 months | 6.70 |

Note:

1. **For term deposit:** Prepaid interest payment method is not applicable.
2. **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.).
3. **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.
4. 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.
5. 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

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 | 4.60 | | | | | |
| ≥ 183 days | 5.20 | 5.20 | 5.30 | 5.80 | 6.00 | 6.00 |

- 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 0.00% 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 | 4.60 | | | | | |
| ≥ 180 days | 5.70 | 5.70 | 5.80 | 6.20 | 6.40 | 6.40 |

- 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 0.00% p.a

VI. SAVINGS ACCOUNT: (Apply existing accounts)

| Term | IR margin (%/p.a) | IR VND (%/p.a) |
|------|-------------------|----------------|
| 36M | 0.70 | 6.20 |

- In case the customer withdraws Savings account prior to maturity: The applicable interest rate in this case shall be demand deposit interest rate, namely 0.00% p.a

VII. MAX SAVINGS:

| Term | Period receive | IR margin (%/p.a) | First period IR VND (%/p.a) |
|------|----------------|-------------------|-----------------------------|
| 36M | 3 months | 0.50 | 5.10 |
| | 6 months | 0.50 | 6.00 |

- In case the customer withdraws Max Savings prior to maturity: The applicable interest rate in this case shall be demand deposit interest rate, namely 0.00% p.a

VIII. CERTIFICATE OF DEPOSIT:

| Term | IR VND (%/p.a) |
|------|----------------|
| 18M | 6.00 |
| 24M | 6.20 |

- *In case the customer withdraws Certificate of Deposit prior to maturity: The applicable interest rate in this case shall be demand deposit interest rate, namely 0.00% p.a*