OCB Orient Commercial Bank | Trust and Prosperity

INTEREST RATES

For individual customers | Valid date from Nov 06, 2026 (Unit: %p.a)

I. CURRENT ACCOUNT:

Account type	Interest Rates **(VND)**
Normal account/ Current account	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					VND		
	Prepaid	Monthly	3 months	6 months	Maturity	Maturity		
						Under 100 million VND	From 100 million VND to 500 million VND	Over 500 million VND
Non-term	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	4.73	-	-	-	4.75	4.75	4.75	4.75
2 months	4.71	4.74	-	-	4.75	4.75	4.75	4.75
3 months	4.69	4.73	-	-	4.75	4.75	4.75	4.75
4 months	4.67	4.72	-	-	4.75	4.75	4.75	4.75
5 months	4.65	4.71	-	-	4.75	4.75	4.75	4.75
6 months	5.73	5.82	5.85	-	5.90	6.00	6.10	6.20
7 months	5.70	5.81	-	-	5.90	6.00	6.10	6.20
8 months	5.67	5.80	-	-	5.90	6.00	6.10	6.20
9 months	5.64	5.78	5.81	-	5.90	6.00	6.10	6.20
10 months	5.62	5.77	-	-	5.90	6.00	6.10	6.20
11 months	5.59	5.75	-	-	5.90	6.00	6.10	6.20
12 months	5.83	6.03	6.06	6.10	6.20	6.30	6.40	6.50
13 months	5.54	5.73	-	-	5.90	6.00	6.10	6.20
15 months	5.49	5.70	5.73	-	5.90	6.00	6.10	6.20
18 months	5.42	5.66	5.69	5.73	5.90	6.00	6.10	6.20
21 months	5.34	5.62	5.65	-	5.90	6.00	6.10	6.20
24 months	5.27	5.59	5.61	5.65	5.90	6.00	6.10	6.20
36 months	5.01	5.44	5.46	5.50	5.90	6.00	6.10	6.20

III. REGULAR TERM – SAVINGS ACCOUNT/ TERM DEPOSIT FOR LARGE - VALUE FUNDS (From 500 billion VND):

Tenor	Over the counter
	Maturity
6 months	8.50
12 months	8.50

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	4.75					
≥ 183 days	5.40	5.40	5.70	5.90	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 0.00% 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	4.75					
≥ 180 days	6.00	6.00	6.30	6.00	6.00	6.00

- *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)**
36 months	0.70	6.60

- *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)**
36 months	3 months	0.50	5.25
	6 months	0.50	6.40

- *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)
1 months	4.75
2 months	4.75
3 months	4.75
4 months	4.75
5 months	4.75
6 months	5.90
7 months	5.90
8 months	5.90
9 months	5.90
10 months	5.90
11 months	5.90
12 months	6.20
13 months	5.90
15 months	5.90
18 months	5.90
21 months	5.90
24 months	5.90
36 months	5.90

- *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*