

Interest Upfront Deposit

Tenor	Interest Rate (%p.a.)	
	VND	USD
3 months	0.050%	0.000%

Advantage Deposit

Tenor	Interest Rate (% p.a.)				
	VND	USD	EUR	GBP	AUD
6 months	0.68%	0.00%	0.00%	0.00%	0.00%
9 months	0.91%	0.00%	0.00%	0.00%	0.00%
12 months	1.05%	0.00%	0.00%	0.00%	0.00%
18 months	1.09%	N.A.	N.A.	N.A.	N.A.
24 months	1.13%	N.A.	N.A.	N.A.	N.A.
30 months	1.20%	N.A.	N.A.	N.A.	N.A.
36 months	1.26%	N.A.	N.A.	N.A.	N.A.

Note:

* All above interest rates are subject to change from time to time without prior notice.

** Other Terms & Conditions of Personal Account apply.

Flexi Deposit (Interest Rate Apply)

The below interest rates are ONLY applied for odd day tenors. Odd days are referred for days such as: 27days, 25 days, 33days, 37days, 39days, etc.

Tenors	Interest Rate Apply
8- 13 days	1W rate (VND & USD only)
15 days -< 1M	2W rate (VND & USD only)
>1M - <2M	1M rate
>2M - < 3M	2M rate (VND & USD only) 1M rate (EUR & GBP only)
>3M - < 6M	3M rate
>6M - < 9M	6M rate
>9M - < 12M	9M rate
>12M - < 18M	12M rate
>18M - < 24M	18M rate (VND only)
>24M - <30M	24M rate (VND only)
>30M - <36M	30M rate (VND only)
> 36M	36M rate (VND only)
Pre withdrawal rate	Normal Pre withdrawal rate

Note: (1) All above interest rates are subject to change from time to time without prior notice.

(2) The above interest rates are on 365-day year basis.

(3) Interest shall be calculated following the method as provided in the General Terms and Conditions (applicable for individual customers)

(4) Other Terms & Conditions of Personal Account apply

(5) Lowest interest rate of power saver in the relevant currency will be applied for the whole amount if clients break deal before maturity