

DEPOSIT INTEREST RATE FOR INDIVIDUAL CUSTOMERS

Effective from January 02nd, 2022

Interest rate applied at all branches (%/ year)

I. SAVINGS INTEREST RATES AT THE COUNTER

Term	Interest prepaid	Phat Loc Savings (Counter)													USD	EUR
		Non-Pri Customer						KH ưu tiên								
		KH 50-			KH 50+			KH 50-			KH 50+					
		< 1B	1-3B	>= 3B	< 1B	1-3B	>= 3B	< 1B	1-3B	>= 3B	< 1B	1-3B	>= 3B			
KKH	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03			
1-3W																
1M	2.50	2.70	2.75	2.80	2.80	2.85	2.90	2.85	2.90	2.95	2.95	3.00	3.05	0.00	0.00	
2M	2.50	2.70	2.75	2.80	2.80	2.85	2.90	2.85	2.90	2.95	2.95	3.00	3.05	0.00	0.00	
3M	2.80	3.00	3.05	3.10	3.10	3.15	3.20	3.15	3.20	3.25	3.25	3.30	3.35	0.00	0.05	
4M	2.70	2.95	3.00	3.05	3.05	3.10	3.15	3.10	3.15	3.20	3.20	3.25	3.30	0.00	0.10	
5M	2.70	2.95	3.00	3.05	3.05	3.10	3.15	3.10	3.15	3.20	3.20	3.25	3.30	0.00	0.10	
6M	3.90	4.10	4.30	4.40	4.20	4.40	4.50	4.20	4.40	4.50	4.40	4.50	4.60	0.00	0.10	
7M	3.80	4.10	4.20	4.30	4.20	4.30	4.40	4.20	4.30	4.40	4.30	4.40	4.50	0.00	0.10	
8M	3.80	4.10	4.20	4.30	4.20	4.30	4.40	4.20	4.30	4.40	4.30	4.40	4.50	0.00	0.10	
9M	3.70	4.10	4.20	4.30	4.20	4.30	4.40	4.20	4.30	4.40	4.30	4.40	4.50	0.00	0.10	
10M	3.70	4.10	4.20	4.30	4.20	4.30	4.40	4.20	4.30	4.40	4.30	4.40	4.50	0.00	0.10	
11M	3.70	4.10	4.20	4.30	4.20	4.30	4.40	4.20	4.30	4.40	4.30	4.40	4.50	0.00	0.10	
12M	4.40	4.90	5.00	5.10	5.00	5.10	5.20	5.00	5.10	5.20	5.10	5.20	5.30	0.00	0.10	
13M	4.30	4.80	4.90	5.00	4.90	5.00	5.10	4.90	5.00	5.10	5.00	5.10	5.20			
14M		4.80	4.90	5.00	4.90	5.00	5.10	4.90	5.00	5.10	5.00	5.10	5.20			
15M	4.30	4.80	4.90	5.00	4.90	5.00	5.10	4.90	5.00	5.10	5.00	5.10	5.20	0.00		
16M		4.80	4.90	5.00	4.90	5.00	5.10	4.90	5.00	5.10	5.00	5.10	5.20			
17M		4.80	4.90	5.00	4.90	5.00	5.10	4.90	5.00	5.10	5.00	5.10	5.20			
18M	4.30	4.80	4.90	5.00	4.90	5.00	5.10	4.90	5.00	5.10	5.00	5.10	5.20	0.00		
19M		4.80	4.90	5.00	4.90	5.00	5.10	4.90	5.00	5.10	5.00	5.10	5.20			
20M		4.80	4.90	5.00	4.90	5.00	5.10	4.90	5.00	5.10	5.00	5.10	5.20			
21M		4.80	4.90	5.00	4.90	5.00	5.10	4.90	5.00	5.10	5.00	5.10	5.20			
22M		4.80	4.90	5.00	4.90	5.00	5.10	4.90	5.00	5.10	5.00	5.10	5.20			
23M		4.80	4.90	5.00	4.90	5.00	5.10	4.90	5.00	5.10	5.00	5.10	5.20			
24M	4.20	4.80	4.90	5.00	4.90	5.00	5.10	4.90	5.00	5.10	5.00	5.10	5.20	0.00		
25M		4.80	4.90	5.00	4.90	5.00	5.10	4.90	5.00	5.10	5.00	5.10	5.20			
26M		4.80	4.90	5.00	4.90	5.00	5.10	4.90	5.00	5.10	5.00	5.10	5.20			
27M		4.80	4.90	5.00	4.90	5.00	5.10	4.90	5.00	5.10	5.00	5.10	5.20			
28M		4.80	4.90	5.00	4.90	5.00	5.10	4.90	5.00	5.10	5.00	5.10	5.20			
29M		4.80	4.90	5.00	4.90	5.00	5.10	4.90	5.00	5.10	5.00	5.10	5.20			
30M		4.80	4.90	5.00	4.90	5.00	5.10	4.90	5.00	5.10	5.00	5.10	5.20			
31M		4.80	4.90	5.00	4.90	5.00	5.10	4.90	5.00	5.10	5.00	5.10	5.20			
32M		4.80	4.90	5.00	4.90	5.00	5.10	4.90	5.00	5.10	5.00	5.10	5.20			
33M		4.80	4.90	5.00	4.90	5.00	5.10	4.90	5.00	5.10	5.00	5.10	5.20			
34M		4.80	4.90	5.00	4.90	5.00	5.10	4.90	5.00	5.10	5.00	5.10	5.20			
35M		4.80	4.90	5.00	4.90	5.00	5.10	4.90	5.00	5.10	5.00	5.10	5.20			
36M	4.10	5.00	5.10	5.20	5.10	5.20	5.30	5.10	5.20	5.30	5.20	5.30	5.40	0.00		

Interest period	CD Bao Loc
3M	3.75
6M	4.9

Term	Superkid
1Y - 15Y	3.10

Demand Interest rate	Interest rate
KKH	0.03

Term	Tai Tam / Tai Hien Accumulated Deposits with Insurance (*)	Tai Tam / Tai Hien Accumulated Deposits without Insurance(*)
3M - 5M	2.80	3.00
6M - 11M	2.90	3.10
12M - 23M	2.90	3.10
24M - 35M	2.90	3.10
3Y	2.90	3.10
4Y	2.90	3.10
5Y	2.90	3.10
6Y	3.27	3.47
7Y	3.27	3.47
8Y	3.27	3.47
9Y	3.27	3.47
10Y	3.27	3.47

(*)Tai Tam/Tai Hien accumulated Deposits with Insurance and Tai Tam/Tai Hien accumulated Deposits without Insurance: Applicable for deposits opened before 05/07/2019.

II. ONLINE DEPOSIT INTEREST RATES)

Term	Phat Loc Online Deposit				Online Deposit			
	Non-Pri Customer		Priority Customer		KH Thường		Non-Pri Customer	
	FMB/ FIB	ATM	FMB/ FIB	FMB/ FIB	ATM	ATM	FMB/ FIB	ATM
1-3W	0.20		0.20		0.20		0.20	
1M	3.00	3.00	3.10	3.00	2.90	2.90	3.00	2.90
2M	3.00	3.00	3.10	3.00	2.90	2.90	3.00	2.90
3M	3.30	3.30	3.40	3.30	3.20	3.20	3.30	3.20
4M	3.25	3.25	3.35	3.25	3.15	3.15	3.25	3.15
5M	3.25	3.25	3.35	3.25	3.15	3.15	3.25	3.15
6M	4.60	4.60	4.70	4.60	4.50	4.50	4.60	4.50
7M	4.50	4.50	4.60	4.50	4.40	4.40	4.50	4.40
8M	4.50	4.50	4.60	4.50	4.40	4.40	4.50	4.40
9M	4.50	4.50	4.60	4.50	4.40	4.40	4.50	4.40
10M	4.50	4.50	4.60	4.50	4.40	4.40	4.50	4.40
11M	4.50	4.50	4.60	4.50	4.40	4.40	4.50	4.40
12M	5.30	5.30	5.40	5.30	5.20	5.20	5.30	5.20
13M	5.20		5.30		5.10		5.20	
14M	5.20		5.30					
15M	5.20		5.30		5.10		5.20	
18M	5.20		5.30		5.10		5.20	
19M	5.20		5.30					
20M	5.20		5.30					
24M	5.20		5.30		5.10		5.20	
25M	5.20		5.30					
36M	5.40		5.50		5.30		5.40	

Note: The interest rate table is for reference only, please contact Techcombank Branch or Customer Service Center 1800.588.822 for the most up-to-date interest rates.

Techcombank announces changes to the method of calculating interest rates on term deposits according to Circular No. 14/2017/TT – NHNN dated September 29, 2017 as follows:

PROVISIONS ON INTEREST CALCULATION METHOD effective January 1, 2018.

1. **Interest period:** Determined from the date Techcombank receives the deposit until the end of the day immediately preceding the date of full payment of the deposit (calculating the first day, omitting the last day of the interest calculation period) and the time of determining the balance for interest calculation is the end of each day within the interest period.

2. **Interest calculation:**

$$\text{Interest amount} = \sum (\text{Actual Balance} \times \text{No. of days has actual balance} \times \text{Interest rate}) / 365$$

Trong đó:

- (i) Interest rate: calculated at the rate of %/year (annual interest rate); 1 year equivalent 365 days. Interest rates are specified in the Passbook/Deposits card and adjusted according to Techcombank's regulations from time to time.
- (ii) Actual balance: is the balance at the end of the interest calculation day of the deposit balance.
- (iii) No. of days has actual balance: is the number of days in which the actual balance at the end of each day remains unchanged.

For deposits with actual balance maintenance period of more than one (01) day in the interest period, the interest amount of the interest period (=) the total daily interest of all days in the interest period