

## DEPOSIT INTEREST RATE FOR INDIVIDUAL CUSTOMERS

Effective from December 15<sup>th</sup>, 2021

Interest rate applied at all branches (%/ year)

### I. SAVINGS INTEREST RATES AT THE COUNTER

VND						
Term	Term		Term			
	Monthly	Quarterly	Non-Pri Customer		Priority Customer	
			KH 50-	KH 50+	KH 50-	KH 50+
KKH	0.03	0.03	0.03	0.03	0.03	0.03
1M			2.55	2.65	2.65	2.75
2M	2.50		2.55	2.65	2.65	2.75
3M	2.80	2.80	2.85	2.95	2.95	3.05
4M	2.70		2.80	2.90	2.90	3.00
5M	2.70		2.80	2.90	2.90	3.00
6M	3.90	3.90	4.00	4.10	4.10	4.20
7M	3.80		3.90	4.00	4.00	4.10
8M	3.80		3.90	4.00	4.00	4.10
9M	3.80	3.80	3.90	4.00	4.00	4.10
10M	3.80		3.90	4.00	4.00	4.10
11M	3.80		3.90	4.00	4.00	4.10
12M	4.60	4.60	4.70 <sup>(i)</sup>		4.80	4.90
13M	4.40		4.60	4.70	4.70	4.80
14M	4.40		4.60	4.70	4.70	4.80
15M	4.40	4.40	4.60	4.70	4.70	4.80
16M	4.40		4.60	4.70	4.70	4.80
17M	4.40		4.60	4.70	4.70	4.80
18M	4.40	4.40	4.60	4.70	4.70	4.80
19M	4.40		4.60	4.70	4.70	4.80
20M	4.40		4.60	4.70	4.70	4.80
21M	4.40	4.40	4.60	4.70	4.70	4.80
22M	4.40		4.60	4.70	4.70	4.80
23M	4.40		4.60	4.70	4.70	4.80
24M	4.40	4.40	4.60	4.70	4.70	4.80
25M	4.40		4.60	4.70	4.70	4.80
26M	4.30		4.60	4.70	4.70	4.80
27M	4.30	4.40	4.60	4.70	4.70	4.80
28M	4.30		4.60	4.70	4.70	4.80
29M	4.30		4.60	4.70	4.70	4.80
30M	4.30	4.30	4.60	4.70	4.70	4.80
31M	4.30		4.60	4.70	4.70	4.80
32M	4.30		4.60	4.70	4.70	4.80
33M	4.30	4.30	4.60	4.70	4.70	4.80
34M	4.30		4.60	4.70	4.70	4.80
35M	4.30		4.60	4.70	4.70	4.80
36M	4.40	4.50	4.80	4.90	4.90	5.00

<sup>(i)</sup> For Thuong Savings pay interest at the end of the period, term 12M, the deposit level is 999 billion VND or more and customers are not settle before maturity, the interest rate is 7.1%/year.

Term	USD		EUR	GBP	JPY	AUD	SGD
	Interest prepaid	Interest received at maturity	Interest received at maturity				
KKH	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1M	0.00	0.00	0.00	0.00	0.00	0.30	0.10
2M	0.00	0.00	0.00	0.00	0.00	0.30	0.15
3M	0.00	0.00	0.05	0.05	0.05	0.50	0.20
4M – 5M	0.00	0.00	0.10	0.10	0.10	0.50	0.20
6M – 8M	0.00	0.00	0.10	0.10	0.10	0.60	0.25
9M – 11M	0.00	0.00	0.10	0.10	0.10	0.60	0.30
12M	0.00	0.00	0.10	0.10	0.10	0.60	0.35
13M	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14M		0.00	0.00	0.00	0.00	0.00	0.00
15M	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16M – 17M		0.00	0.00	0.00	0.00	0.00	0.00
18M	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19M – 23M		0.00	0.00	0.00	0.00	0.00	0.00
24M	0.00	0.00	0.00	0.00	0.00	0.00	0.00
25M – 35M		0.00	0.00	0.00	0.00	0.00	0.00
36M	0.00	0.00	0.00	0.00	0.00	0.00	0.00

**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.