

DEPOSIT INTEREST RATE SCHEDULE IN FOREIGN CURRENCY FOR INDIVIDUAL CUSTOMER

Applicable from August 13, 2020

The interest rate schedule is applied for the entire SHB system (%/year)

1. Interest rate schedule of interest post-paid step-up savings and term deposit

Term \ Currency	1M	2M	3M	4M	5M	6M	7M	8M	9M	10M	11M	12M	13M	18M	24M	>= 36M
USD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EUR			0.00			0.00			0.00			0.00			0.00	0.00
AUD			0.00			0.00			0.00			0.00				

2. Interest rate schedule of interest pre-paid savings and term deposit

Term \ Currency	1M	2M	3M	4M	5M	6M	7M	8M	9M	10M	11M	12M	13M	18M	24M	>= 36M
USD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

3. Interest rate schedule of interest regularly-paid savings and term deposit

Term \ Term of payment	Currency	2M	3M	4M	5M	6M	7M	8M	9M	10M	11M	12M	13M	18M	24M	>= 36M
Monthly payment	USD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Quarterly payment						0.00			0.00			0.00		0.00	0.00	0.00

4. Interest rate schedule of "Love for your child" (Tinh yeu cho con) product

Term	6 months	1 year	From 2 years to 20 years
Interest rate in USD	0.00	0.00	0.00

5. **Current account:** demand deposit interest rate of 0.0%/year applied to USD/EUR/AUD current account balance.