

DEPOSIT INTEREST RATE SCHEDULE IN FOREIGN CURRENCY FOR INDIVIDUAL CUSTOMER

Applicable from Sep 13, 2021

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 / USD | | | | | 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.