

## DEPOSIT INTEREST RATE SCHEDULE IN VND FOR INDIVIDUAL CUSTOMER

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

### 1. Interest rate schedule of interest step-up savings and term deposit (Applicable from Sep 22<sup>nd</sup>, 2023)

| Term<br>Term of payment | Limit            | < 1M | 1M   | 2M   | 3M   | 4M   | 5M   | 6M   | 7M   | 8M   | 9M   | 10M  | 11M  | 12M  | 13M  | 18M  | 24M  | >=36M |
|-------------------------|------------------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|-------|
| Post-paid payment       | < 2 billion VND  | 0.50 | 3.60 | 3.90 | 4.00 | 4.10 | 4.20 | 5.40 | 5.40 | 5.40 | 5.60 | 5.60 | 5.60 | 5.80 | 5.80 | 6.10 | 6.10 | 6.10  |
|                         | >= 2 billion VND | 0.50 | 3.70 | 4.00 | 4.10 | 4.20 | 4.30 | 5.50 | 5.50 | 5.50 | 5.70 | 5.70 | 5.70 | 5.90 | 5.90 | 6.20 | 6.20 | 6.20  |
| Pre-paid payment        |                  |      | 3.59 | 3.88 | 3.96 | 4.05 | 4.13 | 5.26 | 5.24 | 5.21 | 5.37 | 5.35 | 5.33 | 5.48 | 5.46 | 5.58 | 5.42 | 5.11  |
| Monthly payment         |                  |      |      | 3.89 | 3.99 | 4.08 | 4.17 | 5.33 | 5.32 | 5.31 | 5.49 | 5.47 | 5.46 | 5.64 | 5.63 | 5.93 | 5.92 | 5.93  |
| Quarterly payment       |                  |      |      |      |      |      |      | 5.36 |      |      | 5.52 |      |      | 5.67 |      | 5.97 | 5.95 | 5.96  |
| Semi-annual payment     |                  |      |      |      |      |      |      |      |      |      |      |      |      | 5.71 |      | 6.01 | 6.00 | 6.00  |
| Annual payment          |                  |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | 6.09 | 6.09  |

### 2. Interest rate schedule of Online savings (Applicable from Sep 22<sup>nd</sup>, 2023)

| Term          | 1M   | 2M   | 3M   | 4M   | 5M   | 6M   | 7M   | 8M   | 9M   | 10M  | 11M  | 12M  | 13M  | 18M  | 24M  | >=36M |
|---------------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|-------|
| Interest rate | 4.00 | 4.20 | 4.30 | 4.40 | 4.50 | 5.70 | 5.70 | 5.70 | 5.80 | 5.90 | 5.90 | 6.10 | 6.10 | 6.40 | 6.40 | 6.40  |

### 3. Interest rate schedule of Normal savings (Applicable from Sep 22<sup>nd</sup>, 2023)

| Term          | 3M   | 6M   | 9M   | 12M  | 13M  | 18M  | 24M  | 36M  |
|---------------|------|------|------|------|------|------|------|------|
| Interest rate | 3.50 | 4.50 | 4.60 | 4.90 | 4.90 | 4.80 | 4.80 | 4.80 |

#### 4. Interest rate schedule of Installment savings *(Applicable from Sep 22<sup>nd</sup>, 2023)*

| Term | <1 week | 1 week                    | 2 weeks                    | 3 weeks                    | 1M                         | 2M                         | 3M                          | 4M                           | 5M                           | 6M                           | 7M                           | 8M                           | 9M                           | 10M                          | 11M                          | 12M                          | From 13M up to 18M           | From 18M up to 24 M          | From 24M up to 36M            | From 36M up to 60M             | Form 60M up to       |
|------|---------|---------------------------|----------------------------|----------------------------|----------------------------|----------------------------|-----------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|-------------------------------|--------------------------------|----------------------|
|      | <7 days | From 7 days up to 13 days | From 14 days up to 20 days | From 21 days up to 29 days | From 30 days up to 59 days | From 60 days up to 89 days | From 90 days up to 119 days | From 120 days up to 149 days | From 150 days up to 179 days | From 180 days up to 209 days | From 210 days up to 239 days | From 240 days up to 269 days | From 270 days up to 299 days | From 300 days up to 329 days | From 330 days up to 364 days | From 365 days up to 394 days | From 395 days up to 544 days | From 545 days up to 729 days | From 730 days up to 1094 days | From 1095 days up to 1826 days | From 1827 days up to |
| VND  | 0.50    | 0.50                      | 0.50                       | 0.50                       | 3.60                       | 3.90                       | 4.00                        | 4.10                         | 4.20                         | 5.40                         | 5.40                         | 5.40                         | 5.60                         | 5.60                         | 5.60                         | 5.80                         | 5.80                         | 6.10                         | 6.10                          | 6.10                           | 6.10                 |
| 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                         | 0.00                         | 0.00                         | 0.00                          | 0.00                           | 0.00                 |

#### 5. Current account: 0.10%/year *(Applicable from Jun 01<sup>st</sup>, 2023)*