

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 Oct 20th, 2026)

Term Term of payment	Limit	< 1M	1M	2M	3M	4M	5M	6M	7M	8M	9M	10M	11M	12M	13M	15M	18M	24M	≥36M
Post-paid payment	< 2 billion VND	0.50	4.40	4.40	4.50	4.50	4.50	5.30	5.30	5.30	5.30	5.30	5.30	5.70	5.80	5.80	5.80	5.90	6.00
	≥ 2 billion VND	0.50	4.50	4.50	4.60	4.60	4.60	5.40	5.40	5.40	5.40	5.40	5.40	5.80	5.90	5.90	5.90	6.00	6.10
Pre-paid payment			4.38	4.37	4.45	4.43	4.42	5.16	5.14	5.12	5.10	5.08	5.05	5.39	5.46	5.41	5.33	5.26	5.04
Monthly payment				4.39	4.48	4.48	4.47	5.23	5.22	5.21	5.20	5.19	5.18	5.54	5.63	5.65	5.66	5.73	5.82
Quarterly payment								5.26			5.23			5.57			5.68	5.76	5.85
Semi-annual payment														5.62			5.73	5.81	5.90
Annual payment																		5.89	5.99

2. Interest rate schedule of Uu dai tra lai truoc savings (Applicable from Nov 26th, 2025)

Term	6M	9M	12M
Interest rate	6.60	6.60	6.70

3. Interest rate schedule of Truong Loc savings (Applicable from Oct 20th, 2026)

Term	6M	12M	13M
Interate rate	5.40	5.80	5.90

4. Interest rate schedule of Online savings (Applicable from Oct 20th, 2026)

Term Term of payment	1M	2M	3M	4M	5M	6M	7M	8M	9M	10M	11M	12M	13M	15M	18M	24M	≥36M
Post-paid payment	4.60	4.60	4.65	4.65	4.65	5.70	5.70	5.70	5.90	5.90	5.90	6.00	6.00	6.10	6.10	6.20	6.20
Monthly payment	4.60	4.59	4.63	4.62	4.61	5.62	5.61	5.60	5.78	5.76	5.75	5.83	5.82	5.94	5.94	6.02	6.02

5. Interest rate schedule of Normal savings (Applicable from Apr 11st, 2026)

Term	3M	6M	9M	12M	13M	18M	24M	36M
Interest rate	3.60	4.70	4.70	6.10	6.10	6.10	6.20	6.30

6. Interest rate schedule for "Love for your child" (Tinh yeu cho con) product *(Applicable from Jun 19th, 2023)*

Term	6 M	1 year	From 2 years upto 20 years
Interate rate	4.75	4.75	4.75

7. Interest rate schedule of Installment savings *(Applicable from Oct 20th, 2026)*

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 15M	From 15M up to 18 M	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 339 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 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	0.10	0.50	0.50	0.50	4.40	4.40	4.50	4.50	4.50	5.30	5.30	5.30	5.30	5.30	5.30	5.70	5.80	5.80	5.80	5.90	6.00	6.00
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	0.00

8. Current account: 0.05%/year *(Applicable from May 20th, 2026)*

Note:

- When customers using the above term deposit products need to close the deposit before maturity, the applicable interest rate is the lowest non-term interest rate in effect on the date of closing the deposit before maturity.
- Some customers who adapt for certain conditions as prescribed by SHB may be applied a different interest rate compare to the interest rate table listed above and not exceeding the maximum interest rate ceiling prescribed by the State Bank.