

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 Mar 05th, 2025)

| 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 | 3.30 | 3.30 | 3.60 | 3.60 | 3.60 | 4.60 | 4.60 | 4.60 | 4.60 | 4.60 | 4.60 | 5.00 | 5.10 | 5.10 | 5.10 | 5.20 | 5.50 |
| | >= 2 billion VND | 0.50 | 3.40 | 3.40 | 3.70 | 3.70 | 3.70 | 4.70 | 4.70 | 4.70 | 4.70 | 4.70 | 4.70 | 5.10 | 5.20 | 5.20 | 5.20 | 5.30 | 5.60 |
| Pre-paid payment | | | 3.29 | 3.28 | 3.57 | 3.56 | 3.55 | 4.50 | 4.48 | 4.46 | 4.45 | 4.43 | 4.41 | 4.76 | 4.83 | 4.79 | 4.73 | 4.70 | 4.68 |
| Monthly payment | | | | 3.30 | 3.59 | 3.58 | 3.58 | 4.55 | 4.54 | 4.53 | 4.53 | 4.52 | 4.51 | 4.88 | 4.96 | 4.99 | 4.99 | 5.07 | 5.34 |
| Quarterly payment | | | | | | | | 4.57 | | | 4.54 | | | 4.90 | | 5.01 | 5.01 | 5.09 | 5.36 |
| Semi- annual payment | | | | | | | | | | | | | | 4.93 | | | 5.04 | 5.13 | 5.40 |
| Annual payment | | | | | | | | | | | | | | | | | | 5.19 | 5.48 |

2. Interest rate schedule of Truong Loc savings (Applicable from Mar 29th, 2025)

| Term | 1M | 2M | 3M | 4M | 6M | 12M |
|---------------|------|------|------|------|------|------|
| Interate rate | 3.40 | 3.40 | 3.70 | 3.70 | 4.70 | 5.10 |

3. Interest rate schedule of Uu dai tra lai truoc savings (Applicable from Jun 18th, 2025)

| Term | 6M | 9M | 12M |
|---------------|------|------|------|
| Interest rate | 5.40 | 5.50 | 5.80 |

4. Interest rate schedule of Online savings (Applicable from Mar 05th, 2025)

| Term | 1M | 2M | 3M | 4M | 5M | 6M | 7M | 8M | 9M | 10M | 11M | 12M | 13M | 15M | 18M | 24M | >=36M |
|---------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-------|
| Interest rate | 3.5 | 3.5 | 3.8 | 3.8 | 3.9 | 4.9 | 4.9 | 4.9 | 5.0 | 5.0 | 5.0 | 5.3 | 5.5 | 5.5 | 5.5 | 5.5 | 5.8 |

5. Interest rate schedule of Normal savings (Applicable from Jun 26th, 2024)

| Term | 3M | 6M | 9M | 12M | 13M | 18M | 24M | 36M |
|---------------|------|------|------|------|------|------|------|------|
| Interest rate | 2.90 | 3.90 | 3.90 | 4.10 | 4.10 | 4.10 | 4.20 | 4.30 |

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 Mar 05th, 2025)*

| 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 | 3.30 | 3.30 | 3.60 | 3.60 | 3.60 | 4.60 | 4.60 | 4.60 | 4.60 | 4.60 | 4.60 | 5.00 | 5.10 | 5.10 | 5.10 | 5.20 | 5.50 | 5.50 |
| 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: 0.10%/year *(Applicable from Jun 01st, 2023)*

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.