

**DEPOSITS**

	VND (p.a.)	USD (p.a.)	AUD (p.a.)
<b>Flexi Access Account</b>			
VND			
0 <sup>d</sup> - 999,999 <sup>d</sup>	0.00%	-	-
1,000,000 <sup>d</sup> and above	1.00%	-	-
USD			
\$0 - \$249	-	0.00%	-
\$250 and above	-	0.05%	-
AUD			
\$0 - \$249	-	-	0.00%
\$250 and above	-	-	0.10%
<b>Premium Business Account</b>			
VND			
0 <sup>d</sup> - 999,999 <sup>d</sup>	0.00%	-	-
1,000,000 <sup>d</sup> and above	1.00%	-	-
USD			
\$0 - \$249	-	0.00%	-
\$250 and above	-	0.05%	-
AUD			
\$0 - \$249	-	-	0.00%
\$250 and above	-	-	0.10%
<b>Secure Investment Account / Savings Deposit</b>			
1 week	9.00%	0.10%	3.10%
1 month	9.80%	0.12%	3.45%
3 months	10.49%	0.14%	3.75%
6 months	10.49%	0.26%	3.90%
12 months	10.49%	0.73%	4.25%
24 months	10.49%	1.25%	4.75%
36 months	10.49%	1.30%	4.75%

**LOANS**

	VND (p.a.)	USD (p.a.)	AUD (p.a.)
<b>Home Loan – variable rate**</b>	15.79%	Not offered	Not offered
<b>Home Loan – 3 months fixed rate*</b>	16.43%	Not offered	Not offered
<b>New Vehicle Loan – variable rate**</b>	15.89%	Not offered	Not offered
<b>New Vehicle Loan – 3 months fixed rate*</b>	16.53%	Not offered	Not offered
<b>Flexi Loan – variable rate**</b>	16.09%	6.00%	7.50%
<b>Flexi Loan – 3 months fixed rate*</b>	16.73%	Not offered	Not offered
<b>Overdraft – variable rate</b>	12.00%	6.00%	7.50%

\* Applies to personal customers. \*\* The rate applies to business loans or real estate investment loans is 12%p.a

The information in this Interest Rate Schedule is subject to change at our discretion. Please contact us to ensure that you have the most current version of this schedule. Full terms and conditions are available on request.

The minimum initial deposit amount for Flexi Access Account and Premium Business Account in each respective currency is: VND 1,000,000, USD 250 and AUD 250.

The minimum deposit amount for Secure Investment Account in each respective currency is: VND 25,000,000, USD 1,500 and AUD 1,500.

All accounts and transactions are subject to the regulations of the State Bank of Vietnam and the Laws of the Socialist Republic of Vietnam.

Please contact us if you would like more information on any of our products and services.

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