

INTEREST RATE FOR CUSTOMERS ON “PNP WEEK”

(Effective from 20th to 25th monthly)

1. Applied for:

Customers who fully satisfy the following conditions will be eligible for interest rates according to this policy:

1.1. Individual customers who simultaneously meet the following:

- The customer is recorded as Private or Priority member on the system on the last day of the month in which the policy is applied.
- Customer has a savings deposit that meets the conditions specified in section 1.2.

1.2. Deposits eligible for this policy must meet all the following conditions:

- Newly opened deposits that are recorded as valid during the policy implementation period.
- Tenor: 3, 6, 12 months
- Products: Phat Loc savings, Phat Loc Online Deposits, Flexible Online Deposits.
- Currency: VND
- The deposit is not withdrawn before maturity.

2. Applicable Interest Rates:

2.1. In addition to the listed interest rate applicable to the deposit according to Techcombank’s regulations from time to time, customers and eligible deposits under Section 1 will be entitled to an additional interest rate (“PnP Interest Rate”) to calculate supplemental interest. The specific “PnP Interest Rate” is as follows:

Deposit Amount	Below 500 million	From 500 million and above
Lãi suất cộng thêm (%/năm)	0.8%	1.0%

2.2. The interest rate applied to the deposit after adding the PnP interest rate must not exceed the interest rate ceiling of the State Bank of Vietnam (SBV) and Techcombank announced in each period, determined at the effective time of the deposit. Specifically, it must not exceed **4.75% p.a for 3-month tenor, 7.70% p.a for a 6-month tenor, and 7.90% p.a for a 12-month tenor.**

2.3. The “PnP Interest Rate” will be automatically added at the time the customer makes the deposit.

2.4. The “PnP Interest Rate” applies only to newly opened deposits, not to automatically renewed deposits during the policy period.

2.5. The “PnP Interest Rate” applies only to the first deposit term and does not apply to subsequent renewal periods.

- 2.6. The “PnP Interest Rate” does not apply to deposits withdrawn before maturity. If a deposit is withdrawn early, the applicable interest rate will be the non-term rate at the time of withdrawal, according to Techcombank’s regulations.
- 2.7. Multiple interest-rate policies cannot be simultaneously applied to the same deposit unless approved by authorized levels. If a deposit meets the conditions for multiple policies simultaneously, it will automatically participate in the policy with the highest additional interest rate.
- 2.8. Any matters not specified in this Appendix will follow the Deposit Agreement between Techcombank and the customer, the Account Opening & Service Agreement, or other relevant service request documents submitted by the customer.