

INTEREST RATE POLICY FOR CUSTOMERS ON “HAPPY MONDAY”

(Effective on 23/03/2026)

1. Eligible customers:

Customers who fully meet the conditions below are eligible to apply the interest rates under this policy:

1.1. Individual customers who have a deposit that meets all conditions stated in Section 1.2.

1.2. A deposit is eligible for this policy if it meets all of the following conditions:

- The deposits must be newly opened and valid during the policy implementation period.
- Tenor: 6 months
- Products: Phát Lộc Savings, Phát Lộc Online Deposits, Flexible Online Deposits
- Currency: VND
- Minimum deposit amount: 20 million 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- The deposit is not withdrawn before maturity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 whose deposits meet the conditions under Section 1 will receive an additional interest rate (“Happy Monday Interest Rate”) to calculate the supplementary interest for their deposit. Specifically, the “Happy Monday Interest Rate” is as follows:

Deposit Amount	From 20 to under 100 million VND	From 100 million VND and above
Additional Interest Rate (%/year)	0.4%	0.8%

2.2. The total applicable interest rate (listed rate + “Happy Monday” rate) must not exceed the interest rate ceiling set by the State Bank Vietnam (SBV) and Techcombank at the time the deposit becomes effective. Specifically, it must **not exceed 7.20%/year for the 6-month tenor.**

2.3. The “Happy Monday Interest Rate” will be automatically applied at the time the customer makes the deposit.

2.4. “Happy Monday Interest Rate” applies only to newly opened deposits and does not apply to deposits that are automatically roll-over during the policy period.

2.5. “Happy Monday Interest Rate” applies only for the first deposit term, and does not apply to subsequent automatic roll-over terms.

- 2.6. “Happy Monday Interest Rate” does not apply to deposits withdrawn before maturity. In such cases, the deposit will earn the demand deposit rate at the time of early withdrawal according to Techcombank’s regulations.
- 2.7. Multiple interest rate policies cannot be applied simultaneously to the same deposit unless approved by an authorized level. If a deposit meets the conditions of multiple policies, only the policy with the highest interest rate will be applied.
- 2.8. Any matters not specified in these Terms & Conditions shall follow the Deposit Contract/agreement between Techcombank and the customer, the Account Opening and Service Usage Agreement, or other relevant service request documents submitted by the customer.

