

**INTEREST RATE POLICY FOR CUSTOMERS OPENING A HOUSEHOLD PAYMENT ACCOUNT
FOR THE FIRST TIME**

(Applicable from 27/03/2026 to 15/04/2026)

1. Eligible customers:

Individual customers who meet all of the conditions below will be eligible for the interest rates under this policy:

1.1. Individual customers must meet all the following conditions

- Customers who successfully open a household payment account for the first time and/or customers who link their Techcombank payment account with a Sales Management Software for the first time. The household payment account opening or the linkage with the Sales Management Software must occur within the period from March 16, 2026 to EOD March 31, 2026.

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

- The deposit must be the very first newly opened deposit contract after the successful opening of the household payment account and/or after successful linkage with the Sales Management Software.
- Applies to newly opened deposits/savings that become effective between March 17, 2026 and April 15, 2026.
- Tenor: From 6 months and above
- Products: Phát Lộc Savings, Phát Lộc Online Deposit, Flexible Online Deposit.
- Currency: VND.
- Not applicable for deposits withdrawn before maturity

2. Applicable interest rates:

2.1. In addition to the listed interest rate applicable to deposits according to Techcombank’s regulations at each period, customers whose deposits meet the conditions in Section 1 will receive an additional interest rate to calculate supplementary interest. Details are as follows:

- For deposits that have already received preferential rates under the First New Contract / Inspire Day / PnP Week programs: An additional +0.2%/year on top of the preferential rate already received under those programs.
- For deposits that have not received any preferential rate under any other program: The following additional rates apply:

Deposit Amount	Under 200 million VND	From 200 to under 500 million VND	From 500 million VND and above
Additional Interest Rate (%/year)	0.8%	1.0%	1.2%

2.2. The total applicable interest rate after applying additional interest 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 8.40%/year for tenors 6-11 months; not exceed 8.60%/year for tenor 12 month and not exceed 7.70%/year for tenors 13 months or more.**

2.3. The additional interest will be automatically added within 15 working days from the policy end date.

2.4. The additional interest applies only to newly opened deposits, not to deposits that are automatically rolled over during the policy period.

- 2.5. The additional interest applies only to the first deposit term, not to subsequent automatic roll over terms.
- 2.6. The additional interest does not apply to deposits withdrawn before maturity. Early withdrawals will earn the demand deposit rate at the time of withdrawal, according to Techcombank's regulations.
- 2.7. Any matters not specified in this Appendix 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.