

INTEREST FOR CUSTOMER ON “INSPIRE DAY”

(From 03/06/2026)

1. **Effective time:** From date of 3rd to 8th every month
2. **Applied for**
Customers (KH) who fully meet all the following conditions are eligible to apply the interest rates under this policy:
 - 2.1. Individual customers who simultaneously meet the following conditions:
 - The customer is recorded as an Inspire member on the system at the time of depositing money.
 - The customer has a savings deposit that meets the conditions specified in section 1.2.
 - 2.2. 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, or 12 months
 - Products: Phat Loc Savings, Phat Loc Online Deposits, Flexible Online Deposits
 - Currency: VND
 - The deposit is not withdrawn before maturity.

1. Interest rate

- 3.1. In addition to the listed interest rates for deposits in accordance to Techcombank's regulations from time to time, customers and deposits that meet the conditions in Section 1 will receive an additional interest rate (“Inspire Day Interest Rate”) to calculate supplementary interest rate for the deposit. Specifically, the “Inspire Day Interest Rate” are as follows:

Deposit Amount	From 20 to <100 million	From 100 to <500 million	From 500 million and above
Additional Rate (%/year)	0.6%	0.8%	1.0%

- 3.2. The interest rate applied to the deposit after adding the additional 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%/year for a 3-month tenor, 7.70%/year for a 6-month tenor, and 7.90%/year for a 12-month tenor.**
- 3.3. The “Inspire Day” interest rate will be automatically added at the time the customer makes the deposit.
- 3.4. The “Inspire Day” interest rate applies only to newly opened deposits, not to automatically renewed deposits during the policy period.
- 3.5. The “Inspire Day” interest rate applies only to the first deposit term and does not apply to subsequent renewal terms.

- 3.6.** The “Inspire Day” interest rate does not apply to deposits withdrawn before maturity. In such cases, the non-term interest rate at the time of early withdrawal will apply according to Techcombank regulations.
- 3.7.** 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.
- 3.8.** For any matters not regulated in this Appendix, the terms of the Deposit Agreement between Techcombank and the customer, the Account Opening and Usage Agreement, or other relevant service request documents submitted by the customer to Techcombank shall apply.