

INTEREST RATE FOR FIRST NEW CONTRACT CUSTOMERS (FNC)

(From 25/04/2026)

1. Applied for:

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

1.1. Individual customers classified into one of the following groups and meeting all corresponding conditions

- Group (i): New Customers

- Customers who newly open a CUSID in the current year;
- From the time of CUSID opening up to the time of participation in this policy, customers have never held any savings deposits under the following products: Phat Loc Savings, Phat Loc Online Time Deposit, Flexible Principal Withdrawal Time Deposit, Regular Savings with Interest Payable at Maturity;
- Customers have a savings deposit that satisfies the conditions specified in Section 1.2.

- Group (ii): Existing Customers

- As of the last day of the previous month, customers do not hold any active savings deposit or time deposit;
- From the first day of the current month up to the time of participation in this policy, customers have not held any savings deposit under the following products: Phat Loc Savings, Phat Loc Online Time Deposit, Flexible Principal Withdrawal Time Deposit, Regular Savings with Interest Payable at Maturity;
- Customers have a savings deposit that satisfies the conditions specified in Section 1.2.

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

- Newly opened deposits recorded as: effective for the first time from the date of CUSID opening for Group (i) customers, and effective for the first time in the current month on the system for Group (ii) customers
- Tenor: 3, 6, 12 months
- Products: Phat Loc Online Deposits, Flexible Principal Withdrawal Online Deposits. For Group (ii), additionally applicable products include Phat Loc Savings, Flexible Principal Withdrawal Time Deposit at branch, Normal savings
- Currency: VND
- The deposit is not a joint ownership deposit or is not frozen at the time of additional interest rate updates.
- The deposit is not withdrawn before maturity.

Note: If a customer has multiple deposits recorded as effective at the same time on the system, the first deposit will be determined based on the following priority order:

- (i) The deposit with a higher value.
- (ii) The deposit with a longer tenor.

2. Interest rate

- 2.1. In addition to the listed interest rate applicable to the deposit according to Techcombank's regulations at each time, customers and deposits that meet the conditions in section 2 are entitled to an additional "First New Contract" (FNC) interest rate of of **1.3% per annum** for customers satisfying Group (i) or **1.0%/year per annum** for customers satisfying Group (ii) for the purpose of calculating additional interest for such customer's deposit.
- 2.2. The interest rate applied to the deposit after adding the FNC 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 will not exceed 4.75%/year for a 3-month tenor, 8.00% for a 6-month tenor, and 8.20% for a 12-month tenor.
- 2.3. The FNC interest rate will be automatically added as follows:
 - An additional 1% per annum added at the time the customer places the deposit for online deposits;
 - An additional 1% per annum for over-the-counter deposits, or an additional 0.3% per annum for online deposits of Group (i) customers, added before the maturity of the deposit or within a maximum of 45 working days from the effective date of the deposit.
- 2.4. The FNC interest rate is only applied to the first term of the deposit and is not applied to subsequent rollovers.
- 2.5. The FNC interest rate does not apply to deposits withdrawn before maturity. If a deposit is withdrawn before maturity, the non-term interest rate at the time of premature withdrawal, as per Techcombank's regulations, will be applied.
- 2.6. Multiple additional interest rate policies cannot be applied simultaneously to the same deposit, except for cases approved by the competent authority. If a deposit meets the conditions for multiple policies simultaneously, it will automatically participate in the policy with the highest additional interest rate.
- 2.7. Techcombank will send a notification to the customer after the additional interest rate is updated. Customers can access the Techcombank Mobile e-banking application, Online Banking, or contact the nearest branch for detailed information about the interest rate after the addition.
- 2.8. Customers have the full right to refuse the application of the additional interest rate for the deposit. If, within 7 days from the date Techcombank notifies the customer about the updated interest rate according to this policy, and the customer does not respond with a refusal, Techcombank will consider that the customer agrees to apply the adjusted interest rate for the deposit that meets the policy conditions. Other agreements in the Deposit Contract/Agreement remain in effect.
- 2.9. The contents not specified in this Appendix will be implemented according to the Deposit Contract/Agreement between Techcombank and the customer, the Account Opening and Service Usage Agreement at Techcombank, or other relevant service request documents of the customer at Techcombank.