TECHCOMBANK

Deposit Interest Rates For Corporate Customers

I. VIET NAM DONG (VND)

1. Term Deposit (%/year) (Effective Date: 22/10/2026)

Tenor	Common Term Deposit					
	Upfront		Periodic		End of tenor	
Amount	< 5 bil	≥ 5 bil	< 5 bil	≥ 5 bil	< 5 bil	≥ 5 bil
1 week -3 weeks	-	-	-	-	0.50	0.50
1 month	4.19	4.28	-	-	4.20	4.30
2 months	4.17	4.27	4.19	4.29	4.20	4.30
3 months	4.40	4.50	4.43	4.53	4.45	4.55
4 months	4.38	4.48	4.43	4.52	4.45	4.55
5 months	4.37	4.47	4.42	4.52	4.45	4.55
6 months	4.97	5.07	5.05	5.14	5.10	5.20
7 months	4.95	5.05	5.04	5.13	5.10	5.20
8 months	4.93	5.03	5.03	5.12	5.10	5.20
9 months	4.91	5.00	5.02	5.11	5.10	5.20
10 months	4.89	4.98	5.01	5.10	5.10	5.20
11 months	4.87	4.96	4.99	5.09	5.10	5.20
12 months	4.94	5.03	5.08	5.18	5.20	5.30
13 months	4.92	5.01	5.07	5.16	5.20	5.30
18 months	4.82	4.91	5.02	5.11	5.20	5.30
24 months	4.71	4.79	4.96	5.05	5.20	5.30
36 months	4.50	4.57	4.84	4.93	5.20	5.30

2. Other product (%/year) (Effective Date: 22/10/2026)

Tenor	Online saving	Flexible Term Deposit	Flexible Term Deposit Online	Escrow account
1 week -3 weeks	0.50			
1 month	4.50	4.30	4.50	1.90
2 months	4.50	4.30	4.50	1.90
3 months	4.75	4.55	4.75	2.30
4 months	4.75	4.55	4.75	2.30
5 months	4.75	4.55	4.75	2.30
6 months	5.40	5.20	5.40	2.90
7 months	5.40	5.20	5.40	2.90
8 months	5.40	5.20	5.40	2.90
9 months	5.40	5.20	5.40	2.90
10 months	5.40	5.20	5.40	2.90
11 months	5.40	5.20	5.40	2.90
12 months	5.50	5.30	5.50	3.70
13 months	5.50	5.30	5.50	3.70
18 months	5.50	5.30	5.50	3.70
24 months	5.50	5.30	5.50	3.70
36 months	5.50	5.30	5.50	3.70

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3. Certificate of Deposit – CD Bao Loc (Effective date: 01/11/2026).

Key/cate	CDVB 4803
CD code	860xxx
Interest Payment Period	3M
Interest Rate	**6.80%/Year**

4. Non-term deposit

Items	Interest rates (%/year)
1. Current account	0.10%
2. Overdraft account in case working balance positive	0.00%
3. Security deposits	0.10%
4. Non-term in case withdrawing before end of term signed	0.10%
5. Other Security deposits, other accounts	0.00%
6. Current account applies for BusinessOne Solution Package	0.10%

II. USD and other currencies

1. USD

Items	Interest rates (%/year)
Current account	0%
Overdraft account in case working balance positive	0%
Term Deposit with Interest Paid at Maturity (from 1-3weeks, 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 24, and 36 months)	0%
Non-term in case withdrawing before end of term signed	0%

2. Other currencies:

Items	EUR	GBP	JPY	AUD	SGD	Others (*)
Non-term (/year)	0.01%	0.01%	0.01%	0.01%	0.01%	0.00%
Overdraft account in case working balance positive (/year)	0%					

Term deposit with Interest Paid at Maturity

Interest Rates (%/year)					
Tenor	**1W-3W**	**1M-<3M**	**3M-<6M**	**6M-11M**	**12M -24M**
EUR	0.10	1.00	1.20	1.40	1.40
GBP	0.10	1.00	1.20	1.40	1.40
AUD	0.10	1.20	1.50	1.70	1.70
JPY	0.10	0.50	0.50	0.50	0.50

(*): Other currencies include CHF, CNY, CAD, HKD, THB, NZD, SEK, MYR

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Note: This is the deposit interest rate for Enterprises, applied in each period. TCB may apply different interest rates compared to interest rates for some types of customers and not exceed the maximum according to the interest rate ceiling, stipulated by the SBV. For detailed information about interest rates applicable to each type of corporate customer, please contact your nearest branch / transaction office.

Techcombank announced changes in method of calculating the term deposit interest rate in accordance with Circular No. 14/2017 / TT-NHNN dated 29 September 2017 as follows:

PROVISIONS ON VALIDITY METHODS EXPECTED 1 JANUARY 1818.

- The interest rate is calculated on the basis of one year or 365 days or according to the State Bank's regulations in each period.
- The interest calculation period is determined from the date of receiving the deposit to the end of the preceding day before the full payment of the deposit (calculated on the first day, the last day of the interest calculation period) and the time of determination of the balance for interest calculation is at the end of each day during the interest calculation period.
- The interest rate is determined on the basis of observing the interest rate ceiling of the State Bank, Techcombank and reality of money market.

- The amount of interest to be enjoyed: L = (M * R * T)/ 365

In these:

- L: The amount of interest to be enjoyed
- M: The amount of deposit
- T: The number of days maintaining actual balance
- R: Interest rate (%)

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