

INTEREST RATE FOR NET NEW MONEY CUSTOMERS (NET NEW MONEY)

(Effective from 17/10/2025)

1. Applied for:

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

1.1. Customer meeting all the following conditions:

- Customers who are Private/Priority/Inspire member on the system on the last day of the month in which the policy is applied
- Customer has an increase in savings deposit and time deposit balances during the month that meets the policy's conditions.
- Customer has a savings deposit that meets the conditions specified in section 1.2.

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

- The deposit which is greatest amount and is effective on the month.
- Tenor: 3, 4, 5 months
- Products: Phat Loc savings, Phat Loc Online Deposits, Flexible Principal Withdrawal Deposits, 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- The deposit is not withdrawn before maturity.

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 deposit that meet the conditions in section 1 are entitled to "Net new money (NNM) interest rate" to calculate Additional interest for the customer's deposit, specifically as follows:

$$\text{NNM IR (\%/year)} = \frac{0.3\%/\text{year} \times \text{Increased deposit balance}}{\text{Sum of new deposit/rollover deposit balance on month}}$$

In which:

The increased deposit balance during the month is determined by the following formula:

$$\text{Increased Deposits balance} = \text{Balance at the end of month } T - \text{Balance at the end of month } T-1$$

- ✓ *The deposit balance is the balance of all savings deposits and time deposits (excluding certificates of deposit) of the customer held at TCB with a tenor of 1 month or more in VND.*

- ✓ *End of month T: is the last day of the month for determining the increase in deposit balance.*
- ✓ *End of month T-1: is the last day of the month immediately preceding month T.*
- The additional interest rate is taken to the second decimal place.
- 2.2. The NNM interest rate will be automatically updated before the maturity of the deposit or within a maximum of 45 working days from the effective date of the deposit.
- 2.3. The interest rate applied to the deposit after adding the NNM 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 **4.40%/year for a 3-month, 4-month, 5-month tenor**.
- 2.4. The NNM interest rate is only applied to the first term of the deposit and is not applied to subsequent rollovers.
- 2.5. The NNM 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.