

INTEREST RATES POLICY FOR NET NEW MONEY OF CUSTOMERS ON “SUPER SAVINGS WEEK”

1. Effective date: From 23th to 28th Sep 2024.

2. Customers:

Individual customers must satisfy the following conditions at the same time:

- Individual customers whose savings and/or term deposit balances increase minimum 1 billion during the month.
- Customers have savings deposits that satisfy the conditions specified in section 3.4.

3. Policy:

Customers are entitled to an additional interest rate for the increased deposit balance that meets the following specific conditions:

3.1. Preferential interest rate:

- Add 1.0%/year interest to the deposit balance (maximum 3 billions) specified in section 3.2. This additional interest rate is added to deposits that satisfy the conditions specified in section 3.4.
- In addition to the balance entitled to the rate in item (a); the redundant balance (if any) will be added 0.5%/year.
- Additional rate will be added on the listed rate (Appendix 1.1.1 Interest rate of Deposit) as well as the Pricing policy for tier members (Appendix 2.1 Tier members pricing policy for Deposit).

3.2. Deposit balances with interest rate of 1%/year

The deposit balance with interest added at 1.0%/year is the smallest of the three values below:

- Increased deposit balance in the month (*)
- The total new and auto-roll deposit balance effective on “Super savings week”
- 3 billions

In which: (*) The increased deposit balance is determined according to the formula:

Increased deposit balance = Balance at the end of month T – Balance at the end of month T-1

- Deposit balance is the balance of all Savings Deposits and Term Deposits (excluding Certificates of Deposit) of customers deposited at TCB for a term of 1 month or more in VND currency.
- End of month T: is the last day of the month to determine the increased deposit balance
- End of month T-1: is the last day of the previous month T

3.3. Formula for calculating additional interest rate for deposits on “Super savings week”:

$$\text{Preferential IR (\%/year)} = \frac{1\%/year \times A + 0.5\%/year \times (B-A)}{\text{Total balance of newly opened and automatically rolled on “Super savings week”}}$$

In which:

- A is the value specified in section 3.2
- B is the smallest of the two values below:
 - The deposit balance increased during the month
 - The total new and auto-roll deposit balance on “Super savings week”.
- Total balance of newly opened and automatically rolled deposits on “Super savings week”: is the balance of all Savings Deposits, Term Deposits (excluding Certificates of Deposit) of Customers deposited at TCB for a term of 1 month or more in VND currency effectived on “Super savings week ”.
- Interest added up to the second decimal place

3.4. Conditions for deposits to receive preferential interest:

- Added interest rates are applied to newly opened and automatically rolled deposits effectived on “Super savings week ”
 - **Product:** Phat Loc Savings, Phat Loc Online Deposit, Flexible Savings, Normal Savings with interest payment at maturity.
 - **Currency:** VND
 - **Tenor:** 3 months
- Not apply to co-owned or frozen deposits at the time of calculating the additional interest rate.

4. Interest rate adjustment time:

The additional interest rate according to the policy will be automatically adjusted by Techcombank on eligible deposits after a maximum of 45 working from the effective date of the deposit.

5. Other conditions:

- The interest rate after adding up all preference is guaranteed not to exceed the SBV’s ceiling interest rate and the rate announced by Techcombank in each period determined at the effective time of the deposit. To be more specific, the additional interest rate will not exceed **4.75%/year for tenor 3 month.**
- Additional interest only applies to the first deposit period, not applicable to auto-roll periods.
- In case deposits are settled prematurely, the non-term interest rate will be applied at the time of premature settlement according to Techcombank's regulations.

- A deposit cannot be applied to more than one policy at the same time except for other additional interest rates is applied as approved of authority and does not exceed Techcombank's internal ceiling interest rate from time to time. In case the same deposit satisfies different policies at the same time, the deposit will be automatically applied to the policy with the highest additional interest rate.
- Techcombank will send a notice to the Customer after adjusting the interest rate. Customers access the Techcombank Mobile, Online banking or contact the nearest branch/transaction office for detailed information on interest rates after adjustment.
- The Customer has the right to refuse to apply the adjusted interest rate to the Deposit. If after 07 from the date Techcombank makes the notice of interest rate adjustment under this Policy to the Customer and the Customer does not respond to refuse, Techcombank will assume that the Customer agrees to participate in this Policy and keep the adjusted interest rate for the Deposit. Other agreements in the Deposit Contract/Agreement remain in effect.
- Contents not specified in this Appendix will be implemented in accordance with the deposit contract/agreement between TCB and the customer, the contract for opening an account and using account services at TCB, or other written requests. Suggest using related services of customers at TCB.