



## DEPOSIT INTEREST RATE (PERSONAL BANKING)

Effective from 21 March 2025

### I. Demand Group

| Term                   | VND     |          | USD     | EUR  | JPY | GBP | AUD | CAD | SGD | NZD |
|------------------------|---------|----------|---------|------|-----|-----|-----|-----|-----|-----|
|                        | Counter | Internet | Counter |      |     |     |     |     |     |     |
| Demand Deposit         | 0.10    | 0.10     | 0.00    | 0.00 |     |     |     |     |     |     |
| Safe Deposit Account   |         |          | 0.00    |      |     |     |     |     |     |     |
| U-dream Demand Deposit |         | 0.10     |         |      |     |     |     |     |     |     |
| Payroll Account        | 0.20    |          | 0.00    |      |     |     |     |     |     |     |

### II. Time Deposit, Time Saving Deposit

| Term | Interest paid | VND     |          | USD     |          | EUR     | JPY  | GBP  | AUD     |          |
|------|---------------|---------|----------|---------|----------|---------|------|------|---------|----------|
|      |               | Counter | Internet | Counter | Internet | Counter |      |      | Counter | Internet |
| 1w   | On due        | 0.20    | 0.50     | 0.00    | 0.00     | N/A     | N/A  | N/A  | 0.00    | 0.00     |
| 2w   | On due        | 0.20    | 0.50     | 0.00    | 0.00     | N/A     | N/A  | N/A  | 0.00    | 0.00     |
| 3w   | On due        | 0.20    | 0.50     | 0.00    | 0.00     | N/A     | N/A  | N/A  | 0.00    | 0.00     |
| 1m   | On due        | 1.90    | 2.50     | 0.00    | 0.00     | 0.00    | 0.00 | 0.00 | 0.50    | 0.50     |
| 2m   | Monthly       | 1.90    | 2.50     |         |          |         |      |      |         |          |
|      | On due        | 1.90    | 2.50     | 0.00    | 0.00     | 0.00    | 0.00 | 0.00 | 0.50    | 0.50     |
| 3m   | Monthly       | 2.20    | 2.69     |         |          |         |      |      |         |          |
|      | On due        | 2.20    | 2.70     | 0.00    | 0.00     | 0.00    | 0.00 | 0.00 | 0.80    | 0.80     |
| 4m   | Monthly       | 2.19    | N/A      |         |          |         |      |      |         |          |
|      | On due        | 2.20    | N/A      | 0.00    | 0.00     | 0.00    | 0.00 | 0.00 | 0.80    | 0.80     |
| 5m   | Monthly       | 2.19    | N/A      |         |          |         |      |      |         |          |
|      | On due        | 2.20    | N/A      | 0.00    | 0.00     | 0.00    | 0.00 | 0.00 | 0.80    | 0.80     |
| 6m   | Monthly       | 3.18    | 3.67     |         |          |         |      |      |         |          |
|      | On due        | 3.20    | 3.70     | 0.00    | 0.00     | 0.00    | 0.00 | 0.00 | 1.00    | 1.00     |
| 9m   | Monthly       | 3.17    | 3.66     |         |          |         |      |      |         |          |
|      | On due        | 3.20    | 3.70     | 0.00    | 0.00     | 0.00    | 0.00 | 0.00 | 1.00    | 1.00     |
| 12m  | Monthly       | 4.60    | 4.79     |         |          |         |      |      |         |          |
|      | On due        | 4.70    | 4.90     | 0.00    | 0.00     | 0.00    | 0.00 | 0.00 | 1.30    | 1.30     |
| 18m  | Monthly       | 4.64    | 5.11     |         |          |         |      |      |         |          |
|      | On due        | 4.80    | 5.30     | 0.00    | 0.00     | 0.00    | 0.00 | 0.00 | 1.30    | 1.30     |
| 24m  | Monthly       | 4.77    | 5.23     |         |          |         |      |      |         |          |
|      | On due        | 5.00    | 5.50     | 0.00    | 0.00     | 0.00    | 0.00 | 0.00 | 1.30    | 1.30     |
| 36m  | Monthly       | 4.67    | 5.10     |         |          |         |      |      |         |          |
|      | On due        | 5.00    | 5.50     | 0.00    | 0.00     | 0.00    | 0.00 | 0.00 | 1.30    | 1.30     |
| 60m  | Monthly       | 4.47    | 4.87     |         |          |         |      |      |         |          |
|      | On due        | 5.00    | 5.50     | 0.00    | 0.00     | 0.00    | 0.00 | 0.00 | 1.30    | 1.30     |

### III. Installment Deposit

### IV. Mint Free Installment Deposit

### V. Hello Shinhan

### VI. My dream installment Deposit

| Term | VND     |          | USD     |          | VND     |          | USD     |          | VND   |          | VND     |          |
|------|---------|----------|---------|----------|---------|----------|---------|----------|-------|----------|---------|----------|
|      | Counter | Internet | Counter | Internet | Counter | Internet | Counter | Internet | Basic | Internet | Counter | Internet |
| 6m   | 3.30    | 3.60     | 0.00    | 0.00     | 3.20    | 3.50     | 0.00    | 0.00     | 3.70  | 4.60     |         |          |
| 7m   | 3.30    | 3.60     | 0.00    | 0.00     | 3.20    | 3.50     | 0.00    | 0.00     |       |          |         |          |
| 8m   | 3.30    | 3.60     | 0.00    | 0.00     | 3.20    | 3.50     | 0.00    | 0.00     |       |          |         |          |
| 9m   | 3.30    | 3.60     | 0.00    | 0.00     | 3.20    | 3.50     | 0.00    | 0.00     | 3.70  | N/A      |         |          |
| 10m  | 3.30    | 3.60     | 0.00    | 0.00     | 3.20    | 3.50     | 0.00    | 0.00     |       |          |         |          |
| 11m  | 3.30    | 3.60     | 0.00    | 0.00     | 3.20    | 3.50     | 0.00    | 0.00     |       |          |         |          |
| 12m  | 3.30    | 3.60     | 0.00    | 0.00     | 3.20    | 3.50     | 0.00    | 0.00     | 4.90  | 5.40     | 3.30    | 3.60     |
| 18m  | 3.30    | 3.60     | 0.00    | 0.00     | 3.20    | 3.50     | 0.00    | 0.00     | N/A   | 5.60     | 3.30    | 3.60     |
| 24m  | 3.30    | 3.60     | 0.00    | 0.00     | 3.20    | 3.50     | 0.00    | 0.00     | N/A   | 5.80     | 3.30    | 3.60     |
| 36M  | 3.30    | 3.60     | 0.00    | 0.00     | 3.20    | 3.50     | 0.00    | 0.00     |       |          | 3.30    | 3.60     |
| 48M  | 3.30    | 3.60     | 0.00    | 0.00     | 3.20    | 3.50     | 0.00    | 0.00     |       |          | 3.30    | 3.60     |
| 60M  | 3.30    | 3.60     | 0.00    | 0.00     | 3.20    | 3.50     | 0.00    | 0.00     |       |          | 3.30    | 3.60     |

#### Notes:

- The interest rate will be determined by the amount and the period for which money is placed on time deposit. Interest amount is calculated based on actual number of days and a 365-day interest basis, interest rate unit is % per annual.
- Time deposit interest rates of foreign currencies CAD, SGD, NZD are 0% per year.
- Minimum time deposit amount : VND2,000,000 or USD100 or EUR100 or JPY50,000 or AUD100 or GBP100 or CAD100 or SGD100 or NZD100.
- Minimum initial deposit of U-Dream demand deposit : VND100,000.
- Minimum installment amount : VND100,000 or USD10.
- Minimum amount to receive interest of demand deposit account : VND10,000,000; Payroll account: VND2,000,000.
- The time deposit account to be withdrawn prior to maturity shall be paid interest rate at the lowest demand deposit interest rate announced by the bank at the time of withdrawal and in accordance with the actual length of time from the day customer deposits money to the day customer withdraw partly or wholly money.
- Interest rates applied for deposit of big amount shall be mutually agreed by the bank and the depositor.
- These rates are subject to change without notice in advance.
- Monthly Interest payment TD applied for VND only, minimum amount : VND20 million. Monthly interest amount will be credited automatically to customer's DDA.  
Premature closing interest rate : equal Demand Deposit \* interest rate. Customer must refund the overpaid interest amount to the bank in case of premature closing.
- Hello Shinhan product:  
- Favor interest rate according to the Deposit Interest Rate are applied to Customers who satisfy the product terms and conditions from time to time  
- For Hello Shinhan Account opened before 23 October 2023, if customer chose auto-renewal of principal only or auto-renewal of principal and interest, the favor Interest Rate which applied since the opening date would be maintained until the maturity date. On the renewal date, the basic rate (not include the favor interest rate) of Hello Shinhan Account would be continued.
- My dream installment Deposit:  
- Sub-Tenor: is number of actual maintaining days of Installment Amount, used to calculate the interest amount, determined from the date the Installment amount is successfully deposited into the account to the maturity date of the Installment Deposit.  
- Installment amount: is each amount of money that Customers deposit into the Installment Deposit periodically and/or as Customers actively transfer money into Installment Deposit as desired and include first amount deposit at opening Installment Deposit.  
- Installment deposits will be applied with 02 types of interest rates: E-My Dream Installment Deposit interest rate and Time Deposit interest rate at the counter  
- Installment Deposit interest rate: applicable at the time Customers open Installment Deposit and for installment amounts with Sub tenor from 06 months (180 days) or more.  
- Counter Time Deposit interest rate: applicable for installment amounts with Sub tenor under 06 months (180 days).

Mr. Jang Young Jin - Treasury Department Director

## DEPOSIT INTEREST RATE (CORPORATE BANKING)

Effective from 10 February 2025

### I. Demand Group

| Term           | VND  | USD  | EUR | JPY | GBP | AUD  | CAD | SGD | NZD |
|----------------|------|------|-----|-----|-----|------|-----|-----|-----|
| Demand Deposit | 0.10 | 0.00 |     |     |     | 0.00 |     |     |     |

### II. Time Deposit

| Term | Interest paid | VND     |          | USD     |          | EUR  | JPY  | GBP  | AUD     |          |
|------|---------------|---------|----------|---------|----------|------|------|------|---------|----------|
|      |               | Counter | Internet | Counter | Internet |      |      |      | Counter | Internet |
| 1w   | On due        | 0.20    | 0.20     | 0.00    | 0.00     | N/A  | N/A  | N/A  | 0.00    | 0.00     |
| 2w   | On due        | 0.20    | 0.20     | 0.00    | 0.00     | N/A  | N/A  | N/A  | 0.00    | 0.00     |
| 3w   | On due        | 0.20    | 0.20     | 0.00    | 0.00     | N/A  | N/A  | N/A  | 0.00    | 0.00     |
| 1m   | In advance    | 1.797   |          |         |          |      |      |      |         |          |
|      | On due        | 1.80    | 1.80     | 0.00    | 0.00     | 0.00 | 0.00 | 0.00 | 0.50    | 0.50     |
| 2m   | In advance    | 1.795   |          |         |          |      |      |      |         |          |
|      | Monthly       | 1.80    | 1.80     |         |          |      |      |      |         |          |
|      | On due        | 1.80    | 1.80     | 0.00    | 0.00     | 0.00 | 0.00 | 0.00 | 0.50    | 0.50     |
| 3m   | In advance    | 2.089   |          |         |          |      |      |      |         |          |
|      | Monthly       | 2.10    | 2.10     |         |          |      |      |      |         |          |
|      | On due        | 2.10    | 2.10     | 0.00    | 0.00     | 0.00 | 0.00 | 0.00 | 0.80    | 0.80     |
| 4m   | In advance    | 2.085   |          |         |          |      |      |      |         |          |
|      | Monthly       | 2.09    | N/A      |         |          |      |      |      |         |          |
|      | On due        | 2.10    | N/A      | 0.00    | 0.00     | 0.00 | 0.00 | 0.00 | 0.80    | 0.80     |
| 5m   | In advance    | 2.082   |          |         |          |      |      |      |         |          |
|      | Monthly       | 2.09    | N/A      |         |          |      |      |      |         |          |
|      | On due        | 2.10    | N/A      | 0.00    | 0.00     | 0.00 | 0.00 | 0.00 | 0.80    | 0.80     |
| 6m   | In advance    | 2.956   |          |         |          |      |      |      |         |          |
|      | Monthly       | 2.98    | 2.98     |         |          |      |      |      |         |          |
|      | On due        | 3.00    | 3.00     | 0.00    | 0.00     | 0.00 | 0.00 | 0.00 | 1.10    | 1.10     |
| 9m   | In advance    | 2.934   |          |         |          |      |      |      |         |          |
|      | Monthly       | 2.97    | 2.97     |         |          |      |      |      |         |          |
|      | On due        | 3.00    | 3.00     | 0.00    | 0.00     | 0.00 | 0.00 | 0.00 | 1.10    | 1.10     |
| 12m  | In advance    | 4.031   |          |         |          |      |      |      |         |          |
|      | Monthly       | 4.12    | 4.12     |         |          |      |      |      |         |          |
|      | On due        | 4.20    | 4.20     | 0.00    | 0.00     | 0.00 | 0.00 | 0.00 | 1.30    | 1.30     |
| 18m  | In advance    | 4.303   |          |         |          |      |      |      |         |          |
|      | Monthly       | 4.46    | 4.46     |         |          |      |      |      |         |          |
|      | On due        | 4.60    | 4.60     | 0.00    | 0.00     | 0.00 | 0.00 | 0.00 | 1.30    | 1.30     |
| 24m  | In advance    | 4.212   |          |         |          |      |      |      |         |          |
|      | Monthly       | 4.41    | 4.41     |         |          |      |      |      |         |          |
|      | On due        | 4.60    | 4.60     | 0.00    | 0.00     | 0.00 | 0.00 | 0.00 | 1.30    | 1.30     |
| 36m  | In advance    | 4.042   |          |         |          |      |      |      |         |          |
|      | Monthly       | 4.32    | 4.32     |         |          |      |      |      |         |          |
|      | On due        | 4.60    | 4.60     | 0.00    | 0.00     | 0.00 | 0.00 | 0.00 | 1.30    | 1.30     |
| 60m  | In advance    | 3.740   |          |         |          |      |      |      |         |          |
|      | Monthly       | 4.15    | 4.15     |         |          |      |      |      |         |          |
|      | On due        | 4.60    | 4.60     | 0.00    | 0.00     | 0.00 | 0.00 | 0.00 | 1.30    | 1.30     |

### III. Installment Deposit

### IV. Mint Free Installment Deposit

| Term | VND     |          | USD     |          | VND     |  | USD     |  |
|------|---------|----------|---------|----------|---------|--|---------|--|
|      | Counter | Internet | Counter | Internet | Counter |  | Counter |  |
| 6m   | 2.70    | 2.70     | 0.00    | 0.00     | 2.50    |  | 0.00    |  |
| 7m   | 2.70    | 2.70     | 0.00    | 0.00     | 2.50    |  | 0.00    |  |
| 8m   | 2.70    | 2.70     | 0.00    | 0.00     | 2.50    |  | 0.00    |  |
| 9m   | 2.70    | 2.70     | 0.00    | 0.00     | 2.50    |  | 0.00    |  |
| 10m  | 2.70    | 2.70     | 0.00    | 0.00     | 2.50    |  | 0.00    |  |
| 11m  | 2.70    | 2.70     | 0.00    | 0.00     | 2.50    |  | 0.00    |  |
| 12m  | 2.70    | 2.70     | 0.00    | 0.00     | 2.50    |  | 0.00    |  |
| 18m  | 2.70    | 2.70     | 0.00    | 0.00     | 2.50    |  | 0.00    |  |
| 24m  | 2.70    | 2.70     | 0.00    | 0.00     | 2.50    |  | 0.00    |  |
| 36m  | 2.70    | 2.70     | 0.00    | 0.00     | 2.50    |  | 0.00    |  |

#### Notes:

1. The interest rate will be determined by the amount and the period for which money is placed on time deposit. Interest amount is calculated based on actual number of days and a 365-day interest basis, interest rate unit is % per annual.

2. Time deposit interest rates of currencies CAD, SGD, NZD are 0% per year.

3. Minimum time deposit amount : VND2,000,000 or USD100 or EUR100 or JPY50,000 or AUD100 or GBP100 or CAD100 or SGD100 or NZD100.

4. Minimum installment amount : VND100,000 or USD10.

5. Minimum amount to receive interest of demand deposit account : VND10,000,000.

6. The time deposit account to be withdrawn prior to maturity shall be paid interest rate at the lowest demand deposit interest rate announced by the bank at the time of withdrawal and in accordance with the actual length of time from the day customer deposits money to the day customer withdraw partly or wholly money.

7. Interest rates applied for deposit of big amount shall be mutually agreed by the bank and the depositor.

8. These rates are subject to change without notice in advance.

9. Monthly Interest payment TD applied for VND only, minimum amount : VND20 million. Monthly interest amount will be credited automatically to customer's DDA.

Premature closing interest rate : equal Demand Deposit \* interest rate. Customer must refund the overpaid interest amount to the bank in case of premature closing.

Mr. Jang Young Jin - Treasury Department Director