



Effective from 04.12.2025

DEPOSIT INTEREST RATE
APPLICABLE TO CORPORATE CUSTOMERS
(EXCLUDING CREDIT INSTITUTIONS)

A. TERM DEPOSIT IN VND:

1. CORPORATE CUSTOMERS:

1.1 DEMAND DEPOSIT IN VND

DEMAND DEPOSIT INTEREST RATE/ UPSTAIR DEPOSIT INTEREST RATE/ SUPERIOR ACCOUNT INTEREST RATE/ ONLINE DEPOSIT INTEREST RATE	
End-of-day balance	Interest rate (%/year)
Below VND 10 billion	0.01
From VND 10 billion	0.05

DEMAND DEPOSIT WITH BONUS INTEREST RATE
Interest rate applicable = Interest rate of demand deposit + bonus interest rate
Bonus interest rate: 0.00%/year

1.2 INTEREST RATE FOR TERM DEPOSIT MADE AT THE COUNTER – TERM-END INTEREST PAYMENT:

Deposit per account (VND million)	Term-end interest payment (%/year)													
	1/2/3 weeks	01 month	02 months	03 months	04 months	05 months	06 months	09 months	12 months	13 months	15 months	18 months	24 months	36 months
1 - < 200	0.50	2.80	3.00	3.20	3.40	3.60	4.00	4.20	4.90	5.00	5.00	5.00	5.00	5.00
200 - < 1,000		2.90	3.10	3.30	3.50	3.70	4.10	4.30	5.00	5.00	5.00	5.00	5.00	5.00
1,000 - < 5,000		2.95	3.15	3.35	3.55	3.75	4.15	4.35	5.05	5.00	5.00	5.00	5.00	5.00
≥ 5,000		3.00	3.20	3.40	3.60	3.80	4.20	4.40	5.10	5.00	5.00	5.00	5.00	5.00

1.3 INTEREST RATE FOR TERM DEPOSIT MADE AT THE COUNTER – FIXED TIME INTEREST PAYMENT:

Deposit per account (VND million)	Periodic interest payment (%/year)									
	Monthly interest payment						Quarterly interest payment			
	12 months	13 months	15 months	18 months	24 months	36 months	12 months	15 months	18 months	24 months
1 - < 200	4.75	4.80	4.80	4.80	4.70	4.60	4.80	4.85	4.85	4.75
200 - < 1,000	4.85	4.80	4.80	4.80	4.70	4.60	4.90	4.85	4.85	4.75
1,000 - < 5,000	4.90	4.80	4.80	4.80	4.70	4.60	4.95	4.85	4.85	4.75
≥ 5,000	4.95	4.80	4.80	4.80	4.70	4.60	5.00	4.85	4.85	4.75

1.4 FIXED-TERM DEPOSIT INTEREST RATE AT THE COUNTER – UPFRONT INTEREST PAYMENT

Deposit per account (VND million)	Tenor/ Interest rate (%/year)												
	01 month	02 months	03 months	04 months	05 months	06 months	09 months	12 months	13 months	15 months	18 months	24 months	36 months
1 - < 200	2.75	2.95	3.15	3.35	3.50	3.90	4.05	4.65	4.70	4.70	4.65	4.50	4.30
200 - < 1,000	2.85	3.05	3.25	3.45	3.60	4.00	4.15	4.75	4.70	4.70	4.65	4.50	4.30
1,000 - < 5,000	2.90	3.10	3.30	3.50	3.65	4.05	4.20	4.80	4.70	4.70	4.65	4.50	4.30
≥ 5,000	2.95	3.15	3.35	3.55	3.70	4.10	4.25	4.85	4.70	4.70	4.65	4.50	4.30

1.5 INTEREST RATE FOR ONLINE TERM DEPOSIT

Deposit per account (VND million)	Term-end interest payment (%/year)													
	1/2/3 weeks	01 month	02 months	03 months	04 months	05 months	06 months	09 months	12 months	13 months	15 months	18 months	24 months	36 months
1 - < 200	0.50	3.60	3.70	4.00	4.00	4.10	4.70	4.80	5.40	5.40	5.40	5.40	5.40	5.40
200 - < 1,000		3.70	3.80	4.10	4.10	4.20	4.80	4.90	5.50	5.40	5.40	5.40	5.40	5.40
1,000 - < 5,000		3.75	3.85	4.15	4.15	4.25	4.85	4.95	5.55	5.40	5.40	5.40	5.40	5.40
≥ 5,000		3.80	3.90	4.20	4.20	4.30	4.90	5.00	5.60	5.40	5.40	5.40	5.40	5.40

2. SECURITIES COMPANIES, INSURANCE COMPANIES, FUND AND FUND MANAGEMENT COMPANIES, FINANCIAL INVESTMENT COMPANIES

2.1 DEMAND DEPOSIT IN VND

DEMAND DEPOSIT INTEREST RATE/ UPSTAIR DEPOSIT INTEREST RATE/ SUPERIOR ACCOUNT INTEREST RATE/ ONLINE DEPOSIT INTEREST RATE	
End-of-day balance	Interest rate (%/year)
Below VND 10 billion	0.05
From VND 10 billion	0.10

DEMAND DEPOSIT WITH BONUS INTEREST RATE
Interest rate applicable = Interest rate of demand deposit + bonus interest rate
Bonus interest rate: 0%/year

2.2 INTEREST RATE FOR TERM DEPOSIT MADE AT THE COUNTER – TERM END INTEREST PAYMENT:

Deposit per account (VND million)	Term-end interest payment (%/year)													
	1/2/3 weeks	01 month	02 months	03 months	04 months	05 months	06 months	09 months	12 months	13 months	15 months	18 months	24 months	36 months
1 - < 200	0.5	3.00	3.10	3.30	3.70	4.10	4.20	4.30	4.90	5.00	5.00	5.00	5.00	5.00
200 - < 1,000		3.00	3.10	3.30	3.70	4.10	4.20	4.30	4.90	5.00	5.00	5.00	5.00	5.00
1,000 - < 5,000		3.00	3.10	3.30	3.70	4.10	4.20	4.30	4.90	5.00	5.00	5.00	5.00	5.00
≥ 5,000		3.00	3.10	3.30	3.70	4.10	4.20	4.30	4.90	5.00	5.00	5.00	5.00	5.00

2.3 INTEREST RATE FOR TERM DEPOSIT MADE AT THE COUNTER – FIXED TIME INTEREST PAYMENT:

Deposit per account (VND million)	Periodic interest payment (%/year)									
	Monthly interest payment						Quarterly interest payment			
	12 months	13 months	15 months	18 months	24 months	36 months	12 months	15 months	18 months	24 months
1 - < 200	4.75	4.80	4.80	4.80	4.70	4.60	4.80	4.85	4.85	4.75
200 - < 1,000	4.75	4.80	4.80	4.80	4.70	4.60	4.80	4.85	4.85	4.75
1,000 - < 5,000	4.75	4.80	4.80	4.80	4.70	4.60	4.80	4.85	4.85	4.75
≥ 5,000	4.75	4.80	4.80	4.80	4.70	4.60	4.80	4.85	4.85	4.75

B. FOREIGN CURRENCY DEPOSITS (USD, JPY, EUR)

USD DEPOSIT (%/year)	
Term	Interest rate
Non-term deposit	0.00
From 1 week to 13 months	0.00
JPY DEPOSIT (%/year)	
1/2/3/6/9/12 months	0.00
EUR DEPOSIT (%/year)	
Non-term deposit	0.00

Notes:

- Interest is calculated over 365 days.
- Upon agreement between customers and ACB, the applicable interest rate may slightly differ from the interest rates posted above but will not exceed the cap(s) of interest rate regulated from time to time by the State Bank of Vietnam.
- Interest rates of premature withdrawals of VND time deposit: 0.01%/year (corporate customers) 0.05%/year (securities companies, insurance companies, fund and fund management companies, financial investment companies).



