



DEPOSIT INTEREST RATE FOR INDIVIDUAL CUSTOMER

(Applied since 19/01/2026)

I. COUNTER DEPOSIT RATES

1. Demand Deposit

TERM	INTEREST RATE (%/year)			
	VND	USD	JPY	EUR
Non - Term	0.05%	0.00%	0.00%	0.00%

2. Term Deposit

2.1. Time Deposit

TERM	INTEREST RATE (%/year)					
	VND			USD	JPY	EUR
	Prepaid	Monthly	Maturity			
1 week	x	x	0.2%	0.0%	0.0%	0.0%
2 weeks	x	x	0.2%	0.0%	0.0%	0.0%
3 weeks	x	x	0.2%	0.0%	0.0%	0.0%
1 month	2.2%	2.5%	2.5%	0.0%	0.0%	0.0%
2 months	2.2%	2.5%	2.5%	0.0%	0.0%	0.0%
3 months	2.6%	2.9%	2.9%	0.0%	0.0%	0.0%
4 months	2.6%	2.9%	2.9%	0.0%	0.0%	0.0%
5 months	2.6%	2.9%	2.9%	0.0%	0.0%	0.0%
6 months	3.5%	3.9%	3.9%	0.0%	0.0%	0.0%
7 months	3.5%	3.9%	3.9%	0.0%	0.0%	0.0%
8 months	3.5%	3.9%	3.9%	0.0%	0.0%	0.0%
9 months	3.5%	3.9%	3.9%	0.0%	0.0%	0.0%
10 months	3.5%	3.9%	3.9%	0.0%	0.0%	0.0%
11 months	3.5%	3.9%	3.9%	0.0%	0.0%	0.0%
1 year	4.5%	4.7%	4.7%	0.0%	0.0%	0.0%



2 years	4.5%	4.7%	4.7%	0.0%	0.0%	0.0%
3 years	4.5%	4.7%	4.7%	0.0%	0.0%	0.0%
4 years	4.5%	4.7%	4.7%	0.0%	0.0%	0.0%
5 years	4.5%	4.7%	4.7%	0.0%	0.0%	0.0%

2.2. Term Saving Deposit

TERM	INTEREST RATE (%/year)				
	VND			USD	EUR
	Prepaid	Monthly	Maturity		
Non - Term	0.1%	0.1%	0.1%	0.0%	0.0%
1 month	3.2%	3.2%	3.2%	0.0%	0.0%
2 months	3.2%	3.2%	3.2%	0.0%	0.0%
3 months	3.7%	3.7%	3.7%	0.0%	0.0%
4 months	3.7%	3.7%	3.7%	0.0%	0.0%
5 months	3.7%	3.7%	3.7%	0.0%	0.0%
6 months	4.3%	4.3%	4.3%	0.0%	0.0%
7 months	4.3%	4.3%	4.3%	0.0%	0.0%
8 months	4.3%	4.3%	4.3%	0.0%	0.0%
9 months	4.3%	4.3%	4.3%	0.0%	0.0%
10 months	4.3%	4.3%	4.3%	0.0%	0.0%
11 months	4.3%	4.3%	4.3%	0.0%	0.0%
1 year	5.0%	5.0%	5.0%	0.0%	0.0%
2 years	5.0%	5.0%	5.0%	0.0%	0.0%
3 years	5.1%	5.1%	5.1%	0.0%	0.0%
4 years	5.1%	5.1%	5.1%	0.0%	0.0%
5 years	5.1%	5.1%	5.1%	0.0%	0.0%



2.3. Installment Deposit

TERM	INTEREST RATE (%/year)
From 6 months to less 12 months	4.4%
From 12 months to less 24 months	4.5%
From 24 months to less 36 months	8.0%
From 36 months to 60 months	8.8%

- **For Installment Deposit product:** Customers are required to accumulate the full target amount on a monthly basis to be eligible for the interest rate announced at the time of product registration. In case the monthly target amount is not fully accumulated, the account shall be subject to the **Demand deposit interest rate** in accordance with the Bank's regulations from time to time.

2.4. Woori V Free Saving Deposit

TERM	BASIC INTEREST RATE (%/year)	PREFERENTIAL INTEREST RATE (%/year)
From 6 months to less 12 months	4.6%	Tối đa 1.5%
From 12 months to less 24 months	5.0%	
From 24 months to less 36 months	5.3%	
36 months	5.3%	

II. ONLINE DEPOSIT INTEREST RATE

1. Demand Deposit Interest Rate (WON ACCOUNT)

Term	VND
Non term	0.05

2. Time Deposit Interest Rate

2.1. WON Time Deposit

Term	1 month ~ under 3 months	3 months ~ under 6 months	6 months ~ under 12 months	12 months ~ under 24 months	24 months ~ under 60 months
Total interest rate	2.5	4	4.7	5.5	6
Basic interest rate	2.3	3.8	4.5	5.3	5.8
Preferential interest rate	0.2 (Register Internet/Mobile Banking within the last 3 months)				



2. WON Challenge

Period	3 months	6/9 months	12/15/18/21 months	24 months
Total interest rate	3.5	4.8	6	6.2
Basic interest rate	2.5	3.8	4.5	4.7
Preferential interest rate	Maximum 1		Maximum 1.5	
Have WON Account	0.5	0.5	0.5	0.5
Own Z-card			0.5	0.5
Receive salary via Woori Bank			0.5	0.5
Have a loan at Woori Bank (exclude prepayment loan)			0.5	0.5
Top up/buy phone card from 500,000 VND on WON App within 01 latest year			0.5	0.5
Register monthly automatic savings & successfully automatic savings at least 1/2 terms	0.5	0.5	0.5	0.5

3. WON Goal Savings

Term	6 months ~ under 12 months	12 months ~ under 24 months	24 months ~ under 36 months	36 months
Total interest rate	4.8	6	8	8.8
Basic interest rate	3.3	4.5	6.5	7.3
Preferential interest rate	Initial deposit amount		Maximum 1.5	
	200 million ~ under 500 million		0.3	
	500 million ~ under 1 billion		0.6	
	1 billion ~ under 2 billion		0.9	
	2 billion ~ under 5 billion		1.2	
	From 5 billion		1.5	