



DEPOSIT INTEREST RATE FOR INDIVIDUAL CUSTOMER

Apply specialized Online Banking products

(Applied since 15/04/2026)

I. DEMAND DEPOSIT INTEREST RATE (WON Account) (VND)

Term	Non term	
Interest rate (%/year)	VND	0.05%
	WON Box (*)	0.5%

(*) WON Box is a feature linked to WON Account and allows deposits and withdrawals only through WON Account. The maximum limit is 100,000,000 VND.

II. TIME DEPOSIT INTEREST RATE (VND)

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 36 months	36 months ~ 60 months
Interest rate (%/year)	4.2%	4.3%	4.7%	6%	6.3%	6.3%

2. WON Challenge

Term	3 months	6/9 months	12/15/18/21 months	24 months	36 months
Total interest rate (%/year)	3.5%	4.8%	6%	6.3%	6.3%
Basic interest rate (%/year)	2.5%	3.8%	4.5%	4.8%	4.8%
Preferential interest rate (%/year)	Maximum 1%		Maximum 1.5%		

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 (%/year)	5.5%	6.5%	7.8%	7.8%
Basic interest rate (%/year)	4.5%	5.5%	6.8%	6.8%
Preferential interest rate (%/year)	Maximum 1%			



4. Daily Savings

Term	60 days	90 days	120 days
Total interest rate (%/year)	3%	3.5%	4%
Basic interest rate (%/year)	1.5%	2%	2.5%
Preferential interest rate (%/year)	Maximum 1.5%		