

CURRENT ACCOUNT

Current Account	Interest Rate (% p.a.)
VND Current Account	0.00
Global Currency Account (SGD, USD)	0.00

TERM DEPOSIT / SAVINGS DEPOSIT

Term Deposit – UOB Easy		
Currency	Tenor	Interest Rate (% p.a.)
VND	2 months	0.80
VND	45 days <i>(for Privilege Banking)</i>	0.70

Term Deposit/Savings Deposit			
Currency	Tenors	Interest Rate (% p.a.)	
		At counter	Internet
VND	1 month	0.50	0.70
	2 months	0.60	0.80
	3 months	0.70	0.90
	4 months	1.50	N/A
	6 months	3.10	3.30
	9 months	3.50	3.70
	12 months	3.80	4.00
	13 months	3.80	N/A
USD	18 months	4.30	N/A
	1 month	0.00	
	2 months	0.00	
	3 months	0.00	
	6 months	0.00	
	9 months	0.00	
	12 months	0.00	

Note:

 ➤ **Common Rules:**

- The above rates are subject to change from time to time.

- According to Circular 04/2011/TT-NHNN dated 10 March 2011, in case of pre-maturity uplift of VND Term Deposit/Savings Deposit, the maximum interest rates receivable is 0%p.a. (the lowest VND Demand Deposit interest rate of United Overseas Bank (Vietnam) (“The Bank”)).
 - The rates are calculated on the basis of 365 days per year.
 - The Client is accountable for security of the Savings Card/Term Deposit Agreement. If the Savings Card/Term Deposit Agreement is wrinkle up, torn or lost, the Client has to notify the Bank immediately. The Bank shall not be responsible for any unauthorized withdrawal if the Client fails to notify the Bank promptly in case the Savings Card/Term Deposit Agreement is lost, stolen, mislaid or crumpled.
 - The Client may check balance of Term Deposit/Savings Deposit by telephoning our Call Center 1800 599 921 or log on to our Personal Internet Banking platform or our UOB Mighty application on smartphone.
- **For Savings Deposit:**
- Process to withdraw and place Savings Deposit will be transacted over the Bank counter:
For placing, withdrawing or any other transactions related to Savings Deposit, the Client has to present the original copy of Savings Card, Identity Card, Identification or Passport which is valid and apply signature which was registered with the Bank. In case placing or withdrawing Savings Deposit is transacted by legal authorized representative, the legal authorized representative has to present (i) paperwork proving representative competency of the Legal authorized representative; (ii) valid Identity Card, Identification or Passport of the Legal authorized representative; and (iii) valid Identity Card, Identification or Passport of the Client.
 - Form of Savings Deposit:
 - Interest Receiving Method: At maturity
 - Extend Deposit Term: Upon agreement with the Client
 - In case of pre-maturity uplift of Global Currency Savings Deposit, the Client has to notify the Bank in 2-working-day prior to the withdrawal date
 - Savings Deposit pre-maturity uplift: the lowest related currency Demand Deposit interest rate as per the Bank prescription upon the time will be applied to Deposit pre-maturity uplift, whether partly or totally.
 - Interest calculation method: applied as per prescription of Account and Service’ Rules and Regulations and Additional Term and Condition to Account and Service which are uploaded on website www.uob.com.vn from time to time.
- **For Term Deposit:**
- Transaction of withdrawing and placing Term Deposit will be processed via the Client Current Account.
 - Procedure to withdraw and place Term Deposit can be transacted over the Bank counter or online platform.