



PERSONAL BANKING CUSTOMER INTEREST RATES

Effective from **16-Apr-2021**

1. Time Deposit Account and Savings Deposit

Interest Received At Maturity (%p.a.)									
Tenor	VND	USD	EUR	GBP	AUD	CAD	JPY	HKD	SGD
7 days	0.10	0.00	0.01	0.01	0.01	0.01	0.01	0.01	0.01
14 days	0.10	0.00	0.01	0.01	0.01	0.01	0.01	0.01	0.01
21 days	0.10								
100 days	1.25								
200 days	1.75								
300 days	1.75								
1 month	0.50	0.00	0.01	0.01	0.01	0.01	0.01	0.01	0.01
2 months	0.50	0.00	0.01	0.01	0.01	0.01	0.01	0.01	0.01
3 months	1.25	0.00	0.01	0.01	0.01	0.01	0.01	0.01	0.01
4 months	1.25								
5 months	1.25								
6 months	1.75	0.00	0.01	0.01	0.01	0.01	0.01	0.01	0.01
7 months	1.75								
8 months	1.75								
9 months	1.75	0.00	0.01	0.01	0.01	0.01	0.01	0.01	0.01
10 months	1.75								
11 months	1.75								
12 months	1.75	0.00	0.01	0.01	0.01	0.01	0.01	0.01	0.01
18 months	2.75								
24 months	2.75								
36 months	2.75								

Interest Received Monthly (%p.a.)									
Tenor	VND	USD	EUR	GBP	AUD	CAD	JPY	HKD	SGD
1 month	0.50	0.00	0.01	0.01	0.01	0.01	0.01	0.01	0.01
2 months	0.50	0.00	0.01	0.01	0.01	0.01	0.01	0.01	0.01
3 months	1.25	0.00	0.01	0.01	0.01	0.01	0.01	0.01	0.01
4 months	1.25								
5 months	1.25								
6 months	1.74	0.00	0.01	0.01	0.01	0.01	0.01	0.01	0.01
7 months	1.74								
8 months	1.74								
9 months	1.74	0.00	0.01	0.01	0.01	0.01	0.01	0.01	0.01
10 months	1.74								
11 months	1.74								
12 months	1.74	0.00	0.01	0.01	0.01	0.01	0.01	0.01	0.01
18 months	2.70								
24 months	2.68								
36 months	2.65								

2. Transaction Banking

Tenor	VND	USD	EUR	GBP	AUD	CAD	JPY	HKD	SGD
Demand Deposit	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

3. Online Savings Account

	< VND 20m	>= VND 20m
Demand Deposit	0.10	0.20

Step-up Time Deposit (VND) (%p.a.)									
Monthly cycle to pay interest	Month number	Tenor 12 Months							
Cycle 1	1	0.75							
Cycle 2	2	1.15							
Cycle 3	3	1.25							
Cycle 4	4	1.35							
Cycle 5	5	1.45							
Cycle 6	6	1.55							
Cycle 7	7	1.65							
Cycle 8	8	1.75							
Cycle 9	9	1.85							
Cycle 10	10	1.95							
Cycle 11	11	2.05							
Cycle 12	12	2.45							
Average rate (%p.a.)		1.60							
Quarterly cycle to pay interest	Month number	Tenor 12 Months	Tenor 24 Months						
Cycle 1	1	0.75	0.75						
	2	0.75	0.75						
	3	0.75	0.75						
Cycle 2	4	1.75	1.75						
	5	1.75	1.75						
	6	1.75	1.75						
Cycle 3	7	2.00	2.00						
	8	2.00	2.00						
	9	2.00	2.00						
Cycle 4	10	2.50	2.25						
	11	2.50	2.25						
	12	2.50	2.25						
Cycle 5	13		2.50						
	14		2.50						
	15		2.50						
Cycle 6	16		2.75						
	17		2.75						
	18		2.75						
Cycle 7	19		3.00						
	20		3.00						
	21		3.00						
Cycle 8	22		5.00						
	23		5.00						
	24		5.00						
Average rate (%p.a.)		1.75	2.50						

Note:

- (1) All above interest rates are for reference only. The Bank reserves the right to change interest rates without prior notice.
- (2) Please call our Contact Center at (84) 28 37 247 247 (the South) or (84) 24 62 707 707 (the North) for the latest rates.
- (3) Deposit principal and interest will be paid at any branch.

INTEREST CALCULATION METHOD

1. Components for Interest Calculation

- Interest Period:
 - Demand Deposit: number of days having actual balance.
 - Time Deposit/Savings Deposit: from and including the date of deposit placement and not including the maturity date.
 - Loan: from and including the date of loan disbursement and not including the date the loan was repaid, regardless of whether the loan was successfully transferred to the beneficiary.
 - Credit Card: from the transaction date until the day-end balance is fully paid.

- Actual Balance:
 - Demand Deposit: day-end balance.
 - Time Deposit /Savings Deposit: principal amount maintained during the Interest Period.
 - Loan: day-end balance of the outstanding principal or the overdue principle.
 - Credit Card: end-day balance of the day-end outstanding which cardholder must pay to the Bank.

- No. of days has actual balance: no. of days has unchanged actual balance.

- Interest rate: as set out in relevant contracts/application forms/advices between customers and HSBC.

2. Interest Calculation

$$\text{Interest Amount} = \frac{\sum(\text{Actual Balance} \times \text{No. of days has actual balance} \times \text{Interest Rate})}{365}$$

- The interest rate provided shall be equal to the interest rate calculated in accordance with the method prescribed by the regulation.

- The interest calculation formula applies to both loan and deposit products, including retail and corporate customers.