**BAB123032: Notice on bond interest rates**

On May 27, 2024, Bac A Commercial Joint Stock Bank announced Notice No. 86/2024/TB-BACABANK on the interest rate for the 1st interest period from (and including) June 17, 2024 to (but not including) June 17, 2025 of Bac A Commercial Joint Stock Bank’s Bonds issued to the public for the second time (Round 1) as follows:

|  |  |  |  |
| --- | --- | --- | --- |
| Bond symbol | BAB201-07L | BAB201-07C | BAB201-08C |
| Bond code | The Bond code will be issued by the Vietnam Securities Depository and Clearing Corporation (VSDC) according to current regulations after BAC A bank completes the offering and carries out the central depository procedure of the bonds at VSDC | | |
| Bond name | Bonds issued by Bac A Commercial Joint Stock Bank to the public for the second time (Round 1) (BAB201-07L) | Bonds issued by Bac A Commercial Joint Stock Bank to the public for the second time (Round 1) (BAB201-07C) | Bonds issued by Bac A Commercial Joint Stock Bank to the public for the second time (Round 1) (BAB201-08C) |
| Date | June 17, 2024 | June 17, 2024 | June 17, 2024 |
| Maturity date | June 17, 2031 | June 17, 2031 | June 17, 2031 |
| Redemption rights exercise date | December 17, 2025 | June 17, 2026 | June 17, 2027 |
| First interest period | From (and including) June 17, 2024 to (but not including) June 17, 2025 | | |
| Interest rate for the first interest period | Interest Rate = Reference Interest Rate + 1.2%/year | Interest Rate = Reference Interest Rate + 1.5%/year | Interest Rate = Reference Interest Rate + 1.9%/year |

In which, "Reference Interest Rate": is used to determine the interest rate for the Interest Calculation Period, which is the interest rate on regular personal savings deposits in Vietnamese Dong, with interest paid later, with a term of 12 months. This information is announced on the official website of Bac A Commercial Joint Stock Bank at the Interest Rate Determination Date. In case there are preferential interest rates for one or several specific customers or for one or several specific deposit levels, the Reference Interest Rate is the highest announced interest rate.

Interest Rate Determination Date is the Interest Rate Determination Date for the first interest period which is the start date of receiving applications to buy Bonds (May 27, 2024).

The Reference Interest Rate determined at the Interest Rate Determination Date (May 27, 2024) of Bac A Commercial Joint Stock Bank is 5.60%/year.

Accordingly, Bac A Commercial Joint Stock Bank would like to announce the interest rate for the first interest period from (and including) June 17, 2024 to (but not including) June 17, 2025 of Bac A Commercial Joint Stock Bank’s Bonds issued to the public for the second time (Round 1) as follows:

* BAB201-07L Bond: 6.80%/year
* BAB201-07C Bond: 7.10%/year
* BAB201-08C Bond: 7.50%/year

On May 27, 2024, Bac A Commercial Joint Stock Bank announced Decision No. 750/2024/BacABank on mobilization interest rates for savings deposits in VND and term deposits for Individuals as follows:

Article 1: Mobilization interest rates for savings deposits in VND and term deposits for Individuals applied within BAC A BANK system are as follows:

1. Demand deposit

|  |  |  |  |
| --- | --- | --- | --- |
| Term | In VND | | |
| Monthly interest (%/year) | Quarterly interest (%/year) | Interest at the end of the period (%/year) |
| No term | - | - | 0.50 |

1. Term deposit and savings deposits in VND

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Term | Less than 1 billion | | | From 1 billion or more | | |
| Monthly interest (%/year) | Quarterly interest (%/year) | Interest at the end of the period (%/year) | Monthly interest (%/year) | Quarterly interest (%/year) | Interest at the end of the period (%/year) |
| 1 week | - | - | 0.50 | - | - | 0.50 |
| 2 weeks | - | - | 0.50 | - | - | 0.50 |
| 3 weeks | - | - | 0.50 | - | - | 0.50 |
| 1 month | - | - | 3.10 | - | - | 3.30 |
| 2 months | 3.05 | - | 3.10 | 3.25 | - | 3.30 |
| 3 months | 3.25 | - | 3.30 | 3.45 | - | 3.50 |
| 4 months | 3.45 | - | 3.50 | 3.65 | - | 3.70 |
| 5 months | 3.65 | - | 3.70 | 3.85 | - | 3.90 |
| 6 months | 4.50 | 4.55 | 4.60 | 4.70 | 4.75 | 4.80 |
| 7 months | 4.50 | - | 4.60 | 4.70 | - | 4.80 |
| 8 months | 4.50 | - | 4.60 | 4.70 | - | 4.80 |
| 9 months | 4.60 | 4.65 | 4.70 | 4.80 | 4.85 | 4.90 |
| 10 months | 4.60 | - | 4.70 | 4.80 | - | 4.90 |
| 11 months | 4.60 | - | 4.70 | 4.80 | - | 4.90 |
| 12 months | 5.25 | 5.30 | 5.40 | 5.45 | 5.50 | 5.60 |
| 13 months | 5.25 | - | 5.40 | 5.45 | - | 5.60 |
| 15 months | 5.25 | 5.30 | 5.40 | 5.45 | 5.50 | 5.60 |
| 18 months | 5.35 | 5.40 | 5.50 | 5.55 | 5.60 | 5.70 |
| 24 months | 5.35 | 5.40 | 5.50 | 5.55 | 5.60 | 5.70 |
| 36 months | 5.35 | 5.40 | 5.50 | 5.55 | 5.60 | 5.70 |

Article 2: The corresponding term deposit balance before this Decision takes effect will remain at the previous interest rate until expiration. All deposits arising from the effective date of this Decision shall be applied according to this Decision.

In case the customer withdraws before maturity, the customer will enjoy interest rates according to the regulations of Bac A Commercial Joint Stock Bank according to each period.

If customers receive monthly or quarterly interest when withdrawing before maturity, the customer must refund the received interest (if any).

Article 3: This Decision replaces all previously issued Decisions and takes effect from May 25, 2024. The Head Office, the Business Center, affiliated Branches and Transaction Offices, the Department of Information Technology and related units are responsible for coordinating with each other to implement this Decision.