

CIRCULAR

Amending Clause 3 Article 3 of Circular No. 04/2022/TT-NHNN dated June 16, 2022, of the Governor of the State Bank of Vietnam, providing the application of interest rates for early withdrawal of deposits from credit institutions or foreign bank branches

Pursuant to the Law on the State Bank of Vietnam dated June 16, 2010;

Pursuant to the Law on Credit Institutions dated January 18, 2024;

Pursuant to the Government's Decree No. 102/2022/ND-CP dated December 12, 2022, defining the functions, tasks, powers and organizational structure of the State Bank of Vietnam;

At the proposal of the Director of the Monetary Policy Department;

The Governor of the State Bank of Vietnam hereby promulgates the Circular amending Clause 3 Article 3 of Circular No. 04/2022/TT-NHNN dated June 16, 2022, of the Governor of the State Bank of Vietnam, providing the application of interest rates for early withdrawal of deposits from credit institutions or foreign bank branches.

Article 1. Amending Clause 3 Article 3 Circular No. 04/2022/TT-BTC as follows:

“3. Certificates of deposits issued by credit institutions.”

Article 2. Effect

This Circular takes effect from November 20, 2024.

Article 3. Organization of implementation

The Chief of the Office, the Director of the Monetary Policy Department, and heads of units of the State Bank of Vietnam, credit institutions, and foreign bank branches shall implement this Circular./.

**FOR THE GOVERNOR
THE DEPUTY GOVERNOR**

Pham Thanh Ha