

Valid from February 26th 2018

Current Account

	CZK	EUR	USD
Credit Balance	0,01%	0,01%	0,01%
Unauthorized Overdraft	25,00%	25,00%	25,00%

Savings Account

Credit balance	CZK	EUR	USD
First tier below 2 mil. CZK	0,20%	-	-
Second tier above 2 mil. CZK	0,01%	-	-
Unauthorized Overdraft	25,00%	-	-

Savings Account HIT in CZK

Credit balance	Base rate	Bonus rate	
First tier up to 200 000 CZK	0,20%	0,60%	-
Second tier from 200 000 CZK to CZK 3 mil. CZK	0,20%	-	-
Third tier above 3 mil. CZK	0,01%	-	-

Savings Account EXTRA

	CZK	EUR	USD
First tier interest threshold	below 3 mil. CZK	below 200 000 EUR	-
Credit Balance - First tier	0,10%	0,10%	-
Credit Balance - First tier - EXTRA interest	0,20%	0,10%	-
Second tier interest threshold	above 3 mil. CZK	above 200 000 EUR	-
Credit Balance - Second tier	0,01%	0,01%	-
Credit Balance - Second tier - EXTRA interest	0,00%	0,00%	-
Unauthorized Overdraft	25%	25,00%	-

Term Deposit

	CZK	EUR	USD
3-Month	0,20 %	0,10 %	1,25 %
6-Month	0,30 %	0,20 %	1,40 %
12-Month	0,40 %	0,25 %	1,60 %
18-Month	0,50 %	0,35 %	1,70 %
24-Month	0,60 %	0,45 %	1,80 %
36-Month	0,80 %	0,65 %	2,00 %
48-Month	1,00 %	-	-
60-Month	1,20 %	-	-
Minimum deposit upon opening	CZK 20,000	EUR 1,000	USD 1,000
Cancellation before maturity - opened till 20.06.2014	2,00% of principal	2,00% of principal	2,00% of principal
Cancellation before maturity - opened from 21.06.2014	4,00% of principal	4,00% of principal	4,00% of principal

Bank reserves the right to determine an individual interest rate for clients with aggregate deposits of all products and currencies higher than 20 million CZK or equivalent.

Mortgages - standard interest rates

	Purpose	Refinancing	Non-purpose/ Refinancing	PRO / FIT
Fixation period 1 year	from 3,79%	-	3,79%	from 5,29 %
Fixation period 3 years	from 2,49%	from 2,49%	3,79%	from 3,89 %
Fixation period 5 years	from 2,59%	from 2,59%	3,79%	from 3,89 %

Interest rates for mortgages are stated with discount for CPI by MetLife.

Interest rates are stated as annual (p.a.)