

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 500 000 CZK	0.20%	-	-
Second tier above 500 000 CZK	1.00 %	-	-
Unauthorized Overdraft	25.00%	-	-

Example: If the account balance is CZK 1,500,000,-, the amount of CZK 500,000,- is paid interest on at the rate of 0.2 % p.a. and the amount of CZK 1,000,000,- is paid interest on at the rate 1 % p.a.

Savings Account HIT in CZK

Credit balance	Base rate	Bonus rate	
First tier up to 200 000 CZK	0.20%	0.80%	-
Second tier from 200 000 CZK to CZK 10 mil. CZK	0.20%	-	-
Third tier above 10 mil. CZK	0.01%	-	-

To obtain the bonus rate, all you need to do is to make 3 payments with your Equa bank contactless card or at the last day of the month market value of your investments is at least 50 000 CZK. Example: If the account balance is CZK 250,000,- and the client fulfils the conditions for obtaining a bonus rate, the amount of CZK 200,000,- is paid interest on at the rate of 1 % p.a. and the remaining CZK 50,000,- is paid interest on at the rate of 0.2 % p.a.

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%	-

Example: If the account balance is CZK 3,500,000 and the client fulfils the conditions for obtaining the EXTRA interest rate, the amount of CZK 3,000,000 is paid interest on at the rate of 0.3 % p.a. and the remaining CZK 500,000 is paid interest on at the rate 0.01 % p.a.

Term Deposit

	CZK	EUR	USD
3-Month	0.25%	0.10 %	1.40 %
6-Month	0.50%	0.20 %	1.60 %
12-Month	1.00%	0.25 %	1.80 %
18-Month	1.15%	0.35 %	1.90 %
24-Month	1.25%	0.45 %	1.95 %
36-Month	1.50%	0.65 %	2.00 %
48-Month	1.75%	-	-
60-Month	2.00%	-	-
Minimum deposit upon opening	CZK 20.000	EUR 1.000	USD 1.000

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 3.99%	-	3.99%	from 5.29 %
Fixation period 3 years	from 2.79%	from 2.79%	3.79%	from 3.89 %
Fixation period 5 years	from 2.89%	from 2.89%	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.)