

Current Account

	CZK	EUR	USD
Credit Balance	0,01%	0,01%	0,01%
Authorized Ovedraft	20,00%	n/a	n/a
Unauthorized Overdraft	25,00%	25,00%	25,00%

Savings Account

	CZK	EUR	USD
Credit Balance	2,30%	n/a	n/a
Unauthorized Overdraft	25,00%	n/a	n/a

Term Deposit

	CZK	EUR	USD
3-Month	1,70%	1,42%	0,25%
6-Month	1,90%	1,55%	0,27%
12-Month	2,10%	1,80%	0,30%
36-Month	3,00%	1,80%	0,30%
Minimum deposit upon opening	CZK 20,000	EUR 1,000	USD 1,000
Cancellation before maturity	2,00 % of principal	2,00 % of principal	2,00 % of principal

Mortgages

	Purpose mortgage	Refinancing	Non-purpose mortgage
Fixation period 1 year	from 4,79 %	n/a	from 7,29 %
Fixation period 3 years	from 3,59 %	from 3,49 %	from 6,89 %
Fixation period 5 years	from 3,89 %	from 3,79 %	from 6,89 %

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