

Current Account

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

Savings Account

	CZK	EUR	USD
Credit Balance	2,3 %	-	-
Unauthorized Overdraft	25,00 %	-	-

Term Deposit

	CZK	EUR	USD
3-Month	1,70 %	1,42 %	0,25 %
6-Month	2,40 %	1,55 %	0,27 %
12-Month	2,65 %	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	Refinancing	Non-purpose
Fixation period 1 year	from 4,79 %	n/a	from 7,29 %
Fixation period 3 years	from 3,49 %	from 3,39 %	from 6,39 %
Fixation period 5 years	from 3,79 %	from 3,69 %	from 6,39 %

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