

Current Account

	CZK	EUR	USD
Credit Balance	0.01%	0.01%	0.01%

Savings Account MAX

	CZK	EUR	USD
Credit Balance	0.10%	-	-

Savings Account HIT in CZK

	CZK	EUR	USD
Credit Balance	0.10%	-	-

Savings Account EXTRA

	CZK	EUR
First tier interest threshold	Below CZK 3 mil.	Below EUR 200,000
Credit Balance - First tier	0.10%	0.01%
Credit Balance - First tier - EXTRA interest	0.20%	0.01%
Second tier interest threshold	Above CZK 3 mil.	Above EUR 200,000
Credit Balance - Second tier	0.01%	0.01%
Credit Balance - Second tier - EXTRA interest	0.00%	0.00%

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 earns interest at the rate of 0.3% p.a. and the remaining CZK 500,000 earns interest at the rate 0.01% p.a.

Term Deposit

	CZK	EUR	USD
3 month	0.20%	0.01%	0.01%
6 month	0.20%	0.01%	0.05%
12 month	0.40%	0.05%	0.10%
18 month	0.45%	0.10%	0.15%
24 month	0.50%	0.15%	0.20%
36 month	0.60%	0.20%	0.25%
48 month	0.70%	-	-
60 month	0.80%	-	-
Minimum deposit upon opening	CZK 20.000	EUR 1.000	USD 1.000

The Bank reserves the right to set individual interest rates for clients with aggregate deposits of all products and currencies exceeding CZK 20 million or the equivalent.

Unauthorized Overdraft

An interest rate 25% p. a. is charged for Unauthorized Overdraft on Current Accounts or Saving Accounts.

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 2.29%	From 2.29%	3.79%	From 3.89%
Fixation period 5 years	From 2.29%	From 2.29%	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.)