

### Current Account

	CZK	EUR	USD
Credit Balance	0.01%	0.01%	0.01%

### Savings Account MAX

	CZK	EUR	USD
Credit balance up to CZK 500,000	0.10%	-	-

### Savings Account HIT in CZK

	CZK	EUR	USD
Credit balance up to CZK 200,000	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.

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