

Current account



	CZK	EUR	USD
Credit balance	0.01 %	0.01 %	0.01 %
Unauthorized balance overdraft	25.00 %	25.00 %	25.00 %
Minimum Balance	CZK 0	EUR 0	USD 0

Notary/attorney-at-law escrow account



	CZK	EUR	USD
Credit balance	0.15 %	0.01 %	0.01 %
Unauthorized balance overdraft	25.00 %	25.00 %	25.00 %
Minimum Balance	CZK 0	EUR 0	USD 0

Escrow account



	CZK	EUR	USD
Credit balance	individually	individually	individually
Unauthorized balance overdraft	25.00 %	25.00 %	25.00 %

Registered capital account (not offered)



	CZK
Credit balance	0.01 %
Unauthorized balance overdraft	25.00 %

Savings account with notice period



	CZK		
	Legal entities	Individuals entrepreneurs	Financial customer*
Interest rate is set for individual tiers of credit balance:			
Amount to CZK 25,000,000	0.15 %	0.15 %	0.10 %
Amount from CZK 25,000,000	0.01 %	0.01 %	0.01 %
Unauthorized balance overdraft	25.00 %	25.00 %	25.00 %
Minimum balance	CZK 0	CZK 0	CZK 0

Savings account



Interest rate is set for individual tiers of credit balance:	CZK		
	Legal entities	Individuals entrepreneurs	Financial customer*
Amount to CZK 25,000,000	0.10 %	0.10 %	0.05 %
Amount from CZK 25,000,000	0.01 %	0.01 %	0.01 %
Unauthorized balance overdraft	25.00 %	25.00 %	25.00 %
Minimum balance	CZK 0	CZK 0	CZK 0

Savings account (not offered)



Interest rate is set for individual tiers of credit balance:	EUR		
	Legal entities	Individuals entrepreneurs	Financial customer*
Amount to EUR 1,000,000	0.01 %	0.01 %	0.01 %
Amount from EUR 1,000,000	0.01 %	0.01 %	0.01 %
Unauthorized balance overdraft	25.00 %	25.00 %	25.00 %
Minimum balance	EUR 0	EUR 0	EUR 0

Savings account (not offered)



Interest rate is set for individual tiers of credit balance:	USD		
	Legal entities	Individuals entrepreneurs	Financial customer*
Amount to USD 1,000,000	0.01 %	0.01 %	0.01 %
Amount from USD 1,000,000	0.01 %	0.01 %	0.01 %
Unauthorized balance overdraft	25.00 %	25.00 %	25.00 %
Minimum balance	USD 0	USD 0	USD 0

* Financial customer within the meaning of Article 411 of Regulation (EU) No 575/2013 on prudential requirements for credit institutions, i.e. a credit institution, investment firm, securitisation special purpose entity, collective investment undertaking, non-open ended investment scheme, insurance undertaking, reinsurance undertaking, financial holding company or mixed-financial holding company.

Term deposit (not offered)



	CZK		EUR		USD	
	Legal entities	Individuals entrepreneurs	Legal entities	Individuals entrepreneurs	Legal entities	Individuals entrepreneurs
1 month	-	-	-	-	-	-
3 months	-	-	-	-	-	-
6 months	-	-	-	-	-	-
12 months	-	-	-	-	-	-
24 months	-	-	-	-	-	-
36 months	-	-	-	-	-	-
48 months	-	-	-	-	-	-
60 months	-	-	-	-	-	-
Minimum deposit	20 000 CZK		1 000 EUR		1 000 USD	



Loans

	CZK	EUR
Investment and operating loans, overdrafts	Individually	Individually
Small business loan - overdraft unsecured by real estate		
Selected commercial entities ** / Rodinná firma ***	11.00 %	-
Approved upon submission of 2 tax returns	12.00 %	-
Approved upon submission of 1 tax return	18.00 %	-
Small business loan - overdraft secured by real estate		
Selected commercial entities ** / Rodinná firma ***	8.00 %	-
Approved upon submission of 2 tax returns	9.00 %	-
Approved upon submission of 1 tax return	11.00 %	-
Small business loan		
Small business loan - instalment loan secured by real estate	from 6.50 % ****	-
Small business loan - instalment loan unsecured by real estate	from 7.90 % ****	-
Reference rate (RR) *	7.00 %	-
Equa bank Basic rate	3.00 %	-
Default interest *****	20.00 %	20.00 %

* Applies to loans concluded until 31 December 2008.

** Selected commercial entities = individual entrepreneurs and legal entities from the ranks of physicians, dentists, pharmacists, veterinarians, notaries, attorneys, tax advisors, distrainers, auditors, architects, legal experts and interpreters.

*** Rodinná firma = Individual Entrepreneur (over the age of 18), sharing his/her work and/or assets with at least one relative over the age of 15 in the ascending line, a sibling and/or a spouse (hereinafter "Family Member") or Legal entity with the legal form of General Partnership, Limited Partnership, Limited Liability Company, Joint Stock Company, European Company, European Economic Interest Grouping, Cooperative or European Cooperative Society under the following conditions which must be fulfilled in parallel:

- The absolute majority of partners with an unlimited liability consists of the Family Members or the absolute share of the registered capital is held by the Family Members;

- At least one Family Member is member of its statutory body;

- The address of the seat is in the Czech Republic.

**** The interest rate is set in particular according to the repayment period, loan amount, collateral value and client's creditworthiness.

***** The commercial rate of unpaid receivables is increased by default interest.

General terms and conditions

The interest rates listed are annual interest rates (p. a.).

The deposits are insured pursuant to Act No. 21/1992 Coll., on Banks, as amended. The interest revenue is subject to the income tax pursuant to Act No. 586/1992 Coll., as amended.

The Bank reserves the right to set an individual interest rate for clients whose deposits for all products and currencies amount to or exceed CZK 25 m.