

Current Account

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

Savings Account

	CZK	EUR	USD
Credit Balance	2,30 %	-	-
Unauthorized Overdraft	25,00 %	-	-

Savings Account EXTRA

	CZK	EUR	USD
<i>First tier interest threshold</i>	<i>below 5 mil. CZK</i>	<i>below 200 000 EUR</i>	-
Credit Balance - First tier	1,80%	1,00 %	-
Credit Balance - First tier - EXTRA interest	0,80%	0,50 %	-
<i>Second tier interest threshold</i>	<i>above 5 mil. CZK</i>	<i>above 200 000 EUR</i>	-
Credit Balance - Second tier	1,00%	0,50 %	-
Credit Balance - Second tier - EXTRA interest	0,00%	0,00 %	-
Unauthorized Overdraft	25,00 %	25,00 %	-

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 %
18-Month	2,20 %	1,90 %	0,30 %
24-Month	2,50 %	2,00 %	0,30 %
36-Month	3,00 %	2,10 %	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

Bank reserves the right to determine an individual interest rate for clients with aggregate deposits of all products and currencies higher than 20 million CZK or equivalent.

Mortgages

	Purpose	Refinancing	Non-purpose/ Refinancing	Non-purpose PRO
Fixation period 1 year	from 4,39 %	n/a	od 6,69 % / 6,49 %	od 5,99%
Fixation period 3 years	from 2,99 %	from 2,89 %	od 5,69 % / 5,49 %	od 4,99%
Fixation period 5 years	from 2,99 %	from 2,89 %	od 5,69 % / 5,49 %	od 4,99%

Interest rates for mortgages are stated with discount for CPI C by Amcico

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