

Current Account

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

Savings Account

	CZK	EUR	USD
Credit Balance	1,80 %	-	-
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	1,40%	1,00 %	-
Credit Balance - First tier - EXTRA interest	0,60%	0,50 %	-
<i>Second tier interest threshold</i>	<i>above 5 mil. CZK</i>	<i>above 200 000 EUR</i>	-
Credit Balance - Second tier	0,50%	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	1,40 %	1,42 %	0,25 %
6-Month	1,60 %	1,55 %	0,27 %
12-Month	1,90 %	1,80 %	0,30 %
18-Month	2,00 %	1,90 %	0,30 %
24-Month	2,20 %	2,00 %	0,30 %
36-Month	2,70 %	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 - interest rates with discount 0,3 %

	Purpose	Refinancing	Non-purpose/ Refinancing	Non-purpose PRO
Fixation period 1 year	from 4,09 %	n/a	od 5,69 % / 5,49 %	od 4,99%
Fixation period 3 years	from 2,69 %	from 2,59 %	od 5,39 % / 5,19 %	od 4,69%
Fixation period 5 years	from 2,69 %	from 2,59 %	od 5,39 % / 5,19 %	od 4,69%

Mortgages - standard interest rates

	Purpose	Refinancing	Non-purpose/ Refinancing	Non-purpose PRO
Fixation period 1 year	from 4,39 %	n/a	od 5,99 % / 5,79 %	od 5,29%
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 MetLife

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