

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

Escrow account for attorneys/notaries



	CZK	EUR	USD
Credit balance	0.80 %	0.60 %	0.20 %
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



	CZK
Credit balance	0,01 %
Unauthorized balance overdraft	25.00 %

Savings account – CZK



Interest rate is set for individual tiers of credit balance:	Legal entities	Individuals entrepreneurs
Amount to CZK 25,000,000	0.70 %	1.00 %
Amount from CZK 25,000,000	0.01 %	0.01 %
Unauthorized balance overdraft	25.00 %	25.00 %
Minimum balance	CZK 0	CZK 0

Savings account - foreign currencies



Interest rate is set for individual tiers of credit balance:	EUR	USD
Amount to EUR, USD 1,000,000	0.75 %	0.30 %
Amount from EUR, USD 1,000,000	0.01 %	0.01 %
Unauthorized balance overdraft	25.00 %	25.00 %
Minimum balance	EUR 0	USD 0



Term deposit

	CZK		EUR		USD	
	Legal entities	Individuals entrepreneurs	Legal entities	Individuals entrepreneurs	Legal entities	Individuals entrepreneurs
1 month	0.05 %	0.05 %	0.05 %	0.05 %	0.04 %	0.04 %
3 months	0.15 %	0.20 %	0.15 %	0.20 %	0.25 %	0.25 %
6 months	0.30 %	0.40 %	0.30 %	0.40 %	0.27 %	0.27 %
12 months	0.60 %	0.60 %	0.60 %	0.60 %	0.30 %	0.30 %
24 months	1.00 %	1.00 %	1.00 %	1.00 %	0.30 %	0.30 %
36 months	1.50 %	1.50 %	1.50 %	1.50 %	0.30 %	0.30 %
48 months	1.80 %	1.80 %	1.80 %	1.80 %	0.50 %	0.50 %
60 months	2.00 %	2.00 %	2.00 %	2.00 %	0.70 %	0.70 %
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 **	9 %	-
Approved upon submission of 2 tax returns	10 %	-
Approved upon submission of 1 tax return	16 %	-
Small business loan - instalment loan unsecured by real estate		
Small business loan - instalment loan unsecured by real estate	from 6.20 % ***	-
Small business loan - overdraft secured by real estate		
Selected commercial entities **	6.00 %	-
Approved upon submission of 2 tax returns	7.00 %	-
Approved upon submission of 1 tax return	10.00 %	-
Small business loan - instalment loan secured by real estate		
Small business loan - instalment loan secured by real estate	from 2.60 % ***	-
Presto overdraft		
Presto overdraft	10.50 %	-
Presto overdraft Professional	8.50 %	-
Presto instalment loan		
Short-term, up to 1 year	10.50 %	-
Medium-term, up to 3 years	9.50 %	-
Presto instalment loan Professional		
Short-term, up to 1 year	8.50 %	-
Medium-term, up to 3 years	8.00 %	-
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 = individuals entrepreneurs and legal entities from the ranks of physicians, dentists, pharmacists, veterinarians, notaries, attorneys, tax advisors, distainers, auditors, legal experts and interpreters.

*** The interest rate is set in particular according to the repayment period, loan amount, collateral 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 30 m.