

Current Account

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

Savings Account

Credit balance	CZK	EUR	USD
First tier below 2 mil. CZK	0,30 %	-	-
Second tier above 2 mil. CZK	0,01 %	-	-
Unauthorized Overdraft	25,00 %	-	-

Savings Account HIT in CZK

Credit balance	Base rate	Bonus rate	
First tier up to 200 000 CZK	0,50 %	0,50 %	-
Second tier from 200 000 CZK to CZK 3 mil. CZK	0,30 %	-	-
Third tier above 3 mil. CZK	0,01 %	-	-

Savings Account EXTRA

	CZK	EUR	USD
<i>First tier interest threshold</i>	<i>below 3 mil. CZK</i>	<i>below 200 000 EUR</i>	-
Credit Balance - First tier	0,10 %	0,10 %	-
Credit Balance - First tier - EXTRA interest	0,30 %	0,10 %	-
<i>Second tier interest threshold</i>	<i>above 3 mil. CZK</i>	<i>above 200 000 EUR</i>	-
Credit Balance - Second tier	0,01%	0,01 %	-
Credit Balance - Second tier - EXTRA interest	0,00 %	0,00 %	-
Unauthorized Overdraft	25,00 %	25,00 %	-

Term Deposit

	CZK	EUR	USD
3-Month	0,00%	0,00%	0,10 %
6-Month	0,10%	0,00%	0,30 %
12-Month	0,20%	0,00%	0,50 %
18-Month	0,30%	0,10%	0,60 %
24-Month	0,40%	0,20%	0,70 %
36-Month	0,50%	0,30%	0,90 %
48-Month	0,60%	-	-
60-Month	0,70%	-	-
Minimum deposit upon opening	CZK 20,000	EUR 1,000	USD 1,000
Cancellation before maturity - opened till 20.06.2014	2,00 % of principal	2,00 % of principal	2,00 % of principal
Cancellation before maturity - opened from 21.06.2014	4,00 % of principal	4,00 % of principal	4,00 % 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 - standard interest rates

	Purpose	Refinancing	Non-purpose/ Refinancing	Non-purpose PRO
Fixation period 1 year	from 3,79 %	-	3,99 %	3,99 %
Fixation period 3 years	from 1,79 %	from 1,79 %	3,99 %	3,99 %
Fixation period 5 years	from 1,79 %	from 1,79 %	3,99 %	3,99 %

Interest rates for mortgages are stated with discount for CPI by MetLife.

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