

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

Current Account

| | CZK | EUR | USD |
|----------------|-------|-------|-------|
| Credit Balance | 0.01% | 0.01% | 0.01% |

Savings Account MAX

| | CZK | EUR | USD |
|----------------|-------|-----|-----|
| Credit Balance | 0.10% | - | - |

Savings Account HIT in CZK

| | Total rate | Base rate | Bonus rate |
|--------------------------------|------------|-----------|------------|
| First tier: up to CZK 200,000 | 0.40% | 0.10% | 0.30% |
| Second tier: above CZK 200,000 | 0.10% | 0.10% | - |

To obtain the bonus rate, all you need to do is to make 3 payments with your Equa bank contactless card in stores or online in the given month or the current value of your investments must be at least CZK 50,000 as of the last day of the given month. Example: If the account balance is CZK 250,000 and the client fulfils the conditions for obtaining a bonus rate, the amount of CZK 200,000 earns interest at the rate of 0.40% p.a. and the remaining CZK 50,000 earns interest at the rate of 0.10 % p.a.

Savings Account EXTRA

| | CZK | EUR |
|---|------------------|-------------------|
| First tier interest threshold | Below CZK 3 mil. | Below EUR 200,000 |
| Credit Balance - First tier | 0.10% | 0.01% |
| Credit Balance - First tier - EXTRA interest | 0.10% | 0.01% |
| Second tier interest threshold | Above CZK 3 mil. | Above EUR 200,000 |
| Credit Balance - Second tier | 0.01% | 0.01% |
| Credit Balance - Second tier - EXTRA interest | 0.00% | 0.00% |

Example: If the account balance is CZK 3,500,000 and the client fulfils the conditions for obtaining the EXTRA interest rate, the amount of CZK 3,000,000 earns interest at the rate of 0.20 % p.a. and the remaining CZK 500,000 earns interest at the rate 0.01% p.a.

Term Deposit

| | CZK | EUR | USD |
|------------------------------|------------|-----------|-----------|
| 3 month | 0.20% | 0.01% | 0.01% |
| 6 month | 0.20% | 0.01% | 0.05% |
| 12 month | 0.01% | 0.01% | 0.01% |
| 18 month | 0.01% | 0.01% | 0.01% |
| 24 month | 0.01% | 0.01% | 0.01% |
| 36 month | 0.01% | 0.01% | 0.01% |
| 48 month | 0.01% | - | - |
| 60 month | 0.01% | - | - |
| Minimum deposit upon opening | CZK 20.000 | EUR 1.000 | USD 1.000 |

The Bank reserves the right to set individual interest rates for clients with aggregate deposits of all products and currencies exceeding CZK 20 million or the equivalent.

Unauthorized Overdraft

An interest rate 25% p. a. is charged for Unauthorized Overdraft on Current Accounts or Saving Accounts.