

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 10 mil. CZK	0,20 %	-	-
Second tier above 10 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	0,20 %	0,80%	-
Second tier from 200 000 CZK to CZK 10 mil. CZK	0,20 %	-	-
Third tier above 10 mil. CZK	0,01 %	-	-

To obtain the bonus rate, all you need to do is to make 3 payments with your Equa bank contactless card.

Savings Account EXTRA

	CZK	EUR	USD
First tier interest threshold	below 3 mil. CZK	below 200 000 EUR	-
Credit Balance - First tier	0,10 %	0,10 %	-
Credit Balance - First tier - EXTRA interest	0,20 %	0,10 %	-
Second tier interest threshold	above 3 mil. CZK	above 200 000 EUR	-
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	0,20 %	0,10 %	1,40 %
6-Month	0,40 %	0,20 %	1,60 %
12-Month	0,70 %	0,25 %	1,80 %
18-Month	0,85 %	0,35 %	1,90 %
24-Month	1,00 %	0,45 %	1,95 %
36-Month	1,20 %	0,65 %	2,00 %
48-Month	1,35 %	-	-
60-Month	1,55 %	-	-
Minimum deposit upon opening	20 000 CZK	1 000 EUR	1 000 USD

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	PRO / FIT
Fixation period 1 year	from 3,79%	-	3,79 %	from 5,29 %
Fixation period 3 years	from 2,49%	from 2,49%	3,79 %	from 3,89 %
Fixation period 5 years	from 2,69%	from 2,69%	3,79 %	from 3,89 %

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

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