

Current Account

	CZK	EUR	USD
Credit Balance	0,01%	0,01%	0,01%
Authorized Ovedraft	20,00%	n/a	n/a
Unauthorized Overdraft	25,00%	25,00%	25,00%

Savings Account

	CZK	EUR	USD
Credit Balance	2,30%	n/a	n/a
Unauthorized Overdraft	25,00%	n/a	n/a

Term Deposit

	CZK	EUR	USD
3-Month	1,70%	1,42%	0,25%
6-Month - Offer 3+3	3,00%	1,55%	0,27%
<i>If the total amount of Client's TDs opened in the campaign 3 + 3 exceeds CZK 2.000,000, the Bank shall have the right to set an individual interest rate of 1.9% p.a. effective fill the due date of TDs.</i>			
12-Month	2,10%	1,80%	0,30%
36-Month	3,00%	1,80%	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

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