

Current Account

	CZK	EUR	USD
Credit Balance	0,01%	0,01%	0,01%
Authorized Overdraft	20,00 %	-	-
Unauthorized Overdraft	25,00 %	25,00 %	25,00 %

Savings Account

	CZK	EUR	USD
Credit Balance	2,30 %	-	-
Unauthorized Overdraft	25,00 %	-	-

Savings Account EXTRA

	First tier	Second tier
<i>Interest tiers threshold</i>	<i>below 5 mm CZK</i>	<i>above 5 mm CZK</i>
Credit Balance	1,80 %	1,00 %
Credit Balance - EXTRA interest	0,80 %	0,00 %
Unauthorized Overdraft	25,00 %	25,00 %

Term Deposit

	CZK	EUR	USD
3-Month	1,70 %	1,42 %	0,25 %
6-Month	1,90 %	1,55 %	0,27 %
12-Month	2,10 %	1,80 %	0,30 %
18-Month	2,20 %	1,90 %	0,30 %
24-Month	2,50 %	2,00 %	0,30 %
36-Month	3,00 %	2,10 %	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

Mortgages

	Purpose	Refinancing	Non-purpose	Non-purpose PRO
Fixation period 1 year	from 4,49 %	n/a	from 6,09 %	from 5,09 %
Fixation period 3 years	from 3,44 %	from 3,34 %	from 6,09 %	from 5,09 %
Fixation period 5 years	from 3,54 %	from 3,44 %	from 6,09 %	from 5,09 %

Interest rates for mortgages are stated with discount for CPI C by Amcico

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