

Current Account

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

Savings Account

	CZK	EUR	USD
Credit Balance in the first tier below 1,25 mil. CZK	1,40 %	-	-
Credit Balance in the second tier above 1,25 mil. CZK	0,01 %	-	-
Unauthorized Overdraft	25,00 %	-	-

Savings Account EXTRA

	CZK	EUR	USD
<i>First tier interest threshold</i>	<i>below 1,25 mil. CZK</i>	<i>below 200 000 EUR</i>	-
Credit Balance - First tier	1,00%	1,00 %	-
Credit Balance - First tier - EXTRA interest	0,60%	0,50 %	-
<i>Second tier interest threshold</i>	<i>above 1,25 mil. CZK</i>	<i>above 200 000 EUR</i>	-
Credit Balance - Second tier	0,01%	0,50 %	-
Credit Balance - Second tier - EXTRA interest	0,00%	0,00 %	-
Unauthorized Overdraft	25,00 %	25,00 %	-

Term Deposit

	CZK	EUR	USD
3-Month	0,30 %	1,42 %	0,25 %
6-Month	0,50 %	1,55 %	0,27 %
12-Month	1,30 %	1,80 %	0,30 %
18-Month	1,80 %	1,90 %	0,30 %
24-Month	2,40 %	2,00 %	0,30 %
36-Month	2,70 %	2,10 %	0,30 %
48-Month	2,90 %	-	-
60-Month	3,00 %	-	-
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

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 4,09 %	-	from 5,69 % / 5,49 %	from 4,99%
Fixation period 3 years	from 2,69 %	from 2,59 %	from 5,39 % / 5,19 %	from 4,69%
Fixation period 5 years	from 2,79 %	from 2,69 %	from 5,39 % / 5,19 %	from 4,69%

*Interest rates for mortgages are stated with discount for CPI C by MetLife
Interest rates are stated as annual (p.a.)*