

Current account



	CZK	EUR	USD
Credit balance	0.01 %	0.01 %	0.01 %
Unauthorized balance overdraft	25.00 %	25.00 %	25.00 %
Minimum Balance	CZK 0	EUR 0	USD 0

Escrow account for attorneys/notaries



	CZK	EUR	USD
Credit balance	0.20 %	0.20 %	0.20 %
Unauthorized balance overdraft	25.00 %	25.00 %	25.00 %
Minimum Balance	CZK 0	EUR 0	USD 0

Escrow account



	CZK	EUR	USD
Credit balance	individually	individually	individually
Unauthorized balance overdraft	25.00 %	25.00 %	25.00 %

Registered capital account



	CZK
Credit balance	0,01 %
Unauthorized balance overdraft	25.00 %

Savings account with notice period



	CZK		
Interest rate is set for individual tiers of credit balance:	Legal entities	Individuals entrepreneurs	Financial customer*
Amount to CZK 25,000,000	0.30 %	0.40 %	0,10 %
Amount from CZK 25,000,000	0.01 %	0.01 %	0.01 %
Unauthorized balance overdraft	25.00 %	25.00 %	25.00 %
Minimum balance	CZK 0	CZK 0	CZK 0



Savings account

	CZK		
	Legal entities	Individuals entrepreneurs	Financial customer*
Interest rate is set for individual tiers of credit balance:			
Amount to CZK 25,000,000	0.20 %	0.30 %	0.05 %
Amount from CZK 25,000,000	0.01 %	0.01 %	0.01 %
Unauthorized balance overdraft	25.00 %	25.00 %	25.00 %
Minimum balance	CZK 0	CZK 0	CZK 0



Savings account

	EUR		
	Legal entities	Individuals entrepreneurs	Financial customer*
Interest rate is set for individual tiers of credit balance:			
Amount to EUR 1,000,000	0.20 %	0.20 %	0.05 %
Amount from EUR 1,000,000	0.01 %	0.01 %	0.01 %
Unauthorized balance overdraft	25.00 %	25.00 %	25.00 %
Minimum balance	EUR 0	EUR 0	EUR 0



Savings account

	USD		
	Legal entities	Individuals entrepreneurs	Financial customer*
Interest rate is set for individual tiers of credit balance:			
Amount to USD 1,000,000	0.20 %	0.20 %	0.05 %
Amount from USD 1,000,000	0.01 %	0.01 %	0.01 %
Unauthorized balance overdraft	25.00 %	25.00 %	25.00 %
Minimum balance	USD 0	USD 0	USD 0

* Financial customer within the meaning of Article 411 of Regulation (EU) No 575/2013 on prudential requirements for credit institutions, i.e. a credit institution, investment firm, securitisation special purpose entity, collective investment undertaking, non-open ended investment scheme, insurance undertaking, reinsurance undertaking, financial holding company or mixed-financial holding company.



Term deposit

	CZK		EUR		USD	
	Legal entities	Individuals entrepreneurs	Legal entities	Individuals entrepreneurs	Legal entities	Individuals entrepreneurs
1 month	0.20 %	0.20 %	0.00 %	0.00 %	1.20 %	1.20 %
3 months	0.20 %	0.20 %	0.10 %	0.10 %	1.40 %	1.40 %
6 months	0.40 %	0.40 %	0.20 %	0.20 %	1.60 %	1.60 %
12 months	1.00 %	1.00 %	0.25 %	0.25 %	1.80 %	1.80 %
24 months	1.15 %	1.15 %	0.45 %	0.45 %	1.95 %	1.95 %
36 months	1.25 %	1.25 %	0.65 %	0.65 %	2.00 %	2.00 %
48 months	1.35 %	1.35 %	0.75 %	0.75 %	2.10 %	2.10 %
60 months	1.55 %	1.55 %	0.85 %	0.85 %	2.20 %	2.20 %
Minimum deposit	20 000 CZK		1 000 EUR		1 000 USD	

Loans

	CZK	EUR
Investment and operating loans, overdrafts	Individually	Individually
Small business loan - overdraft unsecured by real estate		
Selected commercial entities ** / Rodinná firma ***	9 %	-
Approved upon submission of 2 tax returns	10 %	-
Approved upon submission of 1 tax return	16 %	-
Small business loan - overdraft secured by real estate		
Selected commercial entities ** / Rodinná firma ***	6.00 %	-
Approved upon submission of 2 tax returns	7.00 %	-
Approved upon submission of 1 tax return	10.00 %	-
Small business loan		
Small business loan - instalment loan secured by real estate	from 3.20 % ****	-
Small business loan - instalment loan unsecured by real estate	from 6.20 % ****	-
Presto overdraft (Sales ended on December 31, 2013)		
Presto overdraft	10.50 %	-
Presto overdraft Professional	8.50 %	-
Presto instalment loan (Sales ended on December 31, 2013)		
Short-term, up to 1 year	10.50 %	-
Medium-term, up to 3 years	9.50 %	-
Presto instalment loan Professional (Sales ended on December 31, 2013)		
Short-term, up to 1 year	8.50 %	-
Medium-term, up to 3 years	8.00 %	-
Reference rate (RR) *	7.00 %	-
Equa bank Basic rate	3.00 %	-
Default interest *****	20.00 %	20.00 %

* Applies to loans concluded until 31 December 2008.

** Selected commercial entities = individual entrepreneurs and legal entities from the ranks of physicians, dentists, pharmacists, veterinarians, notaries, attorneys, tax advisors, distillers, auditors, architects, legal experts and interpreters.

*** Rodinná firma = Individual Entrepreneur (over the age of 18), sharing his/her work and/or assets with at least one relative over the age of 15 in the ascending line, a sibling and/or a spouse (hereinafter "Family Member") or Legal entity with the legal form of General Partnership, Limited Partnership, Limited Liability Company, Joint Stock Company, European Company, European Economic Interest Grouping, Cooperative or European Cooperative Society under the following conditions which must be fulfilled in parallel:

- The absolute majority of partners with an unlimited liability consists of the Family Members or the absolute share of the registered capital is held by the Family Members;
- At least one Family Member is member of its statutory body;
- The address of the seat is in the Czech Republic.

**** The interest rate is set in particular according to the repayment period, loan amount, collateral value and client's creditworthiness.

***** The commercial rate of unpaid receivables is increased by default interest.

General terms and conditions

The interest rates listed are annual interest rates (p. a.).

The deposits are insured pursuant to Act No. 21/1992 Coll., on Banks, as amended. The interest revenue is subject to the income tax pursuant to Act No. 586/1992 Coll., as amended.

The Bank reserves the right to set an individual interest rate for clients whose deposits for all products and currencies amount to or exceed CZK 25 m.