

Announcement of Interest Rates

Announcement of Česká spořitelna, a.s. of Interest Rates for clients Erste Premier

Validity from 01. 04. 2024

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1. Deposit products Premier in CZK

1.1 Account Premier in CZK

Credit balance	0,00 % p. a.
Unauthorised negative account balance (unauthorised overdraft)	CNB REPO rate + 8 p.p. *

* The current CNB REPO rate is listed at www.cnb.cz.

1.2 Savings account

Interest rates structure valid to 30.4.2024

	Part of balance up to and including CZK 1,000,000	Part of balance over CZK 1,000,000
Basic interest rate + bonus interest rate + bonus interest rate for regular investments	5.00 % p. a.	0.01 % p. a.
– Bonus interest rate for regular investments	1.00 % p. a. *	–
– Basic interest rate + bonus interest rate	4.00 % p. a.	0.01 % p. a.
– Basic interest rate	1.50 % p. a.	0.01 % p. a.
– Bonus interest rate valid from 1. 4. 2024 to 30. 4. 2024	2.50 % p. a.	–

* The bonus interest rate will be obtained by a client who invests with a regular instruction in mutual funds settled on his property account held at Česká spořitelna at least sum of a minimum amount of CZK 5000 / sum of all mutual fund, always in the month following the month in which fulfills the condition.

Interest rates structure valid from 1.5.2024

	Part of balance up to and including CZK 1,000,000	Part of balance over CZK 1,000,000
Basic interest rate + bonus interest rate for regular investments	1.00 % p. a. *	0.01 % p. a.
– Basic interest rate	0.00 % p. a.	0.01 % p. a.
– Bonus interest rate	Marketing promotion	–
– Bonus interest rate for regular investments	1.00 % p. a. **	–

* The interest rate can be increased by a bonus rate announced as part of a [marketing promotion](#).

** The bonus interest rate will be obtained by a client who invests with a regular instruction in mutual funds settled on his property account held at Česká spořitelna at least sum of a minimum amount of CZK 5000 / sum of all mutual fund, always in the month following the month in which fulfills the condition.

AN ILLUSTRATIVE EXAMPLE OF A SAVINGS ACCOUNT INTEREST RATE

Total interest rate on the Savings Account

Basic interest rate	+	Bonus interest rate for clients with Plus Account	+	Individual interest rate for clients with Plus Account and George
		More information about Marketing promotion you will find at www.erstepremier.cz/interestrates		

1.3 Savings account for children up to 18 years

Validity to 31.5.2024

	Part of balance up to and including CZK 100,000	Part of balance over CZK 100,000
Basic interest rate + bonus interest rate + bonus interest rate for regular savings	5.00 % p. a.	0.01 % p. a.
– Bonus interest rate for regular savings	1.00 % p. a. *	–
– Basic interest rate + bonus interest rate	4.00 % p. a.	0.01 % p. a.
– Basic interest rate	0.00 % p. a.	0.01 % p. a.
– Bonus interest rate valid from 1. 4. 2024 do 30. 4. 2024	4.00 % p. a.	–

* The bonus interest rate will be obtained by a client who saves at least a minimum amount of CZK 50 in the month following the month in which fulfills the condition.

Validity from 1.6.2024

Savings account for children up to 18 years	Balance up to CZK 100,000 inclusive	Balance above CZK 100,000
Basic interest rate	0.00 % p. a. *	0.01 % p. a.
Bonus interest rate announced as part of a marketing promotion	<u>Marketing promotion</u>	–

* The interest rate can be increased by a bonus rate announced as part of a marketing promotion.

1.4 Term deposits

Term deposits / Deposit account in CZK	
The period of the deposit – 7 and 14 days *	0.01 % p. a.
The period of the deposit – 1 month	4.10 % p. a.
The period of the deposit – 3 months	4.50 % p. a.
The period of the deposit – 6 months	4.00 % p. a.
The period of the deposit – 12 months	3.05 % p. a.
The period of the deposit – 18 months*	0.05 % p. a.
The period of the deposit – 24 months	1.80 % p. a.
The period of the deposit – 36 months*	0.20 % p. a.
The period of the deposit – 48 months*	0.30 % p. a.

* Term deposits are not sold.

If you withdraw from a deposit account opened before 19 April 2013, in excess of this amount, or every other withdrawal, you will be charged a fee. The amount of the fee is determined as follows: amount withdrawn × 2.00 % × number of days to maturity of the deposit account / 360. The minimum fee is 0.50 % of the withdrawn amount, the maximum fee is 7.00 % of the withdrawn amount.

A first withdrawal up to 25 % of the deposit principal upon opening (or renewal) beyond the specified maturity may be made free of charge. If you withdraw from a term deposit / deposit account opened after 20 April 2013, in excess of this amount, or every other withdrawal, we will not accrue interest for the period from the opening of the account, its renewal or from the date of crediting the interest to the withdrawal date.

2. Deposit products Premier in foreign currency

2.1 Account Premier in foreign currency

Credit balance for currencies EUR, USD, CHF, GBP, CAD, DKK, SEK, PLN, HUF, JPY	0.00 % p. a.
Unauthorised negative account balance (unauthorised overdraft)	CNB REPO rate + 8 p.p. *

* The current CNB REPO rate is listed at www.cnb.cz.

2.2 Deposit account Premier in foreign currency *

The period of the deposit	7 days	14 days	1 month	2 months	3 months	6 months	12 months	24 months
Deposit account in EUR	0.00 % p. a.	0.00 % p. a.	0.00 % p. a.	0.00 % p. a.	0.00 % p. a.	0.00 % p. a.	0.00 % p. a.	0.00 % p. a.
Deposit account in USD	0.01 % p. a.	0.01 % p. a.	0.01 % p. a.	0.01 % p. a.	0.05 % p. a.	0.10 % p. a.	0.20 % p. a.	0.20 % p. a.
Deposit account in GBP	0.01 % p. a.	0.01 % p. a.	0.01 % p. a.	0.05 % p. a.	0.05 % p. a.	0.10 % p. a.	0.20 % p. a.	0.20 % p. a.
Deposit account in CAD	0.10 % p. a.	0.10 % p. a.	0.25 % p. a.	0.25 % p. a.	0.26 % p. a.	0.27 % p. a.	0.32 % p. a.	–
Deposit account in CHF, JPY, SEK, DKK	0.01 % p. a.	0.01 % p. a.	0.01 % p. a.	0.01 % p. a.	0.01 % p. a.	0.01 % p. a.	0.01 % p. a.	–

* New Deposit account is not possible to open, interest rate is valid only for revolving of existing deposit accounts.

Deposit accounts with the specified deposit period are not opened since 13 November 2017. When withdrawing from a term deposit account outside the set withdrawal period, a penalty fee applies: penalty fee = amount withdrawn × 2.00 % × number of days to maturity of term deposit / 360

The minimum amount of the penalty fee is 0.50 % of the amount withdrawn, the maximum amount of the penalty fee is 7.00 % of the withdrawn amount. Sanction fee is does not apply if this is the first withdrawal from a term deposit account outside the withdrawal period and the amount withdrawn is not more than 25 % of the principal deposit account upon its opening, resp. renewal (except accounts with non-standard deposit time).

Note In the case of payment accounts covered by the Payment System Act, the interest rate on credit balances is announced (the interest rate reduction is communicated to the client at least 60 days in advance).

3. Loan products Premier in CZK

3.1 Overdrafts and loans

Overdraft account Premier	11.90 % p. a.
Loan Premier	6.90 % p. a.
Consolidation Premier	6.90 % p. a.

3.2 Card Visa Infinite

With 100 % payment of the total amount drawn up to the date of payment – only for card payments	0.00 % p. a.
For payments of less than 100% of the total amount drawn – for card payments	9.90 % p. a.
With 100 % payment of the total amount drawn up to the date of payment – for cash withdrawal, payment order via an ATM, at a branch and via telebanking	0.00 % p. a.
For payments of less than 100% of the total amount drawn – for cash withdrawal, payment order via an ATM, at a branch and via telebanking	9.90 % p. a.
When transferring credit card balance issued by another company	9.90 % p. a.

3.3 General items

Rate of interests on late payment	in the amount stipulated by the applicable legislation
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You can find prices of other products and services offered by Česká spořitelna in the standard The announcement on interest rates. All interest rates are p. a. The announcement of Česká spořitelna, as on interest rates is also part of the List of Charges of Česká spořitelna, as and price lists.