

Announcement on interest rates

Announcement on interest rates for Erste Premier

Validity from 25.01.2021

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Deposit products Premier in CZK

1.1 Account Premier in CZK

Credit balance	0,01 % p. a.
Not allowed debit balance on Account Premier in CZK	ČNB REPO rate + 7 % p. a.

1.2 Saving Premier in CZK

Part of balance up to and including CZK 1,000,000	0,20 % p. a.
Part of balance over CZK 1,000,000	0,01 % p. a.

In the case of withdrawal from Erste Private Banking Saving, we will not add interest to the account for the given calendar month.

1.3 Deposit account Premier (fixed interest rate)

Deposit account in CZK – offered historically

The period of the deposit – 7 and 14 days	0,01 % p. a.
The period of the deposit -1 ,2 ,3 ,4 ,5 ,6 ,7 ,8 ,9 ,10 ,11 months	0,01 % p. a.
The period of the deposit – 12 months	0,05 % p. a.
The period of the deposit – 18 months	0,05 % p. a.
The period of the deposit – 24 months	0,10 % p. a.
The period of the deposit – 36 months	0,20 % p. a.
The period of the deposit – 48 months	0,30 % p. a.

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 deposit account opened after April 20, 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.

If you withdraw from a deposit account opened before April 19, 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 The amount of the fee is determined as follows: amount withdrawn × 2.00% × number of days to maturity of the deposit account / 360. The minimum fee is 0.50% of the withdrawn amount, the maximum fee is 7.00% of the withdrawn amount.

Deposit products Premier in foreign currency

2.1 Account Premier in foreign currency

Currency	Credit balance	Debit balance	Penalty interest
EUR, USD, CHF, GBP, CAD, DKK, SEK, PLN, HUF, HRK, JPY	0,00 % p. a.	15,00 % p. a.	20,00 % p. a.

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	0,01 % p. a.	0,01 % p. a.	0,01 % p. a.	0,01 % p. a.	0,01 % p. a.	0,01 % p. a.	0,10 % p. a.	0,40 % 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.	0,30 % p. a.	0,40 % p. a.
Deposit account in GBP								
to 7 999,99	0,01 % p. a.	0,01 % p. a.	0,01 % p. a.	0,05 % p. a.	0,08 % p. a.	0,17 % p. a.	0,38 % p. a.	0,38 % p. a.
from 8 000 to 39 999,99	0,01 % p. a.	0,01 % p. a.	0,01 % p. a.	0,05 % p. a.	0,13 % p. a.	0,22 % p. a.	0,43 % p. a.	0,43 % p. a.
from 40 000	0,01 % p. a.	0,01 % p. a.	0,01 % p. a.	0,05 % p. a.	0,18 % p. a.	0,27 % p. a.	0,48 % p. a.	0,48 % 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.	-

* Deposit accounts denominated in CAD, CHF, JPY, SEK and DKK are not opened since 10 November 2015.

** 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).

Loan products Premier in CZK

3.1 Overdrafts and loans		
	yearly interest rate	monthly interest rate
Overdraft account Premier	11,90 % p. a.	0,992 % p. m.
Loan Premier	4,90 % p. a.	0,408 % p. m.
Consolidation Premier	4,90 % p. a.	0,408 % p. m.

3.2 Card Visa Infinite		
	yearly interest rate	monthly interest rate
With 100% payment of the total amount drawn up to the date of payment – only for card payments	0,00 % p. a.	0,00 % p. m.
For payments of less than 100% of the total amount drawn – for card payments	9,90 % p. a.	0,83 % p. m.
With 100% payment of the total amount drawn up to the date of payment – forfor cash withdrawl, payment order via an ATM, at a branch and via telebanking	0,00 % p. a.	0,00 % p. a.
For payments of less than 100% of the total amount drawn – forfor cash withdrawl, payment order via an ATM, at a branch and via telebanking	9,90 % p. a.	0,83 % p. m.
When transferring credit card balance issued by another company	9,90 % p. a.	0,83 % p. m.

The current minimum payment limit is CZK 9.

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.