Announcement of Interest Rates

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

Validity from 01. 10. 2026

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1. Deposit products Erste Private Banking in CZK

1.1 Account Erste Private Banking 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

	Balance up to and including CZK 3,000,000	**Balance above CZK 3,000,000**
Basic interest rate	0.20 % p. a.	0.01 % p. a.
Bonus interest rate	Marketing promotion	-

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

1.3 Savings account for children up to 18 years

Savings account for children up to 18 years	**Balance up to CZK 100,000 inclusive**	**Balance above CZK 100,000**
Basic interest rate	0.20 % p. a. *	0.01 % p. a.
Bonus interest rate announced as part of a marketing promotion	**Marketing promotion**	-

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

1.4 Investment account

Credit balance	0.00 % p. a.

1.5 Term deposits

Term deposit / Deposit account in CZK	
The period of the deposit – 7 and 14 days*	0.01 % p. a.
The period of the deposit – 1 month	2.30 % p. a.
The period of the deposit – 3 months	2.30 % p. a.
The period of the deposit – 6 months	2.44 % p. a.
The period of the deposit – 12 months	1.95 % p. a.
The period of the deposit – 24 months	0.47 % 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 / deposit accounts in CZK 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 The amount of the fee is determined as follows: amount withdrawn × 2.00 % × number of days to maturity of the deposit account / 360. The minimum fee is 0.50 % of the withdrawn amount, the maximum fee is 7.00 % of the withdrawn amount.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 Erste Private Banking in foreign currency

2.1 Account Erste Private Banking 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 Erste Private Banking 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).

2.3 Investment account

Credit balance	0.00 % p. a.

3. Loan products Erste Private Banking in CZK

3.1 Overdrafts and loans

Overdraft account Erste Private Banking	11.90 % p. a.
Loan Premier	6.49 % p. a.
Consolidation Premier	6.49 % p. a.
Lombard loan	individually

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 withdrawl, 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 withdrawl, 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 - Overdraft	in the amount stipulated by the applicable legislation
Rate of interests on late payment - Mortgage ČS, American Mortgage, Credit card, Cash Loan, Purpose Loan, Money on click, Consolidation and Lombard loan	Not applicable until the loan is terminated *

* After the loan is declared immediately repayable, the late payment interest rates according to the applicable legislation shall apply.

4. Loan products Erste Private Banking in foreign currency

4.1 Loans

Lombard loan in EUR	individuálně

You can find prices of other products and services offered by Česka spořitelna in the standard The announcement on interest rates. All interest rates are p. a. The announcement of Česka spořitelna, as on interest rates is also part of the List of Charges of Česka spořitelna, as and price lists.