Announcement of Interest Rates

Announcement of Česká spořitelna, a.s. of Interest Rates for Private Sector, Entrepreneurs and Small Businesses, Public and Non-Profit Sector

Validity from 02. 11. 2026

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1. Deposit products in CZK for private clients

1.1 Accounts

Standard account, Plus account, Account (0-17 years) **, Basic account, Security account**	
Any credit balance	0.00 % p. a.
Personal Account of Česká spořitelna II, Personal Account of Česká spořitelna without Saving Plan	
Any credit balance	0.01 % p. a.
Personal account of Česká spořitelna with Saving Plan	
Part of credit balance up to CZK 49,999.99	0.50 % p. a.
Part of credit balance from CZK 50,000 to CZK 499,999.99	0.10 % p. a.
Part of credit balance from CZK 500,000	0.01 % p. a.
Unauthorised negative account balance (unauthorised overdraft) – for all account types	CNB REPO rate + 8 p.p. *

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

1.2 Finacial accounts for investments

Financial account for investments in CZK	
For investments you can use any current account in corresponding currency	according to account type

1.3 Saving accounts

Savings Account	**Balance up to and including CZK 400,000**	**Balance over CZK 400,000**
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.

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 Term deposits

Term deposit / Deposit account in CZK including Term Deposit for children under 18 years of age *	
Deposit period of 7, 14 days (new one is not set up)	0.01 % p. a.
Deposit period of 5, 7, 8, 9, 10, 11 months (new one is not set up)	0.01 % p. a.
Deposit period of 1 month	2.00 % p.a.
Deposit period of 2 months	3.20 % p.a.
Deposit period of 3 months	2.25 % p.a.
Deposit period of 4 months	3.30 % p.a.
Deposit period of 6 months	3.40 % p.a.
Deposit period of 12 months	3.50 % p.a.
Deposit period of 18 months (new one is not set up)	0.05 % p. a.
Deposit period of 24 months (new one is not set up)	0.10 % p. a.
Deposit period of 36 months (new one is not set up)	0.20 % p. a.
Deposit period of 48 months (new one is not set up)	0.30 % p. a.

* The first withdrawal outside the maturity period amounting to 25% from the principal of term deposit / deposit account upon the set-up (renewal) is free of charge.

You will be charged fee in case of withdrawal from a deposit account which was set up until 19.4.2013 inclusive, whereas the withdrawal exceeds such amount, or at every additional withdrawal. Amount of the fee will be determined as follows: withdrawn amount × 2.00% × number of days to the deposit account maturity / 360. The minimum fee amount is 0.50% from the amount being withdrawn; the maximum fee amount is 7.00% from the amount being withdrawn.

In case of a withdrawal from term deposit or deposit account set up since 20.4.2013 which exceeds this amount, or upon any additional withdrawal we will not credit the interest to you for the period from the account set-up, its renewal, or from the date of crediting the interests up to the date of withdrawal. The point of time which is closest to the withdrawal date is considered as the start.

1.5 Passbooks

Children's passbook set up after 1.11.2013 * (from 22.3.2024 is not provided)	
Interest rate for entire deposit with the balance up to CZK 250,000 (without credited interests)	2.00 % p. a.
Interest rate for entire deposit with the balance above CZK 250,000	0.01 % p. a.
Interest rate for any balance after reaching the age of 18	0.50 % p. a.
Interest rate for any balance after reaching the age of 26	0.01 % p. a.
Financial bonus	
after reaching the age of 12	CZK 500
after reaching the age of 18	CZK 1,000

Children's passbook with term of notice set up since 1.5.2005 * (from 1.11.2013 is not provided)					
Term of notice period	**1 month**	**3 months**	**6 months**	**12 months**	**24 months**
Beneficial interest rate for entire deposit with the balance up to CZK 250,000 (without credited interests) **	0.50 % p. a.	0.60 % p. a.	0.70 % p. a.	0.80 % p. a.	1.00 % p. a.
Interest rate for entire deposit with the balance above CZK 250,000	0.10 % p. a.	0.20 % p. a.	0.30 % p. a.	0.40 % p. a.	0.60 % p. a.

Beneficial interest rate is decreased in case of:	**Maximum interest rate decreased by:**
1) Deposit or its part was withdrawn (except for interests for the previous calendar year)	0.40 % p. a.
2) No withdrawal from the passbook, however during the calendar year the balance was not increased by the minimum of CZK 6 thousand	0.20 % p. a.
Part of deposit during the withdrawal period	0.01 % p. a.

* If you withdraw any amount from Children's passbooks we will not credit to you the interest from deposit for the period from the start of the year up to the withdrawal date. Granting of financial bonus is subject to maintaining Children's passbooks for the minimum period of five years and having a Česká spořitelna personal account registered to the name of the child to which the bonus will be paid out.

** Beneficial (not reduced) interest rate can be granted only for one Children's passbook (designated by the client). For every additional Children's passbook the interest rate will be decreased by 0.4% p.a. Starting on the 18th birthday of the passbook deposit owner the deposit will bear the same interest as the Common passbooks with the term of notice – registered passbooks.

Common passbooks with term of notice – registered ones (from 15.3.2013 is not provided)					
Notice period	**1 month**	**3 months**	**6 months**	**12 months**	**24 months**
Any credit balance	0.01 % p. a.	0.01 % p. a.	0.01 % p. a.	0.01 % p. a.	0.01 % p. a.
Part of deposit during the withdrawal period	0.01 % p. a.	0.01 % p. a.	0.01 % p. a.	0.01 % p. a.	0.01 % p. a.

Compensation for non-compliance with the term of notice

Depositor can withdraw money from the passbook only if he/she presents the passbook. If the withdrawal of money is associated with the term of notice, the depositor can call off the deposit or its part and then can withdraw the money only within the defined period, once the term of notice expires. If the depositor withdraws the money too early, hence before the agreed term of notice expires, the depositor will no longer be entitled to get the interest from deposit credited for the period from the start of the given calendar year up to date of early withdrawal.

Withdrawal period for passbooks with term of notice

Withdrawal period (i.e. the period when the deposit can be withdrawn after the term of notice expiry without compensation) for Common passbooks with term of notice, Children's passbooks with term of notice and Christmas passbooks:

Term of notice duration	**Withdrawal period**
1 month	15 days
3 months	1 month
6, 12 and 24 months	2 months

Common passbooks without term of notice – registered ones (from 15.3.2013 is not provided)	
Any credit balance	0.01 % p. a.

Premium passbooks * (from 22.3.2024 is not provided)	
Any credit balance 0.01 % p. a.	bears no interest

* Premium passbook – bearer passbook are no longer set up since 1.6.2000 and since 1.1.2003 it cannot be included into the bonus draw; children's premium passbook is no longer set up since 1.5.2005.

2. Deposit products in CZK for entrepreneurs and small businesses, public and non-profit sector

2.1 Current Accounts

Account Živnostník, Business account Klasik, Business account Maxi, Česká spořitelna business account without Interest rate subsidy, Current account, Security account	
Any credit balance	0.00 % p. a.
Česká spořitelna Business account with Interest rate subsidy	
Total credit balance from CZK 49,999.99 to 99,999.99	0.10 % p. a.
Part of credit balance from CZK 100,000 to 199,999.99	0.20 % p. a.
Total credit balance from CZK 200,000	0.01 % p. a.
Current account of public sector	
Any credit balance	0.01 % p. a.
Current account of non-profit sector	
Any credit balance	0.00 % p. a.
Chargeable accounts: Current notary escrow account, Current account for funds received by court enforcement officer, Current account for funds received by attorney/entity practicing as an attorney	
Credit rate for total credit balance within credit balance up to CZK 9,999,999.99	0,10 % p. a.
Credit rate for total credit balance within credit balance above CZK 10,000,000	0,20 % p. a.
Current account for subsidies from the State Housing Development Fund, current account for company to be establish and Non-chargeable accounts: Current notary escrow account, Current account of real estate intermediary, Current account for funds received by court enforcement officer, Current account for funds received by insolvency administrator, insolvency trustee	
Any credit balance	0.00 % p. a.
Unauthorised negative account balance (unauthorised overdraft) – for all types of current accounts	25 % p. a.

2.2 Financial account for investments

Financial account for investments in CZK	
For investments you can use any current account in corresponding currency	according to account type

2.3 Savings accounts

Savings account for clients with a Business account	**Balance up to and including CZK 200,000**	**Balance over CZK 200,000**
interest rate	1,6 % p.a.	0 % p.a.

Savings account linked to the Maxi Business account	**Balance up to and including CZK 1,000,000**	**Balance over CZK 1,000,000**
interest rate	2,00 % p.a.	0,01 % p.a.

2.4 Term deposits

Term Deposit in CZK *	
Deposit period of 7, 14 days (new one is not set up)	0.01 % p. a.
Deposit period of 2, 4, 5, 7, 8, 9, 10, 11 months (new one is not set up)	0.01 % p. a.
Deposit period of 1 months	2.00 % p. a.
Deposit period of 3 months	2.25 % p. a.
Deposit period of 6 months	3.40 % p. a.
Deposit period of 12 months	3.50 % p. a.
Deposit period of 18 months (new one is not set up)	0.05 % p. a.
Deposit period of 24 months (new one is not set up)	0.10 % p. a.
Deposit period of 36 months (new one is not set up)	0.20 % p. a.
Deposit period of 48 months (new one is not set up)	0.30 % p. a.

* The first withdrawal outside the maturity period amounting to 25% from the principal of Term Deposit upon the set-up (renewal) is free of charge. In case of a withdrawal from Term Deposit set up since 20.4.2013 which exceeds this amount, or upon any additional withdrawal we will not credit the interest to you for the period from the Term Deposit set-up, its renewal, or from the date of crediting the interests up to the date of withdrawal. The point of time which is closest to the withdrawal date is considered as the start. You will be charged fee in case of withdrawal from a Term Deposit which was set up until 19.4.2013 inclusive, whereas the withdrawal exceeds such amount, or at every additional withdrawal. Amount of the fee will be determined as follows: withdrawn amount × 2.00% × number of days to the Term Deposit maturity / 360. The minimum fee amount is 0.50% from the amount being withdrawn; the maximum fee amount is 7.00% from the amount being withdrawn.

3. Deposit products in foreign currency for private sector

3.1 Accounts

Account	
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 .

3.2 Financial accounts for investments

Financial account for investments	
For investments you can use any current account in corresponding currency	according to account type

3.3 Deposit accounts *

Deposit period	**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.

4. Deposit products in foreign currency for entrepreneurs and small businesses, public and non-profit sector

4.1 Current accounts

Current account, Current notary escrow account, Current account for funds received by court enforcement officer, current account for funds received by attorney/entity practicing as attorney	
Credit balance for currencies EUR, USD, CHF, GBP, CAD, DKK, SEK, PLN, HUF, JPY	0.00 % p. a.
Unauthorised negative account balance (unauthorised overdraft)	25 % p. a.

4.2 Term Deposits *

Deposit period	**7 days**	**14 days**	**1 month**	**2 months**	**3 months**	**6 months**	**12 months**	**24 months**
Term Deposit 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.
Term Deposit 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.
Term Deposit 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.
Term Deposit 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.	-
Term Deposit 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 accounts is not possible to open, interest rate is valid only for revolving of existing deposit accounts.

The first non-maturity withdrawal of up to 25% of the Deposit accounts principal upon establishment (renewal) is free. You will be charged a fee when withdrawing from a Deposit account exceeding this amount, or every other withdrawal. The amount of the fee is determined as follows: amount collected × 2.00% × number of days until maturity of the Deposit account/360. The minimum amount of the fee is 0.50% of the amount collected, the maximum amount of the fee is 7.00% of the amount collected.

4.3 Savings accounts

Savings account in EUR for clients with a Business account	**Balance up to and including EUR 8 000**	**Balance over EUR 8 000**
interest rate	0,5 % p. a.	0 % p. a.

Savings account in USD for clients with a Business account	**Balance up to and including USD 9 000**	**Balance over USD 9 000**
interest rate	1.6 % p. a.	0 % p. a.

Savings account in GBP for clients with a Business account	**Balance up to and including GBP 7 000**	**Balance over GBP 7 000**
interest rate	1,6 % p. a.	0 % p. a.

5. Loan products in Czech currency for private clients

5.1 Overdrafts

Beneficial interest rate	from 11.90 % p. a.
Standard interest rate	18. 90 % p. a.

5.2 Loans

Loan	individually
Loan consolidation	individually
Specific purpose loan	individually
American mortgage	from 5.89 % p. a.
Loan "Peníze na klik"	fixed at 16.90 % p. a.

5.3 Mortgage loans

Fixation for 1 year	from 5.49 % p. a.
Fixation for 2 years	from 5.59 % p. a.
Fixation for 3 years	from 5.69 % p. a.
Fixation for 4 years	from 5.79 % p. a.
Fixation for 5 years	from 5.89 % p. a.
Fixation for 8 years	from 6.09 % p. a.
Fixation for 10 years	from 6.29 % p. a.
Fixation for 15 years	from 6.49 % p. a.
Fixation for 20 years	from 6.69 % p. a.
Variable interest rate	1 M PRIBOR + variance of 2.80 % p. a.
Pre-mortgage loan	from 7.49 % p. a.
Bridging mortgage	from 5.99 % p. a.

Interest rates take into consideration the discount for repayment from active account in ČS and the discount for the repayment insurance procured from PČS and a discount for the Mortgage for the Future.

Fixation for	TOP Bydlení mortgage *	Mortgage with Interest rate subsidy (prime rate)
1 year	not provided	6.59 % p. a.
5 years	7.39 % p. a.	6.69 % p. a.

* Standard interest rate for ČS mortgage lending is declared for calculating an interest rate for additional period pursuant to the loan agreement. It cannot be combined with the discount for repayment from active account in ČS and with the discount for the repayment insurance procured from PČS in case of death, full disability, incapacity for work and job loss.

5.4 Credit cards

Drawdown method	Credit card
In case of 100 % repayment of the total drawdown amount by the payment date	0.00 % p. a.
In case of less than 100 % repayment of the total drawdown amount	12 to 24 % p. a.

Special drawdown method	
Drawdown of funds through cash disbursement or non-cash transfer	12 to 24 % p. a.
Cash back	12 to 24 % p. a.
Single payment order	12 to 24 % p. a.

5.5 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	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.

6. Loan Products in Czech Currency for entrepreneurs and small businesses, public and non-profit sector

6.1 Overdrafts

Overdraft on current account/Firemní účet ČS/Podnikatelský účet ČS	Contractual reward (from nondraw loan amount)	Interest rate
Overdraft Standard	individually from 0,5 % to 1 % p. a.	individually
Overdraft Profesionál for self-regulating professions, open or prolonged from 20.0.2013 inclusive	-	12.00 % p. a.
Starting overdraft – CZK 20,000 to 100,000 band	-	16.90 % p. a.
Debt from overdraft transfered on instalment overdraft	-	16.90 % p. a.

Česká spořitelna Business overdraft		
Band of CZK 51,000 up to 300,000	-	15.90 % p. a.
Band of CZK 301,000 up to 500,000	-	15.40 % p. a.
Band of CZK 501,000 up to 1,000,000	-	14.90 % p. a.
Band of CZK 1,001,000 up to 4,000,000	-	13.90 % p. a.

Overdraft MSE+ mini		
Band of CZK 51,000 up to 300,000	-	15.90 % p. a.
Band of CZK 301,000 up to 500,000	-	15.40 % p. a.
Band of CZK 501,000 up to 1,000,000	-	14.90 % p. a.
Band of CZK 1,001,000 up to 3,000,000	-	13.90 % p. a.

Overdraft facilities taken out from the offer		
Overdraft MSE+ (from 1.1.2022 is not provided)	individually from 0,5 % to 1 % p. a.	individually
Overdraft Profit for Legal Entities (from 18.2.2013 is not provided)	-	13.00 % p. a.
Overdraft Profesionál for self-regulating professions (from 20.10.2013is not provided)	-	9.80 % p. a.
Overdraft on current account within the Profit program (from 15.11.2010 is not provided)	-	13.00 % p. a.
Overdraft on current account within the Profit program – floods (from 18.8.2006 is not provided)	-	10.00 % p. a.
Overdraft loan mini Profit (from 1.1.2011 is not provided)	0,5 % p. a.	14.00 % p. a.
Overdraft on current account within the Profesionál Program and on current account for self-regulating professions (from 1.11.2010 is not provided)	-	9.80 % p. a.
Overdraft on current account within the World Class Program (from 1.11.2011 is not provided) – only Expat centre in Prague 1, Rytířská Street	-	13.90 % p. a.
Base interest rate for overdraft TADY & TEĎ (from 12.10.2007 is not provided, including SPOROSERVIS)	-	5.50 % p. a.

6.2 Loans

	Contractual reward (from nondraw loan amount)	Interest rate
Business loan Byznys, Business loan PGRLF	–	individually
Business loan Byznys MINI	–	individually
Business loan COVID with NRB/ČMZRB *, COVID III with NRB/ČMZRB **, COVID SPORT with NRB/ČMZRB	–	individually
MSE consolidation	–	individually
Loan Profesionál	–	individually
Consolidation MSE Profesionál	–	individually
Business loan Start up ČS	–	9.90 % p. a.
Non-specific purpose loan, Operating loan, Operating loan (agricultural sector), Revolving loan, Revolving loan (agricultural sector), Investment loan, COVID III - Invest **, Investment loan (agricultural sector), Mortgage loan, Mortgage loan (agricultural sector), INOSTART	individually from 0.50 % to 1.00 % p. a.	individually

* Product is not provided from 24.5.2020
** Product is not provided from 1.1.2022

6.3 Charge card Visa Business Charge *

Loan drawn down by charge card under the contract concluded since 1.10.2004:	
a) In case the total due amount is paid by the due date	0.00 % p. a.
b) In case the total due amount is not paid by the due date	25.00 % p. a.
Loan drawn down by charge card under the contract concluded until 30.9.2004:	
a) In case the total due amount is paid by the due date	0.00 % p. a.
b)) In case the total due amount is not paid by the due date, however at the latest within 1 month from the due date	12.50 % p. a.
c) In case the total due amount is not paid; from 1 month after the due date	25.00 % p. a.

6.4 Credit card Visa Business credit *

In case the total due amount is paid by the due date	0.00 % p. a.
In case the instalment is less than 100% of the total due amount (however at least 5% from the drawdown amount) by the due date	18.00 % p. a.
In case the total minimum instalment is not paid by the due date	29.00 % p. a.

* In case of a client who is a natural person the due amount which is overdue for more than 90 days will bear interest in accordance with the constraints ensuing from the applicable legislation.

6.5 Base interest rate of Česká spořitelna, a. s.

Base interest rate of Česká spořitelna, a.s. (not granted since 1.1.2019)	12,30 % p. a.

Base interest rate of Česká spořitelna, a. s., is determined by Česká spořitelna, a. s. by means of majority resolution adopted by Retail Pricing Committee. Resulting client rate derived from the base rate is determined by regulation Construction of Client Rate.

Česká spořitelna, a. s. Announcement of Interest Rates does not apply to commercial clients and to the clients whose account numbers contain prefix 994404.

All interest rates are specified as p.a. is part of the Česká spořitelna, a. s. List of Charges.