

# Announcement of Československá obchodní banka, a. s., on the interest rate conditions for deposits and loans in CZK for legal entities and for natural persons – entrepreneurs

Valid from 3/10/2024

## Deposits

### Fixed Term Deposit – Fixed Rate

7 days	0.01
1 month	2.00
3 months	2.60
6 months	2.40
12 months	2.20
2 years	0.05
3 years	0.05

Fixed annual interest rates. Minimum deposit: CZK 5,000.

### ČSOB Savings account for entrepreneurs

	Tier 1 up to CZK 30,000,000	Tier 2 exceeding CZK 30,000,001
Declared interest rate	0.02	0.00
Notice period	1 day	

Minimum deposit: CZK 5,000.

### ČSOB Savings Account Top

Declared interest rate	0.01
Notice period	1 day

Minimum deposit: CZK 1,000,000.

## CURRENT ACCOUNTS

### ČSOB Account for Entrepreneurs, ČSOB Account for Entrepreneurs Online

Declared interest rate	0.00
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Minimum deposit: CZK 500.

### ČSOB Account, ČSOB Account Online, ČSOB Account Extra, ČSOB Municipal Account, ČSOB Account for Non-Profit Organizations, ČSOB Co-Operative Account

Declared interest rate	0.00
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Minimum deposit: CZK 1,000.

### Account for legal entities, Account for Non-Profit Organizations

Declared interest rate	0.00
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Minimum deposit: CZK 500.

### Account for legal entities – municipalities

Declared interest rate for balances up to CZK 30,000,000	0.03
Declared interest rate for balances over CZK 30,000,001	0.00

Minimum deposit: CZK 500.

**Current Account for insurance agents and brokers**

Declared interest rate	0.00
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Minimum deposit: CZK 1,000.

**Current Account, Current Account for Municipalities and Current Account for Non-Profit Organizations**

Declared interest rate	0.00
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Minimum deposit: CZK 1,000.

**Current Account – escrow with attorney/notary in CZK**

Declared interest rate – non-interest bearing escrow	0.00
Declared interest rate – interest-bearing escrow	0.30

**Current Account – real estate escrow in CZK**

Declared interest rate	0.00
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**COMMERCIAL LOANS****PERMITTED OVERDRAFT****Permitted overdraft to the ČSOB Account for Entrepreneurs, ČSOB Account for Entrepreneurs Online, ČSOB Account, ČSOB Account Online, ČSOB Account Extra, ČSOB Entrepreneurial Account and ČSOB Company Account concluded from 1/8/2022**

Declared interest rate	18.00% p.a.
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**Permitted overdraft to the ČSOB Entrepreneurial Account, ČSOB Company Account, ČSOB Business Account and Current Account concluded by 31/7/2022**

Declared interest rate until 30/9/2022	16.50% p.a.
Declared interest rate from 1/10/2022	18% p.a.

**Permitted overdraft for clients registered in selected professional chambers to the ČSOB Account for Entrepreneurs, ČSOB Account for Entrepreneurs Online, ČSOB Account, ČSOB Account Online, ČSOB Account Extra, ČSOB Entrepreneurial Account and ČSOB Company Account concluded from 1/8/2022**

Declared interest rate	8.50% p.a.
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**Permitted overdraft for clients registered in selected professional chambers to the ČSOB Entrepreneurial Account, ČSOB Company Account and ČSOB Business Account concluded by 31/7/2022**

Declared interest rate until 30/9/2022	7.25% p.a.
Declared interest rate from 1/10/2022	8.50% p.a.

**Permitted overdraft for the ČSOB Municipal Account**

Interest rates are linked to the PRIBOR interbank market rate and are set individually.

For interest on overdrafts of all types, an interest rate of 20.00% per annum applies.

**COMMERCIAL LOANS**

Interest rates are set individually. Loans are granted at either a fixed interest rate or an interest rate linked to the PRIBOR interbank market rate.

**ČSOB credit card****Credit card for entrepreneurs for ČSOB Account for Entrepreneurs, ČSOB Account for Entrepreneurs Online, ČSOB Account, ČSOB Account Online, ČSOB Account Extra, ČSOB Entrepreneurial Account, ČSOB Company Account and Current Account**

Declared interest rate	18.00% p.a.
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**Credit card for clients enrolled in selected professional chambers for ČSOB Account for Entrepreneurs, ČSOB Account for Entrepreneurs Online, ČSOB Account, ČSOB Account Online, ČSOB Account Extra, ČSOB Entrepreneurial Account and ČSOB Company Account**

Declared interest rate	9.00% p.a.
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Default interest (on amounts not repaid on time for loans) is charged at 20.00% per annum.

## PRODUCTS NOT OFFERED

### DEPOSITS

#### Fixed Term Deposit – Fixed Rate

14 days	0.01
21 days	0.01
2 months	0.01
4 months	0.01
5 months	0.01
7 months	0.01
8 months	0.01
9 months	0.01
10 months	0.01
11 months	0.01
18 months	0.05
4 years	0.05

Fixed annual interest rates. Minimum deposit: CZK 5,000.

### CURRENT ACCOUNTS AND KONTO

#### ČSOB Entrepreneurial Account, ČSOB Company Account

Declared interest rate	0.00
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### LOANS

#### COMMERCIAL LOANS

	% p.a.
Base interest rate for loans up to and including 1 year (ZS1 OB)	4.50
Base interest rate for loans over 1 year up to and including 2 years (ZS2 OB)	4.50
Base rate for loans over 2 years up to and including 3 years (ZS3 OB)	4.75
Base rate for loans over 3 years up to and including 4 years (ZS4 OB)	5.00
Base rate for loans over 4 years up to and including 5 years (ZS5 OB)	5.25
Prime Rate – minimum lending rate of ČSOB	4.45

#### MORTGAGE LOANS (FOR LEGAL ENTITIES AND NATURAL PERSONS ENTREPRENEURS)

	% p.a.
Base interest rate fixed for 1 year	4.70
Base interest rate fixed for 2 years	4.60
Base interest rate fixed for 3 years	4.60
Base interest rate fixed for 4 years	4.60
Base interest rate fixed for 5 years	4.65
Default interest	20.00

#### Overdraft for legal entities and natural persons – entrepreneurs

	% p.a.
Declared interest rate <sup>*)</sup>	16.00
Default interest	20.00

Overdraft means a permitted overdraft.

<sup>\*)</sup> For loans provided until 7/8/2011 it is the base interest rate.

The sale of this product was discontinued at Poštovní spořitelna on 31/7/2016.

## Loans for entrepreneurs and legal entities

	% p.a.
Default interest	20.00

Interest rates are set individually. Loans are granted at an interest rate either fixed or linked to the PRIBOR interbank market rate. The sale of this product was discontinued at Poštovní spořitelna on 31/7/2016.

## Credit cards for entrepreneurs

	% p.a.
Declared interest rate *)	17.00
Credit interest rate	0.00
Default interest	20.00

\*) For loans provided until 7/8/2011 in Poštovní spořitelna (Postal Savings Bank) branches, this is the basic interest rate. The sale of this product was discontinued at Poštovní spořitelna on 31/7/2016.

## GENERAL PROVISIONS

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

The debit interest rate (interest rate of a penalty nature for the contractually agreed draw-down of funds on the account) is 30.00% p.a. For default interest (on amounts not repaid on time for loans), the interest rate range is 0–25.00% p.a.

If the contractual documentation or other relevant documents refer to the Announcement of Československá obchodní banka, a. s., Poštovní spořitelna on the interest rate conditions for deposits and loans in CZK for legal entities and for natural persons – entrepreneurs, or to the Announcement of Československá obchodní banka, a. s., Poštovní spořitelna on fixed interest rate conditions for deposits and loans in CZK, this Announcement of Československá obchodní banka, a. s., on fixed interest rate conditions for deposits and loans in CZK for legal entities and for natural persons – entrepreneurs.

This Announcement of Československá obchodní banka, a. s., on the interest rate conditions for deposits and loans in CZK for legal entities and for natural persons – entrepreneurs replaces the Announcement of Československá obchodní banka, a. s., on the interest rate conditions for deposits and loans in CZK for legal entities and for natural persons – entrepreneurs effective from 21/3/2024.

Poštovní spořitelna is a trademark of Československá obchodní banka, a. s.