

Announcement of Československá obchodní banka, a. s., on interest rate conditions for foreign currency deposits and loans for legal entities and for natural persons – entrepreneurs

Valid from 1/11/2022

ČSOB TERM DEPOSITS SHORT					
Currency	7 days	1 month	3 months	6 months	12 months
USD	0.01	0.01	0.01	0.01	0.01
EUR	0.00	0.00	0.00	0.00	0.00
CHF	0.00	0.00	0.00	0.00	0.00
GBP	0.01	0.01	0.01	0.01	0.01

Fixed annual interest rates.

ČSOB SAVINGS ACCOUNTS WITH NOTICE PERIOD FOR ENTREPRENEURS	
Currency	Declared annual interest rate
EUR	0.00
USD	0.01
Notice period	1 day

Minimum deposit of 1,000 EUR Minimum deposit of 1,000 USD.

ČSOB FOREIGN EXCHANGE CURRENT ACCOUNTS			
Currency	Minimum deposit for establishment of an account in the account currency	Credit rate (in % p.a.)	Debit rate (in % p.a.)
AUD	42	0.00	25.00
CAD	45	0.00	20.00
CNY	285	0.00	20.00
DKK	210	0.00	25.00
EUR	25	0.00	20.00
GBP	25	0.00	20.00
HRK	280	0.00	35.00
HUF	8,000	0.00	30.00
CHF	45	0.00	20.00
JPY	5,000	0.00	20.00
NOK	240	0.00	25.00
PLN	90	0.00	30.00
RON	180	0.00	35.00
RUB	1,000	0.00	35.00
SEK	250	0.00	25.00
TRY	260	0.00	35.00
USD	38	0.00	20.00

The interest rates also apply to ČSOB Personal Accounts. Accounts in AUD, CAD, CNY, HRK, HUF, JPY, PLN, RON, RUB, TRY can only be used for non-cash transactions.

COMMERCIAL LOANS

Interest rates are set individually. Loans are granted at a fixed rate or linked to interbank market rates for the EURO ESTER/EURIBOR and LIBOR for other currencies.

ČSOB SHORT TERM DEPOSITS – NOT OFFERED

Currency	14 days	2 months	4 months	5 months	9 months
USD	0.01	0.01	0.01	0.01	0.01
EUR	0.00	0.00	0.00	0.00	0.00
CHF	0.00	0.00	–	–	0.00
GBP	0.01	0.01	–	0.01	0.01

Fixed annual interest rates.

ČSOB SAVINGS ACCOUNTS WITH SHORT NOTICE PERIOD – NOT OFFERED

Currency	Declared annual interest rates
USD	0.01
GBP	0.00
Notice period	1 day

ČSOB SAVINGS ACCOUNTS WITH SHORT NOTICE PERIOD – NOT OFFERED

Currency	Declared annual interest rate
EUR	0.01

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 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 foreign currency deposits and loans for legal entities and natural persons – entrepreneurs.

This Announcement of Československá obchodní banka, a. s., on the interest rate conditions for foreign currency deposits and loans for legal entities and natural persons – entrepreneurs replaces the Announcement of Československá obchodní banka, a. s., on the interest rate conditions for foreign currency deposits and loans for legal entities and natural persons – entrepreneurs effective from 1/7/2021.

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