

INTEREST RATES



Rates valid from: 17/05/2021

PRIVATE INDIVIDUALS - EURO DEPOSITS

Current accounts and service packages

minimum deposit	minimum balance	ČSOB Pohoda ČSOB Extra Pohoda	Current account in € Basic Banking Product	ČSOB Smart Account
0 €	0 €	0,00%	0,00%	0,00%
minimum deposit	minimum balance	ČSOB Slonik Children's account*	ČSOB Student's account - FUN account	ČSOB Pohoda for KOZ**
0 €	0 €	0.11%/ 0.00%	0,00%	0.00%/ 0.10%
Unauthorised overdraft on account				
Debit interest rate		25,00%		

* The ČSOB Slonik Children's Account applies an interest rate of 0.11% for the first € 1,000 on the account; a rate of 0.00% applies to additional funds of € 1,000.01 and above (i.e., for a balance of € 1,500, the interest rate for the first € 1,000 would be 0.11% and for the remaining € 500 it would be 0.00%).

** The interest on the ČSOB Pohoda Account for the KOZ trade union confederation is 0.00% for the first € 999.99 on the account and 0.10% for additional funds of € 1,000 and above.

Deposit products

Term deposits

minimum deposit	minimum balance	3 M	6 M	12 M**	24 M	36 M
500 €	500 €	0,01%	0,01%	0.01%/ 2.00%	0,10%	0,10%
ČSOB Savings accounts with a notice period						
minimum deposit	minimum balance	7D Standard	7D Slonik	35D Deposit*		
15 €	0 €	0,01%	0,01%	0.01%/ 0.11%		

* If the client met the Active Current Account conditions in the previous month, the Bank will apply the more favourable interest rate of 0.11% p.a. in force for the current declared period on amounts up to a ceiling of € 30,000 on a 35D Deposit Savings Account from the 15th day of the month. If the client has opened the 35D Deposit Savings Account in the current month, the Bank will apply the more favourable interest rate in the following calendar month. The Active Current Account conditions for clients require them to have one of the ČSOB Pohoda, Extra Pohoda or ČSOB Smart Account service packages, to have a credit turnover on the current account of at least € 400 per month (excluding payment operations between the client's own accounts), to make at least 3 regular payments per month from the account (payments made under a SEPA standing order or SEPA direct debit mandates excluding agreed loan payments via direct debit) and at least 5 payments per month using a payment card (a debit or credit card issued for the account, paying for goods or services and billed in the month concerned). The interest rate for funds on a 35D Deposit Savings Account in the amount € 30,000.01 or more is 0.01% p.a. (i.e., for a balance of € 35,000, there would be an interest rate of 0.11% p.a. on the first € 30,000 and 0.01% p.a. on the remaining € 5,000). If a client has several savings accounts with a total volume greater than € 30,000, the Bank reserves the right to apply the more favourable interest rate of 0.11% only to the account with the highest balance.

** When the Account Holder deposits funds on the Account and also invests in the following ratio: (i) 25% of the funds, at least € 500, are deposited on an account with a 12-month tenor of deposit in euro in the period from 15/1/2021 to 31/8/2021 and (ii) 75% of the funds or at least 3 times the funds deposited on the Account (including entry fees), at least € 1,500, are invested at the same time via a branch of the Bank by instructing the Bank to purchase euro-denominated shares in a Fund other than money market funds and short-term investment funds. If the Account Holder meets the conditions in the previous sentence, they will be entitled to interest on the deposit on the Account at a rate of 2.00% p.a. for the first commitment period, as of the establishment date of the deposit. This applies on condition that the Account Holder does not cancel the instruction to purchase Fund shares before settlement. If this condition is not met, the interest rate on the deposit will be 0.01% p.a. from the start of the deposit.

Investment in the fund is not risk-free.

Interest rates are quoted in % p.a.