

INTEREST RATES

Rates valid from: 01.10.2026



ENTREPRENEURS AND SMALL COMPANIES – DEPOSITS IN EUR

ČSOB Current accounts and Business packages

minimum deposit	minimum balance	ČSOB Business account ČSOB Business account ELEKTRON ČSOB Business account KOMPLET	Current account, Fund accounts: Social fund; Reserve fund; Reconstruction and development fund; Fund of transactions, maintenance and repairs	Current account for NBFI
EUR 0	EUR 0	0.00 %	0.00 %	0.00 %

ČSOB Accounts

Grant account	0.00 %
Account for notarial custody	0.00 %
Current account for administrators and flat houses	0.00 %
Transparent account	0.00 %

Unauthorised overdraft on account

Debit interest rate	25.00 %
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DEPOSIT PRODUCTS

ČSOB Term Deposits

minimum deposit	minimum balance	range	1 M	3 M	6 M	12 M	24 M	36 M
EUR 500	EUR 500	up to EUR 500 000.00	1.90 %	2.10 %	2.30 %	2.50 %	2.60 %	2.60 %
		above EUR 500 000.01	individual*					

* Individually agreed interest rate.

ČSOB Term Deposits: Kombi product

minimum deposit	minimum balance	6M	12M
EUR 5 000	EUR 5 000	3.00 %	2.50 %

* The holder of the ČSOB Term Deposit account with a 6-month maturity (hereinafter referred to as "ČSOB TV 6M") is entitled to a preferential interest rate, who in the period from 1.10.2026 (inclusive) to 31.12.2026 (inclusive) will open ČSOB TV 6M, ČSOB Term Deposit with a 12-month maturity (hereinafter referred to as "ČSOB TV 12M"), and at the same time deposit funds into this ČSOB TV 12M in the same amount as on the already opened ČSOB TV 6M (but at least in the amount of EUR 5,000). For preferential interest on both ČSOB TVs, it is required to meet the conditions in the mutual relationship between ČSOB TV 6M and ČSOB TV 12M. The account holder who meets the above conditions of preferential interest will be entitled to interest on the deposit on ČSOB TV 6M at a preferential interest rate of 3.0% p.a. per the first period of maturity of the deposit, as of the date of opening the deposit. And at the same time, it will be entitled to interest on the deposit on ČSOB TV 12M at a preferential interest rate of 2.5% p.a. per period maturity of the deposit, as of the date of opening the deposit. Interest at the preferential interest rate also applies provided that the account holder does not make an early withdrawal from ČSOB TV 6M or ČSOB TV 12M outside the disposal period. The contract for ČSOB TV 6M and ČSOB TV 12M can also be concluded separately, in accordance with the current interest rate notice for ČSOB TV 6M and ČSOB TV 12M.

ČSOB Saving Accounts

minimum deposit	minimum balance	Saving Account Komfort*	Saving Account Depozit
EUR 15	EUR 0	0.25 %	1.00 %

* ČSOB Saving Account Komfort (i.e. ČSOB Saving Account without notice period) is only available for clients in the New banking information system. The transfer to this system is automatic and each client will be informed about this step in advance.

Interest rates are listed in % p. a.