

# INTEREST RATES

Rates valid from: 08.01.2026



## 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	1.70 %	1.90 %	2.00 %	2.10 %	2.00 %	2.00 %
		above EUR 500 000.01			individual*			

\* Individually agreed interest rate.

### ČSOB Saving Accounts

minimum deposit	minimum balance	Saving Account Komfort*	Saving Account Depozit
EUR 15	EUR 0	0.03 %	0.05 %

\* 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.