

# OVERVIEW OF INTEREST RATES FOR PRIVATE BANKING CLIENTS VALID FROM 11. 3. 2025

## PRIVATE ACCOUNT IN EUR

| Level | Band                  | Interest % |
|-------|-----------------------|------------|
| 1.    | -99 999 999.99 – 0.00 | 25%*       |
| 2.    | 0.01 and more         | 0.00%      |

\* Debit (penalty) interest..

## INVESTMENT ACCOUNT IN EUR

| Level | Band                    | Interest % |
|-------|-------------------------|------------|
| 1.    | -99 999 999.99 – 0.00   | 25%*       |
| 2.    | 0.01 – 200 000.00       | 0.10%**    |
| 3.    | 200 000.01 - 500 000.00 | 0.40%***   |
| 4.    | 500 000.01 and more     | 0.75%****  |

\* Debit (penalty) interest.

\*\* The interest rate on the Investment Account for amounts up to €200 000.00 is 0.10% p.a. (i.e. for a balance of €300 000 the amount up to €200 000.00 would bear interest at 0.10% p.a. and the remaining part €100 000 at a rate of 0.40% p.a.). The Bank reserves the right, in the event of a client having multiple accounts, to provide interest at the higher rate only on the one account with the highest balance.

\*\*\* The interest rate on the Investment Account for amounts from €200 000.01 to €500 000.00 is 0.40% p.a. (i.e. for a balance of €600.000 the amount up to €200 000.00 would bear interest at 0.10% p.a., the amount from €200 000.01 to €500 000.00 would bear interest at 0.40% p.a., and the remaining amount would bear interest at 0.40% p.a. €100 000 at a rate of 0.75% p.a.). The Bank reserves the right, in the event of a client having multiple accounts, to provide interest at the higher rate only on the one account with the highest balance.

\*\*\*\* The interest rate on the Investment Account for amounts of €500 000.01 or more is 0.75% p.a. (i.e. for a balance of €600 000, the amount up to €200 000.00 would bear interest at 0.10% p.a., the amount from €200 000.01 to €500 000.00 would bear interest at 0.40% p.a. and the remaining amount would bear interest at 0.40% p.a. €100 000 at a rate of 0.75% p.a.). The Bank reserves the right, in the event of a client having multiple accounts, to provide interest at the higher rate only on that one account with the highest balance.

## PRIVATE ACCOUNT IN U

| Level | Band                  | Interest % |
|-------|-----------------------|------------|
| 1.    | -99 999 999.99 – 0.00 | 25%*       |
| 2.    | 0.01 and more         | 0.01%      |

\* Debit (penalty) interest.

## FOREIGN CURRENCY CURRENT ACCOUNT

| Level | Band                  | Interest % |
|-------|-----------------------|------------|
| 1.    | -99 999 999.99 – 0.00 | 25%*       |
| 2.    | 0.01 and more         | 0,00%      |

\* Debit (penalty) interest.

## ČSOB SAVINGS ACCOUNTS WITH NOTICE PERIOD

| Currency | 35D Deposit |
|----------|-------------|
| EUR      | 0.01%       |
| CZK      | 0.01%       |
| USD      | 0.01%       |
| GBP      | 0.01%       |
| CHF      | 0.00%       |

## ČSOB TERM DEPOSITS: KOMBI OFFER\*

| Minimum deposit | Minimum balance | 1 M | 3 M | 6 M | 12 M | 24 M | 36 M |
|-----------------|-----------------|-----|-----|-----|------|------|------|
| EUR 10.000      | EUR 10.000      |     | 5%  |     |      |      |      |

- \* The right to a preferential interest rate within the KOMBI offer on a ČSOB Term Deposit with a 3-month maturity (hereinafter referred as „Account“) arises for the Account Owner who has an open current account type Private Account and deposits his funds into the Account and at the same time invests in the following ratio: (i) half of the funds, but at least EUR 10.000, is deposited into Account with a 3-month maturity in EUR from 11.3. 2025 (including) to 31.5.2025 (including) and at the same time (ii) the other half of the funds (including the entry fee), or invests funds in the same amount as the deposit already made to the Account on the same date by submitting a Fund purchase order in EUR in one of the funds: Mixed funds of the Horizon KBC group within the private offer, Mixed fund Optimum Fund Enhanced Intelligence Global Allocation and all equity funds in the current fund offer denominated in EUR. The Account owner who fulfills the conditions specified in the previous sentence will be entitled to interest on the deposit in the Account at the interest rate valid for the Kombi offer for the first deposit commitment period, as of the date of deposit creation. The above applies provided that the Account owner does not cancel Fund purchase order before its settlement. In case of failure to comply with the above conditions, the interest rate on the deposit in the Account is 0.01% p.a. from the date the Bank discovers the violation of the above conditions by the Account owner. A 3-month term deposit can also be closed separately with the interest rate valid for ČSOB Term Deposits for the respective term of the deposit. You can also invest in funds separately, without using the Kombi offer, and information about the costs and fees of the relevant fund can be found at <https://www.csob.sk/podielovefondy> in the documents Ex-ante cost transparency.