

# OVERVIEW OF INTEREST RATES FOR PRIVATE BANKING CLIENTS VALID FROM 15. 5. 2024

## PRIVATE ACCOUNT IN EUR

Level	Band	Interest %
1.	-99 999 999,99 – 0,00	25 %*
2.	0,01 a viac	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 a viac	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 USD

Level	Band	Interest %
1.	-99 999 999,99 – 0,00	25 %*
2.	0,01 a viac	0,01 %

\* Debit (penalty) interest.

## FOREIGN CURRENCY CURRENT ACCOUNT

Level	Band	Interest %
1.	-99 999 999,99 – 0,00	25 %*
2.	0,01 a viac	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%