

Interest Rates

Valid from **August 02, 2023**

Current Accounts

Current accounts for individual customers

Privatbanka Wealth account (current account for private banking clients within Privatbanka Wealth Management)

Currency	Credit interest rate (% p.a.)	Unauthorized debit (% p.a.)
EUR	0.00	5.00
CZK	0.00	5.00

Privatbanka Konto (personal current account in EUR)

Currency	Credit interest rate (% p.a.)	Unauthorized debit (% p.a.)	Compulsory minimum balance
EUR	0.00	5.00	25 EUR

Privatbanka Konto (personal current account in CZK)

Currency	Credit interest rate (% p.a.)	Unauthorized debit (% p.a.)	Compulsory minimum balance
CZK	0.00	5.00	500 CZK

Privatbanka Konto Plus (current account in EUR)

Currency	Credit interest rate (% p.a.)	Unauthorized debit (% p.a.)	Compulsory minimum balance
EUR	0.00	5.00	0 EUR

Privatbanka Basic Konto*

Currency	Credit interest rate (% p.a.)	Unauthorized debit (% p.a.)	Compulsory minimum balance
EUR	0.00	5.00	25 EUR

*for natural persons – citizens in accordance with Act no. 483/2001 Coll., on Banks, as amended, and in accordance with Decree of the Slovak Ministry of Finance No. 41/2016 Coll., on the basic banking

product.

Privatbanka Standard Konto*

Currency	Credit interest rate (% p.a.)	Unauthorized debit (% p.a.)	Compulsory minimum balance
EUR	0.00	5.00	25 EUR

* for natural persons – citizens in accordance with Act no. 483/2001 Coll., on Banks, as amended, and in accordance with Decree of the Slovak Ministry of Finance No. 42/2016 Coll., on payment account with basic features.

Special account for the debtor

Currency	Credit interest rate (% p.a.)	Unauthorized debit (% p.a.)	Compulsory maximum balance
EUR	0.00	5.00	0 EUR

* in accordance with Act no. 7/2005 Coll., as amended

Current accounts in a foreign currency

Currency	Interest rate (% p.a.)	Unauthorized debit (% p.a.)	Compulsory minimum balance
USD	0.00	5.00	50 USD
GBP	0.00	5.00	20 GBP
CHF	0.00	5.00	50 CHF
CZK	0.00	5.00	500 CZK
PLN	0.00	5.00	100 PLN

Privatbanka Invest Konto

Currency	Interest rate (% p.a.)
EUR	0.00
GBP	0.00
CHF	0.00
USD	0.00
PLN	0.00
CZK	0.00

Privatbanka Kontokorent Konto

Currency	Credit interest rate (% p.a.)	Debit interest rate
EUR	0.00	Individually, due to Loan Agreement

Current accounts for corporate customers

Privatbanka Wealth account (current account for private banking clients within Privatbanka Wealth Management)

Currency	Credit interest rate (% p.a.)	Unauthorized debit (% p.a.)
EUR	0.00	Base rate + 20.00
CZK	0.00	15.00

Privatbanka Biznis Konto (corporate current account)

Currency	Credit interest rate (% p.a.)	Unauthorized debit (% p.a.)	Compulsory minimum balance
EUR	0.00	Base rate + 20.00	50 EUR
CZK	0.00	15.00	1 000 CZK

Privatbanka Fond Konto (fund current account)

Currency	Credit interest rate (% p.a.)	Unauthorized debit (% p.a.)	Compulsory minimum balance
EUR	0.00	Base rate + 20.00	50 EUR

Special account for the debtor

Currency	Credit interest rate (% p.a.)	Unauthorized debit (% p.a.)	Compulsory maximum balance
EUR	0.00	5.00	0 EUR

* in accordance with Act no. 7/2005 Coll., as amended

Account for the Community of owners

Currency	Credit interest rate (% p.a.)	Unauthorized debit (% p.a.)	Compulsory maximum balance
EUR	0.00	5.00	0 EUR

* in accordance with Act no. 183/1993 Coll., as amended

Current accounts in a foreign currency

Currency	Credit interest rate (% p.a.)	Unauthorized debit (% p.a.)	Compulsory minimum balance
USD	0.00	15.00	100 USD
GPB	0.00	15.00	50 GPB
CHF	0.00	10.00	100 CHF
CZK	0.00	15.00	1000 CZK
PLN	0.00	15.00	200 PLN

Privatbanka Invest Konto

Currency	Interest rate (% p.a.)
EUR	0.00
GBP	0.00
CHF	0.00
USD	0.00
PLN	0.00
CZK	0.00

Privatbanka Kontokorent Konto

Currency	Credit interest rate (% p.a.)	Debit interest rate
EUR	0.00	Individually, due to Loan Agreement

Term Deposits for Individual and Corporate Customers*

* The following interest apply to deposits of up to 50.000 EUR.

Privatbanka PROFIT Konto *

Currency	12M (% p.a.)	18M (% p.a.)	24M (% p.a.)	30M (% p.a.)	36M (% p.a.)	42M (% p.a.)	48M (% p.a.)	60M (% p.a.)	Compulsory min. balance
EUR	3.00	3.10	3.20	3.20	3.30	3.30	3.00	3.00	1 000 EUR

* Privatbanka Profit Konto is sold via external channels only.

Privatbanka FIX Konto (1M - 12M)

Currency	1M (% p.a.)	3M (% p.a.)	6M (% p.a.)	12M (% p.a.)	Compulsory min. balance
EUR	0.05	0.10	0.20	3.00	250 EUR
USD	0.01	0.01	0.01	0.01	200 USD
CZK	0.05	0.10	0.20	0.50	5 000 CZK
GBP	0.01	0.01	0.01	0.01	200 GBP
CHF	0.01	0.01	0.01	0.01	200 CHF

Privatbanka FIX Konto (18M - 60M)

Currency	18M (% p.a.)	24M (% p.a.)	30M (% p.a.)	36M (% p.a.)	42M (% p.a.)	48M (% p.a.)	60M (% p.a.)	Compulsory min. balance
EUR	3.10	3.20	3.20	3.30	3.30	3.00	3.00	250 EUR

Privatbanka EURO Deposit*

Currency	1Y (% p.a.)	2Y (% p.a.)	3Y (% p.a.)	4Y (% p.a.)	5Y (% p.a.)	Compulsory min. balance
EUR	2.30	2.60	3.00	3.00	3.00	1 000 EUR

* Privatbanka EURO Deposit is not sold as of January 06, 2021.

Privatbanka EURO Deposit 2*

Currency	1Y (% p.a.)	2Y (% p.a.)	3Y (% p.a.)	4Y (% p.a.)	5Y (% p.a.)	Compulsory min. balance
EUR	2.30	2.60	3.00	3.00	3.00	5 000 EUR

* Privatbanka EURO Deposit 2 is only sold through the internet platform of the company Raisin GmbH to citizens of the Member States of the European Economic Area residing in the Kingdom of Spain or Republic of France.

Privatbanka EURO Deposit 2 (DE)*

Currency	1Y (% p.a.)	2Y (% p.a.)	3Y (% p.a.)	4Y (% p.a.)	5Y (% p.a.)	Compulsory min. balance
EUR	2.30	2.60	3.00	3.00	3.00	5 000 EUR

* Privatbanka EURO Deposit 2 (DE) is only sold through the internet platform of the company Raisin GmbH to citizens of the Member States of the European Economic Area residing in Germany, Austria and Netherlands.

Privatbanka EURO Deposit 3*

Currency	1Y (% p.a.)	2Y (% p.a.)	3Y (% p.a.)	4Y (% p.a.)	5Y (% p.a.)	Compulsory min. balance
EUR	2.30	2.60	3.00	3.00	3.00	1 000 EUR

* Privatbanka EURO Deposit is only sold through the internet platform of the company Deposit Solutions GmbH to citizens of the Member States of the European Economic Area.

Privatbanka EURO Deposit 4*

Currency	1Y (% p.a.)	2Y (% p.a.)	3Y (% p.a.)	4Y (% p.a.)	5Y (% p.a.)	Compulsory min. balance
EUR	2.30	2.60	3.00	3.00	3.00	5 000 EUR

* Privatbanka EURO Deposit is only sold through the internet platform of the company Raisin GmbH to citizens of the Member States of the European Economic Area residing in the Republic of Ireland.

Saving Accounts

Privatbanka BONUS Konto

	12M (% p.a.)	Currency	Compulsory min. balance
The basic interest rate	0.25	EUR	0 EUR
The multiple	8	-	-
Bonus interest rate	2.00	-	-
The total interest rate with preference	2.25	-	-
The maximum amount of the bonus interest before tax	360 EUR	-	-

Privatbanka Saving Konto (current account in EUR)

Currency	Credit interest rate (% p.a.)	Unauthorized debit (% p.a.)	Compulsory minimum balance	Credit rate - balance of more than 29 999.99 EUR
EUR	0.20	5.00	0 EUR	0.01

Bankbooks

Privatbanka Bankbooks*

Currency	without notice period (% p.a.)	1M (% p.a.)	3M (% p.a.)	6M (% p.a.)	12M (% p.a.)	24M (% p.a.)	Compulsory minimum balance
EUR	0.00	0.05	0.10	0.15	0.20	0.20	0 EUR
USD	0.00	0.01	0.01	0.01	0.01	-	50 USD
GBP	0.00	0.01	0.01	0.01	0.01	-	20 GBP
CHF	0.00	0.01	0.01	0.01	0.01	-	50 CHF
CZK	0.00	0.05	0.10	0.15	0.20	-	0 CZK

* Privatbanka Bankbooks are not sold as of May 01, 2023.

Other Accounts

Individual portfolio management account

Currency	Interest rate (% p.a.)
EUR	1.00
USD	2.00
CZK	3.00
PLN	0.00

CHF	0.00
GBP	0.00

Loans

Currency	Base rate (% p.a.)
EUR	5.04

Base rate - the basic interest rate announced by the bank for EUR only. The base rate is recalculated daily and is modified when the change is by more than $\pm 8\%$ compared to the current rate in both directions. The base rate is based on short EUR interest rates, each of these current objective rates being assigned a weight based on the bank's internal algorithm.

The individual rate - effective from January 1, 2009, Privatbanka, a.s. sets an individual rate for all currency conversion transactions for the clients whose account in foreign currency equivalent is equal to or exceeds EUR 5,000.