

## Interest Rates

Valid from **December 19, 2024**

### 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 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
GPB	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
GPB	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
GBP	0.00	15.00	50 GBP
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

#### 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	3.00	2.90	2.90	2.80	2.80	2.50	2.50	1 000 EUR

\*Interest rates apply to deposits up to EUR 50,000.00 inclusive, established through external business networks.

**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 F

\*Interest rates apply to deposits up to EUR 50,000.00 inclusive, or the equivalent of EUR 50,000.00 in foreign currency, established through business branches of Privatbanka, a. with.

**Privatbanka FIX Konto (1M - 12M) \***

Currency	1M (% p.a.)	3M (% p.a.)	6M (% p.a.)	12M (% p.a.)	Compulsory minimum and maximum balance
EUR	0.05	0.10	0.20	3.00	more than EUR 250 to EUR 99 999,99 EUR inclusive
EUR	2.75	2.70	2.50	2.50	more than EUR 99 999,99 to 1 000 000,00 EUR inclusive

\*Interest rates apply to deposits established through electronic banking (Internet banking and the mobile application Privatbanka mobile).

**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	3.00	2.90	2.90	2.80	2.80	2.50	2.50	250 EUR

\*Interest rates apply to deposits up to EUR 50,000.00 inclusive, established through external business networks.

**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	3.00	2.90	2.90	2.80	2.80	2.50	2.50	250 EUR

\* Interest rates apply to deposits, up to EUR 50,000.00 inclusive, established through electronic banking (Internet banking and the mobile application Privatbanka mobile).

**Privatbanka EURO Deposit 2\***

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

## 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	4,62

**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.

**Individual exchange rate** - Privatbanka, a.s. with effect from November 4, 2024, sets an individual exchange rate for all conversion currency transactions on the client's account, the consideration in foreign currency is equal to or higher than EUR 5,000, except for non-cash SEPA payments, instant payments, priority payments, cross-border payments and payments within the bank. The bank in the currency conversion of non-cash SEPA payments, immediate payments, priority payments, cross-border payments and payments within the bank on the client's account in the amount of up to EUR 100,000, or in consideration in a foreign currency, the exchange rate ticket is used. For currency conversion of non-cash SEPA payments, instant payments, priority payments, payments and payments within the bank on the client's account up to EUR 100,000 inclusive, or in exchange in foreign currency, on a non-working day, the bank will use the exchange rate ticket of the previous working day. The bank in the currency conversion of non-cash SEPA payments, instant payments, priority payments, cross-border payments and payments within the bank on the client's account in the amount of more than EUR 100,000, or in consideration in foreign currency, set individual exchange rate.

The Bank, in accordance with provision 5.2. of the valid General Terms and Conditions of Privatbanka, a.s. determines the amount of the minimum balance on the last day of the month on payment (current) accounts on which the bank has not set a mandatory minimum balance during the duration of the contractual agreement. This minimum balance on the last day of the month on payment (current) accounts takes the form of a reservation for the payment of fees for services provided and other receivables, which is equal to the total amount of fees for services provided and other receivables from clients in accordance with the applicable Fee Schedule of Privatbanka, a. s., which the bank registers on the penultimate day of the current month in the relevant payment (current) account of the client.