

## Interest Rates

Valid from **June 18, 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
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
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	3.10	3.20	3.20	3.50	3.30	3.00	3.00	1 000 EUR

\*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 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	3.25	3.40	3.40	3.30	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	3.10	3.20	3.20	3.50	3.30	3.00	3.00	250 EUR

\*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 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	3.10	3.20	3.20	3.50	3.30	3.00	3.00	250 EUR

\* 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 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	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	3.00	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.)
EUR	0.00	0.05	0.10	0.15	0.20	0.20

\* 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.