

Interest Rates

Valid from **September 25, 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 | 3.10 | 3.10 | 3.30 | 3.20 | 3.00 | 3.00 | 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 | 3.15 | 3.15 | 3.05 | 2.80 | 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 | 3.10 | 3.10 | 3.30 | 3.20 | 3.00 | 3.00 | 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 | 3.10 | 3.10 | 3.30 | 3.20 | 3.00 | 3.00 | 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 | 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 |

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.