

Price list of Česká spořitelna Announcement on Interest Rates for Corporate Clients



Corporate
banking

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All interest rates are p.a.

Validity from 1.10.2021, it replaces the Price list of Česká spořitelna, a.s. – Announcement on Interest Rates for Corporate Clients from 15.12.2019.

1. Deposit products

1. Current account
2. Attorney, Notary escrow account
3. Deposit accounts in CZK
4. Deposit accounts in foreign currency
5. Savings accounts in CZK

1. CURRENT ACCOUNT		
Currency	Credit interest rate	Debit interest rate *)
CZK, AUD, BGN, CAD, DKK, EUR, GBP, HDK, HRK, HUF, CHF, JPY, NOK, NZD, PLN, RON, RSD, RUB, SEK, TRY, USD, ZAR	0,00 %	18,00%

2. ATTORNEY, NOTARY ESCROW ACCOUNT		
Currency	Credit interest rate	Debit interest rate *)
CZK, EUR, USD	0,00 %	18,00%

*) Charged on any unauthorized debit balance

3. DEPOSIT ACCOUNTS IN CZK (fixed interest rate)					
Deposit period	1. band to 99,999.99 CZK	2. band from 100,000 CZK	3. band from 250,000 CZK	4. band from 500,000 CZK	5. band from 1,000,000 CZK
7 days	0.01%	0.01%	0.01%	0.01%	0.01%
14 days	0.01%	0.01%	0.01%	0.01%	0.01%
1 month	0.01%	0.01%	0.01%	0.01%	0.01%
2 months*	0.01%	0.01%	0.01%	0.01%	0.01%
3 months	0.01%	0.01%	0.01%	0.01%	0.01%
4 months*	0.01%	0.01%	0.01%	0.01%	0.01%
5 months*	0.01%	0.01%	0.01%	0.01%	0.01%
6 months	0.01%	0.01%	0.01%	0.01%	0.01%
7 months*	0.01%	0.01%	0.01%	0.01%	0.01%
8 months*	0.01%	0.01%	0.01%	0.01%	0.01%
9 months*	0.01%	0.01%	0.01%	0.01%	0.01%
10 months*	0.01%	0.01%	0.01%	0.01%	0.01%
11 months*	0.01%	0.01%	0.01%	0.01%	0.01%
12 months	0.01%	0.01%	0.01%	0.01%	0.01%

* From 1. 10. 2014 the deposit account with these deposit periods will not be opened.

Interest rates for deposits higher than CZK 5 million are agreed individually.

Withdrawals from a deposit account outside the determined withdrawal period are subject to a sanction fee:

Sanction fee = withdrawn amount x 2.00% x number of days to the deposit account maturity/360

The minimum sanction fee is 0.50% of the withdrawn amount.

4. DEPOSIT ACCOUNTS IN FOREIGN CURRENCY (fixed interest rate)			
Deposit period	1. band to 9,999.99 EUR	2. band from 10,000 to 49,999.99 EUR	3. band from 50,000 EUR
7 days	0.00%	0.00%	0.00%
14 days	0.00%	0.00%	0.00%
1 month	0.00%	0.00%	0.00%
3 months	0.00%	0.00%	0.00%
6 months	0.00%	0.00%	0.00%
12 months	0.00%	0.00%	0.00%

Deposit period	1. band to 7,999.99 GBP	2. band from 8,000 to 39,999.99 GBP	3. band from 40,000 GBP
7 days	0.01%	0.01%	0.01%
14 days	0.01%	0.01%	0.01%
1 month	0.01%	0.01%	0.01%
3 months	0.05%	0.05%	0.05%
6 months	0.10%	0.10%	0.10%
12 months	0.15%	0.15%	0.15%

Deposit period	1. band to 13,999.99 USD	2. band from 14,000 to 69,999.99 USD	3. band from 70,000 USD
7 days	0.01%	0.01%	0.01%
14 days	0.01%	0.01%	0.01%
1 month	0.01%	0.01%	0.01%
3 months	0.05%	0.05%	0.05%
6 months	0.15%	0.15%	0.15%
12 months	0.30%	0.30%	0.30%

Interest rates for deposits higher than EUR 100 thousand or equivalent in other free convertible currencies and for deposits in currencies not included on the list are agreed individually.

Withdrawals from a deposit account outside the determined withdrawal period are subject to a sanction fee:

Sanction fee = withdrawn amount * 2.00% * number of days to the deposit account maturity / 360

The minimum sanction fee is 0.50% of the withdrawn amount.

Note: In case of the payment accounts regulated by the law of payment system is the interest rate applied on credit balances:

– announced (any change to the agreed interest rates will be communicated to clients at least 60 days prior to the change) – current accounts.

5. SAVINGS ACCOUNTS IN CZK (fixed interest rate)					
Deposit period	1. band Up to CZK 99,999.99	2. band from CZK 100,000	3. band from CZK 250,000	4. band from CZK 500,000	5. band from CZK 1,000,000
7 days to 12 months	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %

Interest rates for deposits higher than CZK 5 million are agreed individually.

Withdrawals from a savings account outside the determined withdrawal period are subject to a sanction fee:

Sanction fee = withdrawn amount x 2.00% x number of days to the deposit account maturity / 360

The minimum sanction fee is 0.50% of the withdrawn amount.

2. Loan products

1. Base rates
2. Overdrafts and short term loans
3. Real estate and mortgage loans
4. Loans arising from Visa Business and Visa Gold charge cards
5. Alternative reference rate

1. BASE RATES		
Currency	Base rate for corporate clients/ Base rate for commercial clients	Base interest rate of ČS
CZK	6.30%	6.30%
AUD	7.25%	–
CAD	4.00%	–
CHF	2.50%	–
EUR	4.00%	–
GBP	4.15%	–
JPY	2.75%	–
NOK	5.50%	–
SEK	5.00%	–
USD	3.00%	–

2. OVERDRAFTS AND SHORT TERM LOANS
<p>The interest rate is agreed individually as fixed, variable or as a deviation from the base rate. A default interest rate equal to 18% is charged in case of a defaulted repayment of an overdraft or term loan. A default interest rate of 11% is charged in addition to the agreed interest rate if the overdraft loan limit is exceeded.</p>

3. REAL ESTATE AND MORTGAGE LOANS
Mortgage loan K, supplementary loan (provided until 31. 5. 2001)
The interest rate is agreed individually as fixed for 1 or 5 years.
Mortgage loan for corporate financing of real estate, building loan, investment loan for corporate financing of real estate
In case of annuity repayments the interest rate is agreed individually as fixed for a certain period of time (at least for 1 year); in case of repayment according to a repayment schedule the interest rate is agreed individually as fixed or variable.

4. LOANS ARISING from Visa Business and Visa Gold charge cards	
1. Loan drawn by means of a charge card according to a contract concluded from 1. 10. 2004	
with the total outstanding amount paid by the due date	0.00%
with the total outstanding amount not paid by the due date	25.00%

5. ALTERNATIVE REFERENCE RATE
<p>Alternative reference rate for Market Disruption is calculated as the sum of (a) the 2-week Repo rate published on the day which is the relevant day for determining the Reference Rate and (b) Spread, which is a difference between (i) the average value of the Reference rate of the interest-bearing credit over the past 2 years immediately preceding the first day of Market Disruption and (ii) the average value of 2 week CNB repo rate over the past 2 years immediately preceding the first day of Market Disruption. The Bank shall notify the Client of the specific amount of the spread calculated in accordance with that algorithm within 10 working days of the occurrence of Market Disruption.</p>

3. General stipulation

„Price list of Česká spořitelna, a. s. – Announcement on Interest Rates for Corporate Clients“ is valid for corporate clients and for clients with the accounts containing the prefix 994404.