

Overdraft Loan

Overdraft Loan for Self-employed Professionals, Entrepreneurs and Small Businesses

Product	Interest Rate Type	BASE RATE Amount
Overdraft Loan for entrepreneurs (secured) ³	BASE RATE KTK Secured ¹	5.80% p.a.
Effective from 9 March 2024		

Product	Interest Rate Type	BASE RATE Amount
Overdraft Loan for entrepreneurs (unsecured) ³	BASE RATE KTK Unsecured ¹	7.80% p.a.
Quick Overdraft Loan for self-employed professionals (unsecured) ³	BASE RATE KTK Unsecured	7.80% p.a.
Effective from 25 September 2023		

Product	Interest Rate Type	BASE RATE Amount
Overdraft Loan ^{2,3}	BASERATE KTK/CORP EUR	4.60% p.a.
Effective from 25 September 2023		

¹) The Bank's commercial margin is added to the Base Rate KTK Secured, Base Rate KTK Unsecured and Base Rate KTK/CORP EUR interest rates.

²) Overdraft Loan provided to SVB/Apartment Building together with a Loan for the Renovation and Reconstruction of Apartment Building /Loan for Apartment Building without proof of purpose. In accordance with the General Act, as of 1 January 2009, the Base Rate KTK CORP SKK interest rate was changed to Base Rate KTK CORP EUR.

³) The interest calculation basis is determined as the ratio of the current number of days in the relevant calendar year to 360 days (366/360).

Overdraft Loan for Small and Medium-sized Enterprises, Large Enterprises, Public and Non-profit Sector, and Non-Bank Institutions

Type of Loan	Interest Rate Type	Interest Rate in % p. a.	Effective from
Overdraft Loan in EUR	BASE RATE KTK/ CORP EUR*	4.60	25 September 2023

* The Bank's commercial margin is added to the stated BASE RATE KTK/CORP EUR.