

Interest Rates for products currently on offer
NATURAL PERSON SOLE TRADER AND LEGAL ENTITY

Deposit Accounts set up via Electronic Services

Currency	Deposit band	Commitment period / Interest Rates in % p.a.				
		7 days	1 month	3 months	6 months	12 months
EUR	0.01 – 19,999.99	0.01	0.01	0.01	0.01	0.01
	20,000 – 99,999.99	1.30	1.60	1.70	1.90	2.00
	100,000 – 3,100,000	1.60	1.90	2.00	2.20	2.30
CZK	0.01 – 399,999.99	0.01	0.01	0.01	0.01	0.01
	400,000 – 1,999,999.99	2.15	2.55	2.45	1.95	1.95
	2,000,000 - 77,000,000	2.45	2.85	2.75	2.25	2.25
USD	0.01 – 19,999.99	0.01	0.01	0.01	0.01	0.01
	20,000 – 99,999.99	2.50	2.85	2.80	2.65	2.55
	100,000 – 3,100,000	2.80	3.15	3.10	2.95	2.85
GBP	0.01 – 15,999.99	0.01	0.01	0.01	0.01	0.01
	16,000 – 79,999.99	2.70	2.90	2.85	2.80	2.70
	80,000 – 3,050,000	3.00	3.20	3.15	3.10	3.00
PLN	0.01 – 79,999.99	0.01	0.01	0.01	0.01	0.01
	80,000 – 399,999.99	2.30	2.80	2.70	2.60	2.40
	400,000 – 13,100,000	2.60	3.10	3.00	2.90	2.70
HUF	0.01 – 6,999,999.99	0.01	0.01	0.01	0.01	0.01
	7,000,000 – 34,999,999.99	4.90	5.20	4.90	4.80	4.70
	35,000,000 – 1,270,000,000	5.20	5.50	5.20	5.10	5.00
Interest Rate in the event of early termination of the Deposit Account				0.00% p.a.		
Effective from 1 April 2026						

Deposits of the Client in any currency made in an amount exceeding the upper limit of the highest interest rate band shall bear interest at an interest rate of 0.01% p.a.

Deposit Accounts opened at a branch of the Bank

Currency	Deposit band	Fixed Term / Interest Rates in % p.a.			
		1 month	3 months	6 months	12 months
EUR	0.01 – 19,999.99	0.01	0.01	0.01	0.01
	20,000 – 99,999.99	1.60	1.70	1.90	2.00
	100,000 – 3,100,000	1.90	2.00	2.20	2.30
Interest Rate in the event of early termination of the Deposit Account				0.00% p.a.	
Interest Rate for Non-Fixed Deposit intended for deposit				0.01% p.a.	
Interest Rate for Non-Fixed Deposit intended for withdrawal				0.00% p.a.	
Effective from 1 April 2026					

Client deposits in excess of EUR 3,100,000 bear interest at a rate of 0.01% p.a.

Note

The Fixed Term of the Deposit Account opened via Electronic Services starts on the day the Deposit Account is opened.

The Fixed Term of the Deposit Account opened at a branch of the Bank begins on the day on which funds were first credited to the Deposit Account.