

**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	1.60	1.70	1.80
	100,000 – 3,100,000	1.60	1.90	1.90	2.00	2.10
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.		
<b>Effective from 27 January 2026</b>						

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	1.60	1.70	1.80
	100,000 – 3,100,000	1.90	1.90	2.00	2.10
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.	
<b>Effective from 27 January 2026</b>					

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.