

## Notification by Československá obchodní banka, a.s.

on Interest Rates on Deposits and Loans in CZK

Effective from June 11, 2025

4/2025

### INDIVIDUALS

#### DEPOSITS

##### Savings with a Bonus (for persons over 18 years of age) valid to 30 June 2025

Balance	Part of the balance up to CZK 1,000,000	Part of the balance from CZK 1,000,000.01
Basic interest rate (for the first account opened)	0,50	0,15
Bonus interest rate for Active Use of ČSOB*	Interest rates for individual periods and conditions for obtaining the Bonus Rate will always be published at least 14 calendar days before the change takes effect at <a href="http://www.csob.cz/uroky">www.csob.cz/uroky</a> .	
Interest rate for the second and additional Savings with	0,01	

Announced annual interest rates in % p.a.

\*A bonus interest rate can only be obtained on the Basic Interest Rate (on the first account opened).

The conditions for obtaining a Bonus Interest Rate for the previous calendar months are assessed on the 6th day of the following month and, if met, the preferential interest rate is granted from that day until the 5th day of the following month.

##### Savings with a Bonus (for persons over 18 years of age) valid from 1 July 2025

Balance	Part of the balance up to CZK 1,000,000	Part of the balance from CZK 1,000,000.01
Basic interest rate (for the first account opened)	0,25	0,15
Bonus interest rate for Active Use of ČSOB*	Interest rates for individual periods and conditions for obtaining the Bonus Rate will always be published at least 14 calendar days before the change takes effect at <a href="http://www.csob.cz/uroky">www.csob.cz/uroky</a> .	
Interest rate for the second and additional Savings with	0,01	

Announced annual interest rates in % p.a.

\*A bonus interest rate can only be obtained on the Basic Interest Rate (on the first account opened).

The conditions for obtaining a Bonus Interest Rate for the previous calendar months are assessed on the 6th day of the following month and, if met, the preferential interest rate is granted from that day until the 5th day of the following month.

##### Savings with a Bonus (for children until the age of 18 years) valid to 30 June 2025

Balance	Part of the balance up to CZK 250,000	Part of the balance from CZK 250,000.01
Basic interest rate (for the first account opened)	0,50	0,15
Bonus interest rate for Active Use of ČSOB*	Interest rates for individual periods and conditions for obtaining the Bonus Rate will always be published at least 14 calendar days before the change takes effect at <a href="http://www.csob.cz/uroky">www.csob.cz/uroky</a> .	
Interest rate for the second and additional Savings with	0,01	

Announced annual interest rates in % p.a.

\*A bonus interest rate can only be obtained on the Basic Interest Rate (on the first account opened).

The conditions for obtaining a Bonus Interest Rate for the previous calendar months are assessed on the 6th day of the following month and, if met, the preferential interest rate is granted from that day until the 5th day of the following month.

##### Savings with a Bonus (for children until the age of 18 years) valid from 1 July 2025

Balance	Part of the balance up to CZK 250,000	Part of the balance from CZK 250,000.01
Basic interest rate (for the first account opened)	0,25	0,15
Bonus interest rate for Active Use of ČSOB*	Interest rates for individual periods and conditions for obtaining the Bonus Rate will always be published at least 14 calendar days before the change takes effect at <a href="http://www.csob.cz/uroky">www.csob.cz/uroky</a> .	
Interest rate for the second and additional Savings with	0,01	

Announced annual interest rates in % p.a.

\*A bonus interest rate can only be obtained on the Basic Interest Rate (on the first account opened).

The conditions for obtaining a Bonus Interest Rate for the previous calendar months are assessed on the 6th day of the following month and, if met, the preferential interest rate is granted from that day until the 5th day of the following month.

##### Duo Profit (the product is available from 1 December 2017)

The announced interest rate valid until the conditions for a fixed interest rate are met (in % p.a.)	0,01
Fixed interest rate valid for one year (in % p.a.)	1,00

The total deposit cannot exceed the maximum amount and at the same time 50% of the sum of the deposit and the amount invested.

The amount invested into selected mutual funds must be equal to or higher than the balance in the savings account.

The minimum amount invested and the minimum deposit equal CZK 30,000.

##### Fixed Term Deposit – Fixed Rate

1 month	2,10
3 months	2,50
6 months	2,20
12 months	2,15
24 months	2,00
36 months	0,05

Fixed annual interest rate (% p.a.).

The minimum deposit and balance equal CZK 5000.

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#### Passbooks, local passbooks

Notice period	% p.a. (for a daily balance of CZK 0 or more)
No notice period	0,01
3 months	0,05
6 months	0,05
12 months	0,1
24 months	0,15

The minimum initial deposit and the minimum balance in the passbook and the local passbook is CZK 50.

#### Children's passbook

% p.a. (for a daily balance of CZK 0 or more)	0,50
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The minimum initial deposit in the children's passbook is CZK 50.

The premium percentage rate (constant throughout the savings period) depends on the number of full years from the opening of the passbook until the 18th birthday of the beneficiary.

The annual bonus increment (i.e. yearly bonus) is calculated as the bonus percentage from the interest for the given year (pre-tax).

The bonus accrues on a yearly basis and is granted to the beneficiary on their 18th birthday.

#### ACCOUNTS AND CURRENT ACCOUNTS

##### ČSOB Premium Account

Interest rate	0,00
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Announced annual interest rate (% p.a.).

##### ČSOB Plus Account, Postal Account

Interest rate	0,00
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Announced annual interest rate (% p.a.).

The minimum balance of the account is CZK 200.

##### Basic account

Interest rate	0,00
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Announced annual interest rate (% p.a.).

The minimum balance of the account is CZK 200.

##### Protected account

Interest rate	0,00
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Announced annual interest rate (% p.a.).

The minimum balance of the account is CZK 200.

#### GENERAL PROVISIONS FOR ACCOUNTS AND CURRENT ACCOUNTS

The debit interest rate (a penalty interest rate applied to a negative balance) equals the ČNB's REPO rate + 8.00% p.a.		
The REPO rate is one of the policy rates of the Czech National Bank. The current rate can be found at <a href="http://www.cnb.cz">http://www.cnb.cz</a> .		

#### PERMITTED OVERDRAFT

##### Permitted overdraft

Credit limit drawdown*	21,90
Statutory default Interest	ČNB REPO rate + 8.00 p. b. p. a.

\*Announced annual floating interest rate (% p.a.).

The permitted overdraft also includes the permitted overdraft on a post-giro account offered until 31 March 2010.

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### LOANS

#### Credit card – Standard

Credit limit drawdown*	22,90
Credit interest rate	0,00
Statutory default interest	ČNB REPO rate + 8.00 p. b. p. a.

\*Announced annual floating interest rate (% p.a.).

#### Credit Card – Premium Card

Credit limit drawdown *	7,90
Credit interest rate	0,00
Statutory default interest	ČNB REPO rate + 8.00 p. b. p. a.

\*Announced annual floating interest rate (% p.a.).

PERSONAL LOANS	% p.a.
Loans	fixed, individual
Restructuring	fixed, individual
Statutory default interest	ČNB REPO rate + 8 p.p. p. a.

MORTGAGE LOANS	% p.a.
ČSOB Mortgage Loan	Individual
ČSOB Pre-Mortgage Loan	Individual
Default interest on loan principal repayments	15.00*
Default interest on interest, fees, contractual penalties and rewards	Equal to the interest rate agreed in the loan agreement plus up to 15.00 p.p. p. a.*

\* Valid for Mortgage or Pre-Mortgage Loan Agreements signed until 31 December 2010.

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### DISCONTINUED PRODUCTS

#### DEPOSITS

<b>ČSOB Savings Account / Savings account with a short notice period (the product was offered until 30 November 2017)</b>	
Announced interest rate for balances up to CZK 250,000	0,20
Announced interest rate for balances over CZK 250,000	0,01
Notice period	1 den

Announced annual interest rates (% p.a.)

Each client may only open one ČSOB Savings Account / Savings account with a short notice period. The minimum initial deposit is CZK 5,000.

#### Duo Profit Plus (the product was offered until 30 November 2017)

Fixed annual interest rate valid for one year (in % p.a.)	1,30
Announced interest rate valid after one year of a fixed interest rate (in % p.a.)	0,01

<b>ČSOB Savings Account with a Bonus</b>	
Announced annual interest rate (% p.a.) for balances up to CZK 250,000	0,20
Announced annual interest rate (% p.a.) for balances over CZK 250,000	0,01
Fixed premium rate (% p.a.)	0,01

The minimum initial deposit is CZK 5,000.

If the client has more accounts with a total balance over CZK 250,000, the interest rate of 0.01% p.a. will apply to all their balances except for the highest one.

<b>Red Account (the product was offered until 1 December 2017)</b>	
Announced annual interest rate (% p.a.) for balances up to CZK 250,000	0,20
Announced annual interest rate (% p.a.) for balances over CZK 250,000	0,01

The minimum balance of the account is CZK 500.

#### Fixed Term Deposit – Fixed Rate

7 days	0,01
14 days	0,01
21 days	0,01
2 months	0,01
4 months	0,01
5 months	0,01
7 months	0,01
8 months	0,01
9 months	0,01
10 months	0,01
11 months	0,01
18 months	0,05
48 months	0,05
72 months	0,05

Fixed annual interest rate (% p.a.)

The minimum deposit and balance equal CZK 5,000.

#### Fixed-rate postal term deposits

1, 2, 4, 5, 7, 11, 12 months	0,01
3, 6 months	0,15
24, 36, 48, 72 months	0,05

Fixed annual interest rate (% p.a.)

The minimum deposit and balance equal CZK 5,000.

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### ACCOUNTS AND CURRENT ACCOUNTS

#### Personal Account (the product was offered until 30 April 2017)

Interest rate	0,00
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Announced annual interest rate (% p.a.).

The minimum balance of the account is CZK 200.

#### Eurokonto – for individuals (the product was offered until 30 November 2017)

0 EUR and more (in % p.a.)	0,00
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Announced annual interest rate (% p.a.).

The minimum balance of the account is EUR 30.

### GENERAL PROVISIONS FOR ACCOUNTS AND CURRENT ACCOUNTS

The debt interest rate (a penalty interest rate applied to a negative balance) equals the ČNB's REPO rate + 8.00% p.a.

The REPO rate is one of the policy rates of the Czech National Bank. The current rate can be found at <http://www.cnb.cz>.

### PERMITTED OVERDRAFTS

#### Permitted overdrafts for individuals

Permitted overdrafts until 14 November 2001 – floating interest rate	17,90
Permitted overdrafts between 15 November 2001 and 31 July 2005	PRIBOR 3M + 8.00 p.p.

Announced floating annual interest rates (% p.a.).

### LOANS

#### Credit card – World

Credit limit drawdown *	19,90
Credit interest rate	0,00
Statutory default interest	ČNB REPO rate + 8.00 p. b. p.a.

\*Announced annual floating interest rate (% p.a.).

#### Credit card – GOLD

Credit limit drawdown*	17,90
Credit interest rate	0,00
Statutory default interest	ČNB REPO rate + 7 p.p. p.a.

\*Announced annual floating interest rate (% p.a.).

#### Credit card – Platinum

Credit limit drawdown*	17,90
Credit interest rate	0,00
Statutory default interest	ČNB REPO rate + 8.00 p. b. p.a.

\*Announced annual floating interest rate (% p.a.).

#### Credit card – drawdown period three months (the product was offered until 31 October 2002)

Drawdown of a credit limit for the ČSOB Top Account	3M PRIBOR + 6.00
Drawdown of a credit limit for the ČSOB Personal Account	3M PRIBOR + 8.00
Credit balance in the charge account	1,00
Statutory default interest	ČNB REPO rate + 7 p.p. p.a.

Annual interest rates (% p.a.).

For permitted drawdown: floating rate fixed for three months.

#### Credit card – drawdown period one month (the product was offered until 30 June 2004)

Credit limit drawdown	0,00
Credit balance in the charge account	1,00
Statutory default interest	24,00

Annual interest rates (% p.a.).

<b>PERSONAL LOANS – fixed interest rate</b>	<b>% p.a.</b>
IPB Bank loan up to one year (sales terminated as of 19 June 2000)	13,50
IPB Bank loan up to four years (sales terminated as of 19 June 2000)	14,00
IPB Bank loan over four years (sales terminated as of 19 June 2000)	14,50
Statutory default Interest	ČNB REPO rate + 7 p.p. p.a.

#### Revolving consumer credit

ČSOB Handy Loan *	10,90
Credit interest rate	0,00
Statutory default interest	ČNB REPO rate + 8.00 p. b. p.a.

\*Announced annual floating interest rate (% p.a.).

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#### GENERAL PROVISIONS FOR LOANS

A uniform default interest rate of 20.00% applies to loans for cooperative housing construction

The REPO rate is one of the policy rates of the Czech National Bank. The current rate can be found at <http://www.cnb.cz>.

#### FINAL PROVISIONS AND EXPLANATORY NOTES

The interest rates are annual (p.a.).

The statutory default interest (debit interest rate) equals the ČNB REPO rate +8.00% and applies to individuals who are not entrepreneurs.

The REPO rate is the main policy rate of the Czech National Bank. The current rate can be found at <http://www.cnb.cz>.

This ČSOB Notification on Interest Rates on Deposits and Loans in CZK replaces:

- the ČSOB Notification on Interest Rates on Deposits and Loans in CZK for individuals (valid from May 1, 2025).

The wording of these Notification have been written in Czech and English, both versions being deemed authentic. In the event of any conflict of interpretation between Czech and English translation of these Conditions, the original Czech version shall prevail.

This notification of Československá obchodní banka, a.s. on Interest Rates on Deposits and Loans in CZK is binding for products and services provided by Československá obchodní banka, a. s., including the products and services provided under its trademark of Poštovní spořitelna.

Where the contractual documentation or other relevant documents refer to the Notification of Československá obchodní banka, a.s. and Poštovní spořitelna on Interest Rates on Deposits and Loans in CZK, this Notification is meant from 1 November 2020 with respect to individuals.