

## Declared Interest Rates of J&T Banka, a.s. for Current Accounts, Notice Deposits and Term Deposits (in % p.a.)

### Natural person Non-entrepreneurs

Valid from 10 February 2021

Current Accounts						
Currency	CZK	EUR	USD	GBP	CHF	RUB
Credit balance	0,00	0,00	0,00	0,00	0,00	0,00
Non-approved overdraft	20,00	20,00	20,00	20,00	20,00	20,00

Cash services are not available for the currency RUB.

Notice Deposits		
Notice Period / Currency	CZK	EUR
1 day (J&T Savings Account)	0,50	-
14 days	-	0,30
33 days	0,80 (until 9 March 2021) 0,60 (from 10 March 2021)	0,50
3 months	0,90 (until 9 March 2021) 0,70 (from 10 March 2021)	0,60

The minimum deposit to open a deposit with 1 day notice period is CZK 0 (for new Clients CZK 500 000) and the minimum balance on the deposit with 1 day notice period is CZK 0. Client can only have one deposit with 1 day notice period.

The minimum deposit to open a deposit with 14 days', 33 days' and 3 months' notice period and the minimum balance on the deposit with 14 days', 33 days' and 3 months' notice period is CZK 100 000 / EUR 3 000.

Term Deposits in CZK and EUR		
Deposit Term / Currency	CZK	EUR
3 months	0,30	-
6 months	0,40	0,30
9 months	0,70	0,80
1 year	1,20	1,00
15 months	1,30	1,05
18 months	1,30	1,15
2 years	1,60	1,40
3 years	1,70	1,50
4 years	1,80	1,60
5 years	2,10	1,80
10 years	2,30	1,60

Term Deposits in Other Foreign Currencies									
Deposit Term / Currency	USD	GBP	CHF	RUB	HUF	PLN	AUD	CAD	SEK
1 month	0,30	0,10	0,00	5,00	0,00	0,10	0,20	0,20	0,00
3 months	0,30	0,10	0,00	5,00	0,00	0,10	0,20	0,20	0,00
6 months	0,40	0,20	0,00	5,10	0,00	0,20	0,30	0,30	0,00
1 year	0,50	0,30	0,00	5,10	0,00	0,20	0,40	0,40	0,00
2 years	0,60	0,30	0,00	5,20	0,00	0,30	0,50	0,50	0,00

The minimum deposit amount to open a term deposit in CZK, EUR, USD is CZK 100 000 (or equivalent in foreign currency).  
The minimum deposit amount to open a term deposit in GBP, CHF, RUB, HUF, PLN, AUD, CAD, SEK is CZK 3 000 000 (or equivalent in foreign currency).

Interest crediting frequency on term deposits is at the maturity (deposit term up to 1 year) or annually (deposit term longer than 1 year). Interest crediting frequency on deposits with notice period is monthly (1 day, 14 days' and 33 days' notice period) or quarterly (3 months' notice period).

J&T Banka is entitled to alter the interest rates on a unilateral basis in relation to developments of market conditions, unless stated otherwise in the contractual documentation. Actual interest rates for current accounts, notice deposits and term deposits are available in branches and at website of J&T Banka.

Current accounts earn interest at the current valid annual interest rate stipulated by J&T Banka. In the event of a non-approved overdraft J&T Banka will apply interest at the rate set for non-approved debit balances.