

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

Legal entities / Individuals – 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	Balance on deposit	CZK	EUR
14 days	until CZK 150 million including	-	0,30
	from CZK 150 million	-	
33 days	until CZK 150 million including	0,80 (until 9 March 2021) 0,50 (from 10 March 2021)	0,50
	from CZK 150 million	0,00	
3 months	until CZK 150 million including	0,90 (until 9 March 2021) 0,60 (from 10 March 2021)	0,60
	from CZK 150 million	0,00	
6 months	until CZK 150 million including	1,00 (until 9 March 2021) 0,70 (from 10 March 2021)	-
	from CZK 150 million	0,00	

The minimum deposit amount to open a deposit with notice period and the minimum balance on the deposit with notice period is CZK 100 000 / EUR 3 000.

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

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).

Term deposits in CZK carry a fixed interest rate set according to the size and term of the deposit; i.e. the whole deposit balance carries the same rate. Notice deposits in CZK carry a banded interest rate, i.e. each band of the cash balance receives an interest rate of the relevant band.

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 (14 days' and 33 days' notice period), quarterly (3 months' notice period) or half-yearly (6 months' notice period).

These interest rates of term deposits are applicable for deposits of up to CZK 150 million (equivalent in foreign currency), provided that the client has all deposits (including the newly opened deposit) in the sum of up to CZK 150 million (equivalent in foreign currency). In other cases the interest rate agreed individually.

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.