

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

Individuals – Non-entrepreneurs

Valid from 4 October 2021

Current Accounts

Currency	CZK	EUR	USD	GBP	CHF	RUB
Credit balance	0.00	0.00	0.00	0.00	0.00	0.00
Unauthorised overdraft	20.00	20.00	20.00	20.00	20.00	20.00

Cash services are not available for RUB.

Notice Deposits

Notice Period / Currency	CZK	EUR
1 day (J&T Savings Account)	1.10	-
14 days	-	0.30
33 days	1.20	0.40
3 months	1.30	0.50

A Notice deposit can be established with a minimum initial deposit of CZK 1,000,000 (or the equivalent in EUR). If existing clients have or have had investments in J&T Banka of at least CZK 100,000 or deposits of at least CZK 1,000,000, they can establish a Deposit with a 1-day notice period without limiting the amount of the initial deposit, and a Deposit with a 14-day, 33-day and 3-month notice period with a minimum initial deposit of CZK 100,000, resp. EUR 3,000.

The minimum balance on the Notice Deposit with a 1-day notice period is not limited. The minimum balance on the Notice Deposit with a 14-day, 33-day and 3-month notice period is CZK 100,000, or EUR 3,000. The Client may have only one Notice Deposit with a 1-day notice period in CZK at a time.

Term Deposits in CZK and EUR

Deposit Term / Currency	CZK	EUR
3 months	0.90	-
6 months	1.00	0.30
9 months	1.10	0.50
1 year	1.60	1.00
15 months	1.80	1.05
18 months	1.80	1.15
2 years	2.10	1.40
3 years	2.20	1.50
4 years	2.30	1.60
5 years	2.60	1.80
10 years	2.90	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

A Term Deposit in CZK, EUR or USD can be established with a minimum deposit of CZK 1,000,000 (or equivalent in EUR, USD). Existing clients who have or have had investments in J&T Banka of at least CZK 100,000 or deposits of at least CZK 1,000,000 may establish a Term Deposit in CZK, EUR or USD with a minimum deposit of CZK 100,000 (or equivalent in EUR, USD).

The minimum deposit for establishing a Term Deposit in GBP, CHF, RUB, HUF, PLN, AUD, CAD and SEK is CZK 3,000,000 (equivalent in foreign currency).

Term Deposits established within J&T COMBI

Name / Deposit Term / Currency	CZK
Annual Term Deposit in CZK + J&T MONEY CZK (50/50)	2.00
Annual Term Deposit in CZK + J&T MONEY CZK (30/70)	2.10
Three-year Term Deposit in CZK + J&T BOND CZK (50/50)	2.50
Three-year Term Deposit in CZK + J&T RENTIER CZK (50/50)	2.50
Three-year Term Deposit in CZK + J&T BOND CZK (30/70)	2.60
Three-year Term Deposit in CZK + J&T RENTIER CZK (30/70)	2.80

The minimum deposit for establishing a J&T COMBI is CZK 500,000. The maximum deposit for establishing a J&T COMBI is CZK 4,000,000.

The interest on Notice Deposits is accrued monthly (notice period of 1 day, 14 days and 33 days) or quarterly (notice period of 3 months). The interest on Term Deposits is accrued at maturity (deposit term of up to 1 year) or annually (deposit term longer than 1 year).

J&T Banka is entitled to unilaterally change interest rates in connection with the development of market conditions, unless otherwise agreed in the contractual documents. The current interest rates applicable to Current Accounts, Notice Deposits, Term Deposits and Term Deposits established within J&T COMBI are published at points of sale and on the website of J&T Banka www.jtbank.cz.