

# 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.)

## Legal Entities / Individuals – Entrepreneurs

Valid from 7 April 2022

### 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 | Balance on deposit              | CZK  | EUR  |
|--------------------------|---------------------------------|------|------|
| 14 days                  | up to CZK 150 million inclusive | -    | 0.30 |
|                          | from CZK 150 million            | -    |      |
| 33 days                  | up to CZK 150 million inclusive | 4.15 | 0.40 |
|                          | from CZK 150 million            | 0.00 |      |
| 3 months                 | up to CZK 150 million inclusive | 4.35 | 0.50 |
|                          | from CZK 150 million            | 0.00 |      |
| 6 months                 | up to CZK 150 million inclusive | 4.40 | -    |
|                          | from CZK 150 million            | 0.00 |      |

A Notice Deposit can be established with a minimum initial deposit of CZK 1,000,000 (or 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 Notice Deposit with a minimum initial deposit of CZK 100,000, resp. EUR 3,000.

The minimum balance on the Notice Deposit is CZK 100,000, or EUR 3,000.

### Term Deposits in CZK and EUR

| Deposit Term / Currency | CZK  | EUR  |
|-------------------------|------|------|
| 1 month                 | -    | 0.10 |
| 3 months                | 4.15 | 0.15 |
| 6 months                | 4.35 | 0.20 |
| 9 months                | 4.40 | -    |
| 1 year                  | 4.50 | 0.80 |
| 2 years                 | 4.50 | 1.00 |
| 3 years                 | 4.50 | 1.00 |
| 4 years                 | 4.50 | 1.00 |
| 5 years                 | 4.50 | 1.00 |
| 10 years                | 4.50 | 1.00 |

## Term Deposits in Other Foreign Currencies

| Deposit Term / Currency | USD  | GBP  | CHF  | HUF  | PLN  | AUD  | CAD  | SEK  |
|-------------------------|------|------|------|------|------|------|------|------|
| 1 month                 | 0.30 | 0.30 | 0.00 | 3.00 | 2.00 | 0.20 | 0.20 | 0.00 |
| 3 months                | 0.30 | 0.30 | 0.00 | 3.00 | 2.25 | 0.20 | 0.20 | 0.00 |
| 6 months                | 0.75 | 0.75 | 0.00 | 3.25 | 2.75 | 0.30 | 0.30 | 0.00 |
| 1 year                  | 1.25 | 1.00 | 0.00 | 4.00 | 3.25 | 0.40 | 0.40 | 0.00 |
| 2 years                 | 1.50 | 1.25 | 0.00 | 4.00 | 3.25 | 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, 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)      | 5.30 |
| Annual Term Deposit in CZK + J&T HIGH YIELD CZK (50/50) | 5.30 |

The minimum deposit for establishing a J&T COMBI is CZK 10,000,000. The maximum deposit for establishing a J&T COMBI is CZK 50,000,000.

The interest on Notice Deposits is accrued monthly (notice period of 14 days and 33 days), quarterly (notice period of 3 months) or half-yearly (notice period of 6 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).

These interest rates on Term Deposits apply to deposits of up to CZK 150 million (or equivalent in foreign currency) provided that all deposits of the client (including the newly opened deposit) total up to CZK 150 million (or equivalent in foreign currency). In other cases, the interest rate is agreed on individually.

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](http://www.jtbank.cz).