

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

Legal Entities / Individuals – Entrepreneurs

Valid from 16 January 2023

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	-	1.00
	from CZK 150 million	-	
33 days	up to CZK 150 million inclusive	5.65	1.50
	from CZK 150 million	0.00	
3 months	up to CZK 150 million inclusive	5.75	2.00
	from CZK 150 million	0.00	
6 months	up to CZK 150 million inclusive	5.85	-
	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.

Interest on the Deposit with a 14-day and 33-day notice period is credited every first day of the calendar month that follows the month for which interest is credited. Interest on the Deposit with a 3-month notice period is credited every first day of the calendar quarter that follows the quarter for which interest is credited. Interest on the Deposit with a 6-month notice period is credited every first day of the calendar half-year that follows the half-year for which interest is credited.

Term Deposits in CZK and EUR

Deposit Term / Currency	CZK	EUR
1 month	-	1.00
3 months	5.65	1.50
6 months	5.85	2.00
9 months	6.15	-
1 year	6.30	3.00
2 years	6.30	3.50
3 years	6.00	3.50
4 years	5.50	3.50
5 years	5.50	4.00
10 years	5.00	4.00

Term Deposits in Other Foreign Currencies

Deposit Term / Currency	USD	GBP	CHF	HUF	PLN	AUD	CAD	SEK
1 month	2.75	2.25	0.25	9.00	5.50	1.50	1.00	1.00
3 months	2.75	2.50	0.25	9.25	5.50	1.75	1.00	1.00
6 months	3.15	2.75	0.50	9.50	5.50	2.00	1.10	1.25
1 year	3.50	3.00	1.00	10.00	6.20	2.50	1.50	1.75
2 years	3.50	3.00	1.25	10.00	6.20	2.50	1.75	1.75

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).

Interest on the Term Deposit with a duration of up to 1 year is credited upon maturity of the Term Deposit. Interest from the Term Deposit with a duration of more than 1 year is credited annually, on the day following the expiration of the yearly term of the Term Deposit.

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.

Term Deposits established within J&T COMBI

Name / Deposit Term / Currency	CZK
Annual Term Deposit in CZK + J&T MONEY CZK (50/50)	6.90
Annual Term Deposit in CZK + J&T HIGH YIELD CZK (50/50)	6.90

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. Interest on the Term Deposit established within J&T COMBI is credited upon maturity of the Term Deposit.

Subordinate Deposits in CZK

Deposit Term / Currency	CZK	Collection account number for establishing a Subordinate deposit (only for clients with a valid Contract)
5 years	7.50	2051020 / 5800 (the variable payment symbol is the Client's ID number)

The minimum deposit for establishing a Subordinate Deposit is CZK 5,000,000.

Interest on the Subordinate Deposit is credited monthly, on the day following the expiration of the monthly term of the Subordinate Deposit.

This is a deposit that has the character of a subordinated claim pursuant to § 172 of the Insolvency Act and a capital instrument pursuant to Article 62 letter a) The CRR Regulation. It follows from the nature of the Subordinate Deposit that in the event of bankruptcy or liquidation of J&T Banka, claims from this Subordinate Deposit are satisfied only after all non-subordinated claims have been satisfied. The order of satisfaction of subordinated claims is governed in particular by the provisions of § 172 of the Insolvency Act and Articles 28, 52 and 63 of The CRR Regulation (in relation to instruments included in tier 1 capital and eligible liabilities). It is not possible to terminate the Subordinate Deposit early and repay it before the agreed maturity date of the Subordinate Deposit. Set-off of any receivable arising from the Subordinate Deposit contract against the client's obligations towards J&T Banka or any other person from the J&T Group is not permissible. J&T Banka will not accept any receivable arising from the Subordinated Deposit contract as security for any of its receivables.

No receivables arising from the Subordinated Deposit are not and will not be secured for the duration of the Subordinated Deposit. The Subordinate Deposit and any interest thereon are not insured with the Financial Market Guarantee System and not covered by any other deposit guarantee system or any other protection against the return of deposited funds.

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, Term Deposits established within J&T COMBI and Subordinate Deposits are published at points of sale and on the website of J&T Banka www.jtbank.cz.