

PPF banka a.s. Interest Rate List

1. Current Accounts in CZK			
1.1.	Natural persons		
1.1.1	Current account		
	Daily balance	Interest rate (% p. a.)	
	Full balance	0.10	
1.2.	Natural persons - Sole traders and legal entities		
1.2.1	Current account		
	Daily balance	Interest rate (% p. a.)	
	Full balance	0.10	
1.3.	Public sector (cities, towns, regions, associations, organizations with public funding)		
1.3.1	Current account		
	Daily balance	Interest rate (% p. a.)	
	0 to 5 000 000 inclusive	0.10	
	Over 5 000 000	0.25	
<i>The current account daily balance is divided into levels with specific interest rates applicable to each level.</i>			
1.4.	Special account (for attorney / notary / executor escrow, insolvency practitioners, insurance broker, administration of deposited contributions prior to company incorporation, increasing the company's registered capital, security deposit to permit lottery)		
1.4.1	Special account		
	Interest rate (% p. a.)		
	Individual		
1.5.	Foundations and endowment funds		
1.5.1	Current account		
	Daily balance	Interest rate (% p. a.)	
	0 to 5 000 000 inclusive	0.10	
	Over 5 000 000	0.25	
<i>The current account daily balance is divided into levels with specific interest rates applicable to each level.</i>			
1.5.2	Endowment account		
	Interest rate (% p. a.)		
	Individual		
<i>The interest rate for unauthorized CZK current account debit balance is 28% p. a.</i>			
2. Current Accounts in Foreign Currency			
2.1.	All client types		
2.1.1	Current account – all current account types offered		
	Account currency	Credit interest rate (% p. a.)	Debit interest rate (% p. a.)
	EUR	0.10	12.00
	USD	0.05	12.00
	CHF	0.10	12.00
	GBP	0.10	12.00
	RUB	0.10	20.00
<i>In addition to the currencies above, current accounts for other currencies can be agreed individually; interest rates for such accounts are always individual.</i>			

3. Term Deposits										
3.1.	Deposit amount in CZK	Deposit time (% p. a.)								
		7 days	14 days	1 month	2 months	3 months	6 months	9 months	12 months	Over 12 months
	Up to/incl. 100 000	0,10	0,20	0,25	0,25	0,40	0,50	0,60	0,80	Indiv. rate
	Up to/incl. 500 000	0,10	0,20	0,25	0,25	0,45	0,55	0,65	0,85	Indiv. rate
	Up to/incl. 1 000 000	0,15	0,25	0,30	0,30	0,50	0,60	0,70	0,90	Indiv. rate
	Up to/incl. 5 000 000	0,15	0,25	0,30	0,30	0,55	0,65	0,75	1,00	Indiv. rate
	Over 5 000 000	Indiv. rate	Indiv. rate	Indiv. rate	Indiv. rate	Indiv. rate	Indiv. rate	Indiv. rate	Indiv. rate	Indiv. rate
<i>Municipal sector clients may be offered an individual rate for deposits from 1 000 000 CZK.</i>										
3.2.	Deposit amount in USD	Deposit time (% p. a.)								
		7 days	14 days	1 month	2 months	3 months	6 months	9 months	12 months	Over 12 months
	Up to/incl. 15 000	0,00	0,00	0,05	0,05	0,10	0,15	0,17	0,20	Indiv. rate
	Up to/incl. 100 000	0,00	0,00	0,05	0,10	0,15	0,16	0,18	0,25	Indiv. rate
	Up to/incl. 150 000	0,00	0,00	0,05	0,10	0,16	0,17	0,19	0,30	Indiv. rate
	Up to/incl. 250 000	0,00	0,00	0,05	0,10	0,17	0,18	0,20	0,35	Indiv. rate
	Over 250 000	Indiv. rate	Indiv. rate	Indiv. rate	Indiv. rate	Indiv. rate	Indiv. rate	Indiv. rate	Indiv. rate	Indiv. rate
3.3.	Deposit amount in EUR	Deposit time (% p. a.)								
		7 days	14 days	1 month	2 months	3 months	6 months	9 months	12 months	Over 12 months
	Up to/incl. 10 000	0,00	0,00	0,05	0,05	0,10	0,20	0,28	0,35	Indiv. rate
	Up to/incl. 50 000	0,00	0,00	0,05	0,05	0,10	0,21	0,30	0,40	Indiv. rate
	Up to/incl. 100 000	0,00	0,00	0,05	0,05	0,10	0,22	0,32	0,45	Indiv. rate
	Up to/incl. 200 000	0,00	0,00	0,05	0,05	0,10	0,23	0,35	0,50	Indiv. rate
	Over 200 000	Indiv. rate	Indiv. rate	Indiv. rate	Indiv. rate	Indiv. rate	Indiv. rate	Indiv. rate	Indiv. rate	Indiv. rate
<i>In addition to the currencies above, PPF banka a. s. opens CHF and GBP time deposits; time deposits for other currencies should be negotiated individually. Interest rates for these deposits are always individual.</i>										
4. Deposit Note										
	Interest rate									
	Individual									

5. Credit Transactions			
5.1.	Credit business		
		Interest rate	Penalty interest rate
	Short-term credit	Individual	28% p.a.
	Medium-term credit		
	Long-term credit		
	Bank overdraft	Individual	Refinancing rate + 25% p.a.
	Other business	Individually negotiated terms and conditions	
The surcharge is set individually based on the credit security, credit term, client credit score and other factors.			
5.2.	Purchase of receivables from public sector entities (Municipal factoring)		
	Interest rate on funds offered		
	Individual		
6. General Provisions			
6.1.	The bank may fix an individual interest rate on specific or above-standard services.		
6.2.	Different interest rates may be fixed for selected clients in accordance with the bank's business policy.		