

Prague, 16. 7. 2020

**Interest rates change and / or interest zones change on selected products and Terms and conditions for the Payment System of Expobank CZ a.s. as of 01.10.2020**

Dear Client,

we would like to inform you that **as of 1 October 2020, the new interest rates and / or new interest zones for selected products and Terms and conditions for the Payment System of Expobank CZ a.s. become effective.**

Overview of changes can be found below.

**Current and savings accounts - Personal banking**

- Savings Account for IQ Account in CZK and other foreign currencies has new interest zones from 0 – 100 000 CZK, 100 000 – 20 000 000 CZK and more than 20 000 000 CZK (or equivalent in a foreign currency).
- Individual Savings Account in CZK and other foreign currencies has new interest zones from 0 – 100 000 CZK, 100 000 – 20 000 000 CZK and more than 20 000 000 CZK (or equivalent in a foreign currency).
- Expo Savings Account in CZK and other foreign currencies has new interest zones from 0 – 100 000 CZK, 100 000 – 20 000 000 CZK and more than 20 000 000 CZK (or equivalent in a foreign currency).
- IQ Savings Account with notice period in CZK has new interest zones from 0 – 100 000 CZK, 100 000 – 20 000 000 CZK and more than 20 000 000 CZK (or equivalent in a foreign currency).
- Savings Account GARANT in CZK and other foreign currencies has new interest zones from 0 – 100 000 CZK, 100 000 – 20 000 000 CZK and more than 20 000 000 CZK (or equivalent in a foreign currency).
- Savings Account GARANT Premium in CZK has new interest zones from 0 – 100 000 CZK, 100 000 – 20 000 000 CZK and more than 20 000 000 CZK.
- Expo Premium Savings Account in CZK has new interest zones from 0 – 100 000 CZK, 100 000 – 20 000 000 CZK and more than 20 000 000 CZK.
- NEO Account in CZK has new interest rate 0.25% p.a.
- Expo Savings Account in RUB has new interest rate 2.00 % p.a.
- Expo Savings Account in CZK has new interest rate in interest zone from 100 000 – 20 000 000 CZK 0.10 % p.a.
- IQ Savings Account with notice period in CZK has new interest rate in interest zone from 100 000 – 20 000 000 CZK 0.10 % p.a.
- Savings Account GARANT in CZK has new interest rate in interest zone from 100 000 – 20 000 000 CZK 0,10 % p.a.
- Savings Account GARANT Premium in CZK has new interest rate in interest zone from 100 000 – 20 000 000 CZK 0.10 % p.a.

- Expo Premium Savings Account in CZK has new interest rate in interest zone from 100 000 – 20 000 000 CZK 0.10 % p.a. and in interest zone above 20 000 000 CZK 0.00 % p.a.

#### **Notarial and lawyer accounts - Entrepreneurs and small businesses**

- Notarial and lawyer accounts in CZK with new rate 0.20 % p.a.
- IQ Konto Neziskovka in CZK with new rate 0.00 % p.a.
- IQ Professional account in CZK with new rate 0.00 % p.a.
- IQ Professional account+ in CZK with new rate 0.00 % p.a.

#### **Notarial and lawyer accounts - Corporate clients**

- Notarial and lawyer accounts in CZK with new rate 0.20 % p.a.
- IQ Business savings account has new interest rate in interest zone from 1 000 000 – 25 000 000 CZK 0,10 % p.a.

#### **Terms and conditions Payment System Expobank CZ a.s.**

- The deadline for transfers in any foreign currency without currency conversion or with the conversion of EU / EEA Member States' currencies is shortened from D + 1 to D. Changes in payment deadlines have been reflected in Articles 3.20, 3.21 and in Part IV. Deadlines and closing times of the payment system, Chapter 2.4 Transfers from Abroad and in Foreign Currency from Domestic Banks

We are obliged to inform you that **you can reject the proposed changes in writing by 30.9.2020**, otherwise they will become binding for us. If you decide to reject the changes, you may terminate the agreement affected by these changes, in writing, or by visiting our branch or electronically in Internet Banking, **no later than on 1.10.2020**. In such case, the termination of the contract is free of charge and effective immediately upon delivery to Expobank CZ a.s.

This document can be also found at [www.expobank.cz](http://www.expobank.cz) in the Documents to download section. If you have access to internet banking, you can find this document in the Document archive section if you have right to access it.

For more information please contact your personal banker or **Customer Service line 844 844 822, international calls +420 233 233 233** (Mon - Fri: 8am - 7pm).

Thank you for using products and services Expobank CZ a.s.

Best regards,

Expobank CZ a.s.