

Prague, 26.3.2020

Credit interest rates change on selected products as of 8.6.2020

Dear Client,

We would like to inform you about **changes in credit interest rates for selected products** valid as of 8.6.2020.

Please see an overview of the changes below:

Savings accounts - Personal banking

- Expo saving account in CZK in range 100 000 – 13 500 000 CZK with new rate 0.3% p.a.
- Expo saving account in EUR with new rate 0.00% p.a.
- Expo saving account in USD with new rate 0.00% p.a.
- Expo saving account in RUB with new rate 3.50% p.a.

Saving accounts - Entrepreneurs and small businesses

- Expo business saving account in CZK in range up to 5 000 000 CZK with new rate 0.00% p.a.
- Expo business saving account in EUR in range up to 200 000 EUR with new rate 0.00% p.a.
- IQ Business saving account with notice period in CZK in range up to 5 000 000 CZK with new rate 0.00% p.a.
- IQ Business saving account with notice period in EUR in range up to 200 000 EUR with new rate 0.00% p.a.
- Notarial/Lawyer account in EUR with new rate 0.00% p.a.
- Notarial/Lawyer account in USD with new rate 0.00% p.a.
- IQ Konto Neziskovka in EUR with new rate 0.00% p.a.

Savings accounts - Corporate clients

- Expo business saving account in CZK in range up to 5 000 000 CZK with new rate 0.00% p.a.
- Expo business saving account in EUR in range up to 200 000 EUR with new rate 0.00% p.a.
- IQ Business saving account with notice period in CZK in range up to 5 000 000 CZK with new rate 0.00% p.a.
- IQ Business saving account with notice period in EUR in range up to 200 000 EUR with new rate 0.00% p.a.
- IQ Business saving account in EUR in range up to 50 000 EUR with new rate 0.00% p.a.
- IQ Business saving account in EUR in range 50 000 – 750 000 EUR with new rate 0.00% p.a.
- Notarial/Lawyer account in EUR with new rate 0.00% p.a.
- Notarial/Lawyer account in USD with new rate 0.00% p.a.

We are obliged to inform you that **you can reject the proposed changes in writing by 7.6.2020**, otherwise they will become binding for the Bank and its clients. If you decide to reject the changes, you may terminate the agreement, which these changes affect, in writing, by visiting our branch or electronically in Internet Banking, **no later than on 7.6.2020**. In this case, the termination of the contract is free of charge and effective upon 1 month from delivery to Expobank CZ a.s.

This document can be also found at www.expobank.cz in the Documents to download / Interest rates 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.