

LIST OF RATES

Expobank CZ a.s., Na Strži 2097/63, Praha 4, ZIP Code 140 00, ID Nr.: 14893649

Individual Banking

Entrepreneurs and Small Businesses

Corporate Clients

Valid from 08.01.2020



Bank for You

Current, Savings and other types of Accounts, Term Deposits 1/2 - Individual Banking

NEO Account - for free and combining the best of a current and a savings account

Currency	Interest rate in % p.a.
CZK	1,60

Current and Escrow Accounts

Business Account Name	CZK	other currencies
	Interest rate in % p.a.	
Premium Comfort, Premium Elite	0,00	0,00
Expo Active, Expo Global	0,00	-
VIP Account	0,00	0,00
Current Account	0,00	0,00
5 for 50 Account	0,00	-
5 for 50 Account – special rate	0,10	-
Free IQ Account	0,00	0,00
IQ Account Mortgage	0,00	-
IQ Account (not offered any more)	0,74	-
Current Accounts with limited disposal	0,00	0,00
Escrow Accounts	0,00	0,00

Minimal deposit for individuals to open Current Account amounts to 100 CZK or an equivalent in foreign currency. Minimal required balance on the account is set up according to the Standard list of fees and commissions.

Reference rates for non-authorized debit balances on current accounts

Currency	Interest rate in % p.a.
CZK	8,00
USD	15,00
EUR	15,00
GBP	15,00
CHF	15,00
other currencies	15,00

List of interest rates valid from 08.01.2020

Current, Savings and other types of Accounts, Term Deposits 2/2 - Individual Banking

Expo Savings Account in CZK

Interest on all deposit with balance:	Interest rate in % p.a.
less than 100 000	0,00
100 000 - 13 500 000	0,30*/1,20**
more than 13 500 000	0,00

* The rate is valid for accounts that have been opened up to and including May 9, 2019

** The rate is valid for accounts that have been opened as of May 10, 2019 and only for new deposits that exceed the sum of the balances on your other accounts maintained by the Bank as at May 9, 2019

Expo Premium Savings Account in CZK

Interest on all deposit with balance:	Interest rate in % p.a.
less than 100 000	0,00
100 000 - 20 000 000	0,90
more than 20 000 000	1,20

Expo Savings Account in foreign currencies

Currency	Interest rate in % p.a.
EUR	0,35
USD	0,10
RUB	5,00

IQ MAXI Deposit

Currency	Interest rate in % p.a. for period:					
	6 months	1 year	2 years	3 years	4 years	5 years
CZK	1,20	1,75	1,75	1,80	1,90	2,00
EUR	0,25	0,45	1,00	1,05	-	-
USD	1,20	1,40	1,25	1,15	-	-

Minimum deposit CZK 100 000, EUR 3 700, USD 4500.

Savings Account GARANT in CZK

(not offered any more)

Validity of guaranteed interest rate from:	Interest on all deposit with balance: 0 – 13.5 mil.	Interest on all deposit with balance: More than 13.5 mil.
	Interest rate in % p.a.	
1.9.2016	0,30	0,00
9.5.2016	0,50	0,10
1.4.2016	0,70	0,10
9.11.2015	0,90	0,10

Other savings accounts and time deposits

(not offered any more)

Account name	Interest rate in % p.a. for all currencies
IQ Savings Account (only in CZK)	0,00; 0,30*
Savings Account for IQ Account	0,00
Individual Savings Accounts	0,00
Classic Term Deposits	0,00

* Interest rate is valid for all deposit with balance more than CZK 100 000

Other savings accounts and time deposits

(not offered any more)

Account name	Interest rate in % p.a. for all currencies
IQ Savings Account (only in CZK)	0,00; 0,30*
Savings Account for IQ Account	0,00
Individual Savings Accounts	0,00
Classic Term Deposits	0,00

* Interest rate is valid for all deposit with balance more than CZK 100 000

List of interest rates valid from 08.01.2020

Mortgage and Consumer Loans - Individual Banking

Mortgage Loans

Fixation (years)	Purpose Mortgage	General-purpose Mortgage (American mortgage)	IQ Mortgage Multi – consolidation of the consumer loans	Referential interest rates for mortgages (market rates) in % p.a.
	Interest rate from in % p.a. (for mortgage loans with maturity greater than 9 years)			
1 year	5,41	7,87	8,37	2,39
2 years	5,42	7,67	8,17	2,30
3 years	3,97	6,78	7,28	2,21
4 years	3,90	6,67	7,17	2,15
5 years	3,78	6,55	7,05	2,08
10 years	3,96	6,86	7,36	1,82
15 years	4,05	7,05	7,55	1,74
20 years	4,43	7,73	8,23	1,71

The interest rate reflects a discount for the use of other products offered by the bank

A mortgage with a variable interest rate			Past due repayment interest: in % p.a.
1M PRIBOR in % p.a.	Margin from: in % p.a.	Interest Rate from: in % p.a.	
current interest rate can be found on www.cnb.cz		2,74	8,00

The interest rate varies depending on the current monthly PRIBOR interest rate and reflects a discount for the use of other products offered by the bank.

Consumer loans and overdrafts

Commercial name of the product	Authorized debit in % p.a.	Non-authorized debit in % p.a.	Interest rate from: in % p.a.	Late payment interest in % p.a.	RPSN from:
VIP overdraft (in CZK)	8,00	8,00	-	-	n/a*
IQkredit - overdraft (in CZK)	15,50	8,00	-	-	n/a*
EXPO loan and EXPO multi loan**			8,10	8,00	10,78

* RPSN (percentage of the yearly cost) cannot be calculated for this type of loan.

** Interest rates are also valid for products LBBW loan and LBBW Multi loan offered until 14. 10. 2014.

List of interest rates valid from 08.01.2020

Savings Accounts and Time Deposits / Entrepreneurs and Small Businesses

Expo Business Savings Account in CZK

Interest on the entire account with balance:	Interest rate in % p.a.
0 - 5 000 000	0,18
more than 5 000 000	0,00

Expo Business Savings Account in EUR

Interest on the entire account with balance:	Interest rate in % p.a.
0 - 200 000	0,12
more than 200 000	0,00

IQ Business Savings Account with Notice Period in CZK

Interest on the entire account with balance:	Interest rate in % p.a.
0 - 5 000 000	0,20
more than 5 000 000	0,00

IQ Business Savings Account with Notice Period in EUR

Interest on the entire account with balance:	Interest rate in % p.a.
0 - 200 000	0,12
more than 200 000	0,00

Time Deposits in CZK and other currencies

Currency	Interest rate in % p.a.
CZK	0,00
EUR	0,00
other currencies	0,00

List of interest rates valid from 08.01.2020

Current Accounts and other types of Accounts / Entrepreneurs and Small Businesses

Current and escrow accounts and notarial / lawyer account

Commercial name of Current Account / Current Account as part of a package	CZK	Other currencies
	Interest rate in % p.a.	
Current account	0,00	0,00
Business account SILVER	0,00	0,00
Business account GOLD	0,00	0,00
IQ Business account BASIC	0,00	0,00
IQ Business account STANDARD (not offered any more)	0,00	0,00
IQ Business account COMFORT (not offered any more)	0,00	0,00
IQ Professional account	0,10	0,00
IQ Professional account+	0,10	0,00
IQ Konto Neziskovka	0,10	EUR 0,20
Notarial and lawyer accounts	0,50*/0,80**	EUR 0,35
Notarial and lawyer accounts	0,50*/0,80**	USD 0,50
Escrow accounts	0,00	0,00
Current account with limited disposal	0,00	0,00

Minimum amount for opening a Current accounts amounts to CZK 1.000

Minimum amount for opening a Current account in foreign currency amounts to: USD 50, EUR 40, other currencies individually. Interest rates for accounts in other currencies are set up individually

The interest rate for CZK in Notarial / Lawyer / Court escrow accounts will not decrease until 31. 12. 2019.

** The rate is valid for accounts that have been opened up to and including May 9, 2019.*

*** The rate is valid for accounts that have been opened as of May 10, 2019.*

Reference rates for non-authorized debit balances on current accounts

Currency	Interest rate in % p.a.
CZK	20,00
USD	20,00
EUR	20,00
GBP	20,00
CHF	20,00
other currencies	20,00

List of interest rates valid from 08.01.2020

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Savings Accounts, corporate Saving Accounts and Time Deposits / Corporate Clients

Expo Business savings account in CZK

Interest on the entire account with balance:	Interest rate in % p.a.
0 - 5 000 000	0,18
more than 5 000 000	0,00

Interest rates are also valid for LBBW business savings account

IQ Business savings account with notice period

Interest on the entire account with balance:	Interest rate in % p.a.
0 - 5 000 000	0,20
more than 5 000 000	0,00

IQ Business savings account in CZK

Interest on the entire account with balance:	Interest rate in % p.a.
less than 1 000 000	0,10
1000 000 - 25 000 000	0,30
more than 25 000 000	0,00

Expo Business savings account in EUR

Interest on the entire account with balance:	Interest rate in % p.a.
0 - 200 000	0,12
more than 200 000	0,00

Interest rates are also valid for LBBW business savings account

IQ Business savings account with notice period in EUR

Interest on the entire account with balance:	Interest rate in % p.a.
0 - 200 000	0,12
more than 200 000	0,00

IQ Business savings account in EUR

Interest on the entire account with balance:	Interest rate in % p.a.
less than 50 000	0,01
50 000 - 750 000	0,30
more than 750 000	0,00

Time deposits in CZK and other currencies

Currency	Interest rate in % p.a.
CZK	0,00
EUR	0,00
other currencies	0,00

Corporate savings account

Currency	Interest rate in % p.a.
CZK	0,67
USD	0,38
EUR	0,00

Any debit operations on the savings account (with the exception of purchase of securities through the Bank, transfer to bank's time deposit account or any other operations agreed with the bank) are bound by 14-day notice.

List of interest rates valid from 08.01.2020

Current Account, Escrow and other types of Accounts / Corporate Clients

Current and Escrow accounts, Lawyer / Notarial accounts

Commercial name of the Current account / Current account as part of a package	CZK	other currencies
	Interest rate in % p.a.	
Current account	0,00	0,00
Notarial and lawyer accounts	0,50*/0,80**	EUR 0,35
Notarial and lawyer accounts	0,50*/0,80**	USD 0,50
Escrow account	0,00	0,00
Interest rate for Current account with limited disposal	0,00	0,00

Minimum amount for opening a Current accounts amounts to CZK 10.000

Minimum amount for opening a Current account in foreign currency amounts to: USD 500, EUR 400, GBP 500, CHF 1.000

Minimum foreign current account balance is set in accordance to the valid List of Fees and Commissions

The interest rate for CZK in Notarial / Lawyer / Court escrow accounts will not decrease until 31. 12. 2019.

** The rate is valid for accounts that have been opened up to and including May 9, 2019.*

*** The rate is valid for accounts that have been opened as of May 10, 2019.*

Reference rates for debit balances on Current accounts

Currency	Authorized debit	Non-authorized debit
	Interest rate in % p.a.	
CZK	5,32	20,00
USD	4,98	20,00
EUR	2,72	20,00
GBP	3,94	20,00
CHF	2,46	20,00
other currencies	-	20,00

List of interest rates valid from 08.01.2020