

Interest Rates - Deposits

Valid from 1/3/2021

Active Products | ENTREPRENEURS AND SMALL ENTERPRISES

Current and Savings Accounts

Variable interest rates (p.a.)

FAIR Account PODNIKATEL, Business FAIR Account MINI, AKTIV, OPTIMAL	
Currency	No range determined
CZK, EUR, USD, RUB	0.01%
AUD, CAD, CHF, GBP, HRK, HUF, JPY, PLN	0.00%

Escrow Accounts (arranged in the period from 1 July 2020)	
Currency	No range determined
CZK, EUR, USD, RUB	0.05%
GBP, CHF, JPY, CAD, HUF, PLN	0.00%

Professional Account (escrow accounts of notaries, attorneys-at-law, executors, insolvency administrators, bankruptcy trustees, liquidators and auctioneers - arranged in the period from 1 July 2020)			
Currency	Range 1	Range 2	Range 3
CZK	0.05% ≤ 5,000,000	0.05% > 5,000,000 ≤ 10,000,000	0.05% > 10,000,000
EUR	0.10% ≤ 500,000	0.01% > 500,000	
USD	0.20% ≤ 500,000	0.01% > 500,000	

Special Account for the Purpose of Repayment / Increase of Company's Equity Capital	
Currency	No range determined
CZK, EUR, USD, RUB	0.01%
AUD, CAD, CHF, DKK, GBP, HRK, HUF, JPY, NOK, PLN, SEK	0.00%

FAIR Savings PLUS, FAIR Savings, Savings Account, FAIR Savings EXTRA (CZK) - Basic Interest Rate	
Currency	No range determined
CZK	0.20%

The Standard Interest Rate is pegged against the 3M PRIBOR reference rate. The total interest rate accruable on deposits may be increased to include the preferential interest rate shown in the Conditions of Events published on the Sberbank website.

FAIR Savings EXTRA		
Currency	Range 1	Range 2
EUR	0.05% ≤ 100,000	0.05% > 100,000
USD	0.01% ≤ 150,000	0.01% > 150,000
RUB	3.25% ≤ 15,000,000	3.25% > 15,000,000

Time Deposits

Fixed interest rates (p.a.)

Minimum deposit: CZK 30,000; EUR 1,000; USD 1,500; RUB 45,000.

Deposits in excess of CZK 10,000,000; EUR 500,000; USD 500,000; or RUB 30,000,000 are subject to individual rates.

Currency	Range	1 year	2 years	3 years
CZK	≤ 10,000,000	0.30%	0.50%	0.70%
EUR	≤ 500,000	0.01%	0.01%	0.01%
USD	≤ 500,000	0.40%	0.75%	1.00%
RUB	≤ 30,000,000	3.90%	4.40%	4.90%

Other

Variable interest rates (p.a.)

Description	No range determined
Unauthorised-overdraft rate (deposits)	9.00%

Inactive Products | ENTREPRENEURS AND SMALL ENTERPRISES

Current and Savings Accounts

Variable interest rates (p.a.)

Current Accounts

Currency		Range 1	Range 2
CZK	Expert konto/Profit konto, Expert konto Prestige, MEDI - konto, Profi konto	0.01% ≤ 5,000,000	0.10% > 5,000,000
CZK	Konto REZERVA	0.10% No range determined	
CZK, EUR, USD, RUB	Other	0.01% No range determined	
Other currencies offered/accepted by SBCZ	Other	0.00% No range determined	

Escrow Accounts (arranged in the period to 30 June 2020)

Currency	No range determined
CZK, EUR, USD, RUB	0.01%
GBP, CHF, JPY, CAD, HUF, PLN	0.00%

Professional Accounts (escrow accounts of notaries, attorneys-at-law, executors, insolvency administrators, bankruptcy trustees, liquidators and auctioneers - arranged in the period to 30 June 2020)

Currency	Range 1	Range 2	Range 3
CZK	0.25% ≤ 5,000,000	0.40% > 5,000,000 ≤ 10,000,000	0.50% > 10,000,000
EUR	0.10% ≤ 500,000	0.01% > 500,000	
USD	0.20% ≤ 500,000	0.01% > 500,000	

Other

Variable interest rates (p.a.)

Description	No range determined
Unauthorised-overdraft rate (deposits)	9.00%