

Interest Rates - Deposits

Valid from 1/3/2021

Public sector (Municipalities, Non-profit and Religious organisations)

Active Products

Current and Savings Accounts

Variable interest rates (p.a.)

Current Accounts in CZK				
C/A Type	< 500,000	≥ 500,000 < 5 mil.	≥ 5 mil. < 15 mil.	≥ 15 mil.
C/A for towns				
C/A for municipalities	0.01%	0.05%	0.10%	0.01%
C/A for Housing Cooperatives				
The Non-Profit Sector Account				

Current Accounts in FCY	
Currency	No range determined
USD, EUR, RUB	0.01%
Other currencies	0.00%

Time Deposits

Fixed interest rates (p.a.)

Deposits in RUB					
Currency	Maturity	≥ 45,000 < 700,000	≥ 700,000 < 1,300,000	≥ 1,300,000 < 7,000,000	≥ 7,000,000 ≤ 16,000,000
RUB	1 week	1.10%	1.30%	1.50%	1.70%
RUB	2 weeks	1.55%	1.75%	1.95%	2.15%
RUB	1 month	2.35%	2.55%	2.75%	2.95%
RUB	2 months	2.65%	2.85%	3.05%	3.25%
RUB	3 months	2.75%	2.95%	3.15%	3.35%
RUB	6 months	2.90%	3.25%	3.45%	3.65%
RUB	12 months	2.95%	3.25%	3.45%	3.65%
RUB	2 years	3.05%	3.25%	3.45%	3.65%

Other

Variable interest rates (p.a.)

Description	No range determined
Unauthorised-overdraft rate (deposits)	Repo rate announced by the Czech National Bank + 8% per annum*

* Repo rate valid by the 1st day of the respective calendar semester.

Inactive Products

Current and Savings Accounts

Variable interest rates (p.a.)

Deposit Current Account for the public sector				
Currency	< 1 mil.	≥ 1 mil. < 5 mil.	≥ 5 mil. < 15 mil.	≥ 15 mil.
CZK	0.05%	0.10%	0.10%	0.01%

Savings Account (Savings Current Account, Investment Current Account)			
Currency		Range 1	Range 2
CZK	Municipalities, Cities, Regions, Religious, Non-Profit Organizations and Churches, Housing Cooperatives and AOA Served by Corporate Centres and Public sector	0.10% < 15,000,000	0.01% ≥15,000,000

Savings Account GUARANTEE, FAIR Savings / PLUS / EXTRA, Savings Account GUARANTEE 2016			
Currency		Range 1	Range 2
CZK	Religious, Non-Profit Organizations and Churches, Housing Cooperatives and AOA Served by Corporate Centres	0.015% < 15,000,000	0.01% ≥15,000,000

Time Deposits

Fixed interest rates (p.a.)

Time Deposits		
Currency	Maturity	No range determined
CZK	1 week - 5 years	0.00%
EUR	1 week - 5 years	0.00%
USD	1 week - 5 years	0.00%

Other

Variable interest rates (p.a.)

Description	No range determined
Unauthorised-overdraft rate (deposits)	Repo rate announced by the Czech National Bank + 8% per annum*

* Repo rate valid by the 1st day of the respective calendar semester.