

## PPF banka a.s. Interest Rate List

1. Payment Accounts in CZK										
<b>1.1.</b>	<b>Natural persons</b>									
<b>1.1.1</b>	<b>Payment account</b>									
	<b>Daily balance</b>					<b>Interest rate (% p. a.)</b>				
	Full balance					0.01				
<b>1.2.</b>	<b>Natural persons - Sole traders and legal entities</b>									
<b>1.2.1</b>	<b>Payment account</b>									
	<b>Daily balance</b>					<b>Interest rate (% p. a.)</b>				
	Full balance					0.01				
<b>1.3.</b>	<b>Public sector (cities, towns, regions, associations, organizations with public funding)</b>									
<b>1.3.1</b>	<b>Payment account</b>									
	<b>Daily balance</b>					<b>Interest rate (% p. a.)</b>				
	0 to 5 000 000 CZK inclusive					0.10				
	Over 5 000 000 CZK					0.25				
<i>The current account daily balance is divided into levels with specific interest rates applicable to each level.</i>										
<b>1.4.</b>	<b>Special account (for attorney/notary/executor escrow, insolvency practitioners, insurance broker, administration of deposited contributions prior to company incorporation, increasing the company's registered capital, security deposit to permit lottery)</b>									
<b>1.4.1</b>	<b>Special account</b>									
	<b>Interest rate (% p. a.)</b>									
	<b>Individual</b>									
<b>1.5.</b>	<b>Foundations and endowment funds</b>									
<b>1.5.1</b>	<b>Payment account</b>									
	<b>Daily balance</b>					<b>Interest rate (% p. a.)</b>				
	0 to 5 000 000 CZK inclusive					0.10				
	Over 5 000 000 CZK					0.25				
<i>The Payment account daily balance is divided into levels with specific interest rates applicable to each level.</i>										
<b>1.5.2</b>	<b>Endowment account</b>									
	<b>Interest rate (% p. a.)</b>									
	<b>Individual</b>									
<i>The interest rate for unauthorized CZK current account debit balance is 28% p. a.</i>										
2. Payment Accounts in Foreign Currency										
<b>2.1.</b>	<b>All Client types</b>									
<b>2.1.1</b>	<b>Payment account – all Payment account types offered</b>									
	<b>Account currency</b>	<b>Credit interest rate (% p. a.)</b>					<b>Debit interest rate (% p. a.)</b>			
	EUR	0.01					12.00			
	USD	0.01					12.00			
	CHF	0.01					12.00			
	GBP	0.01					12.00			
	RUB	0.01					20.00			
<i>In addition to the currencies above, current accounts for other currencies can be agreed individually; interest rates for such accounts are always individual.</i>										
3. Term Deposits										
<b>3.1.</b>	<b>Deposit amount in CZK</b>	<b>Deposit time (% p. a.)</b>								
		<b>7 days</b>	<b>14 days</b>	<b>1 month</b>	<b>2 months</b>	<b>3 months</b>	<b>6 months</b>	<b>9 months</b>	<b>12 months</b>	<b>Over 12 months</b>
	Up to/incl. 100 000	0.02	0.02	0.05	0.05	0.05	0,10	0,15	0,20	Indiv. rate
	Up to/incl. 500 000	0.03	0.03	0.06	0.06	0.06	0,15	0,20	0,25	Indiv. rate
	Up to/incl. 1 000 000	0.04	0.04	0.08	0.08	0.08	0,20	0,25	0,30	Indiv. rate
	Up to/incl. 5 000 000	0.05	0.05	0.10	0.10	0.10	0,25	0,30	0,35	Indiv. rate
	Over 5 000 000	Indiv. rate	Indiv. rate	Indiv. rate	Indiv. rate	Indiv. rate	Indiv. rate	Indiv. rate	Indiv. rate	Indiv. rate
<i>Public sector Clients may be offered an individual rate for deposits from 1 000 000 CZK.</i>										

3.2.	Deposit amount in USD	Deposit time (% p. a.)								
		7 days	14 days	1 month	2 months	3 months	6 months	9 months	12 months	Over 12 months
	Up to/incl. 15 000	0.00	0.00	0.03	0.05	0.08	0.20	0.30	0.45	Indiv. rate
	Up to/incl. 100 000	0.00	0.00	0.03	0.05	0.08	0.20	0.30	0.45	Indiv. rate
	Up to/incl. 150 000	0.00	0.00	0.05	0.08	0.10	0.25	0.35	0.50	Indiv. rate
	Up to/incl. 250 000	0.00	0.00	0.05	0.08	0.10	0.25	0.35	0.50	Indiv. rate
	Over 250 000	Indiv. rate	Indiv. rate	Indiv. rate	Indiv. rate	Indiv. rate	Indiv. rate	Indiv. rate	Indiv. rate	Indiv. rate

  

3.3.	Deposit amount in EUR	Deposit time (% p. a.)								
		7 days	14 days	1 month	2 months	3 months	6 months	9 months	12 months	Over 12 months
	Up to/incl. 10 000	0.00	0.00	0.00	0.01	0.01	0.08	0.15	0.35	Indiv. rate
	Up to/incl. 50 000	0.00	0.00	0.00	0.01	0.01	0.08	0.15	0.35	Indiv. rate
	Up to/incl. 100 000	0.00	0.00	0.03	0.03	0.03	0.10	0.20	0.40	Indiv. rate
	Up to/incl. 200 000	0.00	0.00	0.05	0.05	0.05	0.10	0.20	0.40	Indiv. rate
	Over 200 000	Indiv. rate	Indiv. rate	Indiv. rate	Indiv. rate	Indiv. rate	Indiv. rate	Indiv. rate	Indiv. rate	Indiv. rate

In addition to the currencies above Bank opens CHF and GBP time deposits; time deposits for other currencies should be negotiated individually. Interest rates for these deposits are always individual.

#### 4. Deposit Note

##### Interest rate

Individual

#### 5. Loan Products

##### 5.1. Loan products

	Interest rate	Default interest rate (% p. a.)
Short-term fixed loan	Individual	25,00
Term loan		
Another type of loan product		
Other products in loan facility		
Overdraft loan		

#### 6. Payment Accounts in CZK and foreign currency – above-average balances

##### 6.1 All Client types and all Payment Account types

	Daily above-average account balance for the period from January 1, 2016 (including) to January 4, 2016 (excluding)	Interest rate (% p. a.)
	Payment Account balance to the extent it exceeds the highest of the following amounts: (a) the balance on such Payment Account as of October 31, 2015; or (b) an average balance on such Payment Account for the period from January 1, 2015 to October 31, 2015 rounded to nearest million; or (c) the amount of CZK 100 millions or its equivalent in foreign currency.	- 18,00

#### 7. General Provisions

7.1.	The Bank may fix an individual interest rate on specific or above-standard services.
7.2.	Different interest rates may be fixed for selected Clients in accordance with the Bank's business policy.