

PPF banka a.s. Interest Rate List

1. Payment Accounts in CZK			
1.1.	Natural persons		
1.1.1	Payment account		
	Daily balance	Interest rate (% p. a.)	
	Full balance	0.01	
1.2.	Natural persons - Sole traders and legal entities		
1.2.1	Payment account		
	Daily balance	Interest rate (% p. a.)	
	Full balance	0.01	
1.3.	Public sector (cities, towns, regions, associations, organizations with public funding)		
1.3.1	Payment account		
	Daily balance	Interest rate (% p. a.)	
	Full balance	0.10	
1.4.	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)		
1.4.1	Special account		
	Interest rate (% p. a.)		
	Individual		
1.5.	Foundations and endowment funds		
1.5.1	Payment account		
	Daily balance	Interest rate (% p. a.)	
	0 to/incl. 5 000 000 CZK	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>			
1.5.2	Účet nadačního jmění		
	Úroková sazba (% p. a.)		
	Individual		
<i>The interest rate for unauthorized CZK current account debit balance is 12 % p. a.</i>			
2. Payment Accounts in Foreign Currency			
2.1.	All Client types		
2.1.1	Payment account – all Payment account types offered		
	Account currency	Credit interest rate (% p. a.)	Debit interest rate (% p. a.)
	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
	Other currencies	0.00	20.00

3. Term Deposits					
3.1.	Deposit amount in CZK	Deposit time (% p. a.)			
		1 month	3 months	12 months	Over 12 months
	Up to/incl. 5 000 000	0.10	0.30	0.45	Individual rate
	Over 5 000 000	Individual rate	Individual rate	Individual rate	Individual 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.)			
		1 month	3 months	12 months	Over 12 months
	Up to/incl. 250 000	0.75	1.00	1.30	Individual rate
	Over 250 000	Individual rate	Individual rate	Individual rate	Individual rate
3.3.	Deposit amount in EUR	Deposit time (% p. a.)			
		1 month	3 months	12 months	Over 12 months
	Up to/incl. 200 000	0.01	0.05	0.10	Individual rate
	Over 200 000	Individual rate	Individual rate	Individual rate	Individual rate
<i>In addition to the currencies above Bank opens CHF, GBP and RUB time deposits; time deposits for other currencies should be negotiated individually. Interest rates for these deposits are always individual.</i>					
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. General Provisions					
6.1.	The Bank may fix an individual interest rate on specific or above-standard services.				
6.2.	Different interest rates may be fixed for selected Clients in accordance with the Bank's business policy.				