

## 1. Interest rates for products in KB+ governed by Products and Services Terms and Conditions

### Current accounts for individuals

Current Account, Multi-Currency Account (including AUD, BGN, CAD, DKK, EUR, GBP, HUF, CHF, JPY, NOK, PLN, RON, SEK, USD) 0,00 %

#### Debit balances of the above accounts shall be subject to the following interest rates

overdraft 19,99 %  
unauthorized overdraft <sup>1)</sup> 25,00 %

### Current accounts for legal persons and natural persons (business)

Current Account Business, Multi-Currency Account Business (including AUD, BGN, CAD, DKK, EUR, GBP, HUF, CHF, JPY, NOK, PLN, RON, SEK, USD) 0,00 %

#### Debit balances of the above accounts shall be subject to the following interest rates

unauthorized / forced overdraft <sup>1)</sup> 25,00 %

<sup>1)</sup> unauthorized / forced overdraft for Multi-Currency Account may only be in CZK

### Savings accounts

#### Savings account <sup>2) 3)</sup>

	- tier 1 - on the part of the credit balance up to CZK 200,000	- tier 2 - on the part of the credit balance over CZK 200,000
base interest rate	0,10 %	0,01 %
bonus interest rate <sup>2)</sup> valid from 1 May 2025 to 31 May 2025	2,15 %	0,00 %
bonus for tariff interest rate <sup>3)</sup> valid from 1 May 2025 to 31 May 2025	1,00 %	0,00 %
base + bonus interest rates	up to 3,25 %	0,01 %

#### Children's savings account <sup>2)</sup>

	- tier 1 - on the part of the credit balance up to CZK 100,000	- tier 2 - on the part of the credit balance over CZK 100,000
base interest rate	2,00 %	0,00 %
bonus interest rate valid from 1 May 2025 to 31 May 2025	1,00 %	0,00 %
base + bonus interest rate	3,00 %	0,00 %

- 2) The amount of the bonus is calculated based on the daily balance of your savings account in the given bonus period and is unconditional. The bonus period is a calendar month.  
3) The amount of the bonus is calculated based on the daily balance of your savings account in a given bonus period and is conditional upon having a Komfort or Exclusive plan. The bonus period is a calendar month.

## Term deposit

Debit balances of the above accounts shall be subject to the following interest rates

	- tier 1 - on the part of the credit balance up to CZK 3,000,000	- tier 2 - on the part of the credit balance over CZK 3,000,000
3 months	2,65 %	0,01 %
6 months	2,50 %	0,01 %
1 year	2,80 %	0,01 %

## Loans and credit

**Mortgage loans for individuals – minimum interest rate according to fixation period**

LTV <sup>4)</sup>	1 year	2 years	3 years	4 years	5 years
0 - 80 % <sup>5)</sup>	5,09 %	4,69 %	4,69 %	5,29 %	5,29 %
80 - 90 %	5,49 %	5,09 %	5,09 %	5,69 %	5,69 %

<sup>4)</sup> LTV = loan to value ratio

<sup>5)</sup> 0 - 90% for clients under 36 years according to the conditions foreseen by CNB regulations

### Personal loan

Interest rate is specified individually in a loan agreement.

### Default interest – individuals

Default interest specified herein applies to all types of loans. The actual rate for the calculation of annual default interest amounts to the REPO rate determined by the Czech National Bank and increased by eight percentage points in accordance with the Government Regulation No. 351/2013 Coll.

### Business loans

Interest rate is specified individually in a credit contract or by reference to this Notice on Interest Rates. Interest rate can be fixed or floating. Floating interest rate is based on PRIBOR or RS KB (CZK) or KRS KB.

### Overdraft Credit for natural persons (business) and legal persons

Overdraft Business	17,99%
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### Default interest for natural persons (business)

The actual rate for the calculation of annual default interest amounts to the REPO rate determined by the Czech National Bank and increased by eight percentage points in accordance with the Government Regulation No. 351/2013 Coll.

### Default interest for legal person

Interest rate	25,00 %
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## 2. Interest rates (CZK) for products outside of KB+

### Current accounts for individuals

MůjÚčet, MůjÚčet Plus, MůjÚčet GOLD, MůjÚčet Junior, G2.2, G2, Extra konto, Perfekt konto, IDEAL konto, Current Account in CZK, Basic Payment Account, Protected	0,00 %
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### Children's Account (Dětské konto)

- tier 1 - on the part of the credit balance up to CZK 30,000	- tier 2 - on the part of the credit balance over CZK 30,000
0,20 %	0,00 %

### Current Account within TOP Offer, Premium konto

- tier 1 - on the part of the credit balance up to CZK 3,000,000	- tier 2 - on the part of the credit balance up to CZK 3,000,000	- tier 3 - on the part of the credit balance up to CZK 100,000,000	- tier 4 - on the part of the credit balance over CZK 250,000,000
0,00 %	0,00 %	0,00 %	0,00 %

### Debit balances of the above accounts shall be subject to the following interest rates

authorized unsecured overdraft (incl. G2.2, Premium G2.2 <sup>6)</sup> , Premium, Start)	19,99 %
unauthorized overdraft	25,00 %

<sup>6)</sup> For contracts concluded as of 1 August 2016 with authorized overdraft of up to CZK 5,000.

### Current accounts for legal legal persons and natural persons (business)

Current account and overdraft, Profi Account, Profi Account GOLD, Komplet Plus, Efekt, Komfort, Excelent, Blocked Current Account	0,00 %
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### Current account and overdraft for municipalities / Current account - State Housing Development Fund / Current account for church organizations

- tier 1 - on the part of the credit balance up to CZK 5,000,000	- tier 2 - on the part of the credit balance up to CZK 100,000,000	- tier 3 - on the part of the credit balance over CZK 100,000,000
0,01 %	0,00 %	0,00 %

### Escrow account for attorneys, notaries, and executors

interest rate	0,05 %
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### Debit balances of the above accounts shall be subject to the following interest rates

authorized overdraft	17,99 %
authorized overdraft - Premium	15,99 %
authorized overdraft, authorized unsecured overdraft, incl. PREMIUM for municipalities, private/public universities, and healthcare sector clients	11,99 %
unauthorized / forced overdraft	25,00 %

### Savings accounts

#### KB Savings Account Bonus – individuals <sup>7) 8)</sup>

	- tier 1 - on the part of the credit balance up to CZK 200,000	- tier 2 - on the part of the credit balance up to CZK 30,000,000	- tier 3 - on the part of the credit balance over CZK 30,000,000
base interest rate	0,10 %	0,01 %	0,00 %
fixed bonus interest rate valid from 1 April 2025 to 30 June 2025	0,40 %	0,00 %	0,00 %
bonus for regular investments valid from 1 April 2025 to 30 June 2025	2,50 %	0,00 %	0,00 %
base interest rate + bonuses	3,00 %	0,01 %	0,00 %

**Profi Savings Account Bonus – entrepreneurs only <sup>7)</sup>**

	<b>- tier 1 - on the part of the credit balance up to CZK 30,000,000</b>	<b>- tier 2 - on the part of the credit balance over CZK 30,000,000</b>
base interest rate	0,01 %	0,00 %
fixed bonus interest rate valid from 1 April 2025 to 30 June 2025	0,02 %	0,00 %
base interest rate + fixed bonus interest rate	0,03 %	0,00 %

**KB Savings Account Bonus Invest – privat individuals <sup>7) 9)</sup>**

	<b>- tier 1 - on the part of the credit balance up to CZK 200,000</b>	<b>- tier 2 - on the part of the credit balance up to CZK 10,000,000</b>	<b>- tier 3 - on the part of the credit balance over CZK 10,000,000</b>
base interest rate	0,50 %	0,01 %	0,00 %
fixed bonus interest rate valid from 1 April 2025 to 30 June 2025	0,00 %	0,00 %	0,00 %
base interest rate + fixed bonus interest rate	0,50 %	0,01 %	0,00 %

<sup>7)</sup> Bonus amount is determined based on the minimum balance in a given bonus period. In this context, we also consider the Savings Account initial deposit.

<sup>8)</sup> In order for the bonus interest rate for regular investments to apply, a client must invest at least CZK 1,500 in the below defined funds (see Section 9 hereof) in each month of the bonus period. The bonus interest rates for regular investments are valid in the bonus period from 1 April 2025 to 30 June 2025. The bank may apply the bonus interest rate for regular investments even if the terms and conditions for regular investments are only fulfilled partially.

<sup>9)</sup> The bonus is paid during the bonus period if a client invests in the below defined funds defined on the basis of a contract concluded with Komerční banka or in the below defined contracts (see the list at the end hereof).

**Junior Savings Account - privat individuals**

	<b>- tier 1 - on the part of the credit balance up to CZK 100,000</b>	<b>- tier 2 - on the part of the credit balance over CZK 100,000</b>
base interest rate	2,00 %	0,00 %

**Savings account that are no longer offered**

N-account <sup>10)</sup> 0,01 %

If bonus was agreed, the interest rate is increased by 0,01%.

<sup>10)</sup> The interest rate bonus amounts to 0,01% of the minimum balance during a calendar year.

**Term deposits**

**Short-term deposits with fixed interest rate**

	<b>Up to CZK 3,000,000 interest on the entire balance</b>	<b>Over CZK 3,000,000 interest on the entire balance</b>
7 days <sup>11)</sup>	0,01 %	0,01 %
1 month <sup>11)</sup>	0,01 %	0,01 %
3 months	2,65 %	0,01 %
6 months	2,50 %	0,01 %
1 year	2,80 %	0,01 %

<sup>11)</sup> No longer available for individuals

**Agreements that are concluded with individuals from 13 July 2022 for up to CZK 3,000,000 and 6-month term are offered as Bonus Invest Term Account. With regard to the aforementioned agreements, we are increasing our interest rate by 2,00 % p.a., provided clients invest in defined funds (see Note 9) in CZK at least in the amount of the initial account deposit by the end of the 2nd month following the month, in which the respective term deposit agreement is concluded.**

**Perfect Savings – medium-term term accounts with fixed interest rate (no longer offered)**

maturity of 2, 3, 4 or 5 years	0,01 %
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**Term accounts with fixed interest rate (no longer offered)**

14-day maturity	0,01 %
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**KB Guaranteed Deposit (no longer offered)**

maturity of 3 or 6 months and 1 year	0,01 %
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**Loans and credit****Mortgage loans for individuals – minimum interest rate according to fixation period**

LTV <sup>4)</sup>	1 year	2 years	3 years	4 years	5 years
0 - 80 % <sup>5)</sup>	5,09 %	4,69 %	4,69 %	5,29 %	5,29 %
80 - 90 %	5,49 %	5,09 %	5,09 %	5,69 %	5,69 %

<sup>4)</sup> LTV = loan to value ratio

<sup>5)</sup> 0 – 90 % for clients under 36 years according to the conditions foreseen by CNB regulations

**American Mortgage Loan**

Fixation period	1 year	2 years	3 years	4 years	5 years
minimum interest rate	5,49 %	5,09 %	5,09 %	5,69 %	5,69 %

**Loans for individuals**

Interest rate is specified individually in a loan agreement.

**Personal credit cards**

A Card, Lady Card, 4U Card, Blue credit card Visa, MasterCard	21,99 %
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World Elite, Infinite	9,90 %
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Visa Electron, Viva Card	22,90 %
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**Default interest – individuals**

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**Business loans**

Interest rate is specified individually in a credit contract - either fixed or floating. Floating interest rate is based on PRIBOR or RS KB (CZK) or KRS KB.

**Default interest for natural persons (business)**

The actual rate for the calculation of annual default interest amounts to the REPO rate determined by the Czech National Bank and increased by eight percentage points in accordance with the Government Regulation No. 351/2013 Coll.

**Default interest for legal persons**

Interest rate	25,00 %
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**Business and corporate credit cards**

credit card Business	19,99 %
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corporate credit card	13,00 %
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**Default interest for business and corporate credit cards**

Interest rate	25,00 %
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**Index interest rates**

KB reference rate (RS KB))	3,70 %
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overdraft reference rate (KRS KB)	3,80 %
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**3. Interest rates (foreign currencies) for products outside of KB+****Current accounts**

Currency	Current account credit balance	Current account default interest and unauthorized overdraft	Reference rate
AUD	0,00 %	15,00 %	4,30 %
BGN	0,00 %	20,00 %	–
CAD	0,00 %	15,00 %	2,80 %
CNY	0,00 %	20,00 %	–
DKK	0,00 %	15,00 %	2,25 %
EUR	0,00 %	15,00 %	2,30 %
GBP	0,00 %	15,00 %	4,35 %
HUF	0,00 %	20,00 %	–
CHF	0,00 %	15,00 %	0,15 %
JPY	0,00 %	15,00 %	0,55 %
NOK	0,00 %	15,00 %	4,60 %
PLN	0,00 %	20,00 %	5,70 %
RON	0,00 %	40,00 %	–
RUB	–	–	–
SEK	0,00 %	15,00 %	2,35 %
TRY	0,00 %	80,00 %	–
USD	0,00 %	15,00 %	4,35 %

### Term deposits – short-term in EUR, USD - not offered

Currency	Min. deposit	7 days	14 days	1 month	3 months	6 months	12 months
EUR	1 000	0,01 %	0,01 %	0,01 %	0,01 %	0,01 %	0,01 %
USD	1 000	0,01 %	0,01 %	0,01 %	0,04 %	0,11 %	0,30 %

### Term deposits – medium-term in EUR, USD - not offered

Currency	Min. deposit	2 years	3 years	4 years	5 years
EUR	1 000	0,01 %	0,01 %	0,01 %	0,01 %
USD	1 000	0,35 %	0,40 %	0,45 %	0,50 %

### Term deposits – short-term in other currencies – not offered

AUD, CAD, DKK, EUR, GBP, CHF, JPY, NOK, SEK, USD

0,01 %

## General terms and conditions

**All interest rates are shown as annual percentages (% p. a.).**

This Notice comes into effect on 1 May 2025, unless previously agreed general terms and conditions suggest otherwise. Specific terms and conditions of each particular transaction shall be stipulated in a contract or agreement to be concluded pursuant to Act No. 89/2012 Coll., the Civil Code, as amended. Credit interest rates with fixed rate and margins to floating interest rates shall be invariable on condition a client complies with the terms and conditions agreed upon in the respective loan (credit) agreement.

### List of defined contracts for index 9

KB Dluhopisový - CZK; Amundi CR Dluhopisový PLUS - CZK; AMUNDI FUNDS EURO AGGREGATE BOND - EUR; AMUNDI FUNDS GLOBAL GOVERNMENT BOND - EUR, USD; AMUNDI FUNDS EURO HIGH YIELD BOND - CZK, EUR; AMUNDI FUNDS US BOND - EUR, USD; AMUNDI FUNDS EURO CORPORATE BOND SELECT - CZK; AMUNDI FUNDS EURO HIGH YIELD SHORT TERM BOND - CZK; AMUNDI FUNDS EMERGING MARKETS LOCAL CURRENCY BOND - CZK; AMUNDI FUNDS GLOBAL AGGREGATE BOND - CZK;

Amundi CR Balancovaný – konzervativní - CZK; Amundi CR Balancovaný - CZK; AMUNDI FUND SOLUTIONS - CONSERVATIVE - CZK; AMUNDI FUND SOLUTIONS - BALANCED - CZK; AMUNDI FUND SOLUTIONS - SUSTAINABLE GROWTH - CZK; FIRST EAGLE AMUNDI INTERNATIONAL FUND - CZK, EUR, USD; FIRST EAGLE AMUNDI INCOME BUILDER FUND - CZK; AMUNDI FUNDS ABSOLUTE RETURN MULTI-STRATEGY - CZK; AMUNDI FUNDS MULTI-ASSET CONSERVATIVE RESPONSIBLE - CZK; CPR INVEST – DEFENSIVE - EUR; CPR INVEST – REACTIVE - EUR;

Amundi CR Akciový – Střední a východní Evropa - CZK; Amundi CR All-Star Selection - CZK; AMUNDI FUNDS GLOBAL EQUITY CONSERVATIVE - EUR, USD; AMUNDI FUNDS GLOBAL EQUITY - CZK; AMUNDI FUNDS EUROPE EQUITY CLIMATE - CZK, EUR; AMUNDI MSCI NORTH AMERICA ESG BROAD TRANSITION - CZK, EUR, USD; AMUNDI FUNDS US EQUITY RESEARCH VALUE - CZK, EUR, USD; AMUNDI FUNDS US EQUITY ESG SELECT - EUR, USD; AMUNDI FUNDS US PIONEER - CZK, USD; AMUNDI FUNDS JAPAN EQUITY VALUE - CZK, JPY; AMUNDI FUNDS EQUITY JAPAN TARGET - EUR; AMUNDI FUNDS POLEN CAPITAL GLOBAL GROWTH - CZK; AMUNDI FUNDS EMERGING WORLD EQUITY - CZK, EUR, USD; AMUNDI FUNDS CHINA EQUITY - EUR, USD; AMUNDI FUNDS SBI FM INDIA EQUITY - CZK, EUR, USD; AMUNDI FUNDS LATIN AMERICA EQUITY - EUR, USD; CPR INVEST - CLIMATE ACTION - CZK; CPR INVEST - GLOBAL GOLD MINES - CZK, EUR, USD; CPR INVEST - GLOBAL RESOURCES - CZK, EUR, USD; CPR INVEST - GLOBAL LIFESTYLES - CZK, EUR, USD; CPR INVEST – GLOBAL SILVER AGE - CZK, EUR; CPR INVEST – GLOBAL DISRUPTIVE OPPORTUNITIES - CZK; CPR INVEST – FOOD FOR GENERATIONS - CZK; CPR INVEST – MEDTECH - CZK; CPR INVEST – HYDROGEN - CZK; CPR INVEST – ARTIFICIAL INTELLIGENCE - CZK; KBI GLOBAL SUSTAINABLE INFRASTRUCTURE - CZK; KBI GLOBAL SMALL CAP EQUITY - CZK; KBI WATER FUND - CZK;

KB Portfolio - Konzervativní - CZK; KB Portfolio – Vyvážené - CZK; KB Portfolio - Dynamické - CZK; KB Portfolio - Dividendové (třída akumulací i dividendová) - CZK; KB Portfolio – Akciových indexů - CZK; KB Privátní správa aktiv 3 - Flexibilní - CZK;

CPR INV. - B&W CLIMATE HY TARGET 2030 - CZK, EUR; B&W HIGH INCOME BOND OPPORTUNITIES 05/2030 – CZK, EUR;

Amundi CR Private Equity 6; Accolade Industrial Fund A (CZK); Accolade Industrial Fund A2 Dis (CZK);

Vital Invest Unit Linked Life Insurance – Insurance Policy covering death or survival (incl. the Platinum option and Inv. Strategy Exclusive), Brouček Unit Linked Life Insurance – Insurance Policy covering death or survival for the benefit of an insured child, Vital Premium Capital Life Insurance – Insurance Policy covering death or survival (USD and EUR variants, in addition to CZK), Vital Platinum Private Unit Linked Life Insurance. In case of funds denominated in foreign currencies, Bonus eligibility calculations shall be based on the CNB exchange rate valid as of the day the amount in question is credited to the relevant fund account. In case of insurance denominated in foreign currencies, the Bonus eligibility calculations shall be based on the CNB exchange rate valid as of the insurance policy (contract) date.