

Notification of Komerční banka, a.s. of CZK interest rates

effective as of 01/03/2024

Current Accounts for natural persons - private individuals				
MůjÚčet, MůjÚčet Plus, MůjÚčet GOLD, MůjÚčet Junior, G2.2, G2, Extra konto, Perfekt konto, IDEAL konto, Current Account in CZK, Základní platební účet, Protected Account CZK				0,00
Dětské konto	- tier 1 - on the part of the credit balance up to CZK 30,000.00		- tier 2 - on the part of the credit balance from CZK 30,000.01	
	0,20		0,00	
Current Account within TOP offer, Premium konto	- tier 1 - on the part of the credit balance up to CZK 3,000,000.00		- tier 2 - on the part of the credit balance from CZK 3,000,000.01	- tier 3 - on the part of the credit balance from CZK 100,000,000.01
	0,00		0,00	0,00
Debit interest rates of above mentioned current accounts	authorized overdraft			19,99
	authorized unsecured debit - Premium for G2.2 ¹⁾			19,99
	authorized unsecured debit - for G2.2, G2			19,99
	authorized unsecured debit - Premium			19,99
	authorized unsecured debit Start			19,99
	authorized unsecured debit			19,99
	non-authorized debit			25,00
¹⁾ For contracts concluded from August 1, 2016 with authorized unsecured debits in amount up to CZK 5,000.00				
Current Accounts Interest Rates for legal entities and natural persons - entrepreneurs only				
Current Acc. and Current Continued Acc., Profi účet, Profi účet GOLD, Komplet Plus, Efekt, Komfort, Excelent, Blocked Current Account				0,00
Current Account and Current (continued) Account for Municipalities / Current Account - The State Housing Development Fund / Current Acc. for Church Organizations	- tier 1 - on the part of the credit balance up to CZK 5,000,000.00		- tier 2 - on the part of the credit balance up to CZK 100,000,000.00	- tier 3 - on the part of the credit balance from CZK 100,000,000.01
	0,01		0,00	0,00
Escrow Account for attorneys, notaries and executors			0,05	
Debit interest rates of above mentioned current accounts	authorized debit			17,99
	authorized debit Premium			15,99
	authorized unsecured debit - for municipalities			11,99
	authorized unsecured debit Premium for municipalities			11,99
	authorized unsecured debit Premium for public and state universities			11,99
	authorized debit - for healthcare sector clients			11,99
	authorized debit Premium for healthcare sector clients			11,99
	non-authorized / forced current (continued) account debit			25,00
Saving Accounts				
Saving account serviced in KB+ provided according to Product terms & conditions - private individuals ²⁾			- tier 1 - on the part of the credit balance up to CZK 200,000.00	- tier 2 - on the part of the credit balance from CZK 200,000.01
basic interest rate			2,00	0,01
bonus interest rate valid from 01/02/2024 to 31/03/2024			3,00	0,00
basic + bonus interest rate			5,00	0,01
²⁾ The bonus is calculated on the daily balance in the saving account during the bonus period and is unconditional. The bonus period is defined as a calendar month.				
Children's saving account serviced in KB+ provided according to Product terms & conditions - private individuals			- tier 1 - on the part of the credit balance up to CZK 100,000.00	- tier 2 - on the part of the credit balance from CZK 100,000.01
basic interest rate			4,00	0,00
KB Saving Account Bonus - private individuals ^{3) 4)}			- tier 1 - on the part of the credit balance up to CZK 200,000.00	- tier 2 - on the part of the credit balance up to CZK 30,000,000.00
basic interest rate			2,00	0,01
fixed bonus interest rate valid from 01/01/2024 to 31/03/2024			0,00	0,00
bonus for regular investments valid from 01/01/2024 to 31/03/2024			2,00	0,00
basic interest rate + bonuses			4,00	0,01

Profi Saving Account Bonus - entrepreneurs only ³⁾	- tier 1 - on the part of the credit balance up to CZK 30,000,000.00		- tier 2 - on the part of the credit balance from CZK 30,000,000.01	
basic interest rate	0,01		0,00	
fixed bonus interest rate valid from 01/01/2024 to 31/03/2024	0,02		0,00	
basic interest rate + fixed bonus interest rate	0,03		0,00	

KB Saving Account Bonus Invest - private individuals ^{3) 5)}	on the part of the credit balance		
	up to CZK 200,000.00	up to CZK 10,000,000.00	from CZK 10,000,000.01
basic interest rate	0,50	0,01	0,00
fixed bonus interest rate valid from 01/01/2024 to 31/03/2024	0,00	0,00	0,00
basic interest rate + fixed bonus interest rate	0,50	0,01	0,00

³⁾ Bonus amount is determined from the minimum balance in a given bonus period. In this context, we also consider the Savings Account initial deposit.

⁴⁾ 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 5 hereof) in each month of the bonus period. The bonus interest rate for regular investments is valid in the bonus period from 01/01/2024 to 31/03/2024. The bank may apply the bonus interest rate for regular investments even if the terms and conditions for regular investments are only fulfilled partially.

⁵⁾ The bonus is paid during the bonus period if the client invests funds into the funds defined below on the basis of a contract concluded with Komerční banka or into the contracts defined below:

Amundi CR Dluhopisový Plus, Amundi CR Balancovaný konzervativní, KB Dluhopisový, Amundi CR Akciový - Střední a východní Evropa, KB Privátní správa aktiv 2-Konzervativní-Exclusive, KB Privátní správa aktiv 4-Tematická-Exclusive, KB Privátní správa aktiv 5D-Dividendová-Exclusive A, KB Privátní správa aktiv 5D-Dividendová-Exclusive D, Amundi Funds Euro Corporate Bond CZK, Amundi Funds Euro High Yield Bond CZK, EUR, Amundi Funds Euro High Yield Short Term Bond CZK, Amundi Funds Global Aggregate Bond CZK, First Eagle Amundi International Fund CZK, EUR, USD, First Eagle Amundi Income Builder Fund, Amundi Funds Emerging World Equity CZK, EUR, USD, Amundi Funds Japan Equity Value CZK, Amundi Index MSCI North America CZK, EUR, USD, CPR Global Silver Age CZK, EUR, CPR Invest - Global Disruptive Opportunities, KB PSA Flexibilní 3 - Exclusive, KBI Water Fund, Amundi Fund Solutions - Sustainable Growth A ND HDG, Amundi Fund Solutions - Conservative A ND HDG, Amundi Fund Solutions - Balanced A ND HDG, Amundi Funds Pioneer US Equity Research Value CZK, Amundi Funds Emerging Markets Local Currency Bond CZK, Amundi Funds Sustainable Top European Players CZK, EUR, CPR Invest - Food For Generations, Amundi CR Balancovaný, Amundi CR All-Star Selection, Amundi Funds Absolute Return Multi-Strategy, Amundi Funds Pioneer Global Equity A hgd, CPR Invest - MedTech, Amundi Funds Multi-Asset Sustainable Future, Amundi Funds Polen Capital Global Growth, CPR Invest - Global Resources CZK, EUR, USD CPR Invest - Global Lifestyles CZK, EUR, USD, CPR Global Gold Mines CZK, EUR, USD, Amundi CR Private Equity 5, KBI Global Sustainable Infrastructure Fund, CPR Invest - Climate Action, CPR Invest Hydrogen A CZK H Cap, CPR BandW Europ Autonomy 2028, Accolade Industrial Fund A (CZK), Accolade Industrial Fund A2 Dis (CZK), Amundi Fund Solutions - Buy And Watch US High Yield Opp 11/2026 A CZKH Cap, Amundi Funds US Pioneer Fund - A CZK Hgd (C), Amundi Funds China Equity EUR, USD, Amundi Funds Equity Japan Target EUR, Amundi Funds Global Bond EUR, USD, Amundi Funds Global Equity Conservative EUR, USD, Amundi Funds Latin America Equity EUR, USD, Amundi Funds Pioneer US Bond EUR, USD, Amundi Funds Pioneer US Equity Mid Cap EUR, USD, Amundi Funds Pioneer US Equity Research Value EUR, USD, Amundi Funds SBI FM India Equity EUR, USD, Amundi Funds US Pioneer Fund - USD, Accolade Industrial Fund B Dis (EUR), Accolade Industrial Fund B2 Dis (EUR), CPR Invest - Reactive (EUR), CPR Invest - Défensive (EUR), Amundi Funds Japan Equity Value JPY, Amundi Funds Euro Aggregate Bond (EUR), Realitní fond KB 4, CPR BandW Europ Autonomy 2028 II, CPR B&W Climate Target 2028, AFS B&W High Income Opp 11/26, Amundi SBI FM India Equity - CZK, AFS B&W High Income Opp 03/29, Amundi Funds Pioneer US Equity ESG Improvers (EUR, USD), Investiční živ. Pojištění Vital Invest - Poj. Smlouva pro případ smrti nebo dožití (včetně var. Platinum i Inv. strategie Exclusive), Investiční živ. Pojištění Brouček - Poj. smlouva pro případ smrti nebo dožití ve prospěch pojištěného dítěte, Kapitál. živ. Pojištění Vital Premium - Poj. Smlouva pro případ smrti nebo dožití (kromě CZK také varianta v USD a EUR), Investiční životní pojištění Vital Platinum Private. In case of funds denominated in foreign currencies, bonus calculation is based on the CNB exchange rate valid as of fund account money crediting date. In case of insurance denominated in foreign currencies, bonus calculation is based on the CNB exchange rate valid as of the insurance contract date.

Junior Savings Account – private individuals ^{3) 6)}	- tier 1 - on the part of the credit balance up to CZK 100,000.00		- tier 2 - on the part of the credit balance from CZK 100,000.01	
basic interest rate	4,00		0,00	
bonus rate for SPS valid to 31.3.2024	2,50		0,00	
basic interest rate + bonus	6,50		0,00	

³⁾ Bonus amount is determined from the minimum balance in a given bonus period. In this context, we also consider the Savings Account initial deposit.

⁶⁾ In order for the bonus interest rate for supplementary pension savings (SPS) to apply, a client must conclude a new SPS contract with KB Penzijní společnost, a.s. for a Junior Savings Account holder to be valid no earlier than 01/03/2023; a monthly contribution must amount to no less than CZK 500. At least one contribution must be paid during a bonus period. The bonus for SPS is also subject to Article 2.4 of the Terms and Conditions for Consumer Savings Accounts.

Non-offered Saving Accounts

N-Account ⁷⁾	0,01
In case of bonus conclusion, the interest rate is increased by 0.01%.	

⁷⁾ In case of N-konto, the premium shall be 0.01% of the minimum balance in a calendar year.

Term deposits

Short Term Deposits with fixed interest rate					
	7 days	1 month	3 months	6 months	1 year
Tier up to CZK 3,000,000.00	0,01	0,01	5,00	4,50	3,25
Tier from CZK 3,000,000.01	0,01	0,01	0,01	0,01	0,01
Agreements that are concluded with individuals as of 13 July 2022, amount up to a maximum of CZK 3,000,000 and have a term of 6 months are offered as Bonus Invest Term Account. With regard to the aforementioned agreements, we are increasing our interest rate by 2.50% p.a., provided clients invest in defined funds (see note no. 5) in Czech crowns 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.					

Non-offered Perfect Saving - Medium Term Deposits with fixed interest rate	maturity in years: 2, 3, 4, 5	0,01
Non-offered Term Deposits with fixed interest rates	maturity 14 days	0,01
Non-offered KB Guaranteed Deposit	maturities 3 and 6 months and 1 year	0,01

Credits					
Mortgage Loans for individuals – minimum interest rate according to fixation period					
LTV ⁸⁾	1 year	2 years	3 years	4 years	5 years
0 - 80% ⁹⁾	5,89	5,49	5,49	5,69	5,69
80 - 90%	6,29	5,89	5,89	6,09	6,09
⁸⁾ LTV = loan to value ⁹⁾ for clients under 36 years according to the conditions of CNB rules					
American Mortgage Loan					
fix. period	1 year	2 years	3 years	4 years	5 years
min. rate	6,29	5,89	5,89	6,09	6,09
Credits for natural persons - private individuals		The interest rate of credit is set up individually in the credit contract.			
Personal credit cards	A karta, Lady karta, 4U karta, Modrá credit card Visa, MasterCard				21,99
	World Elite, Infinite				9,90
	Visa Electron, Viva card				22,90
Interest on overdue payment for natural persons - private individuals	The rate applicable to the calculation of the punitive interest amounts, on annual basis, to the REPO rate set down by the Czech National Bank increased by 8 perc. points according to the government regulation No. 351/2013 Coll.				
Entrepreneurial Credits	Interest rate of credit is set up individually in the credit contract. It can be fixed or floating. In case of a floating interest rate, it is tied to PRIBOR or to RS KB in CZK or to KRS KB.				
Business and corporate credit cards	credit card Business				19,99
	corporate credit card				13,00
Entrepreneurial Credits	Interest on overdue payment				25,00
Index interest rates	Reference rate (RS KB)				6,35
	Current (continued) account reference rate (KRS KB)				6,55

General Terms and Conditions

Interest rates are specified in % per annum.

This Notification shall become effective on 01/03/2024, unless commercial terms and conditions already agreed upon stipulate another mode of setting interest rates. Specific terms and conditions of each particular business deal shall be stipulated in a contract to be concluded pursuant to Act No. 89/2012 Coll. - Civil Code as amended. Credit interest rates with fixed rate and margins to floating interest rates shall be invariable on condition that the Client adheres to terms and conditions agreed upon in the respective credit contract.