

Interest Rates

Valid from **February 6, 2026**

Current Accounts

Current accounts for individual customers

Privatbanka Wealth account (current account for private banking clients within Privatbanka Wealth Management)

Currency	Credit interest rate (% p.a.)	Unauthorized debit (% p.a.)
EUR	0.00	5.00
CZK	0.00	5.00

Privatbanka Konto (personal current account in EUR)

Currency	Credit interest rate (% p.a.)	Unauthorized debit (% p.a.)	Minimum deposit
EUR	0.00	5.00	25 EUR

Privatbanka Konto (personal current account in CZK)

Currency	Credit interest rate (% p.a.)	Unauthorized debit (% p.a.)	Minimum deposit
CZK	0.00	5.00	EUR 25 in foreign currency equivalent

Privatbanka Konto Plus (current account in EUR)

Currency	Credit interest rate (% p.a.)	Unauthorized debit (% p.a.)	Minimum deposit
EUR	0.00	5.00	25 EUR

Privatbanka Basic Konto*

Currency	Credit interest rate (% p.a.)	Unauthorized debit (% p.a.)	Minimum deposit
EUR	0.00	5.00	25 EUR

* for natural persons – citizens in accordance with Act no. 483/2001 Coll. on Banks, as amended, and in accordance with Decree of the Slovak Ministry of Finance No. 41/2016 Coll., on the basic banking product.

Privatbanka Standard Konto*

Currency	Credit interest rate (% p.a.)	Unauthorized debit (% p.a.)	Minimum deposit
EUR	0.00	5.00	25 EUR

* for natural persons – citizens in accordance with Act no. 483/2001 Coll. on Banks, as amended, and in accordance with Decree of the Slovak Ministry of Finance No. 42/2016 Coll., on payment account with basic features.

Special account for the debtor

Currency	Credit interest rate (% p.a.)	Unauthorized debit (% p.a.)	Minimum deposit
EUR	0.00	5.00	25 EUR

* in accordance with Act no. 7/2005 Coll., as amended

Current accounts in a foreign currency

Currency	Interest rate (% p.a.)	Unauthorized debit (% p.a.)	Minimum deposit
USD	0.00	5.00	EUR 25 in foreign currency equivalent
GBP	0.00	5.00	EUR 25 in foreign currency equivalent
CHF	0.00	5.00	EUR 25 in foreign currency equivalent
CZK	0.00	5.00	EUR 25 in foreign currency equivalent
PLN	0.00	5.00	EUR 25 in foreign currency equivalent

Privatbanka Invest Konto

Currency	Interest rate (% p.a.)
EUR	0.00
GPB	0.00
CHF	0.00
USD	0.00
PLN	0.00
CZK	0.00

Privatbanka Kontokorent Konto

Currency	Credit interest rate (% p.a.)	Debit interest rate
EUR	0.00	Individually. due to Loan Agreement

Current accounts for corporate customers

Privatbanka Wealth account (current account for private banking clients within Privatbanka Wealth Management)

Currency	Credit interest rate (% p.a.)	Unauthorized debit (% p.a.)
EUR	0.00	Base rate + 20.00
CZK	0.00	15.00

Privatbanka Biznis Konto (corporate current account)

Currency	Credit interest rate (% p.a.)	Unauthorized debit (% p.a.)	Minimum deposit
EUR	0.00	Base rate + 20.00	50 EUR
CZK	0.00	15.00	EUR 50 in foreign currency equivalent

Privatbanka Fond Konto (fund current account)

Currency	Credit interest rate (% p.a.)	Unauthorized debit (% p.a.)	Minimum deposit
EUR	0.00	Base rate + 20.00	50 EUR

Special account for the debtor

Currency	Credit interest rate (% p.a.)	Unauthorized debit (% p.a.)	Minimum deposit
EUR	0.00	5.00	0 EUR

* in accordance with Act no. 7/2005 Coll., as amended

Account for the Community of owners

Currency	Credit interest rate (% p.a.)	Unauthorized debit (% p.a.)	Minimum deposit
EUR	0.00	5.00	0 EUR

* in accordance with Act no. 183/1993 Coll., as amended

Current accounts in a foreign currency

Currency	Credit interest rate (% p.a.)	Unauthorized debit (% p.a.)	Minimum deposit
USD	0.00	15.00	EUR 50 in foreign currency equivalent
GPB	0.00	15.00	EUR 50 in foreign currency equivalent
CHF	0.00	10.00	EUR 50 in foreign currency equivalent
CZK	0.00	15.00	EUR 50 in foreign currency equivalent
PLN	0.00	15.00	EUR 50 in foreign currency equivalent

Privatbanka Invest Konto

Currency	Interest rate (% p.a.)
EUR	0.00
GPB	0.00
CHF	0.00
USD	0.00
PLN	0.00
CZK	0.00

Privatbanka Kontokorent Konto

Currency	Credit interest rate (% p.a.)	Debit interest rate
EUR	0.00	Individually. due to Loan Agreement

Term Deposits for Individual and Corporate Customers

Privatbanka FIX Konto in a foreign currency (1M - 12M) *

Currency	1M (% p.a.)	3M (% p.a.)	6M (% p.a.)	12M (% p.a.)	Compulsory min. balance
USD	0.01	0.01	0.01	0.01	200 USD
CZK	0.05	0.10	0.20	0.50	5 000 CZK
GBP	0.01	0.01	0.01	0.01	200 GBP
CHF	0.01	0.01	0.01	0.01	200 CHF

*Interest rates apply to deposits up to EUR 99 999.99 inclusive. or the equivalent of EUR 99 999.99 in foreign currency, when they are established through business branches of Privatbanka, a. s.

Privatbanka FIX Konto (1M - 12M) *

Currency	1M (% p.a.)	3M (% p.a.)	6M (% p.a.)	12M (% p.a.)	Compulsory Minimum and Maximum balance
EUR	1.80	1.85	1.95	2.50	more than EUR 250 to EUR 49 999,99 EUR inclusive
EUR	1.80	1.85	1.95	2.50	more than EUR 49 999,99 to 99 999,99 EUR inclusive
EUR	1.80	1.85	1.95	2.50	more than EUR 99 999.99

*Interest rates apply to deposits up to EUR 99 999,99 EUR inclusive established through business branches of Privatbanka, a.s.

Privatbanka FIX Konto (1M - 12M) *

Currency	1M (% p.a.)	3M (% p.a.)	6M (% p.a.)	12M (% p.a.)	Compulsory Minimum and maximum balance
EUR	2.00	2.05	2.15	2.50	more than EUR 250 to EUR 49 999,99 EUR inclusive
EUR	2.00	2.05	2.15	2.50	more than EUR 49 999,99 to 99 999,99 EUR inclusive
EUR	2.00	2.05	2.15	2.50	more than EUR 99 999,99 to 1 000 000,00 EUR inclusive
EUR	0.00	0.00	0.00	0.00	more than EUR 1 000 000.00

*Interest rates apply to deposits when they are established through electronic banking (Internet banking and the mobile application Privatbanka mobile).

Privatbanka FIX Konto (18M - 60M) *

Currency	18M (% p.a.)	24M (% p.a.)	30M (% p.a.)	36M (% p.a.)	42M (% p.a.)	48M (% p.a.)	60M (% p.a.)	Compulsory minimum and maximum balance
EUR	2.50	3.00	2.80	2.70	2.70	2.50	2.50	more than EUR 250 to EUR 49 999,99 EUR inclusive
EUR	2.50	3.00	2.80	2.70	2.70	2.50	2.50	more than EUR 49 999,99 to 99 999,99 EUR inclusive

*Interest rates apply to deposits up to EUR 99 999.99 EUR inclusive, when they are established through business branches of Privatbanka, a.s. or through electronic banking (Internet banking and the mobile application Privatbanka mobile).

Privatbanka FIX Konto with variable maturity according to the number of days of commitment

Individual persons – citizens and entrepreneurs	Number of days committed from (>)	Number of days of commitment including (<=)	Interest rate to EUR 49 999,000 (% p.a.)	Interest rate from EUR 50,000 inclusive (% p.a.)
EUR	0	15	0.00	0.00
EUR	15	40	0.00	1.80
EUR	40	70	0.00	1.80
EUR	70	100	0.00	1.80
EUR	100	130	0.00	1.85
EUR	130	160	0.00	1.85
EUR	160	190	0.00	1.85
EUR	190	220	0.00	1.95
EUR	220	250	0.00	1.95
EUR	250	285	0.00	2.00
EUR	285	315	0.00	2.00
EUR	315	345	0.00	2.00
EUR	345	360	0.00	2.00
EUR	360	370	0.00	2.50

* The above interest rates apply to deposits established at Privatbanka, a. s. business location or through a private banker and with confirmation in electronic banking (in Internet banking and the Privatbanka mobile mobile application) in both cases.

Corporate customers	Number of days committed from (>)	Number of days of commitment including (<=)	Interest rate to EUR 49 999,000 (% p.a.)	Interest rate from EUR 50,000 inclusive (% p.a.)
EUR	0	15	0.00	0.00
EUR	15	40	0.00	1.60
EUR	40	70	0.00	1.60
EUR	70	100	0.00	1.60
EUR	100	130	0.00	1.65
EUR	130	160	0.00	1.65
EUR	160	190	0.00	1.65
EUR	190	220	0.00	1.75
EUR	220	250	0.00	1.75
EUR	250	285	0.00	1.80
EUR	285	315	0.00	1.80
EUR	315	345	0.00	1.80
EUR	345	360	0.00	1.80
EUR	360	370	0.00	2.30

* The above interest rates apply to deposits established at Privatbanka, a. s. business location or through a private banker and with confirmation in electronic banking (in Internet banking and the Privatbanka mobile mobile application) in both cases.

Corporate customers, individual persons and entrepreneurs	Number of days committed from (>)	Number of days of commitment including (<=)	Interest rate to 999 999,99 CZK (% p.a.)	Interest rate from 1 000 000 CZK inclusive (% p.a.)
CZK	0	15	0.00	0.00
CZK	15	40	0.00	2.50
CZK	40	70	0.00	2.50
CZK	70	100	0.00	2.50
CZK	100	130	0.00	2.50
CZK	130	160	0.00	2.50
CZK	160	190	0.00	2.50
CZK	190	220	0.00	2.50
CZK	220	250	0.00	2.50
CZK	250	285	0.00	2.30
CZK	285	315	0.00	2.30
CZK	315	345	0.00	2.30
CZK	345	360	0.00	2.30
CZK	360	370	0.00	2.30

* The above interest rates apply to deposits established at Privatbanka, a. s. business location or through a private banker and with confirmation in electronic banking (in Internet banking and the Privatbanka mobile mobile application) in both cases.

Privatbanka PROFIT Konto*

Currency	12M (% p.a.)	18M (% p.a.)	24M (% p.a.)	30M (% p.a.)	36M (% p.a.)	42M (% p.a.)	48M (% p.a.)	60M (% p.a.)	Compulsory minimum and maximum balance
EUR	2.50	2.50	2.80	2.80	2.70	2.70	2.50	2.50	more than EUR 1 000 to EUR 49 999,99 EUR balance
EUR	2.50	2.50	2.80	2.80	2.70	2.70	2.50	2.50	more than EUR 49 999,99 to 99 999,99 EUR balance

*Interest rates apply to deposits up to EUR 99 999,99 EUR inclusive, when they are established through external business networks.

Privatbanka EURO Deposit 2*

Currency	1Y (% p.a.)	2Y (% p.a.)	3Y (% p.a.)	4Y (% p.a.)	5Y (% p.a.)	Compulsory min. balance
EUR	1.50	1.50	1.50	1.50	1.50	5 000 EUR

* Privatbanka EURO Deposit 2 is only sold through the internet platform of the company Raisin GmbH to citizens of the Member States of the European Economic Area residing in the Kingdom of Spain or Republic of France.

Privatbanka EURO Deposit 2 (DE)*

Currency	1Y (% p.a.)	2Y (% p.a.)	3Y (% p.a.)	4Y (% p.a.)	5Y (% p.a.)	Compulsory min. balance
EUR	1.50	1.50	1.50	1.50	1.50	5 000 EUR

* Privatbanka EURO Deposit 2 (DE) is only sold through the internet platform of the company Raisin GmbH to citizens of the Member States of the European Economic Area residing in Germany, Austria and Netherlands.

Privatbanka EURO Deposit 4*

Currency	1Y (% p.a.)	2Y (% p.a.)	3Y (% p.a.)	4Y (% p.a.)	5Y (% p.a.)	Compulsory min. balance
EUR	1.50	1.50	1.50	1.50	1.50	5 000 EUR

* Privatbanka EURO Deposit is only sold through the internet platform of the company Raisin GmbH to citizens of the Member States of the European Economic Area residing in the Republic of Ireland.

Saving Accounts
Privatbanka BONUS Konto

	12M (% p.a.)	Currency	Compulsory min. balance
The basic interest rate	0.25	EUR	0 EUR
The multiple	8	-	-
Bonus interest rate	2.00	-	-
The total interest rate with preference	2.25	-	-
The maximum amount of the bonus interest before tax	360 EUR	-	-

Privatbanka Saving Konto (current account in EUR)

Currency	Credit interest rate (% p.a.)	Unauthorized debit (% p.a.)	Compulsory min. balance
EUR	1.00	5.00	0 EUR

For Entrepreneurs and Corporate Customers
Investment savings account without notice period*

Currency	Interest rate (% p. a.)	Compulsory minimum balance
EUR	individually based on a contract	0 EUR
CZK	individually based on a contract	0 CZK

USD	individually based on a contract	0 USD
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*Interest rates are provided to clients individually on a contractual basis.

Funds that were settled to the Privatbanka, a.s. account by 12:00 a.m. are credited to the client's account maintained at Privatbanka, a.s. on the same day and accrue interest from the date of their crediting to the client's account at Privatbanka, a.s.

Funds that were debited from the client's account at Privatbanka, a.s. by 12:00 a.m. are debited from the Privatbanka, a.s. account on the same day.

Funds that were received or debited from the Privatbanka, a.s. account after 12:00 a.m. are settled to the client's accounts at Privatbanka, a.s. on the following business day and accrue interest from the date of their crediting.

Investment savings account with notice period*

Currency	Interest rate (% p. a.)	Compulsory minimum balance
EUR	individually based on a contract	0 EUR
CZK	individually based on a contract	0 CZK

* Interest rates are provided to clients individually on a contractual basis.

Funds that were settled to the account of Privatbanka, a.s. by 12:00 a.m. are settled in favor of the client on the same day and interest is accrued from the date of their crediting in favor of the client's account in Privatbanka, a.s..

Funds that were settled from the client's account in Privatbanka, a.s. by 12:00 a.m. are settled in favor of the client abroad on the same day.

Funds that were settled to or from the account of Privatbanka, a.s. after 12:00 a.m. are settled to the debit or in favor of the client on the following business day and interest is accrued from the date of their crediting.

Other Accounts

Individual portfolio management account

Currency	Interest rate (% p.a.)
EUR	1.00
USD	2.00
CZK	3.00
PLN	0.00
CHF	0.00
GBP	0.00

Loans

Currency	Base rate (% p.a.)
EUR	3.52

Base rate - the basic interest rate announced by the bank for EUR only. The base rate is recalculated daily and is modified when the change is by more than $\pm 8\%$ compared to the current rate in both directions. The base rate is based on short EUR interest rates, each of these current objective rates being assigned a weight based on the bank's internal algorithm.

Individual exchange rate - The Bank, in accordance with provision 5.2. of the current General Terms and Conditions of Privatbanka. a.s., sets an individual exchange rate for all currency conversion transactions on the client's account, the equivalent of which in foreign currency is equal to or higher than EUR 5.000,00 except for non-cash SEPA payments, SEPA instant payments, priority payments, cross-border payments and payments within the bank. The Bank uses the exchange rate chart for currency conversion of non-cash SEPA payments, priority payments, cross-border payments and payments within the bank on the client's account in the amount of up to EUR 100.000,00 or in the equivalent in foreign currency. When converting non-cash SEPA payments, priority payments, cross-border payments and payments within the bank on a client's account up to and including EUR 100.000,00 or in equivalent in a foreign currency, on a non-working day or a non-working day, the bank will use the exchange rate of the previous working day. When converting non-cash SEPA payments, priority payments, cross-border payments and payments within the bank on a client's account in an amount exceeding EUR 100.000,00 or in equivalent in a foreign currency, the bank will determine an individual exchange rate. When converting non-cash SEPA instant payments, the bank will use the exchange rate of the current exchange rate.

The Bank, in accordance with provision 5.2. of the valid General Terms and Conditions of Privatbanka, a.s. determines the amount of the minimum balance on the last day of the month on payment (current) accounts on which the bank has not set a mandatory minimum balance during the duration of the contractual agreement. This minimum balance on the last day of the month on payment (current) accounts takes the form of a reservation for the payment of fees for services provided and other receivables, which is equal to the total amount of fees for services provided and other receivables from clients in accordance with the applicable Fee Schedule of Privatbanka, a. s., which the bank registers on the penultimate day of the current month in the relevant payment (current) account of the client.