

Credit Balance Fee

Valid as of January 1, 2022

Currency	Credit balance fee (p.a.)
AUD	-0,50%
BGN	-1,50%
CAD	-0,70%
CNY	0
CZK	0
CZK (on accounts of Financial institutions)	0; -20 % p.a. from balance on accounts of Financial Institution, which exceeds amount 300 000 000 CZK
DKK	-1,05%
EUR	1M EURIBOR + 0,20%p.a.
GBP	0
HRK	-1,60%
HUF	0
CHF	ON SARON + 0,50%p.a.
JPY	ON TONAR + 0,50%p.a.
NOK	0
PLN	-0,75%
RON	0
RUB	0
SEK	-0,75%
TRY	0
USD	0

End of year fee (all currencies)

Fee of 0.30 % flat from the Excess amount of the aggregated balance of all Client's Accounts in all currencies on December 31, in case the aggregated balance of positive balances exceeds CZK 100 Mio on December 31*

* Excess amount is calculated as a difference between aggregated positive balances of all Client's Accounts on December 31 and average of aggregated positive balances of all Client's Accounts in period of January 1 – November 30 of the same year, increased by 30 %.

Balances on accounts maintained in other currencies than CZK will be recalculated to CZK by CNB mid rate valid on December 31 of the same year.