

## 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 %

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

### Savings accounts

#### Savings account <sup>2)</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	2,00 %	0,01 %
Bonus interest rate valid from 1 June 2024 to 30 June 2024	2,00 %	0,00 %
Base + bonus interest rate	4,00 %	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 June 2024 to 30 June 2024	2,00 %	0,00 %
Base + bonus interest rate valid from 1 June 2024 to 30 June 2024	4,00 %	0,00 %

<sup>2)</sup> The bonus is calculated from the daily balance on the savings account in the given bonus period and is unconditional. The bonus period is defined as a calendar month.

### Loans and credit

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

LTV <sup>3)</sup>	1 year	2 years	3 years	4 years	5 years
0 - 80 % <sup>4)</sup>	5,49 %	5,09 %	5,09 %	5,29 %	5,29 %
80 - 90 %	5,89 %	5,49 %	5,49 %	5,69 %	5,69 %

<sup>3)</sup> LTV = loan to value ratio

<sup>4)</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.

**Penalty interest – individuals**

Penalty interest specified herein applies to all types of loans. The actual rate for the calculation of annual penalty 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.

**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 %

**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>5)</sup> , Premium, Start)	19,99 %
unauthorized overdraft	25,00 %

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

**Current accounts for legal entities and individual entrepreneurs**

Current account and overdraft, Profi Account, Profi Account GOLD, Komplet Plus, Efekt, Komfort, Excelent, Blocked Current Account 0,00 %

**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 %

**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

<b>KB Savings Account Bonus – individuals</b> <sup>6) 7)</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 30,000,000</b>	<b>- tier 3 - on the part of the credit balance over CZK 30,000,000</b>
Base interest rate	2,00 %	0,01 %	0,00 %
Fixed bonus interest rate valid from 1 April 2024 to 30 June 2024	0,00 %	0,00 %	0,00 %
Bonus for regular investments valid from 1 April 2024 to 30 June 2024	2,00 %	0,00 %	0,00 %
Base interest rate + bonuses	4,00 %	0,01 %	0,00 %

<b>Profi Savings Account Bonus – entrepreneurs only</b> <sup>6)</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 2024 to 30 June 2024	0,02 %	0,00 %
Base interest rate + fixed bonus interest rate	0,03 %	0,00 %

<b>KB Savings Account Bonus Invest – privat individuals</b> <sup>6) 8)</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 2024 to 30 June 2024	0,00 %	0,00 %	0,00 %
Base interest rate + fixed bonus interest rate	0,50 %	0,01 %	0,00 %

<sup>6)</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>7)</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 8 hereof) in each month of the bonus period. The bonus interest rates for regular investments are valid in the bonus period from 1 April 2024 to 30 June 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.

<sup>8)</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).

<b>Junior Savings Account - privat individuals</b>	<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>9)</sup> 0,01 %

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

<sup>9)</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

	Up to CZK 3,000,000 interest on the entire balance	Over CZK 3,000,000 interest on the entire balance
7 day	0,01 %	0,01 %
1 month	0,01 %	0,01 %
3 months	4,00 %	0,01 %
6 months	3,50 %	0,01 %
1 year	3,00 %	0,01 %

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 2,50% p.a., provided clients invest in defined funds (see Note 8) 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 %

### Term accounts with fixed interest rate (no longer offered)

14-day maturity

0,01 %

### KB Guaranteed Deposit (no longer offered)

maturity of 3 or 6 months and 1 year

0,01 %

## Loans and credit

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

LTV <sup>3)</sup>	1 year	2 years	3 years	4 years	5 years
0 - 80 % <sup>4)</sup>	5,49 %	5,09 %	5,09 %	5,29 %	5,29 %
80 - 90 %	5,89 %	5,49 %	5,49 %	5,69 %	5,69 %

<sup>3)</sup> LTV = loan to value ratio

<sup>4)</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	5,89 %	5,49 %	5,49 %	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 %

World Elite, Infinite

9,90 %

Visa Electron, Viva Card

22,90 %

**Penalty interest – individuals**

Penalty interest specified herein applies to all types of loans. The actual rate for the calculation of annual penalty 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 loan agreement - either fixed or floating. Floating interest rates are linked to PRIBOR, RS KB (CZK) or KRS KB.

**Business and corporate credit cards**

Credit card Business	19,99 %
Corporate credit card	13,00 %

**Penalty interest – businesses**

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

KB reference rate (RS KB))	5,30 %
Overdraft reference rate (KRS KB)	5,45 %

**3. Interest rates (foreign currencies) for products outside of KB+****Current accounts**

Currency	Current account credit balance	Current account penalty interest and unauthorized overdraft	Reference rate
AUD	0,00 %	15,00 %	4,60 %
BGN	0,00 %	20,00 %	–
CAD	0,00 %	15,00 %	5,00 %
CNY	0,00 %	20,00 %	–
DKK	0,00 %	15,00 %	3,80 %
EUR	0,00 %	15,00 %	3,85 %
GBP	0,00 %	15,00 %	5,20 %
HUF	0,00 %	20,00 %	–
CHF	0,00 %	15,00 %	1,40 %
JPY	0,00 %	15,00 %	0,15 %
NOK	0,00 %	15,00 %	4,70 %
PLN	0,00 %	20,00 %	5,90 %
RON	0,00 %	40,00 %	–
RUB	–	–	–
SEK	0,00 %	15,00 %	3,85 %
TRY	0,00 %	80,00 %	–
USD	0,00 %	15,00 %	5,35 %

**Term deposits – short-term**

Currency	Min. deposit	7 days	14 days <sup>10)</sup>	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 %

<sup>10)</sup> No longer available

**Term deposits – medium-term**

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 – not offered as standard**

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

0,01 %

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## General terms and conditions

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

This Notice comes into effect on 1 June 2024, 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 8

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 03/29, Amundi Funds Pioneer US Equity ESG Improvers (EUR, USD), CPR B&W Europ Autonomy 2029, 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. U fondů v cizích měnách se pro účely výpočtu nároku na Bonus použije kurz ČNB deviza střed platný v den připsání peněz na účet fondu. U pojištění v cizích měnách se pro účely výpočtu nároku na Bonus použije kurz ČNB deviza střed platný v den sjednání pojištění.