

## RETAIL SAVINGS INTEREST RATES

## ACTION INTEREST RATE

- only on newly contracted term deposits in euros from 1<sup>st</sup> February 2025 to 31<sup>st</sup> August 2025
- minimum amount of 1.000,00 EUR

EUR FIXED annual interest rate	TERM DEPOSIT PERIODS IN EUR		
Amount	3 months	6 months	12 months
<b>ACTION</b> Min. 1.000,00	0,75%	2,05%	1,55%

Valid from 1<sup>st</sup> February 2025

## PERSONAL FIXED-TERM SAVINGS:

EUR FIXED annual interest rate	TERM DEPOSIT PERIODS IN EUR			
Amount	1 to 3 months	3 to 6 months	6 to 12 months	12 months
<b>Regular interest rates</b> Min. 500,00	0,02%	0,05%	0,10%	0,30%

FOREIGN CURRENCY TERM SAVINGS Regular annual fixed interest rates	DEPOSIT PERIOD & INTEREST RATE			
Currency/ Amount	1 to 3 months	3 to 6 months	6 to 12 months	12 months
USD, CHF, GBP, CAD, AUD	FIXED			
All amounts	-	-	-	0,05%

Min. deposit amount:      ➤ 500,00 USD, GBP and  
 ➤ 800,00 CHF, AUD

Term deposit periods	Terms
Non-purpose term deposits with one-time payment	1-3 mths; 3-6 mths; 6-12 mths; 12 mths.
Open savings allowing additional in-payments	12 mths.
Annuity savings with monthly, quarterly, 6-month or annual payout of interest	12 mths.

Term savings (EUR/other foreign currencies) can be agreed as:

#### ON-SIGHT PERSONAL SAVINGS:

EUR	
TRANSACTION ACCOUNTS	INTEREST RATE
Retail Giro-Accounts	0,13%

MULTICURRENCY	
ON SIGHT DEPOSITS	INTEREST RATE
Multicurrency account	0,01%

Interest rates are annual and shall be agreed as variable.

Extract from the J&T banka d.d. Decision on Interest Rates valid from 1<sup>st</sup> September 2024