

## RETAIL SAVINGS INTEREST RATES

### ACTION INTEREST RATE

- **only on newly contracted term deposits in euros from 1<sup>st</sup> October 2025 to 28<sup>th</sup> February 2026**
- **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	<b>1,00%</b>	<b>2,05%</b>	<b>1,55%</b>

Valid from 1<sup>st</sup> October 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	<b>0,02%</b>	<b>0,05%</b>	<b>0,10%</b>	<b>0,30%</b>

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

Min. deposit amount:

⇒ 500,00 USD, GBP and  
 ⇒ 800,00 CHF, AUD

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

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

**ON-SIGHT PERSONAL SAVINGS:**

EUR	
TRANSACTION ACCOUNTS	INTEREST RATE
Retail Giro-Accounts	<b>0,13%</b>

MULTICURRENCY	
ON SIGHT DEPOSITS	INTEREST RATE
Multicurrency account	<b>0,01%</b>

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