

## Definition of terms used and detailed conditions for obtaining the rate

**Private Savings Account** – another (interest-bearing/no fee) payment account in Czech crowns.

**Website** – [www.unicreditbank.cz/en/ostatni/urokove-sazby.html](http://www.unicreditbank.cz/en/ostatni/urokove-sazby.html), in the section titled Savings Accounts, in the table titled Interest Rates for Private Savings Account for Private Banking Clients.

**Base Interest Rate** – interest rate for deposits in the Private Savings Account. The amount of the Base Interest Rate is shown on the Website. Interest income from the Base Interest Rate shall be credited by the Bank to the Private Savings Account on the last day of the relevant calendar month. The Base Interest Rate shall be fixed. Should the amount of the Base Interest Rate change, the Bank shall inform the New Client and the Existing Client of such change two months in advance.

**Bonus Rate** – interest rate provided in excess of the Base Interest Rate for deposits in the Private Savings Account. The amount of the Bonus Rate and the period of its validity is indicated on the Website. The Interest Income from the Bonus Rate for a given month shall be credited by the Bank to the Private Savings Account on the last day of the relevant calendar month, provided that the Private Savings Account is still active.

**Extra Bonus Rate** – interest rate provided in case of fulfilment of specified conditions in excess of the Base Interest Rate and Bonus Rate for deposits in the Private Savings Account for deposits up to CZK 5,000,000 (inclusive). The amount of the Extra Bonus Rate and its validity period is set out on the Website. The Interest Income from the Extra Bonus Rate shall be credited by the Bank to the Private Savings Account on the last day of the following calendar month after the Activity Conditions for that month have been fulfilled, provided that the Private Savings Account is still active and there has been no request for cancellation or closure or the notice period has not expired. No Interest Income will be credited if there is any blockage in the Private Savings Account on the date of crediting.

The Interest income will be reduced by the withholding tax levied on such Interest Income.

**Activity** – a condition for receiving the Extra Bonus Rate. To receive the Extra Bonus Rate, you only need to meet one of the following two conditions:

- **Credit turnover of min. CZK 50,000.** The credit turnover shall include non-cash incoming payments (salary, pension, benefits, etc.) and exclude the following transactions: cash deposits made through ATMs and at the bank's cash counter, incoming payments from current accounts of the same owner, incoming payments from savings accounts of the same owner, transfers from time deposits to the current account, incoming payments to the current account from credit accounts, interest credited, refunds of fees, cancellations of card transactions, or funds credited on the basis of redemption of mutual funds.
- **Investment.** The establishment of a new one-off or regular investment or the existence of active investments shall be considered to meet the condition.