



## List of Charges of Česká Spořitelna a.s. for bank businesses (hereafter List of Charges)

### Part Profit Sector - V. Loans

#### Content:

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### 1. Commercial Loans

#### 1.1. Acceptance, assessment and evaluation of a loan application (and/or credit limit, loan promise)

Acceptance, assessment and evaluation of a loan application (and/or credit limit, loan promise)	determined on an individual basis From 0.5% to 2% of the loan value, minimum 5,000, maximum 150,000
Acceptance, assessment and evaluation of a Mini Profit Term Loan and Mini Profit Overdraft application	free of charge

#### 1.2. Acceptance, assessment and evaluation of a loan application using a simplified procedure

Term Loan Profesional	free of charge
Firemní úvěr Byznys, Neúčelový úvěr	0,6%, min. CZK 1 000

Item	Text	Price
1.2.2.	Profit Term Loan within the frame of the Profit Program	2,500

#### 1.3. Extension of overdraft using a simplified procedure

Overdraft within the Profit Program	2,500
Overdraft Profesional	free of charge
Overdraft mini Profit	free of charge
Firemní starovací kontokorent, Firemni kontokorent and Kontokorent Profit	free of charge
Fee for "zesplatněný kontokorent"	0,6% of the agreed loan value, minimum 1,000

Overdraft within Profit Program not opened from 18th February 2013  
Fee for " zesplatněný Kontokorent"

**1.4. Fee for overdraft prolongation**

Bank overdraft prolongation provided within the Profit Program	1,000
Prolongation of Firemni startovací kontokorent, Firemni kontokorent, Kontokorent Profit and Kontokorent Profesional	free of charge

**1.5. Contractual reward**

Contractual reward	determined on an individual basis from 0.5% to 1%
Firemni non-purpose loan CS	free of charge
Overdraft mini Profit	0.5%
Firemni startovací kontokorent, Firemni kontokorent, Kontokorent Profit	free of charge
Increase of limit of Firemni kontokorent CS with credit limit up to 50.000 CZK	free of charge

**1.6. Administration and maintenance of a credit transaction in Czech currency (including overdraft)**

Loan and overdraft Profit with credit limit 50.000 CZK - 100.000 CZK - monthly fee	100
Administration and maintenance of a credit transaction in Czech currency (including overdraft), Loan and overdraft within Profit program, loan and overdraft Profit with credit limit from 101.000 CZK, loan and overdraft Profesional - monthly fee	300
Administration and maintenance of a credit transaction for clients from agricultural sector	150
Mini Profit Term Loans and Mini Profit Overdrafts - monthly fee	100
Firemni uver Byznys / Non-purpose loan*/ Kontokorent with credit limit 50.000 CZK - 100.000 CZK - monthly fee	100
Firemni uver Byznys /Non-purpose loan*/ Kontokorent with credit limit 101.000 CZK - 1.500.000 CZK - monthly fee	300
Firemni kontokorent with credit limit up to 50.000 CZK - monthly fee	free of charge

\* Applies to Non-purpose loans contracted from 01.09.2015. Price for the administration and management of Non-purpose loans contracted before 1.9.2015 is not applicable.

No charge with the management of credit transactions in foreign currency

**1.7. Insurance of ability to repay Firemni uver CS and Profit Loan**

For entering into an insurance contract - type A - death and 3rd degree accidental disablement (per each person)	0,065% from the extended loan
For entering into an insurance contract - type B - death and death and 3rd degree all incident disablement	0,115% from the extended loan

### 1.8. Insurance of ability to repay entrepreneurial loan - monthly fee \*)

	Type A -incapacity for work, disability, death	Type B - incapacity for work, disability, death, job loss
For one client	0,037% from the extended loan	0,060% from the extended loan
For two clients (for each of insured client)	0,033% from the extended loan	0,055% from the extended loan
For three clients (for each of insured client)	0,030% from the extended loan	0,050% from the extended loan

\*) Insurance for loans of entrepreneurs is not on offer.

### 1.9. Other Items

Per transaction on loan account (except overdrafts)	10
Postage for account statement mailing	according to the Czech Post tariff

## 2. Mortgage Loans – Mortgage and Building Loans (Project Financing) in Czech and Foreign Currency

### 2.1. Credit transaction administration and maintenance and assessment and evaluation of a loan application

Credit transaction administration and maintenance – monthly fee	400
Credit transaction administration and maintenance for clients from agricultural sector - monthly fee	150
Fee for overall assessment and evaluation of a loan application (including loan promise) *)	determined on an individual basis, from 0.75% to 1.0% of the agreed loan value, minimum 15,000, maximum 150,000
Fee for overall assessment and evaluation of an application for Global Mortgage (including loan promise) *)	from 1% to 2% of the agreed loan value Minimum 25,000

\*) the fee may be paid from the loan

### 2.2. Other Items

Issue of certificate on loan interest for tax purposes	free of charge
For assumption of debt by another client	0.5% from the outstanding loan

The fees for loan application assessment and evaluation are payable upon the signing of the loan agreement promise in the amount valid as of the loan agreement execution date.

### 3. General Items

#### 3.1. Change of contractual terms and conditions upon the client's request

<b>Commercial loans</b>	0.3% from the current balance, minimum 2,500
<b>Mortgage loans</b>	0.3% from the current balance, minimum 10,000

#### 3.2. Assessment of risks associated with assets held as security (eligibility assessment)

	Valuation of real estates in their existing condition	Real estates under designing, construction, reconstruction
Housing unit pursuant to Act no. 72/1994 Coll.	3,900	4,400
Non-residential space pursuant to Act no. 72/1994 Coll.	3,900	4,400
Family house	4,900	5,400
Detached building site	3,900	4,400
House for individual recreation	4,900	5,400
Garage	3,900	4,400
Construction status report / reconstruction status report	1,500	1,500
Express risk assessment within 2 business days after the order has been placed with the valuator	+ 1,200 above base rate for specific real estate type	+ 1,200 above base rate for specific real estate type
Other buildings	individually priced	individually priced
Assessment of risks associated with assets held as security	x	individually *)
Assessment of risks associated with a loan secured by an unfinished construction	x	individually **)

\*) the price includes standard valuation of property (according to type and size) proposed by the client as a security for the ČS's receivable, along with evaluation of the Bank's risk associated with the collateral acceptance

\*\*\*) the price includes Property Valuation Update/ status report on construction, its handover to the point of sale and evaluation of ČS risks associated with a credit facility secured by an unfinished construction

#### 3.3. Other Items

<b>For each loan installment paid in cash</b>	free of charge
<b>Late penalty</b>	500
<b>Change of contractual terms and conditions upon the bank's request - commercial loans</b>	free of charge

Prices are quoted in CZK.

Apart from the fees for services specified in the List of Charges, also (-) other expenses (e.g. expenses of other banks and institutions) are charged. The fees charged to the client's account, debited to the loan account or paid in cash not later than upon the closing of the loan account, and/or at the end of the year. The fees for external services associated with the loan (project or security appraisal, notarial charges, etc.) are paid by the client either immediately or upon the execution of the agreement. Upon request, Česká spořitelna shall issue a receipt for fees paid in cash.

The fees charged for the provision of bank information and telecommunication services relating to banking transactions are specified in Part IX Other Bank Services.

The loan account or credit transaction administration and maintenance fee is payable irrespective of the fact whether the account is terminated before the expiry of the term as specified in the List of Charges.

Additional fees charged for services provided by Česká spořitelna, a.s. are detailed in other parts of the List of Charges.

In exceptional cases, the bank may provide a discount from the specified fee.

This List of Charges shall become valid as of 1 September 2015 and any amendments hereto shall be published at the branches of Česká spořitelna, a.s.