



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

Part V. Loans

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1. Loans to Giro accounts (Overdraft)

Item	Text	Price
1.1.	Arrangement (extension) of a loan to a Giro account (overdraft) for an indefinite period (Does not apply to Student+ Program Giro accounts)	200
1.2.	Administration and maintenance of a loan in a Giro account (overdraft) for an indefinite period – monthly fee (Does not apply to Student+ Program Giro accounts and overdrafts extended within the frame of the World Class Elite and World Class Program)	10
1.3.	Increase of a loan in a Giro account (overdraft) for an indefinite period (Does not apply to Student+ Program Giro accounts)	150

2. Consumer loans, cash loans*)

Item	Text	Price
2.1.	Loan account administration and maintenance	
2.1.1.	loans extended based on special legislation – annual fee (for each commenced calendar year)	300
2.1.2.	other loans – annual fee (for each commenced calendar year) The fee is not charged for: <ul style="list-style-type: none"> - Loans extended with the HERE & NOW (TADY & TEĎ) products (including Purchase Loan) - Contractual loan - Loans by Phone services (Services have been terminated as of 21 August 2006) 	500
2.1.3.	other loans extended as of 1 January 2005 – monthly fee The fee is not charged for: <ul style="list-style-type: none"> - Loans extended with the HERE & NOW (TADY & TEĎ) products (including Purchase Loan) 	49

	<ul style="list-style-type: none"> - Contractual loan - Loans by Phone services (Services have been terminated as of 21 August 2006) 	
2.2.	<p>acceptance, assessment and evaluation of a loan application (the fee is collected upon the signing of the loan agreement.)</p> <p>The fee is not charged for:</p> <ul style="list-style-type: none"> - Loans extended with the HERE & NOW (TADY & TED) products (including Purchase Loan) - Loans by Phone services – discontinued as of 21 August 2006 - Cash loans extended to university students - Contractual loan 	0.8% of the required loan amount, minimum 400 maximum 7,000
2.3.	Loan insurance	
2.3.1.	for underwriting insurance to cash and consumer loans – monthly fee	
2.3.1.1.	A insurance set - Long-term incapacity for work, full disability, death	
2.3.1.1.1.	loans up to CZK 49,999	75
2.3.1.1.2.	loans from CZK 50,000 to CZK 99,999	95
2.3.1.1.3.	loans from CZK 100,000 to CZK 149,999	135
2.3.1.1.4.	loans from CZK 150,000 to CZK 199,999	155
2.3.1.1.5.	loans from CZK 200,000 to CZK 249,999	175
2.3.1.1.6.	loans from CZK 250,000 to CZK 300,000	205
2.3.1.2.	B insurance set - job loss, long-term incapacity for work, full disability, death	
2.3.1.2.1.	loans up to CZK 49,999	95
2.3.1.2.2.	loans from CZK 50,000 to CZK 99,999	135
2.3.1.2.3.	loans from CZK 100,000 to CZK 149,999	175
2.3.1.2.4.	loans from CZK 150,000 to CZK 199,999	215
2.3.1.2.5.	loans from CZK 200,000 to CZK 249,999	255
2.3.1.2.6.	loans from CZK 250,000 to CZK 300,000	305
2.3.2.	for underwriting insurance to loans extended with HERE & NOW products – monthly fee	
2.3.2.1.	A insurance set - long-term incapacity for work, full disability, death	
2.3.2.1.1.	loans up to CZK 14,999	39
2.3.2.1.2.	loans from CZK 15,000 to CZK 49,999	75
2.3.2.1.3.	loans from CZK 50,000 to CZK 100,000	135
2.3.2.2.	B insurance set - Job loss, long-term incapacity for work, full disability, death	
2.3.2.2.1.	loans up to CZK 14,999	75
2.3.2.2.2.	loans from CZK 15,000 to CZK 49,999	95
2.3.2.2.3.	loans from CZK 50,000 to CZK 100,000	175

*) Loans, real estate credits, consumer loans, loans extended with HERE & NOW products, cash loans, long-term real property loans, purchase loans, Sporoservis vehicle loans – have been terminated as of 30 June 2006.

3. American mortgage – Consumer and Cash

Item	Text	Price
3.1.	Loan account administration and maintenance – monthly fee	97
3.2.	Acceptance, assessment and evaluation of a loan application - American Mortgage	
3.2.1.	American mortgage (the fee is collected upon the signing of the loan agreement)	0.8% of the required loan amount, minimum 5,000; maximum 20,000
3.2.2.	American mortgage loans extended in combination with standard mortgage loans. (the fee is charged upon the conclusion of the loan agreement)	0.4% of the required loan amount, minimum 2,500; maximum 10,000
3.3.	Insurance of ability to repay american mortgage	
3.3.1.	for entering into an insurance contract - for one client - monthly	
3.3.1.1.	type A – incapacity for work, disability, death	0.0333% from the extended loan
3.3.1.2.	type B – incapacity for work, disability, death, job loss	0.0473% from the extended loan
3.3.2.	for entering into an insurance contract - for two clients (for each insured person) - monthly	
3.3.2.1.	type A – incapacity for work, disability, death	0.0300% from the extended loan
3.3.2.2.	type B – incapacity for work, disability, death, job loss	0.0426% from the extended loan

4. Mortgage Loans

Item	Text	Price
4.1.	Credit transaction administration and maintenance	150
4.2.	Preliminary assessment of a loan application filed by a private individual and issue of mortgage certificate (does not substitute loan promise)	
4.2.1.	for mortgage loan	1,000
4.2.2.	in order to combine mortgage with a loan for newlyweds (Government Order No. 616/2004 Coll.)	free of charge

4.3.	For overall assessment and evaluation of a loan application, including loan promise – mortgage loan	
4.3.1.	up to CZK 5.0 million	0.9% of the loan amount minimum 9,500 maximum 25,000
4.3.2.	over CZK 5.0 million	individual rate minimum 35,000
4.3.3.	in case of full repayment of a loan issued by another financial institution and used for identical purpose as the mortgage loan (the fee is charged upon the conclusion of the loan agreement)	4,500
4.4.	Determination of the price of a flat or a family house in cases when an expert appraisal of the real property subject to the loan is not required from the client during loan negotiations and when the bank concurrently did not receive any acceptable expert valuation.	
4.4.1.	for flats with the total floor space of up to 50 m ² inclusive	1,000 ¹)
4.4.2.	for flats with the total floor space of up to 100 m ² inclusive	1,500 ¹)
4.4.3.	for family houses or flats with the total floor space exceeding 100 m ²	2,000 ¹)
4.5.	Issue of certificate on loan interest for tax purposes	free of charge
4.6.	For assumption of debt by a new client	0.5% from the outstanding loan balance
4.7.	CS Instant Mortgage	
4.7.1.	for overall assessment and evaluation of a loan application filed by private individuals for a CS Instant Mortgage	0.9% of the loan amount, minimum 9,500, maximum 25,000
4.7.2.	credit transaction administration and maintenance	
4.7.2.1	paid up from an account maintained by CS	150
4.7.2.2.	paid up from an account maintained by another bank	200
4.7.3.	change of contractual terms and conditions	
4.7.3.1.	by way of Amendment 1 to loan agreement	free of charge
4.7.3.2.	upon the client's request – see Item 5.1.2	0.2% from the current balance, minimum 1,000, maximum 3,000
4.7.4.	issue of certificate on loan interest for tax purposes	free of charge
4.8.	Insurance of ability to repay mortgage loan	
4.8.1.	For one client	monthly

4.8.1.1.	Type A – incapacity for work, disability, death	0,0333 % from the extended loan
4.8.1.2.	Type B – incapacity for work, disability, death, job loss	0,0473 % from the extended loan
4.8.2.	For two clients (for each insured person)	monthly
4.8.2.1.	Type A – incapacity for work, disability, death	0,0300 % from the extended loan
4.8.2.2.	Type B – incapacity for work, disability, death, job loss	0,0426 % from the extended loan

¹) It is a part of a deduction exempt activity if used solely for the purpose of the bank – loan extension. If an expert appraisal is provided to the client for other purposes, it is subject to 19% VAT.

5. General items

Item	Text	Price
5.1.	Change of contractual terms and conditions upon the client's request	
5.1.1.	all loans except mortgage loans	0.2% from the current balance, minimum 100 maximum 1,500
5.1.2.	mortgage loans	
5.1.2.1.	<ul style="list-style-type: none"> - if the loan security is released in the course of the loan relationship up to the amount corresponding to the to the part of the loan already paid up - change of direct debit account - a minor change not affecting the loan's repayment schedule and collateral - an extraordinary payment made outside the interest rate change period. 	500
5.1.2.2.	<ul style="list-style-type: none"> - in other cases 	0.2% from the current balance, minimum 1,000, maximum 3,000
	In the event the contractual terms and conditions are changed during the drawing period, the current loan balance shall be the drawn-down amount. In case a fee for the assumption of a debt is charged, the fee for the change of the contractual terms and conditions shall not be charged. The price determined at the Appendix signing.	
5.2.	Reimbursement of costs associated with an extraordinary loan installment	
5.2.1.	Consumer and cash loans (for loans arranged from 1 December 2006)	4% from the extraordinary installment amount,

		minimum CZK 500, maximum CZK 5,000
5.2.2.	American mortgage – consumer and cash (for loans arranged from 1 December 2006)	1% from the extraordinary installment amount, minimum CZK 500, maximum CZK 5,000
5.2.3.	for cash installment of a loan	45
5.3.	Reminder notice (notice for payment) in the event of loan payment default	
5.3.1.	with loans extended based on special legislation	
5.3.1.1.	2nd notice (and/or every further notice)	300
5.3.2.	with other loans	
5.3.2.1.	1st notice	postage
5.3.2.2.	2nd notice	300 + postage
5.3.2.3.	3rd notice	500 + postage
5.4.	Assessment of risks	
5.4.1.	associated with real property lien	Individually ¹)
5.4.2.	associated with the drawing of a loan secured by real property under construction	Individually ²)
5.5.	Express (on-line) housing unit valuation by the bank	free of charge

1) The fee includes the determination of the real property common price (based on type and size) proposed by the client in order to secure the receivable of CS, including a risk assessment of the bank associated with accepting the lien

2) The fee includes the drawing of a Security Value Update/Construction Report, handover of the same to the POS, as well as a risk assessment of the bank associated with drawing of a loan secured by real property under construction;

Apart from the fees for services specified in the List of Charges, also the actual expenses of Česká spořitelna, a.s. as well as 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 April 2008 and any amendments hereto shall be published at the branches of Česká spořitelna, a.s.

Done in Prague on 21 March 2008

Ing. Jiří Škorvaga CSc., in his own hand

Martin Techman, in his own hand

Member of the Board of Directors
and Deputy General Director

Director of the Business Development Division