



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.	other loans extended as of 1 January 2005 – monthly fee The fee is not charged for: - Loans extended with the HERE & NOW (TADY & TEĎ) products (including Purchase Loan) - services have been terminated as of 31 December 2007 - Contractual loan - Loans by Phone services - services have been terminated as of 21 August 2006	49
2.1.2.	other loans extended till 31 December 2004 – annual fee (for each commenced calendar year) The fee is not charged for: - Loans extended with the HERE & NOW (TADY & TEĎ) products (including Purchase Loan) - services have been terminated as of 31 December 2007 - Contractual loan	500

	- Loans by Phone services - services have been terminated as of 21 August 2006	
2.1.3.	loans extended based on special legislation – annual fee (for each commenced calendar year)	300
2.2.	Acceptance, assessment and evaluation of a loan application (the fee is collected upon the signing of the loan agreement.)	0.8% of the required loan amount, minimum 400 maximum 7,000
	The fee is not charged for: <ul style="list-style-type: none"> - Loans extended with the HERE & NOW (TADY & TEDĚ) products (including Purchase Loan) – discontinued as of 31 December 2007 - Loans by Phone services – discontinued as of 21 August 2006 - Cash loans extended to university students - Contractual loan 	
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

2.4.	Change of contractual terms and conditions upon the client's request	0.2% from the current balance, minimum 100 maximum 1,500
2.5.	Reimbursement of costs associated with an extraordinary loan installment (for loans arranged from 1 December 2006)	4% from the extraordinary installment amount, minimum CZK 500, maximum CZK 5,000
2.6.	Cash installment of a loan	45

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
3.4.	Reimbursement of costs associated with an extraordinary loan installment (for loans arranged from 1 December 2006)	1% from the extraordinary installment amount, minimum CZK 500, maximum CZK 5,000
3.5.	Change of contractual terms and conditions upon the client's request	0.2% from the current balance, minimum 100 maximum 1,500

4. Mortgage Loans

Item	Text	Price
4.1.	Ideal mortgage of Česká spořitelna	
4.1.1.	Complex loan application assessment, incl. commitment	free of charge
4.1.2.	Loan administration and maintenance - monthly	200
4.1.3.	Reserving funds for mortgage loans with draw-down period longer than 6 months <i>Charged after a 6 months period (the 6 month period begins on the first day of the month following the month in which the loan agreement was signed)</i>	0,5% p.a.
4.1.4.	A fee for each draw-down made from the 4th month following the signing of the loan agreement <i>Note: The fee is charged only once within one day</i>	500
4.1.5.	A fee at failure to draw-down the whole loan amount <i>Note: The fee is charged if more than 10% of the approved loan amount is not used</i>	5% from the unused amount
4.2.	CS Instant Mortgage	
4.2.1.	Credit transaction administration and maintenance	
4.2.1.1.	paid up from an account maintained by CS	150
4.2.1.2.	paid up from an account maintained by another bank	200
4.2.2.	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
4.2.3.	Change of contractual terms and conditions	
4.2.3.1.	by way of Amendment 1 to loan agreement	free of charge

4.2.3.2.	upon the client's request	see item 4.4.5.
4.2.4.	Issue of certificate on loan interest for tax purposes	free of charge
4.3.		
4.3.1.	Credit transaction administration and maintenance	150
4.3.2.	Overall assessment and evaluation of a loan application, including loan promise – mortgage loan	
4.3.2.1.	up to CZK 5.0 million	0.9% of the loan amount minimum 9,500 maximum 25,000
4.3.2.2.	over CZK 5.0 million	individual rate minimum 35,000
4.3.2.3.	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.	Mortgage loans - standard fees	
4.4.1.	Preliminary assessment of a loan application filed by a private individual and issue of mortgage certificate (does not substitute loan promise)	
4.4.1.1.	for mortgage loan	1,000
4.4.1.2.	in order to combine mortgage with a loan for newlyweds (Government Order No. 616/2004 Coll.)	free of charge
4.4.2.	Discretionary services	
	Note: Can be issued to all above mortgage types except for Investment Mortgage	
4.4.2.1.	extraordinary instalment made during the rate fixation period – no penalty fee	
4.4.2.1.1.	monthly fee	149
4.4.2.1.2.	onetime fee	1,999 ²)
4.4.2.2.	premium at the rate fixation change	
4.4.2.2.1.	monthly fee	439
4.4.2.2.2.	onetime fee	1,999 ²)
4.4.2.3.	instalment amount change – onetime fee	1,499 ²)
4.4.2.4.	repayment interruption option – onetime fee	1,499 ²)
4.4.2.5.	express draw-down – onetime fee	1,499
4.4.2.6.	a mortgage without specified real estate – onetime fee	1,999
4.4.2.7.	easy draw-down during construction - onetime fee	1,999
4.4.2.8.		1,999
4.4.2.9.	a mortgage without own savings – onetime fee	1,999
4.4.3.	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	2,000 ¹)

	client during loan negotiations and when the bank concurrently did not receive any acceptable expert valuation.	
4.4.4.	Issue of certificate on loan interest for tax purposes	free of charge
4.4.5.	Change of contractual terms and conditions upon the client's request (The price determined at the Appendix signing)	
4.4.5.1.	<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 - cancellation of discretionary Ideal Mortgage Service during the rate fixation period 	500
4.4.5.2.	- in other cases	5,000
4.5.	Insurance of ability to repay mortgage loan	
4.5.1.	For one client	monthly
4.5.1.1.	Type A – incapacity for work, disability, death	0,0333 % from the extended loan
4.5.1.2.	Type B – incapacity for work, disability, death, job loss	0,0473 % from the extended loan
4.5.1.3.	Type A – incapacity for work, disability, death (negotiated through alternative distribution channels)	0,0333 % from the insured loan balance
4.5.1.4.	Type B – incapacity for work, disability, death, job loss (negotiated through alternative distribution channels)	0,0473 % from the insured loan balance
4.5.2.	For two clients (for each insured person)	monthly
4.5.2.1.	Type A – incapacity for work, disability, death	0,0300 % from the extended loan
4.5.2.2.	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

²) The fee is charged for each period of fixation for which the service is chosen by the client

5. General items

Item	Text	Price
5.1.	Reminder notice (notice for payment) in the event of loan payment default	
5.1.1.	with loans extended based on special legislation - 2nd notice (and/or every further notice)	300
5.1.2.	with other loans	

5.1.2.1.	1st notice	postage
5.1.2.2.	2nd notice	300 + postage
5.1.2.3.	3rd notice	500 + postage
5.2.	Assessment of risks	
5.2.1.	associated with real property lien	Individually ¹)
5.2.2.	associated with the drawing of a loan secured by real property under construction	Individually ²)
5.3.	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 10 November 2008 and any amendments hereto shall be published at the branches of Česká spořitelna, a.s.

Done in Prague on 3 November 2008

Ing. Jiří Škorvaga CSc., in his own hand
Member of the Board of Directors
and Deputy General Director

Martin Techman, in his own hand
Director of the Business Development Division