



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, Mini Overdraft of Ceska Sporitelna)

Administration and maintenance of a loan in a Giro account (overdraft) for an indefinite period – monthly fee Valid for Osobní účet ČS II, Internetový osobní účet ČS (iÚčet), Osobní konto ČS, Osobní účet ČS, Osobní účet ČS Absolvent, Osobní účet ČS Student, program Student +, Exclusive konto, Komplexní program, Výhodný program	Included in the current account monthly fee
Administration and maintenance of a loan in a Giro account (overdraft) for an indefinite period – monthly fee Valid for Sporožirový účet, Sporožirový účet Senior	#1.3.

2. Consumer loans, cash loans

2.1. Acceptance, assessment and evaluation of a loan application

	Půjčka	Uver Plus	Konsolidace	Consumer loan	Loan extended to university students
Acceptance, assessment and evaluation of a loan application	1% from the loan amount, maximum 5,000				free of charge

Fee is collected upon the signing of the loan agreement

2.2. Loan administration - monthly fee

2.2.1. Products in active offer

	Půjčka	Uver Plus	Konsolidace	Consumer loan	Loans extended to university students, contractual loan	Loans extended based on special legislation – annual fee (for each commenced calendar year)
Loan administration **)	59	95	59	59	59	59

The fee is not charge for all loans opened from 1st March till 31st December 2013.

2.2.2. Products not in active offer

	Půjčka, Konsolidace, Consumer loan	Uver Plus	Půjčka, Consumer loan	Půjčka	Loan extended based on special legislation
In active offer from - till	1.11.2009 - 28.2.2013	13.4.201 - 28.2.2013	1.1.2005 - 31.10.2009	till 31.12.2004	till 31.12.2004

Loan administration	59	95	49	500 annual fee (for each commenced calendar year)	300 annual fee (per each commenced calendar year)
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The fee is not charged for loans extended with the HERE & NOW (TADY & TED) products (including Purchase Loan) - services have been terminated as of 31 December 2007, contractual loa, loans by Phone services - services have been terminated as of 21 August 2006

2.3. For underwriting insurance to cash and consumer loans – monthly fee

	A insurance set (loans extended from 26 July 2014) - Long-term incapacity for work, full disability, death	B insurance set (loans extended from 26 July 2014) - job loss, long-term incapacity for work, full disability, death
Loans up to CZK 74,999	8% from monthly payment	10% from monthly payment
Loans from CZK 75,000 to CZK 174,999	7% from monthly payment	9% from monthly payment
Loans from CZK 175,000	5% from monthly payment	8% from monthly payment

	A insurance set (for loans extended till 25 July 2014) Long-term incapacity for work, full disability, death	B insurance set (loans extended from 1 November 2009 till 25 July 2014) - job loss, long-term incapacity for work, full disability, death	B insurance set (loans extended till 31 October 2009) - job loss, long-term incapacity for work, full disability, death
Loans up to CZK 49,999	75	115	95
Loans from CZK 50,000 to CZK 99,999	95	155	135
Loans from CZK 100,000 to CZK 149,999	135	205	175
Loans from CZK 150,000 to CZK 199,999	155	255	215
Loans from CZK 200,000 to CZK 249,999	175	315	255
Loans from CZK 250,000 to CZK 299,999	205	365	305
Loans from CZK 300,000 to CZK 349,999	235	425	395
Loans from CZK 300,000 to CZK 349,999	265	475	455
Loans from CZK 400,000 to CZK 449,999	295	535	505
Loans from CZK 450,000 to CZK 500,000	335	615	585
Loans from CZK 500,001	0.0601% from the extended loan	0.0160% from the extended loan	x

2.4. For underwriting insurance to loans extended with HERE & NOW products – monthly fee

	A insurance set - long-term incapacity for work, full disability, death	B insurance set - Job loss, long-term incapacity for work, full disability, death
Loans up to CZK 14,999	39	75

Loans from CZK 15,000 to CZK 49,999	75	95
Loans from CZK 50,000 to CZK 100,000	135	175

2.5. Other Items

	Less than 1 year before termination	More than 1 year (including) before termination
Cash installment of a loan	free of charge	
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	
Reimbursement of costs associated with an extraordinary loan installment (for loans arranged from 1 January 2011)	0.5% from extraordinary installment amount	1% from the extraordinary installment amount
Reimbursement of costs associated with an extraordinary loan Plus installment (for loans arranged from 9 December 2012 - volume 600 001 czk and more	free of charge	
Reimbursement of costs associated with an extraordinary loan Plus installment (for loans arranged till 9 December 2011 and from 7 September 2012)	free of charge	

3. American mortgage

3.1. Acceptance, assessment and evaluation of a loan application - American Mortgage, loan administration

Loan granting	6,000
Loan administration – monthly fee *)	97

*) The fee is not charge for all loans opened from 1st March 2013.
The fee is collected upon the signing of the loan agreement

3.2. Insurance of ability to repay american mortgage

	Type A – incapacity for work, disability, death	Type B – incapacity for work, disability, death, job loss
For entering into an insurance contract (loans extended from 1 November 2009) - for one client - monthly	0.0433% from the extended loan	0.0633% from the extended loan

For entering into an insurance contract (loans extended from 1 November 2009) - for two clients (for each insured person) - monthly	0.0390% from the extended loan	0.0570% from the extended loan
For entering into an insurance contract (loans extended till 31 October 2009) - for one client - monthly	0.0333% from the extended loan	0.0473% from the extended loan
For entering into an insurance contract (loans extended till 31 October 2009) - for two clients (for each insured person) - monthly	0.0300% from the extended loan	0.0426% from the extended loan

3.3. Other Items

	Less than 1 year before termination	More than 1 year (including) before termination
Change of contractual terms and conditions upon the client's request <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 a change of PPI a minor change not affecting the payment calendar of loan collateral an extraordinary payment change of repayment date (in a month) 	500	
Change of contractual terms and conditions upon the client's request in other cases <ul style="list-style-type: none"> a change affecting the payment calendar, loan collateral or loan conditions cancellation of insurance (incl. PPI, life insurance) before or after the interest rate change period 	5,000	
Cash installment of a loan	free of charge	
Late fee	500	
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	
Reimbursement of costs associated with an extraordinary loan installment (for loans arranged from 1 January 2011)	0.5% from the extraordinary installment amount	1% from the extraordinary installment amount

4. Mortgage Loans

4.1. Mortgage ČS

The Personal Account of Česká spořitelna for making repayments of the Hypotéka ČS is offered free of charge. The offer applies to mortgage loans with a discount for making repayments from an active Personal Account of Česká spořitelna, provided that the mortgage contract is signed in the period from April 1, 2011 to July 31, 2011. The condition is to file an Application, including the complete documentation required, by June 30, 2011 and sign the mortgage contract at the latest by July 31, 2011. The offer is valid for the first period of fixed interest rate fixation for the bands Standard I and Standard II of the Personal Account of Česká spořitelna (impossible to combine with Program Vyhod)

Complex loan application assessment, incl. commitment	free of charge
Interest rate guarantee for 30 days	free of charge
Loan administration - monthly *****)	150
A fee for 1st draw-down *)	free of charge
A fee for 2nd and each other draw-down *)	500
A fee for administration of Státní finanční podpora - monthly fee **)	50
Reserving funds for mortgage loans with draw-down period longer than 6 months or 12 months in case of mortgage refinancing or 24 months (mortgage for construction, reconstruction and with draw-down period longer than 24 months ***)	0.5% p.a.
A fee at failure to draw-down the whole loan amount ****)	5% from the unused amount

*) The fee is charged only once within one day

**) The fee is collected monthly from the date of acceptance of the application for state financial support

***) The fee on the unused amount is collected monthly. It is always charged after a 6/ 12/ 24 months period (the 6/ 12/ 24 months period is calculated from the first day of the month following the month in which the loan contract was signed)

****) The fee is charged for loans approved by 31st May 2014 and is charged if more than 20 % of the approved loan amount has not been drawn-down.

*****) The fee is not charge for all loans opened from 1st March 2013 (including loans in refixation)

4.2. Discretionary services of Hypotéka ČS *)

Extraordinary instalment made during the rate fixation period without penalty fee - monthly fee	200
Co-operative and council apartments financing - onetime fee	3,000
Hypoteka Komplet	3,000
Mortgage with premium - onetime fee	3,000
Variability of instalment - onetime fee	3,000
A mortgage up to 100% property value - onetime fee	3,000
Speed up construction - one time fee	3,000
Bridging Mortgage - onetime fee	3,000
Expres draw-down - onetime fee	2,000

Prefabricated house financing - onetime fee	3,000
Turnover mortgage for entrepreneurs - onetime fee	3,000
Rental property mortgage	3.000

*) The fees specified in this point apply to all mortgages granted within the new "ČS Mortgage" product (i.e. applications submitted after April 15, 2011 included) as well as to other mortgages (including the Ideal Mortgage) if after April 15, 2011 (included) the concerned service or preferential terms for such mortgages are additionally arranged in an addendum to the loan contract.

The addendum, in which the service is additionally arranged, is free of charge.

The services and preferential terms listed here cannot be arranged for the Private Business Mortgage product or other investment mortgages.

4.3. Private Business Mortgage of Česká spořitelna

Overall assessment and evaluation of a loan application, including loan promise – mortgage loan	5,000
Loan administration **)	150
Mortgage loan funds reserved for a purchase with draw-down period exceeding 6 months, alternatively exceeding 24 months in case of mortgage loans granted for reconstruction and extension*)	0.5% p.a.

*) The fee is calculated monthly from the outstanding loan balance and charged each 6/24 months (6/24 month period begins on the first day of the month following the month in which the loan agreement was signed)

**) The fee is not charge for all loans opened from 1st March 2013 including loans in refixation

4.4. Insurance of ability to repay mortgage loan - monthly fee

	Type A – incapacity for work, disability, de	Type B – incapacity for work, disability, death, job loss
For one client - in the case of insurance arranged as from April 15, 2011 *)	0,0373 % from the extended loan	0,0494 % from the extended loan
For two clients (for each insured person) - in the case of insurance arranged as from April 15, 2011*)	0,0336 % from the extended loan	0,0445 % from the extended loan
For one client - in the case of insurance arranged till 14 April, 2011 *)	0,0333 % from the extended loan	0,0473 % from the extended loan
For two clients (for each insured person) - in the case of insurance arranged till 14 April, 2011 *)	0,0300 % from the extended loan	0,0426 % from the extended loan

*) the fee specified for the cases of insurance effected before April 14, 2011 (included) shall also apply to loan contracts made for the Ideal Mortgage and concluded in the period from April 15, 2011 till May 14, 2011, provided that the insurance was agreed to directly in the loan contract

**) for the Private business mortgage loans, also if concluded as from April 15, 2011

4.5. Other Items (Private Business Mortgage included)

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.	2,000 1)
Issue of certificate on loan interest for tax purposes	free of charge
Duplicate confirmation of the amount of loan interest paid generated at client's request	200
Change of contractual terms and conditions upon the client's request *) <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 • cancellation of change of insurance (incl. PPI, life insurance) within the interest rate change period • a change of PPI type before or after the interest rate change period • a minor change not affecting the payment calendar of loan collateral • an extraordinary payment made outside the interest rate change period • cancellation of discretionary Ideal Mortgage Service during the rate fixation period (excluding PPI insurance) • change of repayment date (in a month) 	500
Change of contractual terms and conditions upon the client's request *) in other cases <ul style="list-style-type: none"> • a change affecting the payment calendar, loan collateral or loan conditions • cancellation of insurance (incl. PPI, life insurance) before or after the interest rate change period 	5,000
Confirmation of account balance processed at the client's request	500
Fee for extraordinary loan installment during fixation - maximum	10% from the extraordinary installment amount

*) the price determined at the Appendix signing

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 21% VAT

4.6. Other mortgage loans

	Up to CZK 5.0 million	Over CZK 5.0 million	In case of full repayment of a loan issued by another financial institution and used for identical purpose as the mortgage loan
Overall assessment and evaluation of a loan application, including loan promise – mortgage loan	0.9% of the loan amount minimum 9,500 maximum 25,000	individual rate minimum 35,000	4,500
Loan administration	150	150	150

*) the fee is charged upon the conclusion of the loan agreement

4.7. CS Instant Mortgage

- Not provided from 1st December 2010

Administration of loan paid up from an account maintained by CS	150
Administration of loan paid up from an account maintained by other bank	200
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
Change of contractual terms and conditions by way of Amendment 1 to loan agreement	free of charge

4.8. Ideal mortgage of Česká spořitelna

- Not provided from 15 May 2011

Complex loan application assessment, incl. commitment	free of charge
Loan administration - monthly	200
Reserving funds for mortgage loans with draw-down period longer than 6 months *)	0,5% p.a.
A fee for each draw-down made from the 4th month following the signing of the loan agreement **)	500
A fee at failure to draw-down the whole loan amount ***)	5% from the unused amount

*) The fee on the unused amount is collected monthly. It is always charged after a six months period (the 6 months period is calculated from the first day of the month following the month in which the loan contract was signed)

**) The fee is charged only once within one day

***) The fee is charged if more than 10% of the approved loan amount is not used

4.9. Discretionary services to Ideal mortgage of Česká spořitelna*) and not-actively offered services to Hypotéka ČS

Extraordinary instalment made during the rate fixation period without penalty fee - monthly fee	149
Extraordinary instalment made during the rate fixation period without penalty fee - onetime fee	1,999 1)
Premium at the rate fixation change *) - monthly fee	
Premium at the rate fixation change *) - onetime fee	1,999 1)
Instalment amount change – onetime fee	1,999 1)
Repayment interruption option – onetime fee	1,999 1)
Reduction in balance by up to 20% - onetime fee	2,000****)
Interest rate change guarantee - onetime fee	2,000****)
Co-operative apartments financing - monthly fee **)	350 2)

*) since May 15, 2011, not newly opened. The fees specified in this point apply to all mortgages granted within the “Ideal Mortgage” product (i.e. with the Application, including complete accompanying documentation, submitted at the latest by April 14, 2011 (included) and with the date of loan contract conclusion at the latest by May 14, 2011), or to other mortgages with the date of loan contract conclusion before April 15, 2011), provided the concerned service or preferential terms are arranged directly in the loan contract. If the concerned service or preferential terms are arranged additionally in an addendum to the loan contract, these fees shall apply only if such an addendum was concluded before April 15, 2011

**) service is not provided from 1 December 2008

***) it is subject to submission of an Application containing complete documents by March 31st 2011 and contract's signature by April 30th 2011. Service is free of charge within the whole validity of the loan agreement

****) not offered from November 1st 2012. Possible to open till December 31st 2012 to mortgage loans under negotiation till October 31st 2012

****) not offered from August 1st 2013. Possible to open till September 30th 2013 to mortgage loans under negotiation till July 31st 2013

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

2) It is accounted for in the month in which the client substantiated that the lien on the acquired apartment was registered or at least he submitted ČS the application for entry of the lien into the Land Registry.

5. General items

5.1. 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
Housing unit pursuant to Act no. 72/1994 Coll. - without the site inspection in individually justified cases*)	500	x
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

*) in cases where the bank believes the risks assessment of the pledged property cannot be made without a site inspection and where the fee has already been paid, the fee will be made part of the price of the pledged property risks assessment made by an expert appraiser assigned by ČS

5.2. Other Items

Late fee *)	500

*) If you fail to pay on time (the maturity date), we will from that date (the expiration date) charge a penalty for late payment in the amount of CZK 500. We may charge a contractual penalty of one loan than once a month. Entitlement to payment of contractual penalties we incur in any calendar month in which you have an outstanding balance on a loan of more than 100 CZK. This penalty is payable the day after the maturity date of the outstanding debt payments.

Prices of other products and services are part of the Price list of Ceska sporitelna

Prices are quoted in CZK if not stated otherwise

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 23 March 2015 and any amendments hereto shall be published at the branches of Česká spořitelna, a.s.