



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

## Part V. Loans

### Content:

1. Loans to Giro accounts (Overdraft, Mini Overdraft of Ceska Sporitelna)
2. Purpose loans, cash loans
3. American mortgage
4. Mortgage Loans
5. General items

### 1. Loans to Giro accounts (Overdraft, Mini Overdraft of Ceska Sporitelna)

<b>Administration and maintenance of a loan in a Giro account (overdraft) for an indefinite period – monthly fee Valid for Osobní účet ČS II, Osobní konto ČS, Osobní účet ČS, Osobní účet ČS Absolvent, Osobní účet ČS Student, Účet, Účet for students</b>	Included in the current account monthly fee
<b>Valid for Basic account</b>	25

### 2. Purpose loans, cash loans

#### 2.1. Loan opening

	Půjčka	Uver Plus	Konsolidace	Purpose loan	Revolving loan	Loan to students
Loan opening (administration of the application, processing of contract documentation etc.)	1% from the loan amount, maximum 5,000				free of charge	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	Purpose loan	Loans for students	Revolving loan	Loans extended based on special legislation – annual fee (for each commenced calendar year)
Loan administration **)	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
Draw-down	free of charge	free of charge	free of charge	free of charge	free of charge	50	free of charge

## 2.2.2. Products not in active offer

	Pujcka, Konsolidace, Consumer loan	Uver Plus	Pujcka, Consumer loan	Pujcka	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)

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 purpose loans – monthly fee

	<b>A insurance set (loans extended from 26 July 2014) - Long-term incapacity for work, full disability, death</b>	<b>B insurance set (loans extended from 26 July 2014) - job loss, long- term incapacity for work, full disability, death</b>	<b>S insurance set – death (the possibility of negotiating only aged 60–67 years)</b>
<b>Loans up to CZK 74,999</b>	8% from monthly payment	10% from monthly payment	6% from monthly payment
<b>Loans from CZK 75,000 to CZK 174,999</b>	7% from monthly payment	9% from monthly payment	5% from monthly payment
<b>Loans from CZK 175,000</b>	5% from monthly payment	8% from monthly payment	4% from monthly payment

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

	<b>A insurance set - long-term incapacity for work, full disability, death</b>	<b>B insurance set - Job loss, long-term incapacity for work, full disability, death</b>
<b>Loans up to CZK 14,999</b>	39	75
<b>Loans from CZK 15,000 to CZK 49,999</b>	75	95
<b>Loans from CZK 50,000 to CZK 100,000</b>	135	175

**2.5. Other Items**

<b>Change the payment amount</b>	free of charge
<b>Change the date of payment</b>	free of charge
<b>Payment deferment</b>	free of charge

	<b>Less than 1 year before termination</b>	<b>More than 1 year (including) before termination</b>
<b>Cash installment of a loan</b>	free of charge	
<b>Reimbursement of costs associated with an extraordinary loan installment (for loans arranged from 1 December 2006)</b>	4% from the extraordinary installment amount, minimum CZK 500, maximum CZK 5,000	
<b>Reimbursement of costs associated with an extraordinary loan installment (for loans arranged from 1 January 2011)</b>	0.5% from the extraordinary installment amount	1% from the extraordinary installment amount
<b>Reimbursement of costs associated with an extraordinary loan Plus installment (for loans arranged from 9 December 2012 - volume 600 001 czk and more)</b>	free of charge	
<b>Reimbursement of costs associated with an extraordinary loan Plus installment (for loans arranged till 9 December 2011 and from 7 September 2012)</b>	free of charge	
<b>Reimbursement of costs associated with an extraordinary loan installment (for loans arranged from 1 December 2016) the compensation of reasonable costs arising in relation to the early repayment</b>	max. 0.5% from the extraordinary installment amount	max. 1% from the extraordinary installment amount

### 3. American mortgage

#### 3.1. Opening loan - American Mortgage, loan administration

Loan opening (administration of the application, processing of contract documentation etc.)	6.000
Loan administration – monthly fee *)	97

\*) The fee is not charge for all loans opened from 1st March 2013.

#### 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 to 15 April 2016) - 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 to 15 April 2016) - 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
	Insurance Standard - hospitalization, inability to work, disability, death	Insurance Plus - hospitalization, inability to work, disability, death, job loss
For one client	7,7 % from regular payment	9,7 % from regular payment
For two clients (for each insured person - Duo version)	6,9 % from regular payment	8,75 % from regular payment

Insurance type A and B is not on offer from 1<sup>st</sup> February 2016.

#### 3.3. Other Items

	Less than 1 year before termination	More than 1 year (including) before termination
<b>Change of contractual terms and conditions upon the client's request</b> <ul style="list-style-type: none"> <li>• 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</li> <li>• a change of PPI</li> <li>• a minor change not affecting the payment calendar of loan collateral</li> <li>• an extraordinary payment</li> <li>• change of repayment date (in a month)</li> </ul>	500	
<b>Change of contractual terms and conditions upon the client's request in other cases</b> <ul style="list-style-type: none"> <li>• a change affecting the payment calendar, loan collateral or loan conditions</li> <li>• cancellation of insurance (incl. PPI, life insurance) before or after the interest rate change period</li> </ul>	5,000	
<b>Confirmation of account balance processed on the client's request (for loans arranged till 30 November 2016)</b>	500	
<b>Confirmation of account balance generated at client's request (for loans arranged from 1 December 2016)</b>	free of charge	
<b>Reimbursement of costs associated with an extraordinary loan installment (for loans arranged from 1 December 2006 till 31 December 2010)</b>	1% from the extraordinary installment amount, minimum CZK 500, maximum CZK 5,000	
<b>Reimbursement of costs associated with an extraordinary loan installment (for loans arranged from 1 January 2011 till 30 November 2016)</b>	0.5% from the extraordinary installment amount	1% from the extraordinary installment amount
<b>Reimbursement of costs associated with an extraordinary loan installment (for loans arranged from 1 December 2016):</b> <ul style="list-style-type: none"> <li>– free of charge or in limited amounts in the cases defined by law or by contract</li> <li>– In other cases you will pay reasonable costs arising in relation to the early repayment, ie .:</li> </ul> a) a flat administrative cost in the amount of CZK 700 b) the cost of mediation* c) the financing cost (ie. costs arising in relation to cost of money)**		

### 3.4. Discretionary services

<b>Variability of installments (onetime fee)</b>	3 000
<b>Expres draw-down – onetime fee</b>	2 000

## 4. Mortgage Loans

### 4.1. Mortgage ČS

<b>Loan opening (administration of the application, processing of contract documentation etc.)</b>	free of charge
<b>Execution of Pre-mortgage loan (Administration of application, processing of contractual documentation, etc.)</b>	free of charge
<b>Loan administration - monthly *)</b>	150
<b>A fee for 1st draw-down **)</b>	free of charge
<b>A fee for 2nd and each other draw-down **)</b>	500
<b>A fee for administration of Státní finanční podpora - monthly fee ***)</b>	50
<b>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 ****)</b>	0.5% p.a.
<b>A fee at failure to draw-down the whole loan amount *****)</b>	5% from the unused amount

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

\*\*) 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.

### 4.2. Discretionary services of Hypotéka ČS \*)

<b>Extraordinary instalment made during the rate fixation period without penalty fee - monthly fee (from 1.12.2016 the service of Extraordinary instalment is not in the offer)</b>	200
<b>Variability of instalment - onetime fee</b>	3,000
<b>A mortgage up to 95 % property value – onetime fee</b>	3 000
<b>Speed up construction - one time fee</b>	3,000
<b>Bridging Mortgage - onetime fee</b>	3,000
<b>Expres draw-down – onetime fee</b>	2,000
<b>Prefabricated house financing - onetime fee</b>	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

<b>Loan opening (administration of the application, processing of contract documentation etc.)</b>	5,000
<b>Loan administration *)</b>	150
<b>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**)</b>	0.5% p.a.

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

\*\*) 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)

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

	<b>Type A – incapacity for work, disability, de</b>	<b>Type B – incapacity for work, disability, death, job loss</b>
<b>For one client - in the case of insurance arranged as from April 15, 2011 to April 15, 2016*)</b>	0,0373 % from the extended loan	0,0494 % from the extended loan
<b>For two clients (for each insured person) - in the case of insurance arranged as from April 15, 2011 to April 15, 2016*)</b>	0,0336 % from the extended loan	0,0445 % from the extended loan
<b>For one client - in the case of insurance arranged till 14 April, 2011 *)</b>	0,0333 % from the extended loan	0,0473 % from the extended loan
<b>For two clients (for each insured person) - in the case of insurance arranged till 14 April, 2011 *)</b>	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

	<b>Insurance Standard - hospitalization, inability to work, disability, death</b>	<b>Insurance Plus - hospitalization, inability to work, disability, death, job loss</b>
<b>For one client ***)</b>	7,7 % from regular payment	9,7 % from regular payment

<b>For two clients (for each insured person - Duo version)***)</b>	6,9 % from regular payment	8,75 % from regular payment
--	----------------------------	-----------------------------

\*) 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

\*\*\*) Insurance Standard and Plus cannot be arranged for Private Business mortgage from 1<sup>st</sup> February 2016.

Insurance type A and B is not on offer from 1<sup>st</sup> February 2016.

#### 4.5. Other Items (Private Business Mortgage included)

<b>Issue of certificate on loan interest for tax purposes</b>	free of charge
<b>Duplicate confirmation of the amount of loan interest paid generated at client's request</b>	200
<b>Change of contractual terms and conditions upon the client's request</b> <ul style="list-style-type: none"> <li>change type of interest rate an amendment to the loan agreement</li> </ul>	free of charge
<b>Change of contractual terms and conditions upon the client's request *)</b> <ul style="list-style-type: none"> <li>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</li> <li>cancellation of change of insurance (incl. PPI, life insurance) within the interest rate change period</li> <li>a change of PPI type before or after the interest rate change period</li> <li>a minor change not affecting the payment calendar of loan collateral</li> <li>an extraordinary payment made outside the interest rate change period</li> <li>cancellation of discretionary Ideal Mortgage Service during the rate fixation period (excluding PPI insurance)</li> <li>change of repayment date (in a month)</li> </ul>	500
<b>Change of contractual terms and conditions upon the client's request *) in other cases</b> <ul style="list-style-type: none"> <li>a change affecting the payment calendar, loan collateral or loan conditions</li> <li>cancellation of insurance (incl. PPI, life insurance) before or after the interest rate change period</li> </ul>	5,000
<b>Confirmation of account balance generated at client's request (for loans arranged till 30 November 2016)</b>	500
<b>Confirmation of account balance generated at client's request (for loans arranged from 1 December 2016)</b>	free of charge

\* The price determined at the Appendix signing.

#### 4.6. Reimbursement of costs associated with an extraordinary loan installment



<b>Reimbursement of costs associated with an extraordinary loan installment (for loans arranged till 30 November 2016)</b>	10% from the extraordinary installment amount
<b>Reimbursement of costs associated with an extraordinary loan installment (for loans arranged from 1 December 2016 and for loans arranged till 30 November 2016 with variable interest rate derived from the reference rate, for example, Pribor, and loans with fixed interest rate, for which there has been a recent change in fixed interest rates after 1 December 2016:</b> – free of charge or in limited amounts in the cases defined by law or by contract – In other cases you will pay reasonable costs arising in relation to the early repayment, ie.: a) a flat administrative cost in the amount of CZK 700 b) the cost of mediation* c) the financing cost (ie. cost arising in relation to cost of money)**	

\* The cost of mediation are calculated as a proportion of the cost of mediation for the mortgage loan and original maturity of the loan in months multiplied by the remaining maturity of the mortgage loan in months (from the date of payment of the mortgage to the original maturity date). In case of partly payment of loan the cost of mediation are calculated as follows: expense divided by the total loan balance and multiplied by the amount of extraordinary installment.

\*\* Financing cost are calculated as interest on extraordinary loan installment for the period from its payment until the end of fixation with using interest rates of government bonds of the Czech Republic with similar maturities as the length of time of fixation on the loan (in case of negative interest rates we use 0 %).

#### 4.7. Ideal mortgage of Česká spořitelna

- Not provided from 15 May 2011

<b>Loan administration - monthly</b>	200
--------------------------------------	-----

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

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

\*) 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.

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

## 5. General items

### 5.1. Reimbursement of costs associated with drawing up of the property valuation

	Valuation of real estates in their existing condition	Real estates under designing, construction, reconstruction
Housing unit	3,900	4,400
Housing unit - without the site inspection in individually justified cases*)	500	x
Non-residential space	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 property valuation 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 property valuation made by an expert appraiser assigned by ČS.

### 5.2. Reimbursement of costs associated with drawing up of the property valuation - Protocol about the status of construction

Detached building site	2.600
Flat	2.600
Garage	2.600
Building for individual recreation	3.600
Family house	3.600
Protocol of a state of construction - follow-up	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
Other buildings	individually priced

### 5.3. Other Items

<b>Costs connected with late payment*</b>	300 (10 days in delay)
---	------------------------

\*) These costs will be charged on the 10th, 40th and 70th day of delay at a rate CZK 300, 900 and 900.

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 28<sup>th</sup> February 2017 and any amendments hereto shall be published at the branches of Česká spořitelna, a.s.