

Entrepreneurs Can Newly Get Investment Loans from Ceska Sporitelna with Rates Starting at 1.89% Per Annum

Even the tireless need a new impulse from time to time. That is the motto of Ceska sporitelna's new campaign aimed at entrepreneurs, to whom the bank will offer investment loans with rates starting at 1.89% per year, from 20 April to 30 June 2015. The loan can serve as such an impulse, and an ideal opportunity to move one's business a step forward. Furthermore, Ceska sporitelna's Business Loan has won the Golden Crown for the best business loan of the year several times.

An investment loan can help secure the amount required for the development of a client's business and for his specific plans. It offers extensive financing possibilities: technologies, machinery and equipment, purchase or upgrade of real property, securities, agricultural equipment, purchase of ownership interests, etc.

What are its other advantages?

- Individual set-up of parameters, depending on the Client's financial needs and possibilities
- Individually set payment schedule (monthly, quarterly, irregular)
- The possibility of setting up the rate structure: fixed, floating (based on the PRIBOR)
- One-time drawdown or gradual drawing
- Loan amounts starting from CZK 500,000
- Postponement of instalment by up to 5 months
- Optional loan repayment term from 1 to 8 years
- The possibility of using a ČMZRB guarantee

Furthermore, entrepreneurs can use investment loans even for paying back their earlier loans and credit, i.e., for refinancing loans from other banks, and can also combine them with other loans.

For further information please contact the Press Centre of the Ceska Sporitelna Financial Group (CSFG):

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Ceska sporitelna's profile

Ceska sporitelna is the largest bank in the Czech Republic • More than 5 million clients use its services: individuals, small and medium-sized enterprises, and municipalities, but we also finance large corporations and provide financial market services • Ceska sporitelna has been a member of Erste Group since 2000, and under that brand, it serves affluent and corporate clients • It boasts the most extensive branch and ATM networks in the Czech Republic • It also plays an important role as an innovator: for example, it was the first bank on the Czech market to start issuing contactless cards comprehensively, and to develop a network for their use • *For additional interesting information about Ceska sporitelna, read here.*

Erste Corporate Banking – an exceptionally strong partner in corporate and investment banking and financial markets

The largest provider of loans to corporations in terms of the aggregate loan amount • Major arranger of syndicated, club, acquisition, and project financing solutions • A leader in arranging domestic and foreign bond issues for local as well as international clients • A major advisor on mergers and acquisitions • The largest trader on capital markets in the Czech Republic, measured in terms of the number of stocks issued (IPOs and SPOs) and their volume • One of the most important partners of the European Investment Bank in Central Europe • A leading M&A consultant for local and regional clients from the business and public sectors • The largest EUR/CZK trader and a leading provider of Treasury services to corporate and public sector clients • The largest asset manager for corporate and institutional clients • *For additional interesting information about Ceska sporitelna's corporate banking, read here.*

Erste Group's Profile

Erste Group is the leading financial services provider in the Eastern part of the EU • Approximately 46,000 employees serve 16.4 million clients in more than 2,800 branches in 7 countries (Austria, Czech Republic, Slovakia, Romania, Hungary, Croatia, Serbia) • As of Q1 2014 Erste Group has reached EUR 203.9 billion in total assets, a net profit of EUR 103,3 million and a cost-income-ratio of 57.0%.