

MORTGAGE LOAN

B	Preparation of Loan	Price
	30-day guarantee of interest rate	Free of charge
	Housing unit - Express appraisal of the flat	Free of charge
	Housing unit - with electronical documents from client	1600 CZK

C	Processing of Loan	Price
1	Processing of loan	0,8 % of the amount of the loan, min. 8 000 CZK, max. 25 000 CZK
	The fee includes comprehensive assessment and evaluation of the loan and drafting contractual documentation. Fee for the loan's administration is charged only if the loan is approved.	
2	Processing of the loan in the form of assumption of debt	0,4 % of the amount of the loan, min. 3 000 CZK, max. 10 000 CZK
3	Purpose-unspecified portion of the loan	2.7% of the amount of the loan
	The fee charged for a purpose-unspecified portion of the loan is added to the loan processing fee	
4	Processing of bridge loan	2 000 CZK
	The fee includes comprehensive assessment and evaluation of the bridge loan and drafting contractual documentation. Fee for the bridge loan's administration is charged only if the loan is approved.	
5	Disposition of property register record and cadastral map via remote access while processing of loan	Free of charge

D	Administration of Loan	Price
1	Maintenance and administration of the loan	
1.1	Maintenance and administration of the mortgage loan	150 CZK/month
	Fee is charged for each (incl. begun) month subsequent to the execution of the Loan Contract. The fee is also applicable to any and all loans to which is concluded a contract of the provision of state financial support and, if the amount of such support pertaining to given loan is at 0%.	

As for combining with a bridge loan, the fee for the maintenance and administration of the mortgage loan starts to be paid in the month after the first drawdown of the loan.

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| 1.2 | Maintenance and administration of the loan with state financial support or, with the guarantee or, with the contribution towards interest payments as received from CMZRB a.s. | 220 CZK/month |
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The fee relates to loans to which is provided state financial support in excess of 0%. The fee is charged monthly by debiting the Client's account beginning by the month in which is concluded contract of the provision of state financial support related to the subject loan in the amount that exceeds 0% and, ending by the month in which the final payment of state financial support is written up to the Client's account.

As for combining with a bridge loan, the fee for the mortgage loan starts to be paid in the month after the first drawdown of the mortgage loan.

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| 1.3. | Maintenance and administration of the bridge loan | 150 CZK/month |
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The fee is collected from the client's account for each even incomplete month beginning on the date of the bridge loan agreement until the loan is fully paid

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| 1.4. | Disposition of property register record and cadastral map via remote access | 100 CZK per page |
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Fee is charged as a one-off payment.

2 Drawdown of mortgage loan

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| 2.1 | 1st to 3rd drawdown | Free of charge |
| 2.2 | 4th and any subsequent drawdown | 500 CZK |

In case of drawdown in the form of foreign payment are further applicable fees according to the point F8.

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| 2,3 | Drawdown of mortgage loan based on petition to register the mortgage lien into the real estate cadastre or, potentially, upon the concurrence of petitions to register the mortgage lien and of the ownership title | 1000 CZK |
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This fee is payable concurrently with the loan processing fee or with the fee charged for modification made to specific terms of the contract

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| 3 | Account operation | 5 CZK |
| 3,1 | Extraordinary instalment realized during the change of the interest rate | Free of charge |

3.2	Extraordinary installment of the loan that is agreed upon under the loan contract	1 % of the agreed upon repayment of the principal
	Aggregate volume of so agreed-upon extraordinary installments shall not exceed 50% of the agreed-upon amount of the loan. This fee is payable together with the loan processing fee. This fee does not apply to cases when extraordinary installments form part of the product (combined products).	
4	Mailing of Bank's notice upon any change in the loan's terms of interest rate.	Free of charge
4.1	Mailing of Bank's notice due to loan's restructure (loan's maturity extension, principle instalment deferral)	500 CZK
5	Delivery of account statement	
5.1	Delivery of account statement by e-mail	Free of charge
5.2	Delivery of account statement by mail – Czech Republic	15 CZK
5.3	Delivery of account statement by mail - abroad	30 CZK
6	Confirmation of the Amount of Interest	
6.1	Confirmation of the Amount of Interest Paid	100 CZK (incl. 19% VAT)
6.2	Issue of statement for CMZRB a.s. with respect to subsidies to cover interest or, potentially, messages to CMZRB	100 CZK
7	Review of respective condition of the building that is financed by given mortgage loan	
7.1	Drafting of Statement of the Building's Condition by internal bank estimator	900 CZK
	Acknowledgement of one's payment of the fee should be attached to Application for Ensuring Background Documents for Loan-related proceedings. The Statement will exclusively serve the Bank's internal needs.	

E	Breaching of Contract Terms	Price
1	Change in the contract terms on the Client's side	
1.1	Effected through amendment to the Contract	min. 2 000 CZK max. 10 000 CZK
1.2	Effected through notice from the Bank	200 CZK
	This fee is charged for any change made in contractual document that is effected either through amendment to the Contract or through notice sent by the Bank. The fee is payable before such notice is issued or, as one-off payment within 14 days from the date upon which the amendment is executed.	

- 2 Reservation of financial funds
- 2.1. Reservation of financial funds due to extension the time when loan should have been drawn down in full (valid for all Mortgage contracts and Bridge loan contracts executed before 31.10.2007) 5 % p.a.

The fee is determined from the respective amount that remains unused by the agreed-upon final drawdown date of the loan. This fee is charged for the period from the end of the loan's original drawdown date to the newly agreed-upon drawdown date. The fee is payable concurrently with the fee charged for the drawing up of amendment to the contract of loan.

- 2.2. Reservation of financial resources for mortgage loans with the period for draw down more in excess of 6 months (valid for all Mortgage contracts and Bridge loan contracts executed from 1.11.2007) 5% p.a. of the unused amount of the loan
- Fee is payable at the end of month, commencing in a subsequent month after the expiration of six months from the date of signing the Mortgage contract (in case of combination of the Mortgage loan with the Bridge loan, however, not before a month subsequent to the date when the Mortgage loan is begun to be drawn down)

3 Failure to draw down the agreed-upon amount of the loan

- 3.1. Failure to drawdown the agreed upon bridge loan Free of charge
- 3.2. For loans of up to 10 million CZK – any failure to draw down (i.e. not to use) up to 50% of the agreed-upon amount of the loan or, any failure to draw down the amount in excess of 1 million CZK 5 % of the unused amount of the loan
- 3.3. For loans in volumes exceeding 10 million CZK - any failure to draw down more than 10% of the agreed-upon amount of the loan 5 % of the unused amount of the loan

This fee shall not apply if any such failure to draw down (use up) the agreed-upon amount of funds occurs in case of loans under which any loan provided by the State Housing Development Fund (SHDF) is used in accordance with Ordinance NV No. 616/2004, Coll., provided, however, that any such unused amount of the loan shall not exceed the amount of any loan received from the SHDF.

4. Extraordinary installment

4.1. Extraordinary instalment of the mortgage loan or, of the supplementary loan that is not agreed-upon in the contract of loan	5% of the amount of extraordinary installment for each started year before the end of the interest rate validity
<p>Total percentage rate from the extraordinary instalment amount is figured out as multiple number of years before the end of the interest rate validity and the height of the percentage rate. Does not apply to home equity mortgage loans</p>	
4.2. Extraordinary instalment of the bridge loan that is not paid through Citibank mortgage loan	5% of the amount of extraordinary installment
5	Extraordinary instalment of mortgage loan with guaranteed interest rate during the whole tenor of mortgage loan
5.1	Extraordinary instalment up to 50% of agreed-upon amount of mortgage loan with guaranteed interest rate during the whole tenor of mortgage loan
5.2	Extraordinary instalment above 50% of agreed-upon amount of mortgage loan with guaranteed interest rate during the whole tenor of mortgage loan
6	Shortened maturity of the loan in the consequence of an increase in the installment, effected on a date other than the date of the end of validity of the applicable interest rate or the fixed variance
6	5% of the balance of the loan's principal as of the date of maturity of the increased installment of the loan for each year for which the loan's original maturity date is shortened; max. 30% of the balance of the loan's principal as of the date of maturity of the increased installment
7	Late charges
7.1	Late charge for delayed repayment of the loan's principal
7.2	Late charge for delayed payment of interest, amounts of contractual penalties and compensations
8	Notice of repayment of any outstanding amounts or other liabilities
8.1	Notice
9	Reexamination of the debtor's financial situation (upon client's request on the change of product/service)

15 % p.a.

in amount of the interest rate of as agreed upon in the loan contract and increased by up to 15% p.a.

F Other services	Price
1	Preparation of solvency statement
2	Preparation of statement of the terms and conditions for waiving the mortgage lien or, the waiver of the mortgage lien in the form of written statement

Free of charge

500 CZK

The fee is payable before the statement is made out. The fee is not charged if such statement is initiated by the Bank.

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| 3 | Issue of banker's reference (for and about the client) | 500 CZK (incl. 19 % VAT) |
| | The fee is payable before such reference is issued. | |
| 4 | Preparation of statement of the personal data that is collected/kept by the bank about client | 300 CZK |
| 5 | Other acts (making photocopies of documents, account statements etc.) | 100 CZK/ single act |
| 6 | Consultancy beyond the scope of standard services | min. 250 CZK/ 30 minutes |
| | This fee is payable for each (incl. started) half an hour of the provision of consultancy associated with the assessment of possibilities for the availability of loan and other services related to the loan and which consultancy is beyond the scope of standard services. | |
| 7 | Cash transactions | 5% of the volume, min. 30 CZK |
| 8 | Outgoing LCY and FCY cross-border non-documentary payments and, incoming FCY cross-border non-documentary payments | refer to Citibank Europe plc, organizační složka' Tariff of Fees |

Non-documentary payments are effected from the client's current drawdown account, however, only in connection with the loan's drawdown. The fees associated with non-documentary payments are debited from the client's current mortgage account and are charged for each item that is written off the client's current drawdown account.

In case of payment orders wherein respective A/C number formulated in the IBAN/BIC format is used incorrectly or, where such A/C number is completely missing and, in case of which extra fee will be charged to the debit of the Hypoteční banka a.s. by the receiving bank because of manual intervention made into the processing, this fee will, as an item of additional expense, be subsequently charged to the debit of the order party.

In case of non-documentary payments marked OUR (all fees are paid by the order party), the order party will be charged for additional fees imposed by intermediary banks. In case of non-documentary payments marked SHA (fees of the order party's bank's are paid by the order party and other fees are paid by the Beneficiary) or BEN (all fees are paid by the Beneficiary) that are facevalued for amounts lower than the acceptable minimum limit as determined by the intermediary bank, the order party should also allow for being charged for additional fees potentially imposed by intermediary banks.

If drawdown is made in foreign currency, decisive for determination of the amount of the fee shall be the rate of exchange valid as of the date when the drawdown is made.

Citibank Europe plc, organizační složka offers the Citibank mortgage loan in co-operation with Hypoteční banka, a.s. which is the provider of the mortgage.