

# Application for a Mortgage Loan for Applicants from the 1<sup>st</sup> Household

Dear Madam/Sir,

Thank you for choosing a mortgage from Raiffeisenbank a.s. to finance your real estate. We kindly ask you to complete this application. For convenience, we would like to take the opportunity to clarify some facts. Mortgage applicants usually share a common household (spouses, partners), therefore the application includes fields for personal details of 2 persons from the common household and also details that are common for the household, particularly the expenditures. Even though 1 to 4 applicants may apply for our mortgage, the household may be composed of 2 applicants at maximum. We accept only 2 households in the application. In each situation, please proceed as follows:

- If 2 applicants living in a single household apply for the mortgage, please complete the entire application form for applicants from 1 household;
- If 2 applicants not living in a single household apply for the mortgage, please complete 2 application forms - one for the applicant from 1st household and a separate form for the applicant from the 2nd household;
- If you apply alone, please complete the application form for applicants from 1st household and leave the fields for the second person empty;
- If more than 2 persons (max. 4) apply, please complete 2 application forms - one for applicants from the 1st household and a separate form for applicants from the 2nd household.

|  |   |
|--|---|
| Total number of mortgage applicants:<br><i>(1 to 4 may apply for mortgage)</i> | Application No.<br><i>(to be completed by the Bank)</i> |
|--|---|

## 1<sup>st</sup> Applicant

| I. Personal Details                       |              |                        |                  |
|---|--------------|------------------------|------------------|
| Title before the name:                    |              | Birth certificate No.: |                  |
| Surname:                                  |              | Date of birth:         |                  |
| Maiden name:                              |              | Nationality:           |                  |
| First name:                               |              | Gender:                | Male      Female |
| Title after the name:                     |              | Client of the Bank:    | Yes      No      |
| Relationship to the financed real estate: | Future owner | Owner                  | Tenant      None |

## Information regarding the requested mortgage loan

|   |   |                               |                                 |
|---|---|-------------------------------|---------------------------------|
| Mortgage loan amount:   | CZK   | Loan term in years:           |                                 |
| Product type:   | <b>Klasik</b><br><b>Profit</b> - financing of residential real estate<br><b>Profit</b> - financing of commercial real estates<br><b>Klasik Plus</b> - „pre-mortgage loan“<br><b>Variabilní hypotéka</b> - overdraft option:    purpose    no purpose<br><b>Univerzál</b> - American mortgage (no purpose loan, that can be used for anything)<br><b>Additional loan</b> |                               |                                 |
| Interest rate type:   | fixed   | float                         | offset                          |
| Interest rate term:   | 1 year<br>2 years<br>3 years  | 4 years<br>5 years<br>6 years | 7 years<br>10 years<br>15 years |
| Current account No. in the Bank, from which the loan will be repaid (if already exists):  |   |                               | /5500                           |
| If the Bank does not maintain a current account for the Client, the Client prefers having this account No. assigned:<br>Note: Please state any combination of digits from 6 to 10. If the account number preferred by the Client already exists or if it has an improper format, other account number will be agreed with the Client. |   |                               | /5500                           |
| Required day of the instalment (Please select in the range from 10 <sup>th</sup> to 20 <sup>th</sup> day of the month)  |   |                               |                                 |

**Of which required for the purpose** (Please state the amount designated for respective purposes in CZK):

|                                |   |  |  |
|--------------------------------|---|--|--|
| Refinancing:                   |   | Renovation:  |  |
| Purchase:                      |   | Settlement of ownership relations:                       |  |
| Purchase - refinancing:        |   | Payment for the transfer of a housing cooperative share: |  |
| Construction:                  |   | Small home investments (20+):                            |  |
| Real property acquisition tax: | 1 | Non-purpose:   |  |

**Other collateral:**

|                                 | Other external source (except the mortgage loan) | Own sources   |
|---------------------------------|--|---|
| Already paid:                   |  |   |
| Outstanding:                    |  |   |
| <b>Total:</b>                   |  |   |
| Construction/renovation budget: |  | Reserve <sup>1)</sup> covered by the loan (max. 15% of the budget): |

<sup>1)</sup> For potential extra works.

**1<sup>st</sup> Applicant - additional details**

| II. Additional details   |  |   |   |
|--|--|---|---|
| Municipality of birth:   |  |   |   |
| Country of birth:  |  |   |   |
| Education:   | Primary<br>Apprenticeship                                    | Apprenticeship with school leaving exam<br>Complete secondary   | Special training college<br>University degree |
| Marital status:  | Single   | Widower/widow   | Divorced<br>Married                           |
| Marital property regime (to be completed only by the married): | Community property of spouses (CPS)<br>CPS limited/cancelled | Deed (e.g. notary deed, prenuptial agreement) as of _____<br>Marriage consummated under foreign law (not under Czech law) |   |
| Type of current dwelling:                                      | Cooperative flat<br>Municipal flat                           | Rent<br>Staying with parents  | Own house/flat<br>Other _____                 |
| Term of current dwelling:                                      | Years:   | Months:   |   |

| III. Details of income |                                       |   |   |
|------------------------|---------------------------------------|---|---|
| Prevailing income:     | Retired<br>Unemployed<br>Entrepreneur | Student<br>Househusband/housewife<br>Employee | Other _____<br>Income currency _____<br><i>(Please state only if your income is in other currency than CZK)</i> |

**Fulfill when you have income from employment:**

|  | Employment 1 | Employment 2 |
|--|--------------|--------------|
| Name of employer                                 |              |              |
| Employer company ID                              |              |              |
| Average monthly net income for the last 3 months |              |              |

**Fulfill when you have income form your business:**

|  |  |
|--|--|
| Company ID                             |  |
| Turnover from the last taxation period |  |

**Other details about employment/business:**

|   |  |   |  |
|---|--|---|--|
| Length of current employment/business:  | Years:   | Months:   |  |
| Length of experience in the field:      | Years:   | Months:   |  |
| Field of business or employer business: | Transport<br>Electricity, water, gas<br>Trade<br>Finance | Hospitality, tourism<br>Services, telecommunications<br>Building industry<br>Heavy industry, mining | Health sector<br>Agriculture, forestry<br>Processing industry<br>Other |
| State employee:                         | Yes  | No  | Not classified   |
| Job:                                    | Administrative staff<br>Manual worker                    | Director<br>Middle, top management  | Free profession<br>Other _____   |
| Term of the previous employment:        | Years:   | Months:   |  |

| IV. Residence and correspondence address |   |
|--|---|
|  | Permanent address<br>Correspondence address (current place of residence)<br><i>(To be completed only if different from the Permanent address)</i> |
| Country:                                 | Czech Republic  |
| Street:                                  |   |
| House/street number:                     |   |

|                                      |  |  |
|--------------------------------------|--|--|
| Municipality/delivering post office: |  |  |
| District/postcode:                   |  |  |

#### V. Contact details

|                   |  |                   |  |
|-------------------|--|-------------------|--|
| Mobile phone:     |  | E-mail:           |  |
| Telephone (home): |  | Telephone (work): |  |

#### VI. Existing liabilities

|                                  | Current amount/limit | Monthly instalment |
|----------------------------------|----------------------|--------------------|
| Mortgage Loans:                  |                      |                    |
| Consumer Loans:                  |                      |                    |
| Building Savings Loans:          |                      |                    |
| Cash Credit and Instalment Sale: |                      |                    |
| Overdrafts:                      |                      | x                  |
| Credit Cards:                    |                      | x                  |
| Instalment Cards:                |                      |                    |
| Financial Leases:                |                      |                    |
| Operative Leases:                |                      |                    |
| Other liabilities/loans:         |                      |                    |

## 2<sup>nd</sup> Applicant

#### VII. Personal Details

|   |              |                        |                  |
|---|--------------|------------------------|------------------|
| Title before the name:                    |              | Birth certificate No.: |                  |
| Surname:                                  |              | Date of birth:         |                  |
| Maiden name:                              |              | Nationality:           |                  |
| First name:                               |              | Gender:                | Male      Female |
| Title after the name:                     |              | Client of bank:        | Yes      No      |
| Relationship to the financed real estate: | Future owner | Owner                  | Tenant      None |

#### VIII. Additional details

|  |   |
|--|---|
| Municipality of birth:   |   |
| Country of birth:  |   |
| Education:   | Primary<br>Apprenticeship      Apprenticeship with school leaving exam<br>Complete secondary      Special training college<br>University degree   |
| Relationship to the main applicant:                            | Spouse      Partner      Close person<br>Other _____  |
| Marital status:  | Single      Widower/widow      Divorced      Married  |
| Marital property regime (to be completed only by the married): | Community property of spouses (CPS)      Deed (e.g. notary deed, prenuptial agreement) as of _____<br>CPS limited/cancelled      Marriage consummated under foreign law (not under Czech law) |
| Type of current dwelling:                                      | Cooperative flat      Rent      Own house/flat<br>Municipal flat      Staying with parents      Other _____   |
| Term of current dwelling:                                      | Years:      Months:   |

#### IX. Details of income

|                    |                                       |   |   |
|--------------------|---------------------------------------|---|---|
| Prevailing income: | Retired<br>Unemployed<br>Entrepreneur | Student<br>Househusband/housewife<br>Employee | Other _____<br>Income currency _____<br><i>(Please state only if your income is in other currency than CZK)</i> |
|--------------------|---------------------------------------|---|---|

**Fulfill when you have income from employment:**

|  | Employment 1 | Employment 2 |
|--|--------------|--------------|
| Name of employer                                 |              |              |
| Employer company ID                              |              |              |
| Average monthly net income for the last 3 months |              |              |

**Fulfill when you have income form your business:**

|  |  |
|--|--|
| Company ID                             |  |
| Turnover from the last taxation period |  |

**Other details about employment/business:**

|   |  |   |  |
|---|--|---|--|
| Length of current employment/business:  | Years:   | Months:   |  |
| Length of experience in the field:      | Years:   | Months:   |  |
| Field of business or employer business: | Transport<br>Electricity, water, gas<br>Trade<br>Finance | Hospitality, tourism<br>Services, telecommunications<br>Building industry<br>Heavy industry, mining | Health sector<br>Agriculture, forestry<br>Processing industry<br>Other |
| State employee:                         | Yes  | No  | Not classified   |
| Job:                                    | Administrative staff<br>Manual worker                    | Director<br>Middle, top management  | Free profession<br>Other _____   |
| Term of the previous employment:        | Years:   | Months:   |  |

**X. Residence and correspondence address**

|                                      | Permanent address | Correspondence address (current place of residence)<br><i>(To be completed only if different from the Permanent address)</i> |
|--------------------------------------|-------------------|--|
| Country:                             |                   |  |
| Street:                              |                   |  |
| House/street number:                 |                   |  |
| Municipality/delivering post office: |                   |  |
| District/postcode:                   |                   |  |

**XI. Contact details**

|                   |  |                   |  |
|-------------------|--|-------------------|--|
| Mobile phone:     |  | E-mail:           |  |
| Telephone (home): |  | Telephone (work): |  |

**XII. Existing liabilities**

|                                       | Current amount/limit | Monthly instalment |
|---------------------------------------|----------------------|--------------------|
| Mortgage Loans:                       |                      |                    |
| Consumer Loans:                       |                      |                    |
| Loans under building savings schemes: |                      |                    |
| Cash Credit and Instalment Sale:      |                      |                    |
| Overdrafts:                           |                      | x                  |
| Credit Cards:                         |                      | x                  |
| Instalment Cards:                     |                      |                    |
| Financial Leases:                     |                      |                    |
| Operative Leases:                     |                      |                    |
| Other liabilities/loans:              |                      |                    |

**Other details****XIII. Details of common expenditures of the household**

|   |     |
|---|-----|
| Monthly household expenditures:<br><i>(Please state any expenditures for living and household, including but not limited to expenditures on food, water, energies, heating, transport, education and so on)</i> | CZK |
| Additional monthly expenditures on health care:<br><i>(Please state whether you have increased expenditures on medication, medical aids, special health care or other extra health-related costs)</i>           | CZK |

|   |     |
|---|-----|
| Monthly rental or similar costs of housing:<br><i>(Please state if you expect any long-term rental costs or similar forms of housing costs after taking out the mortgage; should you purchase your own housing where will move from the mortgage and you will no longer pay the rent or similar costs, please leave this field empty)</i> | CZK |
| Number of children in the household (dependent on sustenance):  |     |
| Alimonies:<br><i>(Please state whether you pay alimonies for children, parents or other persons; do not state such expenditures that are part of the wage deductions)</i>   | CZK |

#### XIV. Contact person

|   |  |              |
|---|--|--------------|
| We will send any documentation and correspondence related to the mortgage by mail or E-mail to the contact person.<br>In the next field, please check the person to be your contact person.<br><i>Note: The contact person must complete the E-mail address in the field above.</i> | I wish/we wish to be the contact person: | 1. applicant |
|   |  | 2. applicant |

#### XV. Details of the financed real estate

|                          |                                      |              |                      |       |
|--------------------------|--------------------------------------|--------------|----------------------|-------|
| Real estate utilisation: | Living                               | Recreation   | Land                 | Lease |
| Real estate type:        | Flat                                 | Family house | Other building       | Land  |
| Real estate address:     | Street:                              |              | House/street number: |       |
|                          | Municipality/delivering post office: |              |                      |       |

#### XVI. Details of the mortgaged real estate (Please complete if the mortgaged real estate is different from the financed real estate)

|                      |                                      |              |                      |      |
|----------------------|--------------------------------------|--------------|----------------------|------|
| Real estate type:    | Flat                                 | Family house | Other building       | Land |
| Real estate address: | Street:                              |              | House/street number: |      |
|                      | Municipality/delivering post office: |              |                      |      |

#### XVII. Details of the requested additional loan (If the request is made together with the main loan)

|   |         |                     |          |
|---|---------|---------------------|----------|
| Registration No. (to be completed by the Bank): |         |                     |          |
| Amount of the additional loan:                  | CZK     | Loan term in years: |          |
| Interest rate type:                             | fixed   | float               |          |
| Interest rate term:                             | 1 year  | 4 years             | 7 years  |
|   | 2 years | 5 years             | 10 years |
|   | 3 years | 6 years             | 15 years |

#### XVIII. Insurance

At the same time, I am/am not interested in taking out the insurance with UNIQUA pojišťovna, a.s. in the scope below:

|                 |                             |                    |
|-----------------|-----------------------------|--------------------|
| Insurance type: | Insurance of ability to pay | Property insurance |
|-----------------|-----------------------------|--------------------|

I/We agree that UNIQUA pojišťovna, a.s., Company ID: 49240480 and Raiffeisenbank, a.s., Company ID 492240901 may mutually exchange my/our personal data in the scope given in this application or in the loan agreement to perform any obligations and exercise rights arising from the insurance policy and loan agreement for the insurance term and for the period of 3 years following its termination.

#### XIX. Other

Before providing the mortgage loan we must assess your ability to repay the mortgage loan with accessions. For this purpose, we will require you to provide us with the documents and information specified in the annex to this application. Any required documents and information can also be found on the bank's website [www.rb.cz](http://www.rb.cz). Please note that should you fail to provide the Bank with the required documents and information, we will not be able to assess your creditworthiness and we will not provide the loan.

Check the option that applies:

**I declare that I am not a person with a special relationship to the Bank I am a person with a special relationship to the Bank.**

**I/We agree that the Bank will also provide me/us with information and documents via unsecured e-mail.**

Note:

The Bank will communicate with you through a contact person. One of your co-applicants may be the contact person. The contact person agrees that when he/she receives any document or information from the Bank, he/she will immediately familiarize other co-applicants with the content of such document and information. Following the loan approval, you will receive pre-contractual information through the contact person (summarizing the loan-related information in a statutory prescribed form) and a draft of the loan agreement. Please read the said documents carefully before signing them. We will also send you an information brochure as a tool for the explanation of the said documents. Should you have any questions regarding the documents, please do not hesitate to contact our mortgage consultants.

The Bank is ready to provide you only with general recommendations with regard to the mortgage loan within the meaning of Section 85 (4) of the Consumer Loan Act; unless it provides an advice under Section 85 (1) to (3) of the Consumer Loan Act.

## XX. Declaration

I, the applicant above, hereby ask you to assess my application for the provision of the mortgage loan. I agree that for the purposes of this application, I provide Raiffeisenbank a.s., with the registered office at Hvězdova 1716/2b, 140 78 Praha 4, Company ID: 49240901. Incorporated in the Companies Register kept with the Municipal Court in Prague, Section B, Insert 2051 (hereinafter the "Bank"), my personal and other data to be used by the Bank to assess my credibility and ability to repay the loan, including making queries in the said registers.

I acknowledge that the result of the assessment of this application by the Bank will not constitute a proposal, and agree that the Bank terminate the negotiations regarding the provision of the mortgage loan at any time.

For the purposes of assessing my credibility and ability to repay the loan in public registers, I represent that:

I acknowledge that under Section 20z and Section 20za of Act No. 634/1992 Coll., on Consumer Protection, as amended (hereinafter the "Consumer Protection Act"), my personal data may be kept in databases serving to provide mutual information regarding identification details of consumers and matters relating to the solvency, payment moral and credibility of consumers. For this information, a consent of the consumer is not required under the Consumer Protection Act and it also applies to relationships established while doing business or conducting other gainful activity of the self-employed consumer. I acknowledge that the bank participates in SOLUS registers maintained by SOLUS, an interest group of legal entities, with the registered office at Praha 4, Antala Staška 510/38, postcode 140 00, Company ID 69346925 (hereinafter the "SOLUS Association"); as of this date, the Bank participates in the Register of natural persons of SOLUS Association (hereinafter the "NP Register"). Apart from identification details (first names, surnames, birth certificate numbers and addresses), data regarding the scope and nature of the breaches of contractual obligations by the client resulting in the existence of default of the monetary liability of the client in the amount of at least two instalments or existence of any monetary liability of the client longer than 30 days past maturity, and nature of the liability, from which such obligation arises and on the subsequent payment morale of the client are processed in the NP Register. The NP Register does not process personal data of clients who have not breached contractual obligations. As of this date, the Bank does not participate in other register of the SOLUS Association, in particular, it does not participate in the SOLUS register that would keep records of liabilities of consumers, with regard to which there has not been any default and of potential liabilities of consumers (the so-called positive SOLUS Register). I acknowledge that SOLUS uses services of the processor. The users of NP Register to whom the data are disclosed are individual members of SOLUS that have entered into the data processing agreement with SOLUS Association as the processor regarding the data in NP Register. The current list of SOLUS members is available at [www.solus.cz](http://www.solus.cz). You will find more detailed information in the document "INFORMATION of SOLUS Association Registers", which contains (i) explanation of the term information file, separately for each SOLUS registers, including the NP Register, (ii) definitions of other personal data that may be derived from the processing, (iii) description of functioning of individual SOLUS registers including the NP register, and including the processing time, (iv) identification of entities or persons that may have an access to personal data when they are being processed and (v) information of rights of the client as a personal data subject and his/her claims (Section 1, Section 12, or Section 21 of Act No. 101/2000 Coll., on Personal Data Protection) in connection with the personal data processing in SOLUS registers. The current wording of the Information may be obtained at [www.rb.cz](http://www.rb.cz) and branches of the Bank and info line of the SOLUS Association 840 140 120 and [www.solus.cz](http://www.solus.cz) at any time.

### CONSENT WITH PERSONAL DATA PROCESSING FOR THE PURPOSES OF CIBR AND CINBR REGISTERS

I agree that the Bank may, for the purposes below, obtain, process and keep my personal data, including my birth certificate number (hereinafter the "Personal Data") and to transfer my personal data to the Client Information Bank Register (hereinafter the "CIBR") maintained with CBCB - Czech Banking Credit Bureau, a. s., with the registered office at Praah 4, na Vítězné pláni 1719/4, postcode 140 00, Company ID 26199696 (hereinafter the "CIBR Administrator") and to Client Information Non-Banking Register (hereinafter the "CINBR") maintained by CNCB - Czech Non-Banking Credit Bureau, z.s.p.o., with the registered office at Praha 4, Na Vítězné pláni 1719/4, postcode 140 00, Company ID 71236384 (hereinafter the "CINBR Administrator") for the purposes of mutually exchanging information between eligible users of the said registers of my solvency, credibility and payment morale and to enable (even repeated) assessment of my solvency, credibility and payment morale by eligible users of CIBR and CINBR. The method, scope and conditions for mutually exchanging information between eligible users of CIBR and CINBR are given in the Information Memorandum of the Client Information bank register and Client Information Non-Banking Register (hereinafter the "Information Memorandum"). I also agree that the users of CIBR and CINBR, including the Bank, may obtain my details from CIBR and CINBR for this purpose and to process them for the purpose above. I provide the consents hereunder for the period of 1 year from the date when they are granted and if a Contract is entered into between me and the Bank I grant the consents for term of the Contract and for the period of another 4 years following the repayment of my debts under the Contract, if these debts cease to exist upon repayment or in a manner substituting the repayment, or following the Contract termination, should they cease to exist otherwise. I confirm that prior granting these consents I was informed of my claims concerning the personal data processing within the meaning of Act No. 101/2000 Coll., on Personal Data Protection and on Amendment of Certain Acts, as amended. At the same time, I was informed of the Information Memorandum that contains the advice regarding my rights in connection with the personal data processing in CIBR, and for the purposes of providing mutual information between the users of CIBR and/or CINBR. The current wording of the Information Memorandum can be found at [www.rb.cz](http://www.rb.cz) and in the Bank's branches and [www.cbcb.cz](http://www.cbcb.cz) at any time.

I represent that neither as of the application submission date, nor in the recent years, no enforcement of the decision or execution against my property were ordered. I also declare that the details above are true and accurate and that I have not withheld any facts that may influence the assessment of this application by the Bank. I undertake to inform the Bank without undue delay of any changes to the details above. I agree to receive commercial communications from the Bank by electronic means.

Venue \_\_\_\_\_ date \_\_\_\_\_  
Signature of the 1<sup>st</sup> applicant

Venue \_\_\_\_\_ date \_\_\_\_\_  
Signature of the 2<sup>nd</sup> applicant

*When submitting the loan for approval, the application must not be older than 3 months from the signature date; otherwise, a new application must be signed.*