

NOTIFICATION OF EARLY MORTGAGE LOAN PREPAYMENT

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Name and surname:		Title:	
Birth certificate no.:		Loan Agreement number:	
Up-to-date contact details (must be filled in):			
Correspondence address:			
Telephone:		E-mail:	
I want the financial quantification to be sent:	By post	By e-mail	

I hereby notify the Bank of the fact that I intend to make an early prepayment of the principal of the Loan which has been granted to me in connection with the above Mortgage Agreement.

Please, tick the required option:

	Partial Loan prepayment	Full Loan prepayment
Amount of early prepayment in CZK:		Full outstanding balance
Date of prepayment (mm.yyyy) ¹⁾ :	□□ / 20 □□	

You will be sent the financial quantification of your debt together with the amount of prepayment fee.

If your intention to make an unscheduled mortgage loan prepayment can be summed up by one of the following options, please tick it.

Prepayment of a loan with a floating interest rate	
Prepayment at the end of the fixed interest-rate period	
Loan prepayment due to the sale of the real estate	
Loan prepayment due to an exchange rate deviation of more than 20% of a foreign currency loan ²⁾	
Free partial prepayment on the mortgage anniversary date ³⁾	
Free partial prepayment after 12 scheduled repayments ⁴⁾	
Loan prepayment due to an insured event (based on mortgage insurance)	
Loan prepayment due to death, long-term sickness or disability	

After accounting for the partial early prepayment, the payment term (number of payments) shall be retained and the amount of the scheduled monthly payment shall be reduced accordingly. If you wish to retain the amount of the scheduled repayment and reduce the mortgage loan payment term (number of payments), tick this possibility below ⁵⁾:

I wish to retain the amount of the scheduled monthly repayment	
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The quantification of the outstanding loan balance

Upon the client's request for an early prepayment, the Bank will draw up the quantification of the outstanding debt. The quantification of debt shall be sent no sooner than 3 months prior to the planned early prepayment.

Representation on the source of funding:

I hereby represent that the early prepayment is going to be funded by:

a bank loan	funds from the sale of other assets
a non-bank loan	savings
funds from the sale of real estate	inheritances and gifts
other _____	

In case there is an excess amount after the early prepayment, I want this excess amount to be returned to the following current account: _____ / _____

In _____ on _____
Signature of the Client

¹⁾ The payment date of early prepayment shall be the same as the term of a scheduled monthly repayment.

²⁾ Pursuant to the Act on Consumer Credit.

³⁾ This option applies to mortgage loans taken out or revolved after 1st December 2016 and for all mortgage loans with a floating interest rate.

⁴⁾ This option must be provided for in the Loan Agreement or in the Product Conditions. In both cases, conditions for the implementation of this type of early prepayment must be met.

⁵⁾ Fees pursuant to the provisions in the Loan Agreement.