

APPLICATION FOR A MORTGAGE LOAN FOR APPLICANTS FROM THE 1ST 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 the personal details of 2 persons from the common household and also details that are common for the household, particularly expenditures. Even though 1 to 4 applicants may apply for our mortgage, each household may have a maximum of 2 people. We accept only 2 households in the application. In each situation, please proceed as follows:

- If 2 applicants living in a single household are applying for the mortgage, please complete the entire application form for applicants from the 1st household;
- If 2 applicants not living in a single household are applying for the mortgage, please complete 2 application forms – one for the applicant from the 1st household and a separate form for the applicant from the 2nd household;
- If you are applying alone, please complete the application form for applicants from the 1st household and leave the fields for the second person empty;
- If more than 2 persons (max. 4) are applying, 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: (1 to 4 may apply for a mortgage)	
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Application No. (to be completed by the Bank)	
Name and surname of the main applicant (to be completed by the Bank)	

Information regarding the requested mortgage loan and the investment into real property

Total investment into real property (in CZK): (e.g. the purchase price; the construction/ redevelopment budget incl. a reserve of 15% of the budget for additional works; the remaining amount of a loan to refinanced, etc.)	
Out of which is required to be covered by the mortgage loan (in CZK):	

Besides the mortgage loan, the investment into real property is funded from the following resources:

The applicant's own funds (in CZK):	
Other funds (in CZK): (Note: Excl. the required mortgage loan.)	

The total amount of the loan mortgage is divided as follows for different purposes (in CZK):

Refinancing:		Construction:	
Purchase:		Redevelopment:	
Purchase – retroactive financing:		Minor investment into housing:	
Real property purchase tax:		Untargeted loan:	
Property settlement:			

Loan term in years:		Drawdown deadline:	
Interest rate type:	fixed	variable	offset
Interest rate term:	1 year	4 years	7 years
	2 years	5 years	10 years
	3 years	6 years	15 years

Current account No. in the Bank from which the loan will be repaid (if it already exists):	/5500
If the Bank does not maintain a current account for the Client, the Client prefers having this account No. assigned: 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, another account number will be agreed with the Client.	/5500
Required day of the instalment payment (Please select in the range from the 3 rd to the 19 th day of the month)	

1st 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		

II. Additional details

Municipality of birth:			
Country of birth:			
Education:	Primary Apprenticeship	Apprenticeship with a school leaving exam Complete secondary	Special training college University degree
Marital status:	Single	Widower/widow	Divorced Married
Marital property (to be completed only by those who are married):	Community property of spouses (CPS) CPS restricted/cancelled	Deed (e.g. notarial deed, prenuptial agreement) as of _____ Marriage consummated under a foreign law (not under Czech law)	
Type of current dwelling:	Cooperative flat Municipal flat	Rental Staying with parents	Own house/flat Other _____
Duration in current dwelling:	Years: _____	Months: _____	

III. Details of income

Main source of income:	Retired Unemployed Entrepreneur	Student Househusband/housewife Employee	Other _____ Income currency _____ (Please state only if your income is in a currency other than CZK)
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Fill in if you have income from employment:

	Employment 1	Employment 2
Name of employer		
Employer company ID (IČ)		
Average monthly net income for the last 6 months		

State your income earned from business activities:

Business ID (IČ)	
Turnover for the last taxation period (in CZK) (line No.101 of Annex No. 1 to your tax return - for tax evidence, line 2A of Annex No. 1 to your tax return - for bookkeeping)	

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's business:	Transport Electricity, water, gas Trade Finance	Hospitality, tourism Services, telecommunications Building industry Heavy industry, mining	Health sector Agriculture, forestry Processing industry Other
State employee:	Yes	No	Not classified
Job classification:	Administrative staff Manual worker	Director Middle, top management	Liberal profession Other_____
Duration of previous employment:	Years:	Months:	

IV. Permanent and correspondence address

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

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 purchases:		
Overdrafts:		x
Credit cards:		x
Instalment cards:		
Financial leases:		
Operational leases:		
Other liabilities/loans:		

2nd 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 the 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 Apprenticeship	Apprenticeship with a school leaving exam Complete secondary	Special training college University degree
Marital status:	Single	Widower/widow	Divorced Married
Relationship to the main applicant:	Spouse	Partner	Person close to the applicant Other _____
Marital property (to be completed only by those who are married):	Community property of spouses (CPS) CPS restricted/cancelled	Deed (e.g. notarial deed, prenuptial agreement) as of _____ Marriage consummated under a foreign law (not under Czech law)	
Type of current dwelling:	Cooperative flat Municipal flat	Rental Staying with parents	Own house/flat Other _____
Duration in current dwelling:	Years:	Months:	

IX. Details of income

Main source of income:	Retired Unemployed Entrepreneur	Student Househusband/housewife Employee	Other _____ Income currency _____ (Please state only if your income is in a currency other than CZK)
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Fill in if you have income from employment:

	Employment 1	Employment 2
Name of employer		
Employer company ID (IČ)		
Average monthly net income for the last 6 months		

State your income earned from business activities:

Business ID (IČ)	
Turnover for the last taxation period (in CZK) (line No.101 of Annex No. 1 to your tax return - for tax evidence, line 2A of Annex No. 1 to your tax return - for bookkeeping)	

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's business:	Transport Electricity, water, gas Trade Finance	Hospitality, tourism Services, telecommunications Building industry Heavy industry, mining Health sector Agriculture, forestry Processing industry Other
State employee:	Yes	No Not classified
Job classification:	Administrative staff Manual worker	Director Middle, top management Liberal profession Other _____
Duration of previous employment:	Years:	Months:

X. Residence and correspondence address

	Permanent address	Correspondence address (current place of residence) (To be completed only if different from the Permanent address)
Country:		
Street:		
House/street number:		
Municipality/delivering post office:		
District/postal code:		

XI. Contact details

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

XII. Existing liabilities

	Current amount/limit	Monthly instalment
Mortgage loans:		
Consumer loans:		
Building savings loans:		
Cash credit and instalment purchases:		
Overdrafts:		x
Credit cards:		x
Instalment cards:		
Financial leases:		
Operational leases:		
Other liabilities/loans:		

Other details
XIII. Details of common household expenditures

Monthly household expenditures: <i>(Please state any expenditures for living and household, including but not limited to expenditures on food, water, utilities, heating, transport, education and so on.)</i>	CZK
Additional monthly expenditures on health care: <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: <i>(Please state if you expect any long-term rental costs or similar forms of housing costs after taking out the mortgage; if you are using the mortgage to purchase your own housing where you are going to live and you will no longer pay rent or similar costs, please leave this field empty.)</i>	CZK
Number of children in the household (dependent):	
Alimonies: <i>(Please state whether you pay alimonies for children, parents or other persons; do not state such expenditures that are deducted from your wages.)</i>	CZK

XIV. Contact person

We will send all documentation and correspondence related to the mortgage by post or e-mail to the contact person. In the next field, please check the person who you would like to be the contact person. <i>Note: The contact person must complete the e-mail address in the field above.</i>	I/we would like the contact person to be:	1 st applicant
		2 nd 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 fill in only if the mortgaged real estate is different from the financed real estate)

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

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

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

XVIII. Insurance

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

Insurance type:	Ability to pay insurance	Property insurance
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I declare that before the insurance policy was negotiated, I was provided with a separate document entitled "Information on Personal Data Processing" and that I understood the document.

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. The required documents and information can also be found on the bank's website at 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. Only one of the co-applicants may be a contact person. The contact person agrees that when he/she receives any document or information from the Bank, he/she will immediately familiarize the other co-applicants with the content of such document and information. Following loan approval, you will receive pre-contractual information through the contact person (summarizing the loan-related information in a statutorily 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 to help you understand the documents better. 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 advice under Section 85 (1) to (3) of the Consumer Loan Act.

XX. Consent to copies of ID being made and kept and person data processing

I hereby grant the below consent(s) I do not grant the below consent(s)

I agree that the Bank may make a copy of my ID and further process the copy, including any data contained in it, for the purpose of preventing or investigating fraud that the Bank, its clients and/or third parties to whom it might be exposed and for the purpose of observing its duties under the act on certain provisions on anti-money laundering and terrorism financing. I provide my express consent that the Bank is also authorized to process my photograph, which is part the ID to be copied, for the above purposes.

I hereby acknowledge that I am entitled to withdraw my consent in writing at any time; however, the withdrawal of my consent will be without prejudice to the lawfulness of data processing under any consent that was granted before the withdrawal and the withdrawal will not affect data processing that the Bank performs or may perform under another legal basis.

I hereby confirm that I am familiar with the Bank's Information Memorandum of Personal Data Processing that includes other information, including my rights related to my personal data processing by the Bank.

XXI. Declaration

I, the applicant above, hereby ask you to assess my application for the provision of a mortgage loan. I agree that for the purposes of this application, I am provid-

ing Raiffeisenbank a.s., with its registered office at Hvězdova 1716/2b, 140 78 Praha 4, company ID: 49240901, incorporated in the Commercial Register maintained by 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 creditworthiness and ability to repay the loan. I have received information regarding the processing of data by Raiffeisenbank a.s. and I hereby acknowledge that the information regarding the processing of personal data by Raiffeisenbank a.s. may be changed from time to time and that the updated content is available at www.rb.cz.

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

I represent that neither as of the application submission date, nor in recent years, has any enforcement of a decision or execution against my property been 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.

XXII. Information about Personal Data Processing in the SOLUS Association Registers

I acknowledge that under Sections 20 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 history and creditworthiness of consumers. For this information, consent by the consumer is not required under the Consumer Protection Act and it also applies to relationships established while doing business or conducting other gainful activities as a self-employed consumer. I acknowledge that the bank participates in SOLUS registers maintained by SOLUS, an interest group of legal entities, with its registered office at Praha 4, Antala Staška 510/38, postcode 140 00, company ID 69346925 (hereinafter the "SOLUS Association"); currently, the Bank participates in the Register of Natural Persons of the SOLUS Association (hereinafter the "NP Register"). Apart from identification details (first names, surnames, birth certificate numbers and addresses), the NP Register processes data on the scope and nature of breaches of contractual obligations by the client resulting in the existence of default of a monetary liability by the client in an amount equal to at least two instalments or the existence of any client monetary liability longer than 30 days past maturity, and the nature of the liability from which such obligation arises and on the subsequent payment history of the client. The NP Register does not process personal data of clients who have not breached any contractual obligations. As of this date, the Bank does not participate in any other register of the SOLUS Association, in particular, it does not participate in the SOLUS register that keeps records of liabilities of consumers for whom there has not been any default and of potential liabilities of consumers (the positive SOLUS Register). I acknowledge that SOLUS uses the services of a processor. The users of the NP Register to whom the data are disclosed are individual members of SOLUS that have entered into a data processing agreement with the SOLUS Association as the processor regarding the data in the NP Register. The current list of SOLUS members is available at www.solus.cz. You can find more detailed information in the document entitled "INFORMATION on SOLUS Association Registers", which contains (i) an explanation of the term information file, separately for each SOLUS register, including the NP Register, (ii) definitions of other personal data that may be derived from the processing, (iii) a description of the functioning of individual SOLUS registers including the NP register, and including the processing time, (iv) identification of entities or persons that may have access to personal data when it is being processed, and (v) information of the rights of the client as a personal data subject and his/her entitlements (Section 1, Section 11, or Section 21 of Act No. 101/2000 Coll., on Personal Data Protection) in connection with the personal data processing in the SOLUS registers. The current wording of the Information may be obtained at www.rb.cz, any of the Bank branches, the SOLUS Association info line at 840 140 120, or www.solus.cz at any time.

XXIII. Information about Personal Data Processing in the CIBR and CINBR Registers

I acknowledge that in relation to the fulfilment of its statutory duties, in particular the duty to proceed with caution, and for the purpose of making bank transactions, the Bank is authorized to obtain and process data about persons, including their birth certificate numbers, if assigned, that are necessary to effectuate a bank transaction without unreasonable legal and material risks to the Bank; the Bank uses a Client Information Bank Register (hereinafter CIBR), maintained by CBCB – Czech Banking Credit Bureau, a.s., with its registered office at Štětkova 1638/18, Nusle, 140 00 Praha 4, business ID (IČ): 26199696 (hereinafter the CIBR Administrator), and a Client Information Non-Banking Register (hereinafter CINBR), maintained by CNCB – Czech Non-Banking Credit Bureau, z.s.p.o., with its registered office at Štětkova 1638/18, Nusle, 140 00 Praha 4, business ID (IČ): 71236384 (hereinafter the CINBR Administrator), for the purpose of facilitating the mutual information exchange between eligible users of the above registers about my solvency, creditworthiness and payment history and to enable an (even repeated) assessment of my solvency, creditworthiness and payment history by eligible CIBR and CINBR Administrators. The legal basis for client personal data processing in the CIBR is the fulfilment of the banks' statutory duty and consent to personal data processing by persons who represent clients or clients' owners. The legal basis for information (personal data) processing during a mutual information exchange between CIBR and CINBR eligible users on a client's solvency, creditworthiness and payment history is the fulfilment of statutory duties borne by banks and lending entities in the event where a consumer loan is provided to a natural person; the fulfilment of statutory duties borne by the banks and the legitimate interest of lending entities where a loan other than a consumer loan is provided to a natural person; and consent to personal data processing by persons who represent clients or clients' owners and always with respect to CINBR where a birth certificate number of a natural person is being processed. The method, scope and conditions for mutually exchanging information between eligible users of CIBR and CINBR are provided in the Information Memorandum of the Client Information bank register and Client Information Non-Banking Register (hereinafter the "Information Memorandum"). The current wording of the Information Memorandum can be found at www.rb.cz, in the Bank's branches and at www.cbcb.cz at any time.

Location date
Signature of the 1st applicant

Location date
Signature of the 2nd applicant

(When the mortgage loan application is submitted for approval, the applicants' signatures may not be more than 3 months old; otherwise a new application must be signed.)