

# Loan application

<b>I apply for</b>	<b>Mortgage</b>	<b>Mortgage Equity</b>	<b>amount</b> _____	<b>CZK</b>
--------------------	-----------------	------------------------	---------------------	------------

One-applicant	Spouses	Common-law-spouses	Registered couple	Other _____
---------------	---------	--------------------	-------------------	-------------

## Applicant no. 1

**Your personal data and contacts**

Name, surname, title: \_\_\_\_\_ Surname at birth: \_\_\_\_\_

Permanent address: \_\_\_\_\_

Correspondence address (if different from permanent): \_\_\_\_\_

Phone number: \_\_\_\_\_ E-mail: \_\_\_\_\_

Birth no.: \_\_\_\_\_ Sex:      male      female

Date of birth: \_\_\_\_\_ Place of birth: \_\_\_\_\_

Citizenship: \_\_\_\_\_ In which country do you pay taxes: \_\_\_\_\_

**Proof of identity**

ID card      Passport      Other \_\_\_\_\_

Document no.: \_\_\_\_\_ Valid until: \_\_\_\_\_

Issued by: \_\_\_\_\_

**Highest achieved education**

Basic      Apprenticeship certificate      Apprenticeship with graduation      Complete secondary      College      University level

**Family status**

Single      Widow/widower      Divorced – over 3 years

Married – joint property      Registered partners      Divorced – less than 3 years

Married – reduced property      Dissolved registered partnership

**Where do you live now?**

Own flat/house, pledged      Cooperative flat      Lodging house/campus

Own flat/house, unpledged      Leased from private person      Other

State/municipal flat      With parents

## Applicant no. 1 – Your income

(Fit only the part that applies to you)

### Employee

Employer: \_\_\_\_\_ Employer ID: \_\_\_\_\_

Net monthly income (12M average) of: \_\_\_\_\_ Currency of income: \_\_\_\_\_

Position: \_\_\_\_\_ Employer from? \_\_\_\_\_

Contract:                    for indenfinite period                    for fixed period until \_\_\_\_\_

Do you negotiate about termination of your employment?                    yes                    no

Is income paid to the account in ČS?                    yes                    no

Were the wage deductions enacted?                    yes                    no

Do you want to prove your income electronically?                    yes                    no                    payroll department e-mail \_\_\_\_\_

If you choose electronic employee income confirmation, we will process the confirmation for you. We will send the form to the employer by e-mail. The payroll department fills it in and sends it back.

### Entrepreneur and liberal professions

Business activity: \_\_\_\_\_ Compady ID: \_\_\_\_\_

Net monthly income (12 month average) of: \_\_\_\_\_ CZK                    Date of activity commencement: \_\_\_\_\_

Are you a cooperating person?                    yes                    no

Do you have overdue liabilities to the tax office, social security administration, health insurance company, banking and non-banking companies or do you have foreclosure?                    yes, I have                    no, I have not

### Ownership interest in the company

Company name: \_\_\_\_\_ Company ID: \_\_\_\_\_

Net monthly income (12 month average) of: \_\_\_\_\_ CZK                    Ownership interest (in %): \_\_\_\_\_

Do you have overdue liabilities to the tax office, social security administration, health insurance company, banking and non-banking companies or do you have foreclosure?                    yes, I have                    no, I have not

### Other income

Without income

Old age pension of: ..... CZK

Disability pension of: ..... CZK

Income from lease of (net monthly income -12 month average): ..... CZK

Parental allowance of: ..... CZK

Subsistence of: ..... CZK

Other: \_\_\_\_\_ amount: \_\_\_\_\_ CZK

Allowance for served years of: ..... CZK

## Applicant no. 2

### Your personal data and contacts

Name, surname, title: \_\_\_\_\_ Surname at birth: \_\_\_\_\_  
Permanent address: \_\_\_\_\_  
Correspondence address (if different from permanent): \_\_\_\_\_  
Phone number: \_\_\_\_\_ E-mail: \_\_\_\_\_  
Birth no.: \_\_\_\_\_ Sex: male female  
Date of birth: \_\_\_\_\_ Place of birth: \_\_\_\_\_  
Citizenship: \_\_\_\_\_ In which country do you pay taxes: \_\_\_\_\_

### Proof of identity

ID card          Passport          Other \_\_\_\_\_  
Document no.: \_\_\_\_\_ Valid until: \_\_\_\_\_  
Issued by: \_\_\_\_\_

### Highest achieved education

Basic      Apprenticeship certificate      Apprenticeship with graduation      Complete secondary      College      University level

### Family status

Single                                      Widow/widower                                      Divorced – over 3 years  
Married – joint property                      Registered partners                                      Divorced – less than 3 years  
Married – reduced property                      Dissolved registered partnership

### Where do you live now?

Own flat/house, pledged                      Cooperative flat                                      Lodging house/campus  
Own flat/house, unpledged                      Leased from private person                                      Other  
State/municipal flat                                      With parents

## Applicant no. 2 – Your income

(Fit only the part that applies to you)

### Employee

Employer: \_\_\_\_\_ Employer ID no.: \_\_\_\_\_

Net monthly income (12M average) of: \_\_\_\_\_ Currency of income: \_\_\_\_\_

Position: \_\_\_\_\_ Employer from: \_\_\_\_\_

Contract: \_\_\_\_\_ for indenfinite period \_\_\_\_\_ for fixed period until \_\_\_\_\_

Do you negotiate about termination of your employment? \_\_\_\_\_ yes \_\_\_\_\_ no

Is income paid to the account in ČS? \_\_\_\_\_ yes \_\_\_\_\_ no

Were the wage deductions enacted? \_\_\_\_\_ yes \_\_\_\_\_ no

Do you want to prove your income electronically? \_\_\_\_\_ yes \_\_\_\_\_ no

\_\_\_\_\_ payroll department e-mail

If you choose electronic employee income confirmation, we will process the confirmation for you. We will send the form to the employer by e-mail. The payroll department fills it in and sends it back.

### Entrepreneur and liberal professions

Business activity: \_\_\_\_\_ Compady ID: \_\_\_\_\_

Net monthly income (12 month average) of: \_\_\_\_\_ CZK Date of activity commencement: \_\_\_\_\_

Are you a cooperating person? \_\_\_\_\_ yes \_\_\_\_\_ no

Do you have overdue liabilities to the tax office, social security administration, health insurance company, banking and non-banking companies or do you have foreclosure? \_\_\_\_\_ yes, I have \_\_\_\_\_ no, I have not

### Ownership interest in the company

Company name: \_\_\_\_\_ Company ID: \_\_\_\_\_

Net monthly income (12 month average) of: \_\_\_\_\_ CZK Ownership interest (in %): \_\_\_\_\_

Do you have overdue liabilities to the tax office, social security administration, health insurance company, banking and non-banking companies or do you have foreclosure? \_\_\_\_\_ yes, I have \_\_\_\_\_ no, I have not

### Other income

Without income

Old age pension of: ..... CZK

Disability pension of: ..... CZK

Income from lease of (net monthly income -12 month average): ..... CZK

Parental allowance of: ..... CZK

Subsistence of: ..... CZK

Other: \_\_\_\_\_ amount: \_\_\_\_\_ CZK

Allowance for served years of: ..... CZK

## Your regular monthly costs

Sum of the total monthly costs incurred for living and running of the household:  
(including expenditures for food, housing, clothing, pharmaceuticals, education and other expenditures) \_\_\_\_\_ CZK

Amount of instalments outside ČS:  
(We will find out the loans in ČS, a.s.) \_\_\_\_\_ CZK

Monthly paid child support (only if you pay): \_\_\_\_\_ CZK

How many members does your household have?  
(Example: the applicant + spouse + number of dependent children. Number of members who jointly live on one budget) \_\_\_\_\_

## Final declaration

I declare on my honour that:

- the stated data are complete and true and I acknowledge that the incompleteness and falsity of the data may result in rejection of the Loan Application or withdrawal from the Loan Contract;
- as at this day the right to dispose of my property is in no way restricted and I am not aware of the fact that such restriction could occur;
- in case of any change of the data or facts stated in the Loan Application, I will inform the Bank in writing without undue delay;
- I acknowledge that the Bank may provide the loan to me only if I comply with all the conditions governing the loan provision and I acknowledge that the Bank cannot conclude the Loan Contract until all the necessary approving processes according to internal rules of the Bank take place. Therefore, I do not rely on the loan being provided to me until the Loan Contract is actually concluded.

I hereby agree that:

- the Bank will check the stated data and submitted documents;
- the provided background documents related to the real estate can be forwarded to the cooperating partners of the Bank;
- the Bank will ask for or provide all the necessary information related to the requested loan;
- the Bank or the loan intermediary can send to me the contractual documentation containing also sensitive data by e-mail upon my request prior to signing of such documentation;
- I acknowledge the Bank's warning that the delivery through e-mail is not fully protected against possible misuse;
- unless agreed otherwise with the Bank, I undertake to pay the price standard for valuation of the real estate to be pledged according to the valid pricelist of Česká spořitelna for banking deals. The valuation of the real estate by the Bank will take place after submission of the document corroborating payment of the relevant price for this valuation;
- the Bank is entitled to summon me in order to enable inspection of the real estate to be appraised and I am obliged to allow for such inspection.

In \_\_\_\_\_ date \_\_\_\_\_

Signature of Applicant \_\_\_\_\_ Signature of Applicant \_\_\_\_\_

**Thank you.**

This Loan Application is valid for 60 days of the date of your signature. **Takeover of the application by the Bank.**

Name, surname and ID of the Bank employee \_\_\_\_\_ Signature \_\_\_\_\_