

Loan application

I apply for	Mortgage	Mortgage Equity	amount _____	CZK
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One-applicant	Spouses	Common-law-spouses	Registered couple	Other _____
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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 idenfinitive 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: _____ Company 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 _____