

# APPLICATION FOR A MORTGAGE LOAN FOR APPLICANTS FROM THE 2<sup>ND</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.

First name and surname of the main applicant:	
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## 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

### II. Additional details

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

### III. Details of income

Prevailing income:	Retired Unemployed Entrepreneur	Student Househusband/housewife Employee	Other _____ Income currency _____ <i>(Please state only if your income is in a currency other than CZK)</i>
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Fill in if you receive income from your own employment:

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

Fill in if you receive income from your own business:

Business ID (IČ)	
Turnover for the last taxation period (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 book-keeping)	

**Other details about employment/business:**

Duration of current employment/business:	Years:	Months:	
Duration 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:		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:		
Loans under building savings schemes:		
Cash credit and hire purchase:		
Overdrafts:		x
Credit cards:		x
Instalment cards:		
Financial 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 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 school leaving exam Full secondary	Special training college University degree	
Relationship to the main applicant:	Spouse	Partner	Close person	Other _____
Marital status:	Single	Widower/widow	Divorced	Married
Marital property regime (to be completed only by those who are married):	Community property of spouses (CPS) CPS restricted/cancelled	Deed (e.g. notary deed, prenuptial agreement) as of _____ Marriage consummated under foreign law (not under Czech law)		
Type of current dwelling:	Cooperative flat Municipal flat	Rent Staying with parents	Own house/flat	Other _____
Duration in current dwelling:	Years:	Months:		

### IX. Details of income

Prevailing income:	Retired Unemployed Entrepreneur	Student Househusband/housewife Employee	Other _____ Income currency _____ <small>(Please state only if your income is in a currency other than CZK)</small>
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#### Fill in if you receive income from employment:

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

#### Fill in if you receive income from your own business:

Business ID (IČ)	
Turnover for the last taxation period <small>(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 book-keeping)</small>	

#### Other details about employment/business:

Duration of current employment/business:	Years:	Months:	
Duration 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 _____
Term of previous employment:	Years:	Months:	

### X. Permanent and correspondence address

	Permanent address	Correspondence address (current place of residence) <small>(To be completed only if different from the Permanent address)</small>
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 hire purchase:		
Overdrafts:		x
Credit cards:		x
Instalment cards:		
Financial leases:		
Operational leases:		
Other liabilities/loans:		

## 3. Other details

### XIII. Details of common expenditures of the household

Monthly household expenditures: <i>(Please state any expenditures on 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 housing into which you will move 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 expenditures which are subject to wage deductions)</i>	CZK

### XIV. Other

Before providing a mortgage loan, we must assess your ability to repay the mortgage loan with accessories. For this purpose, we will require you to provide us with the documents and information specified in the annex to this application. All required documents and information can also be found on the bank's website at [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 grant 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 communication.**

Note:

The Bank will communicate with you through a contact person. Only 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 all 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 informational brochure to help you better understand the content of the documents concerned. Should you have any questions regarding the documents, please do not hesitate to contact our mortgage consultants.

The Bank is ready to provide you with general recommendations with regard to a 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.

## XV. Consent to copying an identification document and to personal processing

I grant the below listed consent

I do not grant the below listed consent

I consent to the copying of my documents by the Bank, including the further handling of the document and all information contained within it, for the purposes of prevention or investigation of frauds to which the Bank, its clients or third parties may be exposed, and for the purposes of fulfilling its obligations under the act on certain measures against the legalization of proceeds from crime and terrorism financing. I expressly consent, that the Bank is authorized to process my photograph, which is a part of the copied document, for this purpose.

I acknowledge that I am entitled to withdraw my consent at any time; the withdrawal of consent is without prejudice to the lawfulness of processing based on the consent granted prior to its revocation and withdrawal of consent has no effect on the processing of data that the Bank processes or may process for another legal reason.

I acknowledge that I have become acquainted with the Information Memorandum of processing of personal data of the Bank's clients which contains further information, including my rights, related to processing of my personal data by the Bank.

## XVI. Declaration

I, the applicant listed 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 providing Raiffeisenbank a.s., with its 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 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 the updated content is available at [www.rb.cz](http://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 declare 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 information above is 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.

## XVII. Information on personal data processing in the SOLUS Association registers

I acknowledge that under Sections 20z and 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 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, 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 credit 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 the 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](http://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 their demands (Section 11, Section 12, and 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 Information may be obtained at [www.rb.cz](http://www.rb.cz), any of the Bank branches, the SOLUS Association info line at 840 140 120, or [www.solus.cz](http://www.solus.cz) at any time.

## XVIII. Information on personal data processing in the BRKI and NRKI registers

I acknowledge that the Bank, in line with the fulfillment of its statutory obligations, in particular the obligation to behave with caution and for the purposes of banking transactions, and processing personal data, including the birth number, if assigned, is necessary to enable banking transactions to be carried out without undue legal and factual risks to the Bank, is a user of the Banking Customer Information Register (hereinafter referred to as "BRKI"), which is maintained by CBCB - Czech Banking Credit Bureau, a.s., with its registered office at Štětkova 1638/18, Nusle, 140 00 Praha 4, IČO 26199696 (hereinafter referred to as the "BRKI Administrator") and the Non-Banking Client Information Register (hereinafter "NRKI"), which is maintained by CNCB - Czech Non-Bureau, z.s.p.o., with its registered office at Štětkova 1638/18, Nusle, 140 00 Praha 4, ID No. 71236384 (hereinafter referred to as the "Administrator of NRKI"), in order to ensure the mutual information of the authorized users of these registers about my creditworthiness, credibility and credit history, and allowing (and re-evaluating) my creditworthiness, credibility and payment morale by authorized users of BRKI and NRKI. The legal basis for the processing of personal data of clients in BRKI is the fulfillment of legal obligations of banks and the consent to the processing of personal data in the case of persons representing clients or clients' owners. The legal basis for the processing of information (personal data) in the context of informing BRKI and NRKI users on creditworthiness, credibility and credit history, meaning the creditworthiness of clients is the fulfillment of the legal obligations of banks and creditor entities when a natural person is provided with a consumer loan, compliance with legal obligations of banks and legitimate interests of creditors in the case where a natural person is provided with a non-consumer loan and consent to processing personal data in the case of persons representing clients or clients' owners and in relation to NRKI, always when the natural person's birth number is processed. Method, scope and conditions of the mutual information of authorized users of BRKI and NRKI are listed in the Banking Register of Client Information and Non-Banking Register of Client Information (hereinafter referred to as the "Information Memorandum"). The current version of the Information Memorandum can be obtained at [www.rb.cz](http://www.rb.cz) and at branches of the Bank at [www.cbcb.cz](http://www.cbcb.cz) at any time.

Location ..... date .....  
Signature of the 1<sup>st</sup> applicant

Location ..... date .....  
Signature of the 2<sup>nd</sup> applicant

*(When the loan is submitted for approval, it must not be more than 3 months after the application has been signed by the applicant, otherwise a new application must be signed.)*

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