



Representative example for ČSA card

Total amount of the consumer loan (Credit Limit):	40 500,00 CZK
Lending interest rate for cashless (POS) transactions in % p.a. (fixed interest rate):	23,99%
Monthly Card maintenance fee:	199,00 CZK
Total amount repayable by the Client:	48 150,81 CZK
APR in % p.a.:	40,14%

Calculation of APR and the total amount repayable by the Client is based on loan parameters stated in the table above and on the following assumptions:

The Client has drawn the consumer loan (Credit Limit) in full amount immediately in the form of a cashless transaction (payment at a merchant), the loan is granted for a term of one year and the loan principal is repaid in equal monthly payments, starting one month after the first drawdown date, in accordance with the below instalment plan. In accordance with the Agreement, the monthly fee for Card maintenance is charged on a monthly basis; the annual fee for Card maintenance, if any, is charged at the moment of drawing the consumer loan.

The total amount repayable by the Client represents the sum of the Credit Limit (drawn principal) and the total cost of credit, i.e. interest calculated using the lending interest rate for cashless transactions and fees stated in the table above.

Other mechanisms of drawdown or repayment of the consumer loan may lead to higher values of APR and other parameters of the consumer loan stated in the example above.

APR and the total amount repayable by the Client are determined based on the model example and assumptions stipulated by Act No. 257/2016 Coll. on consumer credit. Loan parameters applicable as of the date of signing the Agreement Proposal are used for the calculation.

INSTALMENT PLAN:

Repayment schedule	Instalment amount in CZK	Amount of principal repaid in the instalment in CZK	Amount of interest paid in the instalment in CZK	Amount of outstanding principal after the instalment in CZK	Other costs included in the instalment (fees) in CZK
Month 1	3 574,00	3 375,00	0,00	37 125,00	199,00
Month 2	5 125,85	3 375,00	1 551,85	33 750,00	199,00
Month 3	4 248,72	3 375,00	674,72	30 375,00	199,00
Month 4	4 181,25	3 375,00	607,25	27 000,00	199,00
Month 5	4 113,78	3 375,00	539,78	23 625,00	199,00
Month 6	4 046,30	3 375,00	472,30	20 250,00	199,00
Month 7	3 978,83	3 375,00	404,83	16 875,00	199,00
Month 8	3 911,36	3 375,00	337,36	13 500,00	199,00
Month 9	3 843,89	3 375,00	269,89	10 125,00	199,00
Month 10	3 776,42	3 375,00	202,42	6 750,00	199,00
Month 11	3 708,94	3 375,00	134,94	3 375,00	199,00
Month 12	3 641,47	3 375,00	67,47	0,00	199,00