

**Prices of Products and Services of Citibank a.s. for Non-Business Physical Entities  
and for Self-employed (Price List)  
CITIBANK ACCESSIBLE LOAN**

Valid as of July 9th, 2007

A		Interest rate p.a.				
	Loan amount (CZK '000)	Tenor of the loan (months)				
	10 - 75	12 from 18.9%	24 from 18.9%	36 from 18.9%	48 from 18.9%	60 from 18.9%
B		Annual Percentage Interest Rate (without insurance)				
	Loan amount (CZK '000)	Tenor of the loan (months)				
	10 - 75	12 from 26.94%	24 from 24.71%	36 from 23.89%	48 from 23.44%	60 from 23.15%
C		Annual Percentage Interest Rate (with insurance STANDARD)				
	Loan amount (CZK '000)	Tenor of the loan (months)				
	10 - 75	12 from 39.47%	24 from 31.23%	36 from 28.36%	48 from 26.94%	60 from 26.04%
D		Annual Percentage Interest Rate (with insurance PLUS)				
	Loan amount (CZK '000)	Tenor of the loan (months)				
	10 - 75	12 from 46.01%	24 from 34.54%	36 from 30.64%	48 from 28.68%	60 from 27.49%
E		Other fees				
	Processing loan documentation					2% from total loan amount
	Maintenance of payment account					CZK 49 (monthly)
	Contractual fee for late repayment					10% of monthly payment, (min. CZK 100, max. CZK 500)
	Early repayment					CZK 0
	Fee for return of overpayment					CZK 60
	Insurance STANDARD					5 % of monthly installment
	Insurance PLUS					7.5 % of monthly installment

**Citibank accessible loan - example of repayment calculation**

Payments are calculated on the basis of the financed amount, as described in article 6.2.2 of the Contractual Conditions of the Loan (see below example).

Total loan amount:	<b>CZK 40,000</b>
Tenor of loan:	<b>36 months</b>
Insurance:	<b>not included</b>
Date loan was	<b>October 20th</b>
First payment due:	<b>November 20th</b>

**Calculation**

Total amount of the loan	CZK 40,000	
Processing of documentation	CZK 800	Article 6.2.2. b) Contractual Conditions of the Loan
<b>Financed amount</b>	<b>CZK 40 800</b>	
Maintenance of payment account	<b>CZK 49</b>	Annual percentage rate for expenses - 25.24 % (article 6.2.3 Contractual Conditions of the Loan)
Interest rate p.a.	<b>18.9%</b>	
<b>Total monthly payment</b>	<b>CZK 1 543</b>	