

# EXCEPTIONALLY ADVANTAGEOUS PERSONAL LOAN FROM CITIBANK



Prices of Products and Services of Citibank Europe plc, organizační složka for Non-Business natural persons (Price List)

October 24, 2008 to revocation (to December 31, 2008 at the latest)

| <b>A Interest rate p.a.</b> |                     |        |       |
|-----------------------------|---------------------|--------|-------|
| Loan amount (CZK)           | Loan tenor (months) |        |       |
|                             | 12                  | 24     | 36    |
| 30,000                      | 12.50%              | 10.05% | 8.99% |
| 40,000                      | 12.50%              | 11.85% | 9.75% |
| 50,000                      | 12.50%              | 12.92% | 9.45% |

| <b>B Monthly payments without insurance in CZK (including monthly fee for maintenance of payment account)</b> |                     |       |       |
|---|---------------------|-------|-------|
| Loan amount (CZK)   | Loan tenor (months) |       |       |
|   | 12                  | 24    | 36    |
| 30,000  | 2 748               | 1 448 | 1 012 |
| 40,000  | 3 648               | 1 948 | 1 348 |
| 50,000  | 4 548               | 2 448 | 1 665 |

| <b>C Annual percentage rate (RPSN) for loans without insurance</b> |                     |        |        |
|--|---------------------|--------|--------|
| Loan amount (CZK)  | Loan tenor (months) |        |        |
|  | 12                  | 24     | 36     |
| 30,000   | 19.38%              | 15.54% | 13.93% |
| 40,000   | 18.37%              | 16.59% | 13.81% |
| 50,000   | 17.77%              | 17.22% | 12.91% |

| <b>D Annual percentage rate (RPSN) for loans with insurance STANDARD*</b> |                     |        |        |
|---|---------------------|--------|--------|
| Loan amount (CZK)   | Loan tenor (months) |        |        |
|   | 12                  | 24     | 36     |
| 30,000  | 31.00%              | 21.38% | 17.87% |
| 40,000  | 29.91%              | 22.50% | 17.74% |
| 50,000  | 29.26%              | 23.18% | 16.77% |

\* Insurance products are offered by Citibank Europe plc, organizační složka in co-operation with insurance company POJIŠŤOVNA CARDIF PRO VITA, a.s., which is insurance provider.

| <b>E Annual percentage rate (RPSN) for loans with insurance PLUS*</b> |                     |        |        |
|---|---------------------|--------|--------|
| Loan amount (CZK)   | Loan tenor (months) |        |        |
|   | 12                  | 24     | 36     |
| 30,000  | 37.12%              | 24.41% | 19.83% |
| 40,000  | 36.00%              | 25.53% | 19.73% |
| 50,000  | 35.27%              | 26.25% | 18.73% |

\* Insurance products are offered by Citibank Europe plc, organizační složka in co-operation with insurance company POJIŠŤOVNA CARDIF PRO VITA, a.s., which is insurance provider.

| <b>F Other fees</b>                | <b>Price</b>   |
|------------------------------------|--|
| Processing loan documentation      | 1% 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 payment                                |
| Insurance PLUS*                    | 7.5% of monthly payment                              |

\* Insurance products are offered by Citibank Europe plc, organizační složka in co-operation with insurance company POJIŠŤOVNA CARDIF PRO VITA, a.s., which is insurance provider.

## Citibank personal 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 example below).

|                        |                     |
|------------------------|---------------------|
| Total loan amount:     | <b>CZK 50,000</b>   |
| Loan tenor:            | <b>36 months</b>    |
| Insurance:             | <b>not included</b> |
| Date of loan approval: | <b>October 20</b>   |
| First payment due:     | <b>November 20</b>  |

| <b>Calculation</b>                    |                   |   |
|---------------------------------------|-------------------|---|
| Total loan amount                     | CZK 50,000        |   |
| Processing of documentation           | CZK 500           | Article 6.2.2 b) Contractual Conditions of the Loan   |
| <b>Financed amount</b>                | <b>CZK 50,500</b> |   |
| <b>Maintenance of payment account</b> | <b>CZK 49</b>     |   |
| <b>Interest rate p.a.</b>             | <b>9.45%</b>      |   |
| <b>Total monthly payment</b>          | <b>CZK 1,665</b>  | Annual percentage rate (RPSN) - 12.91%<br>(Article 6.2.3 of the Contractual Conditions of the Loan) |