

CITIBANK PERSONAL LOANS FOR TEACHERS



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

Valid as of March 15, 2008

A Interest rate p.a.						
Loan amount (CZK)	Loan tenor (months)					
	12	24	36	48	60	72
50,000 - 74,000	15.9%	15.9%	15.9%	15.9%	15.9%	-
75,000 - 99,000	15.9%	15.9%	15.9%	15.9%	15.9%	15.9%
100,000 - 149,000	13.9%	13.9%	13.9%	13.9%	12.9%	12.9%
150,000 - 199,000	12.9%	12.9%	12.9%	12.9%	11.9%	11.9%
200,000 - 299,000	12.9%	12.9%	12.9%	12.9%	10.9%	10.9%
300,000 - 600,000	12.9%	12.9%	12.9%	12.9%	9.9%	9.9%

B Annual percentage rate (RPSN) for loans without insurance						
Loan amount (CZK)	Loan tenor (months)					
	12	24	36	48	60	72
50,000	19.34%	18.30%	17.93%	17.75%	17.64%	-
75,000	19.34%	18.30%	17.93%	17.75%	17.64%	17.57%
100,000	17.00%	15.98%	15.62%	15.44%	14.19%	14.12%
150,000	15.84%	14.83%	14.48%	14.30%	13.06%	12.99%
200,000	15.84%	14.83%	14.48%	14.30%	11.94%	11.87%
300,000	15.84%	14.83%	14.48%	14.30%	10.83%	10.76%
400,000	15.84%	14.83%	14.48%	14.30%	10.83%	10.76%
500,000	15.84%	14.83%	14.48%	14.30%	10.83%	10.76%
600,000	15.84%	14.83%	14.48%	14.30%	10.83%	10.76%

C Annual percentage rate (RPSN) for loans with insurance STANDARD						
Loan amount (CZK)	Loan tenor (months)					
	12	24	36	48	60	72
50,000	31.03%	24.36%	22.12%	20.97%	20.27%	-
75,000	30.98%	24.33%	22.09%	20.97%	20.30%	19.85%
100,000	28.40%	21.88%	19.65%	18.56%	16.71%	16.25%
150,000	27.10%	20.64%	18.45%	17.36%	15.51%	15.09%
200,000	27.12%	20.65%	18.45%	17.35%	14.36%	13.93%
300,000	27.11%	20.65%	18.46%	17.36%	13.20%	12.78%
400,000	27.11%	20.64%	18.46%	17.36%	13.20%	12.77%
500,000	27.11%	20.65%	18.46%	17.36%	13.20%	12.78%
600,000	27.11%	20.65%	18.45%	17.35%	13.20%	12.78%

D Annual percentage rate (RPSN) for loans with insurance PLUS						
Loan amount (CZK)	Loan tenor (months)					
	12	24	36	48	60	72
50,000	37.15%	27.39%	24.19%	22.59%	21.61%	-
75,000	37.08%	27.41%	24.16%	22.59%	21.62%	20.99%
100,000	34.36%	24.86%	21.70%	20.11%	17.95%	17.33%
150,000	32.98%	23.59%	20.44%	18.88%	16.74%	16.14%
200,000	32.99%	23.60%	20.45%	18.89%	15.56%	14.95%
300,000	33.00%	23.59%	20.46%	18.89%	14.38%	13.77%
400,000	32.99%	23.59%	20.45%	18.88%	14.38%	13.77%
500,000	33.00%	23.59%	20.45%	18.88%	14.38%	13.77%
600,000	32.99%	23.59%	20.45%	18.88%	14.38%	13.77%

E Other fees	Price
Processing of loan documentation	1% of the total loan amount
Maintenance of payment account	CZK 0 (monthly)
Contractual fee for late repayment	10% of the monthly payment, (min. CZK 100, max. CZK 500)
Early repayment	CZK 0
Fee for return of overpayment	CZK 60
Insurance STANDARD	5% of the monthly payment
Insurance PLUS	7.5% of the monthly payment

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:	CZK 150,000
Tenor of loan:	60 months
Insurance:	not included
Date of loan approval:	October 20
First payment due:	November 20

Calculation	
Total loan amount	CZK 150,000
Processing of documentation	CZK 1,500 Article 6.2.2 b) Contractual Conditions of the Loan
Financed amount	CZK 151,500
Maintenance of payment account	CZK 0
Interest rate p.a.	11.9%
Total monthly payment	CZK 3,362 Annual percentage rate (RPSN) - 13.06% (Article 6.2.3 of the Contractual Conditions of the Loan)