

SCHEDULE OF CHARGES
SG EQUIPMENT FINANCE CZECH REPUBLIC S.R.O.

Effective from 18.02.2019

SUMMARY OF CHARGES AND CONTRACTUAL PENALTIES	
PART A GENERAL CHARGES for all financial products	
Type of operation	Amount without VAT*)
Conclusion of a contract (processing of a request for financing)	6.000 Kč
Conclusion of a contract in foreign language	5.000 Kč
Sending of summary of charges and contractual penalties by post	100 Kč
Cancellation of a contract before its effectiveness	15.000 Kč
Adjustment of agreed payment conditions (change of repayment schedule / payment calendar) – on client's request	1 contract 6.000 Kč 2-3 contracts 4.000 Kč/contract 4 and more contracts 3.000 Kč/contract
Change of contract party / assignment; approval to sublease to third party after the contract already came into force	1 contract 6.000 Kč 2-3 contracts 4.000 Kč/contract 4 and more contracts 3.000 Kč/contract In the case of mergers, enterprise investment: discount on the fee 50%
Change of client's identification data (e.g. address, identification number)	1 contract 3.000 Kč 2-3 contracts 2.500 Kč/contract 4 - 9 contracts 2.000 Kč/contract 10 and more contracts - individually
Fee for preparation of documents for contract changes if this change has not been accomplished (reasons at client's side)	5.000 Kč
Financing of technical improvement of the financed asset	6.000 Kč / contract
Approval to realization of technical improvement of the financed asset	1.000 Kč/ contract
Each individual action connected with registration or change in the vehicle register (if SGEF is registered as the owner and the operator of vehicle in case of operating leases and the relevant operation has not been performed by the client)	3.000 Kč/ contract
Issue of payment summary	1.500 Kč/ contract 2-4 contracts 1.000 Kč/ contract 5 and more contracts 800 Kč/ contract
Confirmation regarding fulfillment of client's payment obligations	1.000 Kč/contract
Identification / processing of individual wrongly processed payments (e.g. wrong variable symbol, overpayment, wrong currency, etc.)	500 Kč
Technical certificate storage in SGEF from reasons at client's side	2.000 Kč/technical certificate
Issue of additional counterparts of documents	1.000 Kč / up to 5 sheets of paper 3.000 Kč / 5 and more sheets of paper
Change of insurance – exclusion from a framework agreement SGEF - at client's request	Within 3 years of contract duration (starting from the effective date of the contract) individually, min. 10.000 Kč After the 3rd year of contract duration 0,15% of the purchase price, min. 10.000 Kč
Change of insurance – including into framework agreements SGEF- at client's request	1 contract 3.000 Kč 2 – 3 contracts 2.500 Kč/contract 4 and more contracts 2.000 Kč/contract

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Issue of the first proof of liability insurance	0 Kč
Issue of insurance summary regarding financed assets	1.500 Kč
Issue of power of attorney in paper form	500 Kč/piece
Change in collateral during the contract / exclusion of financed asset thereof	1 contract 6.000 Kč 2 – 3 contracts 4.000 Kč/contract 4 and more contacts 3.000 Kč/contract
Agreement about termination of a contract before expiration of the agreed term/repayment of all obligations	1 contract 6.000 Kč 2 – 3 contracts 4.000 Kč/contract 4 and more contracts 3.000 Kč/contract When processing within 12 months from the effective date or two months before the termination date - 100% surcharge
Sending/personal delivery bill of exchange to the client's address at the client's request	500 Kč
Unilateral termination of the loan agreement by financing beneficiary - applies to contracts concluded before 18.10.2016	5% of the outstanding principal
Calculation of costs - early termination of the agreement/repayment	1x during the duration of contract 0 Kč each additional calculation 1.000 Kč
Termination of a contract in case of total loss	4.000 Kč/contract 6.000 Kč/contract in case of selling remnants to third person
Change/termination of contract due to raised warranty claim regarding the financed asset or its part	Leasing, hire purchase: 10.000 Kč/contract Credit: 3.000 Kč/contract
Summary of administrative acts connected with ordinary contract termination	1.500 Kč/contract (individual conditions / more than 4 contracts)
Sending of reminder for payment due or for fulfillment of other obligations	1 st reminder 0 Kč 2 nd reminder 500 Kč
Sending of call for payment of amount due or for fulfillment of other obligations	500 Kč
Sending of call before handing over to the collection agency	1.000 Kč
Conclusion of an agreement on debt recognition and installments	4.000 Kč
Termination of a contract by SGEF's termination notice	10.000 Kč
Taking back of SGEF's conditional termination notice	5.000 Kč
Non-compliance with call to return of financed asset	20.000 Kč
File a complaint at police	5.000 Kč
Handing over the administration of client's debts to the collection agency	5.000 Kč

PART B

I. GENERAL CONTRACTUAL PENALTIES for all financial products

Default interest	0,05% daily
Contractual penalty for each penalty invoice issued by SGEF	750 Kč
Withdrawal from the contract, based upon clause 1 of GTC's / contract	5% of purchase price of financed asset
Default with non-financial obligations by the client (e.g. handover or return of document's originals)	5.000 Kč

II. OTHER CONTRACTUAL PENALTIES related to a lease contract

Breach of contract	Individual conditions agreed in contract
Early termination of a contract based upon clause 9 of GTC's / lease contract	5% of purchase price of financed asset

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II. OTHER CONTRACTUAL PENALTIES <i>related to a loan contract</i>	
Breach of contract	Individual conditions agreed in contract
Acceleration of credit according to clause 8 of GTC's / loan contract	5% of the loan
III. OTHER CONTRACTUAL FINES <i>related to a hire purchase contract</i>	
Breach of contract	Individual conditions agreed in contract
Early maturity of purchase price instalments according to clause 8 of GTC's/hire purchase contract	5% of purchase price of financed asset
REMARK:	
*) the amount could be charged in the contract currency	
SGEF – SG Equipment Finance Czech Republic s.r.o.	
GTC's – General Terms and Conditions of SGEF (valid for contracts signed until 31.12.2013)	