

**SCHEDULE OF CHARGES**  
**SG EQUIPMENT FINANCE CZECH REPUBLIC S.R.O. – ORGANIZAČNÁ ZLOŽKA**

*Effective from 18.02.2019*

<b>SUMMARY OF CHARGES AND CONTRACTUAL PENALTIES</b>	
<b>PART A</b>	
<b>GENERAL CHARGES for all financial products</b>	
<b>Type of operation</b>	<b>Amount without VAT</b>
Conclusion of a contract (processing of a request for financing)	240 EUR
Conclusion of a contract in foreign language	200 EUR
Sending of summary of charges and contractual penalties by post	5 EUR
Cancellation of a contract before its effectiveness	600 EUR
Adjustment of agreed payment conditions (change of repayment schedule / payment calendar) – on client's request	1 contract 240 EUR 2 - 3 contracts 160 EUR / contract 4 and more contracts 120 EUR / contract
Change of contract party / assignment; approval to sublease to third party after the contract already came into force	1 contract 240 EUR 2 - 3 contracts 160 EUR / contract 4 and more contract 120 EUR / 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 60 EUR 2 - 3 contracts 50 EUR / contract 4 - 9 contracts 40 EUR / contract 10 and more contracts - individually
Preparation of power of attorney during the term of contract at client's request	20 EUR/piece 5 and more pieces 10 EUR/piece
Fee for preparation of documents for contract changes if this change has not been accomplished (reasons at client's side)	200 EUR
Financing of technical improvement of the financed asset	240 EUR / contract
Approval to realization of technical improvement of the financed asset	40 EUR / contract
Issue of payment summary	60 EUR / contract 2 – 4 contracts 40 EUR / contract 5 and more contracts 32 EUR / contract
Confirmation regarding fulfillment of client's payment obligations	40 EUR / contract
Identification / processing of individual wrongly processed payments (e.g. wrong variable symbol, overpayment, wrong currency, etc.)	20 EUR
Issue of additional counterparts of documents	40 EUR / up to 5 sheets of paper 120 EUR / 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. 400 EUR After the 3rd year of contract duration 0,15% of the purchase price, min. 400 EUR
Change of insurance – including into framework agreements SGEF - at client's request	1 contract 120 EUR 2 - 3 contracts 100 EUR / contract 4 and more contracts 80 EUR / contract
Issue of the first proof of liability insurance	0 EUR
Issue of insurance summary regarding financed assets	60 EUR
Notification of road tax liability termination during the contractual period	150 EUR
Change in collateral during the contract / exclusion of financed asset thereof	1 contract 240 EUR 2 - 3 contracts 160 EUR / contract 4 and more contracts 120 EUR / contract

**SCHEDULE OF CHARGES**  
**SG EQUIPMENT FINANCE CZECH REPUBLIC S.R.O. – ORGANIZAČNÁ ZLOŽKA**

*Effective from 18.02.2019*

Agreement about termination of a contract before expiration of the agreed term/repayment of all obligations	1 contract 240 EUR 2 - 3 contracts 160 EUR / contract 4 and more contract 120 EUR / contract
Sending/personal delivery bill of exchange to the client's address at the client's request	20 EUR
Unilateral termination of the loan agreement by financing beneficiary - applies to contracts concluded before 9.11.2016	5% of the outstanding principal
Calculation of costs - early termination of the agreement/repayment	1x during the duration of contract 0 EUR each additional calculation 40 EUR
Termination of a contract in case of total loss	160 EUR / contract 240 EUR / 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: 400 EUR/contract Credit: 120 EUR/contract
Transfer of ownership to the leased asset at the time of contract term expiration	60 EUR / contract (individual conditions / more than 4 contracts)
Sending of reminder for payment due or for fulfillment of other obligations	1 <sup>st</sup> reminder 0 EUR 2 <sup>nd</sup> reminder 20 EUR
Sending of call for payment of amount due or for fulfillment of other obligations	20 EUR
Sending of call before handing over to the collection agency	40 EUR
Conclusion of an agreement on debt recognition and installments	160 EUR
Termination of a contract by SGEF's termination notice	400 EUR
Taking back of SGEF's conditional termination notice	200 EUR
Non-compliance with call to return of financed asset	800 EUR
File a complaint at police	200 EUR
Handing over the administration of client's debts to the collection agency	200 EUR
<b>PART B</b>	
<b><i>I. GENERAL CONTRACTUAL PENALTIES for all financial products</i></b>	
Default interest	0,05% daily
Contractual penalty for each penalty invoice issued by SGEF	35 EUR
Withdrawal from the contract, based upon clause 1 of GTC's	5% of purchase price of financed asset
Default with non-financial obligations by the client (e.g. handover or return of documents originals)	200 EUR
<b><i>II. OTHER CONTRACTUAL PENALTIES related to a lease contract</i></b>	
Breach of contract	Individual conditions agreed in contract
Early termination of a contract based upon clause 9 of GTC's	5% of purchase price of financed asset
<b><i>III. OTHER CONTRACTUAL PENALTIES related to a loan contract</i></b>	
Breach of contract	Individual conditions agreed in contract
Acceleration of credit according to clause 8 of GTC's	5% of the loan
<b><i>IV. OTHER CONTRACTUAL PENALTIES related to a hire purchase contract</i></b>	
Breach of contract	Individual conditions agreed in contract
Early maturity of purchase price instalments according to clause 8 of GTC's	5% of purchase price of financed asset

**SCHEDULE OF CHARGES**  
**SG EQUIPMENT FINANCE CZECH REPUBLIC S.R.O. – ORGANIZAČNÁ ZLOŽKA**  
*Effective from 18.02.2019*

<b>REMARK:</b>	
SGEF – SG Equipment Finance Czech Republic s.r.o. – organizačná zložka	
GTC's – General Terms and Conditions of SGEF	