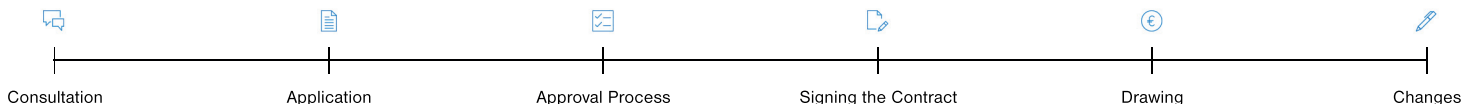




Hypotéka^{TB}

Guide



1. Consultation

The first step to get a mortgage (home loan) is a consultation.

You can choose:

- an **online meeting** via our **DIALOG** Live service on the telephone number *1100 or
- a **personal visit** to a Tatra banka branch.

You will get a non-binding loan offer yet on the first meeting. The offer lasts 30 days during which you can decide on the next step.

2. Application

If loan parameters and conditions suit you, **submit a loan application** to a mortgage loan banker.

Documents you will need to submit the loan application:

- documents proving identity of the applicants
- documents proving income of the applicants (e.g. in case of income from business or income from abroad)
- documents related to the loan purpose (e.g. purchase contract, building permit or itemized budget for construction (these documents are not required for **Home equity loan^{TB}**)
- documents related to the mortgaged property (especially an expert opinion)

As regards the **expert opinion**, it is required to bring 1 original document. It must not be older than one year (the bank accepts an older expert opinion in case of a refinancing loan – however, it must not be older than 7 years).

TIP: We will arrange an expert for you

If you are putting an apartment under mortgage, have it assessed via Tatra banka. The assessment will be arranged for EUR 150 (for one property, while the bank arranges the assessment only in case it's not a financed property in case of a loan with the purpose of acquisition).

3. Approval Process

The approval process of a loan application is made on an individual basis and the result depends on several factors. The process takes into consideration your ability to repay the loan, as well as the value of the mortgaged property.

Track the status of your application

Activate the **Tatra banka** mobile application and track the status of processing of your mortgage application online in the product detail.

The mortgage banker will notify you of the result.

If you are a Tatra banka client and have activated the **Tatra banka** mobile application, you will also receive a **push notification**.

After the loan is approved, we will **prepare the contract documents** you will be able to go through before signing. The terms and conditions set out in the contract draft are **guaranteed for 30 days**.

4. Signing the Contract

You have several options how to sign the loan contract:

- at **any Tatra banka branch** free of charge,
- **in front of a notary** with charge,
- at the **registry office** with charge.

Even if you choose to sign the loan contract in front of a notary or at the registry office, **you will always need to bring the contract back to the branch.** The mortgage loan banker will check the document and provide **signature for the bank**.

5. Drawing

All you need to draw a loan is:

- **to visit the cadastral department** of the relevant district office where you will submit all the required documents and pay the charge for the application for entry of mortgage,
- **one original of the application for entry of mortgage** (must be confirmed by the Land Register),
- **to provide insurance of the mortgage property**, which is obligatory for the case of a mortgage loan and bring to the bank the form Confirmation of receipt of the notification of lien creation certified by the insurance company,
- **to meet other individual conditions** for loan drawing set out in the loan contract and ask **for loan drawing at the bank**.

Documents required for the Land Register:

- 2x application for entry of mortgage
- 2x mortgage contract
- Copy of power of attorney for the bank
- Other documents defined as attachment in the Application for Entry of Mortgage

During the period when you gradually draw your mortgage, you only pay the bank interests on the drawn portion.

After you have finished the entire loan, you will start paying a monthly annuity payment, which consists of interest and principal.



TIP: Save your time

Let us visit the Land Register for you. The service is charged in the sum of EUR 30 (for one visit to the Land Register).

We can also help you with insurance. We can arrange **property insurance** from UNIQA pojišťovna, a.s., branch of an insurance company from another member state, directly in our office or by telephone via **DIALOG** Live service.

6. Changes

Do not forget the terms and conditions after drawing up the loan.

You can find exactly what needs to be delivered to the bank in the **list of documents** included in your loan documentation.

You will repay your loan in monthly annuity instalments. Your instalment will remain the same throughout the entire fixation period.

You can request some changes during the repayment process, such as for example:

- **change of instalment day**
- **change of repayment account**
- **change of interest rate fixation period**
- **change of the initially mortgaged property for another**
- **change of co-borrower**.

You also have the option to **make extra payments**.



TIP: Ask for changes online

Download the **Tatra banka** mobile application to your mobile and ask for a change of the instalment day, change of the repayment account or change of the interest rate fixation period comfortably online.