

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

Effective from 01.02.2024

SUMMARY OF CHARGES AND CONTRACTUAL PENALTIES		
PART A		
GENERAL CHARGES for all financial products		
Type of operation	Amount without VAT in Kč	Amount without VAT in EUR
Drawing up a contract (processing of a request for financing)	6.000 Kč / contract	240 € / contract
Drawing up a contract in foreign language	10.000 Kč / contract	400 € / contract
Cancellation of a contract before its effectiveness	10.000 Kč / contract	400 € / contract
Surcharge in case of repeated request for the same operation / document or in case of exceptionally difficult operation, including but not limited in case of foreign legal system, foreign language, or in case of exceptionally time consuming operations	3.000 Kč / contract	120 € / contract
Change of agreed payment conditions (change of repayment schedule / payment calendar) – on client's request	6.000 Kč / contract	240 € / contract
Change of contract party (also in case of merger) / assignment; approval to sublease the financed asset to third party after the effective date of the contract	6 000.Kč / contract	240 € / contract
Change of client's identification data (e.g. address, identification number)	3.000 Kč	120 €
Financing of technical improvement of the financed asset	6.000 Kč / contract	240 € / contract
Approval to carrying out technical improvement of the financed asset	1.000 Kč / contract	40 € / contract
Technical certificate storage in SGEF from reasons at client's side	3.000 Kč / technical certificate	120 €
Issue of additional counterparts of documents	3.000 Kč / document	120 € / document
Change of insurance – exclusion from SGEF framework agreement at the client's request	individual, at least 10.000 Kč	individual, at least 400 €
Change in collateral during the contract term / exclusion of financed asset therefrom	6.000 Kč / contract	240 € / contract
Agreement about termination of a contract before expiration of the agreed term / repayment of all obligations - fixed interest rate	6.000 Kč / contract	240 € / contract
Agreement about termination of a contract before expiration of the agreed term / repayment of all obligations - variable interest rate	6.000 Kč multiplied by the number of started years remaining until the date of proper termination of the contract / contract	240 € multiplied by the number of started years remaining until the date of proper termination of the contract / contract
Termination of a contract in case of total loss	6.000 Kč / contract	240 € / contract
Change / termination of contract due to raised warranty claim regarding the financed asset or its part	10.000 Kč / contract	400 € / contract
Confirmation of client's payment obligations (e.g. payment overview, identification of incorrect payment etc.)	1.000 Kč / contract	40 € / contract
Sending / personal delivery of bill of exchange to the client's address upon client request	500 Kč	20 €

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

Effective from 01.02.2024

Administrative costs associated with bringing the asset into proper technical condition (activities connected with ensuring the repair, maintenance or operation of the asset)	6.000 Kč / financed asset	240 € / financed asset
Sending of reminder for payment due or for fulfilment of other obligations	1. reminder 0 Kč	
	2. reminder 500 Kč	
Sending of payment call regarding amount due or regarding fulfilment of other obligations	500 Kč	
Sending of call before handing over the case to the administration by collection agency	1.000 Kč	
Concluding an agreement on debt recognition and instalments	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	
Filing a complaint at police	5.000 Kč	
Handing over the administration of client's debts to the collection agency	6.000 Kč	
PART B		
I. GENERAL CONTRACTUAL PENALTIES for all financial products		
Default interest	0,05% daily from the past due amount	
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 contract based upon clause 9 of GTC's / lease contract	5% of purchase price of financed asset	
II. OTHER CONTRACTUAL PENALTIES related to a loan contract		
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 related to a hire purchase contract		
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:		
SGEF – SG Equipment Finance Czech Republic s.r.o.		
GTC's – General Terms and Conditions of SGEF (valid for contracts with GTC's)		