

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

*Effective from 01.02.2024*

<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 in EUR</b>
Drawing up a contract (processing of a request for financing)	240 € / contract
Drawing up a contract in foreign language	400 € / contract
Cancellation of a contract before its effectiveness	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	120 € / contract
Change of agreed payment conditions (change of repayment schedule / payment calendar) – on client's request	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	240 € / contract
Change of client's identification data (e.g. address, identification number)	120 €
Financing of technical improvement of the financed asset	240 € / contract
Approval to carrying out technical improvement of the financed asset	40 € / contract
Technical certificate storage in SGEF from reasons at client's side	120 €
Issue of additional counterparts of documents	120 € / document
Change of insurance – exclusion from SGEF framework agreement at the client's request	individual, at least 400 €
Change in collateral during the contract term / exclusion of financed asset therefrom	240 € / contract
Agreement about termination of a contract before expiration of the agreed term / repayment of all obligations	240 € / contract
Termination of a contract in case of total loss	240 € / contract
Change / termination of contract due to raised warranty claim regarding the financed asset or its part	400 € / contract
Confirmation of client's payment obligations (e.g. payment overview, identification of incorrect payment etc.)	40 € / contract
Sending / personal delivery of bill of exchange to the client's address upon client request	20 €
Administrative costs associated with bringing the asset into proper technical condition (activities connected with ensuring the repair, maintenance or operation of the asset)	240 € / financed asset
Sending of reminder for payment due or for fulfilment of other obligations	1. reminder 0 €
	2. reminder 20 €
Sending of payment call regarding amount due or regarding fulfilment of other obligations	20 €

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Sending of call before handing over the case to the administration by collection agency	40 €
Concluding an agreement on debt recognition and instalments	160 €
Termination of a contract by SGEF's termination notice	400 €
Taking back of SGEF's conditional termination notice	200 €
Non-compliance with call to return of financed asset	800 €
Filing a complaint at police	200 €
Handing over the administration of client's debts to the collection agency	240 €
<b>PART B</b>	
<b>I. GENERAL CONTRACTUAL PENALTIES for all financial products</b>	
Default interest	0,05% daily from the past due amount
Contractual penalty for each penalty invoice issued by SGEF	30 €
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 document's originals)	200 €
<b>II. OTHER CONTRACTUAL PENALTIES related to a lease contract</b>	
Breach of contract	Individual conditions agreed in contract
Early termination of contract based upon clause 9 of GTC's	5% of purchase price of financed asset
<b>II. OTHER CONTRACTUAL PENALTIES related to a loan contract</b>	
Breach of contract	Individual conditions agreed in contract
Acceleration of credit according to clause 8 of GTC's	5% of the loan
<b>III. OTHER CONTRACTUAL FINES related to a hire purchase contract</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
<b>REMARK:</b>	
SGEF – SG Equipment Finance Czech Republic s.r.o.	
GTC's – General Terms and Conditions of SGEF (valid for contracts with GTC's)	