

Mortgage Loan^{TB} Guide

5 steps to your own home



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Consultation

Consultation is the first step to getting a **Mortgage Loan^{TB}**. Schedule a date for your meeting via **DIALOG Live *1100** or visit any Tatra banka branch. Our mortgage specialists are credit professionals.

You will learn about our complete selection of credit products at the first meeting and then it is up to you to combine the financing for your new home.



Filing a loan application

After submitting all the required documents, you will file a loan application with one of our mortgage specialists. If you apply for a loan with a co-borrower, the co-borrower does not have to be present when filing the application, provided the co-borrower signed the applicable approvals during the consultation.

What documents you might need for the application:

- borrowers' proof of identity,
- borrowers' evidence of income (for example business income or income from abroad),
- proof of loan purpose (in the event of special-purpose loans – e.g., a purchase agreement, building permit or an itemized budget)
- documents relating to the pledged property (namely an expert opinion)



TIP for you

The conditions presented at the consultation are **valid for 30 days**, during which you can decide what to do next.



TIP for you

If you are placing a lien on an apartment, arrange for a valuation of the apartment through Tatra banka – we will prepare an internal expert opinion within 24 hours for a fee of EUR 100 per property.

You can use the services of an expert of your own choice and submit one original copy of the expert opinion. It may not be older than one year (in the event of a refinance loan, we also accept an older expert opinion, but no older than five years).



Approval of your application

In addition to evaluating your ability to repay the loan and your creditworthiness, the approval of the loan application also includes verification of the expert opinion. Our mortgage specialist will notify you of the outcome of the loan approval process. After approval, we will prepare your contract documents. The bank guarantees the conditions laid out in the draft loan agreement for 30 days. When signing the loan agreement, our mortgage specialist will explain what steps you must take before the loan can be disbursed.

You have several options to sign the agreement:

before a notary
for a fee

at a registry office
for a fee

at a Tatra banka branch
free of charge



Loan disbursement

You are a few steps away from loan disbursement

- Visit the Cadastral Department at the competent District Office, where you will submit the following documents:
 - two copies of the application for lien registration,
 - two copies of the pledge agreement,
 - a copy of the power of attorney for the bank,
 - any other documents specified as attachments to the pledge agreement.
- Submit to the bank one original application for lien registration specifying the date of its filing at the land registry.
- Arrange property insurance, which is compulsory for a mortgage loan, and have your insurer confirm the Confirmation of a Lien Notice Receipt form. You can choose any insurance company.
- Meet other individual conditions for loan disbursement specified in your loan agreement.
- Ask the bank to disburse the loan.

TIP for you

You can also arrange property insurance with **UNIQA** simply and quickly at a Tatra banka branch.

If you do not want to wait 30 days until the land registry decides on the registration, you can request express registration approval. In this case, you will pay a fee of EUR 266 and receive the registration approval decision within 15 days.



Loan life

Conditions following disbursement and loan changes

Also bear in mind the conditions after loan disbursement. The documents to be submitted to the bank are specified not only in the loan agreement, but also in the list of documents that form part of the loan documents.

Loan changes

You will repay your loan in monthly installments. During the fixed-rate period, your installments will remain unchanged. During the repayment term, you can, for example:

- make extra installments,
- ask for a replacement of the original pledged property with a different property,
- ask for a change in the co-borrower,
- ask for installment deferral.

TIP for you

Use **Internet Banking[™]** or the Tatra banka mobile app, which let you keep your loan under control.

You can agree a fixed rate for several years. During that period, your interest rate will not change. We will contact you in writing at least two months before the end of the fixed-rate period to notify you of the new interest rate and the new fixed-rate period. You can decide either to:

- accept the new interest rate and fixed-rate period,
- accept the offer to extend or shorten the fixed-rate period and the related interest rate.