

List of cash flows for calculating PRTC

Creditor _____

Address and phone number of the creditor _____

Currency _____

Annual percentage rate of total costs - PRTC (%) _____

Credit amount _____

Nominal interest rate (%) _____

fix
variable for a period of ____
for a period of ____

PRTC adjusted (%) _____

No.	Date of cash flow	Credit disbursement	Other disbursements	Annuity	Repayment (principal)	Interest	Other fees	Credit outstanding	Cash flow based on security	Description	Net cash flow	Discounted net cash flow	Discounted credit disbursement	Discounted cash flow of the security
1	2	3	4	5=6+7	6	7	8	9=3-6+ previous line in column 9	10 Filled in only by a bank or a savings house	11	12=(6+7+8)- (3+4)	13	14	15 Filled in only by a bank or a savings house
0														
1														
2														
3														
4														
5														
6														
...														
...														
...														
Total														

Notes: Presented annual percentage rate of total costs is valid on the date of filling in the List of cash flows.

The annuity includes the amount of principal, interest,...

Other costs related to the credit approval, not included in the PRTC calculation:

- costs related to non-fulfillment or delayed fulfillment of the obligations from the consumer credit contract
- costs for transfer of the credit amount (payment operations)
- costs, except for the purchase price, paid by the consumer when purchasing the goods or using the services, regardless of whether payment is conducted in cash or on credit
- membership fees and similar costs, precondition for credit approval
- costs for insurance or guarantee for the credit, except those intended for securing the payment in case of death, illness, disability or unemployment of the consumer in the amount up to or less than the amount of the credit, together with the interest and other expenses preconditioning the approval of the credit
- costs for estimation of the value of the security instrument
- notary services
- costs for obtaining various certificates, permits, and decisions from competent bodies
- other costs