

Information permanently accessible to consumers pursuant to Section 92 of Act No. 257/2016 Coll., On consumer credit

1) Identification of the provider, business scope

Business name:	AS Inbank, odštěpný závod,
Registered office:	Lazarská 13/8, Nové Město, 120 00 Praha 2
Identification number:	14028999
Company registered in the	Commercial Register held by the Municipal Court in Prague, File no. A 79881
Delivery address:	Lazarská 13/8, 120 00, Praha 2
Telephone no.:	+420 226 288 988
e-mail:	info@inbank.cz
Webpage:	www.inbank.cz
Business scope:	(i) Acceptance of deposits and other repayable funds, (ii) provision of loans, including but not limited to consumer credit, factoring, with or without penalties, financing of business transactions (including forfaiting)
Registration in Estonia:	Inbank AS
Registration number:	12001988
Registered office:	Niine, Tallinn, Estonia
Telephone no.:	+372 640 80 80
Webpage:	www.inbank.ee

2) Product description

a) HP standard

Tied consumer credit to finance the purchase of goods

Securing of the consumer credit

No securing is required

Examples of possible duration of consumer credit

Duration of the consumer credit is usually 3 to 72 months, depending mostly on the credit amount (750 CZK to 150 000 CZK)

Types of borrowing interest rates

Interest rate can be agreed as fix.

Representative example

Hire-purchase (Standard) has an annual percentage rate of 28,49% on the following sample conditions: price of the goods when paid immediately (net price) 14 000 CZK, credit amount 14 000 CZK, 27 payments, fixed interest rate 24,99% p.a. calculated on the residual value, contract fee 0 CZK, monthly administration fee 0 CZK, monthly instalment is 686,76 CZK. Total cost of credit and total repayments 18 542,51 CZK.

Hire-purchase (Procento) has an annual percentage rate of 23,08% on the following sample conditions: price of the goods when paid immediately (net price) 12 000 CZK, credit amount 12 000 CZK, 10 payments, fixed interest rate 0,00%, contract fee 0 CZK, monthly administration fee is 1,00% calculated on the credit amount, that is 120 CZK, monthly instalment 1 320 CZK. Total cost of credit and total repayments 13 200 CZK.

Information on any other costs that are not included to the total cost of the consumer credit and which consumer has to pay in connection with the consumer credit contract

Inbank will not require any costs which are not reflected in the APR.

b) HP Green product

Tied consumer credit to finance the purchase of sustainable energy products

Securing of the consumer credit

No securing is required

Examples of possible duration of consumer credit

Duration of the consumer credit is usually 3 to 120 months, depending mostly on the credit amount (25 000 CZK to 500 000 CZK)

Types of borrowing interest rates

Interest rate can be agreed as fix.

Representative example

Inbank na eko has an annual percentage rate of 13,33 % on the following sample conditions: price of the goods when paid immediately (net price) 400 000 CZK, credit amount 400 000 CZK, 120 payments, fixed interest rate 11,99% p.a. calculated on the residual value, contract fee 0 CZK, monthly administration fee 99 CZK, monthly instalment is 5 876, 44 CZK. Total cost of credit and total repayments 705 171, 31 CZK.

Information on any other costs that are not included to the total cost of the consumer credit and which consumer has to pay in connection with the consumer credit contract

Inbank will not require any costs which are not reflected in the APR.

3) Process and consumer's rights

General information about the consumer credit process

The application can be completed online or through the bank's external partners. The application must provide all the required information and documents, especially proof of identity (if the BankID service is not used), as well as the documents necessary for a proper assessment of the ability to repay the loan, especially proof of income. You can find out information about the approval via the web application or via an external partner. The consumer loan agreement can be signed electronically (SMS code), or in paper form with an external partner (if the product is negotiated in this form). Signed contracts and other important documentation are available in a dedicated repository in internet banking.

Possibilities of early repayment of the consumer credit

If you wish to repay the consumer credit in part or in full, please send a written request to info@inbank.cz. Indicate the amount to be repaid and the repayment date in the application. We will then inform you of the total amount of payments arising from the contract at the time of repayment and the amount of costs we have incurred in connection with early repayment, if we request them.

What are your possibilities of filing complaints and of out-of-court settlement:

In case of a complaint, please contact our client center e-mail info@inbank.cz, telephone no. +420 226 288 988.

If the negotiations with us did not bring the expected solution in your opinion, you have the motive to turn to the Office of the Financial Arbiter Legerova 1581/69, 110 00 Prague 1 for out-of-court settlement of the dispute; or through arbitr@finarbitr.cz to protect your rights. Information on the rules of procedure can be found at www.finarbitr.cz. Complaints arising from a contract concluded through a means of communication can also be submitted to the Consumer Disputes Committee via the online complaint handling environment at ec.europa.eu/odr.

Who is our supervisory body

Supervisory authority – Finantsinspektsioon (Sakala 4, 15030 Tallinn, www.fi.ee, telephone +372 668 0500)

Information on whether advice is provided pursuant to Section 85 (1) of the Consumer Credit Act odst. 1

We do not provide advice pursuant to Section 85 (1) of the Consumer Credit Act.

Possibility to withdraw from the consumer credit agreement

Due to the fact that we will conclude a contract with you using means of distance communication, or on the premises outside of our branch, you are entitled to withdraw from the contract without giving a reason within 14 days of receipt of goods, the purchase of which the contract with us serves.

Consequences of non-compliance with the consumer credit contract

Failure to comply with your financial obligations under the contract will result in contractual penalties, in particular default interest and a contractual penalty. We are also entitled to claim from you the costs we have incurred in connection with your delay, in particular the costs of calls for payment. We are entitled to make the consumer credit due in its entirety, assign the claim to you to any third party, or enforce the claim through the courts, including any enforcement of the decision.

The delay will also result in a record of default in the credit register, which may be an obstacle to granting a new loan with us or another financial institution in the future.