

SERVICE DEFINITION

The "Mortgage Calculator" service allows you to model mortgage product parameters (Mortgage and Home Equity Loan/Secured Loan or "American Mortgage") based on defined criteria. In addition to the standard parameters of the loan (monthly amount due, interest rate, repayment schedule, charges schedule), the service also allows the calculation of other payment variants (for the most widely used fixed-rate period).

WHAT IS IT GOOD FOR?

The service can be used to create your own mortgage calculator or incorporate into an application that compares mortgage parameters from several financial institutions.

WHAT INFORMATION IS PROVIDED?

Input parameters:

Credit Amount	Total incomes	Total expenses	Interest rate fixation
Maturity	Client age	Own funds (with Mortgage)	Estimated collateral (Home Equity Loan/Secured Loan)

Parameters of Mortgage and Home Equity Loan/Secured Loan:

Monthly instalment	Interest rate	APR	Total amount to be repaid
Total number of instalments	Amortization schedule	Other instalment variants (for the most common rate fixation periods)	Fee breakdown (including whether the fee is included in the APR)

PRODUCTION REQUIREMENTS

The Mortgage Calculator service is a public-access API. The only condition is registration at <https://www.kb.cz/en/api>.

HOW DOES IT WORK?

After registering at the API Portal, you can simply link your application with the Mortgage Calculator service and generate an API call key (for more information, see the Help section of the API Portal, which is available at the website <https://www.kb.cz/en/api>).

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