

## 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.

## 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 repayment         | Interest rate       | APR  |
| Total amount to be repaid | Risk life insurance | 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>). You can use [Postman example](#) project to simply call Mortgage Calculator with Postman application.