

# The MONETA Clementia Foundation has already waived over CZK 22 million in debts for its clients in need

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**MONETA Money Bank, through its MONETA Clementia Foundation, has waived more than CZK 22 million for its clients who got into financial difficulties through no fault of their own. The bank set up the Foundation in May 2021, and in ten months of this year it has already forgiven the financial obligations of clients in critical life situations in the total amount of CZK 7.3 million.**

During this year, a total of 86 clients, whose lives have been complicated by their own serious illness, the illness or death of family members, inherited debts, or other tragic events such as a natural disaster or a house fire, have applied for debt relief. The Foundation granted applications in 21 cases, for which it forgave a total of CZK 7.3 million. *"We are here for those who have fallen into a difficult life situation for reasons that could not have been prevented. We are not indifferent to their fates, which is why we started the foundation three years ago,"* said Zuzana Filipová, Director of Communication and Sustainability of the MONETA Group.

A successful applicant this year was, for example, Ms Markéta, who took out a loan with her husband from a building savings fund and subsequently also a mortgage. Although Markéta's husband became ill with cancer, they continued to meet their obligations properly. *"My husband was treated, after which everything looked good and he returned to work. Our second son was born. But the disease came back again and with greater force. Despite a great struggle, my husband, unfortunately, lost and died last February. I was left alone with my children, aged 4 and 2. I am still on parental leave, receiving parental allowance and widow's and orphan's pensions,"* Markéta wrote to the MONETA Clementia Foundation, whose Board of Directors subsequently decided to waive Markéta's remaining debt in order to alleviate her difficult situation at least in this way.

Applicants from among those who are unable to continue to pay their financial obligations, as well as their minor children to whom liabilities in the form of loans, mortgages or commercial credits have been transferred as part of inheritance proceedings, victims of crimes and unintentional car accidents with subsequent permanent health damage can apply for assistance via an online form on the MONETA Clementia Foundation's website, available at [www.clementia.cz](http://www.clementia.cz). "If the application is successful, the Foundation prepares the necessary steps for debt relief,

For more information, please contact:  
Zuzana Filipová, mob.: +420 702 246 545, [zuzana.filipova@moneta.cz](mailto:zuzana.filipova@moneta.cz)

Beaufort PR  
Václav Junek, +420 602 426 625, [vaclav.junek@beaufortcz.cz](mailto:vaclav.junek@beaufortcz.cz)

or Media Service [media@moneta.cz](mailto:media@moneta.cz) and [www.moneta.cz](http://www.moneta.cz)



MONETA Money Bank, a.s., which is the controlling person of MONETA holding, is a leading independent Czech bank, servicing clients through its nationwide branch network. The bank has been traded on the Prime Market of Prague Stock Exchange since 2016. The bank has focused on retail and SME oriented business model with a strong position in the consumer and agriculture segments. In addition, the bank provides customers with insurance products and investment funds. MONETA serves more than 13% of the Czech population via an omni-channel distribution strategy which includes 153 branches and 563 ATMs, a market-leading digital banking platform, a call center, auto dealers, building society and mortgage bank, brokers and leasing partners.

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and the client receives a certificate of debt relief at the end of the process," said Stanislava Hejnová, Chair of the Foundation's Board of Directors.

For more information, please contact:  
Zuzana Filipová, mob.: +420 702 246 545, [zuzana.filipova@moneta.cz](mailto:zuzana.filipova@moneta.cz)

Beaufort PR  
Václav Junek, +420 602 426 625, [vaclav.junek@beaufortcz.cz](mailto:vaclav.junek@beaufortcz.cz)

or Media Service [media@moneta.cz](mailto:media@moneta.cz) and [www.moneta.cz](http://www.moneta.cz)



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