

CASH LOAN AGREEMENT

This Agreement was prepared on by and between Bank Handlowy w Warszawie S.A. with its registered office in Warsaw, ul. Senatorska 16, 00-923 Warsaw, entered in the Register of Entrepreneurs of the National Court Register by the District Court for the Capital City of Warsaw in Warsaw, 12th Commercial Division of the National Court Register, under number KRS 000 0001538; tax ID number (NIP) 526-030-02-91, with share capital of PLN 522,638,400, fully paid-up, hereinafter the "Bank", acting through a credit intermediary

.....
Credit intermediary name, registered office

AND BORROWER 1

FORENAME
 SURNAME
 PESEL (PERSONAL IDENTIFICATION NUMBER)
 ID/RESIDENCE PERMIT CARD:
 NO EXPIRY DATE EXPIRY DATE
 PASSPORT:
 EXPIRY DATE
 REGISTERED RESIDENCE ADDRESS
 STREET/NUMBER
 CITY/TOWN ZIP
 CURRENT RESIDENCE ADDRESS (please enter if different than that of registered residence)
 STREET/NUMBER
 CITY/TOWN ZIP

BORROWER 2

FORENAME
 SURNAME
 PESEL (PERSONAL IDENTIFICATION NUMBER)
 ID/RESIDENCE PERMIT CARD:
 NO EXPIRY DATE EXPIRY DATE
 PASSPORT:
 EXPIRY DATE
 REGISTERED RESIDENCE ADDRESS
 STREET/NUMBER
 CITY/TOWN ZIP
 CURRENT RESIDENCE ADDRESS (please enter if different than that of registered residence)
 STREET/NUMBER
 CITY/TOWN ZIP

ARTICLE 1. THE DISBURSEMENT OF THE LOAN WILL TAKE THE FORM OF

TRANSFER TO THE FOLLOWING ACCOUNTS NOMINATED BY THE BORROWER

1. ACCOUNT NAME(S)
 BANK NAME / BRANCH ACCOUNT

 REFERENCE
 LOAN AMOUNT

2. ACCOUNT NAME(S)
 BANK NAME / BRANCH ACCOUNT

 REFERENCE
 LOAN AMOUNT

3. ACCOUNT NAME(S)
 BANK NAME / BRANCH ACCOUNT

 REFERENCE
 LOAN AMOUNT

4. ACCOUNT NAME(S)
 BANK NAME / BRANCH ACCOUNT

 REFERENCE
 LOAN AMOUNT

5. ACCOUNT NAME(S)
 BANK NAME / BRANCH ACCOUNT

 REFERENCE
 LOAN AMOUNT

CASH AT A BRANCH
 LOAN AMOUNT

CONTINUED IN THE APPENDIX TO THE AGREEMENT

ARTICLE 2. TERMS AND CONDITIONS AND LOAN REPAYMENT

- The Bank hereby extends a cash loan (hereinafter the "Loan") to the Borrower on the terms and conditions as set out in this Agreement (hereinafter the "Agreement").
- Total Loan Amount (PLN):**
(the total of all money that the Bank disburses to the Borrower under this Agreement as set out in Article 1, without the credit-financed costs of the Loan)
- Total Loan Cost (PLN):** - all costs that the Borrower is obliged to incur, comprising:
 - commission;
 - all handling fees;
 - interest for the entire term of this Agreement, calculated on the basis of the Loan Interest relevant for the first interest period as specified in Article 2.5;
- 4. Total Amount Due from the Borrower (PLN):**
(the aggregate of the Total Loan Cost and Total Loan Amount)
- The **Loan Interest** is floating and is set to % per annum in the first interest period, and is a sum of the WIBOR 3M reference rate (or the reference rate of the National Bank of Poland increased by 0.2 percentage points in the case described in Clause 56) prevailing at the Bank in the first interest period and the Bank's fixed margin of percentage points, subject to Article 3.4. The WIBOR reference rate is an interest rate of loans denominated in Polish zlotys on the interbank market in Poland. The calculation and changes of the WIBOR reference rate effective at the Bank are described in Article 3.
- Effective Annual Percentage Rate (APR) (%)**
 The following assumptions have been made for the calculation of APR and the Total Amount Due:
 - the Loan Interest specified in Article 2.5 is fixed for the entire period of lending;
 - the Agreement will remain effective for the duration of its term and both the Bank and the Borrower will meet the obligations hereunder by the dates fixed herein;
 - the due date for the first payment falls one month after the Loan disbursement;
 - the amounts disbursed and repaid by the respective parties to this Loan Agreement do not have to be equal or be paid at regular intervals;
 - the first Loan disbursement date will be adopted as the commencement date;
 - intervals between dates used for calculation purposes will be expressed in full years or fractions of a year, with the year understood as 365 days, or 366 days for leap years, 52 weeks or twelve equal months. It is assumed that an equal month is 30.41666 days. Calculation results will be presented rounded to at least one decimal place, provided that if the digit in the next decimal place after the one chosen by the calculating person is below 5, such digit will be ignored, and if it is equal to or higher than 5, the preceding digit will be increased by 1.
- The **Bank assesses and charges the following commission on the Loan disbursement (PLN)**
 The commission is credit-financed by the Bank and included in the Disbursed Loan Amount and the Total Loan Cost.
- Disbursed Loan Amount (PLN)**
(the aggregate of all money disbursed under this Agreement, including the credit-financed Loan costs, i.e. the commission and Insurance premium).
- Number of monthly payments**
- Monthly payment amount (PLN)** calculated based on the Loan Interest specified in Article 2.5, including the handling fee of (PLN)
- First payment due date**
- Daily Interest accruing** on the Total Loan Amount disbursed to the Borrower (PLN)
- Subsequent payment due date** (crediting of the loan account) day of each month
- Last payment due date**
- Insurance premium credit-financed by the Bank (PLN):** (the Insurance is optional and not a condition of the Loan or any terms thereof)
- This Agreement is valid for a fixed period and continue until
(ast payment due date), provided that the Borrower shall be effectively released from their obligations and liabilities under this Agreement after the Bank receives all amounts due hereunder.
- The Bank shall disburse the Total Loan Amount determined in Article 2.2 to the Borrower within one business day after the date of this Agreement. Such disbursement shall each time take the form defined in Article 1 hereof.
- Loan Account:**

ARTICLE 3. LOAN INTEREST, FEES, COMMISSIONS AND COSTS

- The Bank shall assess interest on the Disbursed Loan Amount using a declining balance method (i.e. on the balance of the principal resulting from the current amount of debt on the Loan).
- The Bank shall start to assess interest as of the date of the Loan disbursement by the Bank.
- The Bank shall continue to assess interest until the date preceding full repayment of the Loan.
- The WIBOR 3M reference rate applicable at the Bank during the first interest period shall be the rate published two business days before the date of the credit decision. The WIBOR 3M reference rate applicable at the Bank may not be negative. If on the day of fixing the WIBOR 3M reference rate applicable at the Bank has a negative value, the WIBOR 3M reference rate applicable at the Bank shall be 0%. The WIBOR 3M reference rates for each subsequent interest period shall be fixed two business days before the commencement of each new interest period. Except as set out in Article 3.5, the first interest period shall end after two months, counting from the date of the first payment on the Loan, and each subsequent interest period shall be three months up and until the Loan has been fully repaid, to commence on the date stipulated in the Agreement as the due date for the respective Loan payment and end after the lapse of three months, on the day preceding the date which corresponds to the first day of the interest period.
- If the time limit for subsequent payments set out in Article 2.13 is changed, the interest period in which such a change occurs shall be shortened or prolonged as appropriate to reflect that change and each subsequent interest period shall commence on the newly agreed payment due date.
- The Maximum Loan Interest, which is determined by the laws and regulations, cannot exceed twice the sum of the reference rate of the National Bank of Poland and 3.5 percentage points (twice the statutory interest). If the Loan Interest is adjusted as a result of adjustment of the legally established amount of maximum interest, the Bank shall notify the Borrower of such an adjustment immediately once it is made as provided in Article 3.11.
- A change to the WIBOR 3M reference rate (or the reference rate of the National Bank of Poland increased by 0.2 percentage points in the case described in Clause 56) shall not constitute an amendment to the Agreement. If the WIBOR 3M reference rate (or the reference rate of the National Bank of Poland increased by 0.2 percentage points in the case described in Clause 56) changes, the Loan Interest will be affected and so will the amount of the monthly principal and interest payment on the Loan.

8. The Bank shall notify the Borrower of each change in the Loan Interest because of the adjusted WIBOR 3M reference rate (or the reference rate of the National Bank of Poland increased by 0.2 percentage points in the case described in Clause 56) in the manner described in Article 3.11.
9. At any time during the term hereof, the Borrower, at their own request, may receive a free repayment schedule.
10. The Bank hereby advises the Borrower that using a floating interest-rate Loan entails the risk of rises in service charges during the term of the Agreement.
11. The Bank shall notify the Borrower of the amount of the Loan Interest, payments in the first interest period and in each subsequent interest period if these are to change. Such a notice shall be given in writing or electronically.
12. Except as set out in Article 3.4, Article 3.6-7 and Article 3.10, the Borrower shall repay the Loan in equal, monthly principal and interest payments.
13. The Bank shall charge interest on the Loan granted at the Loan Interest rate determined in accordance with Article 2.5 and Article 3.4, taking into account the maximum interest amount determined pursuant to the generally applicable provisions of law, at monthly intervals, computed based on the assumption that one year is 360 days and one month is 30 days.
14. Each Loan payment shall be rounded to full zlotys and the resulting differences shall be accounted for in the last balancing payment, in accordance with Article 3.19.
15. The Bank may assess and charge the Borrower fees and commissions as stipulated in the Agreement. The amounts of such fees and commissions are determined in Article 6 hereof.
16. To ensure voluntary payment of any outstanding amounts by the Borrower upon failure to make payment when due, the Bank may take measures to collect the debt, subject to the following rules.
- 1) Debt collection includes but is not limited to: phone reminders, mail reminders, SMS messages, email messages, facsimile messages and other measures to be taken either by the Bank or by other entities used by the Bank to handle debt collection and cases at the stage of court enforcement proceedings.
 - 2) If one measure of debt collection is used, this shall not operate as waiver by the Bank of any other measure, specifically sending a letter of reminder does not restrict the possibility of using phone reminders.
17. The Bank may add any outstanding amounts assessed as due and payable in accordance with Article 3.15 and Article 6 of the Agreement to the amount of the next payment due.
18. Contractual default interest equal to twice the sum of the reference rate of the National Bank of Poland and 5.5 percentage points (twice the statutory default interest) shall be due and payable to the Bank until the debt payment date for default in Loan repayment.
- As at the date of this Agreement, the default interest is % per annum. If the reference rate of the National Bank of Poland is adjusted as a result of a legally required adjustment, the Bank shall notify the Borrower of such an adjustment in writing or by email immediately once it is made.
19. The last payment can be a balancing payment which will comprise a principal payment and any outstanding interest or charges. The Bank shall notify the Borrower in writing or electronically of the amount of such balancing payment before it becomes due.
20. Any Loan payment shall be considered made if the loan account indicated in Article 2.18 is credited with the required amount.
21. If the Borrower chooses to set up automated Cash Loan payments, the Bank will disable the automated payment service after the liabilities under this Agreement are repaid.
22. If the Loan payment due date falls on a Saturday or public holiday, the due date shall be the first business day after that date.
23. The Bank reserves the right to set off any incoming Loan payments against the Bank's claims under the Loan in the following order of precedence:
- 1) fees and commissions due;
 - 2) default interest;
 - 3) principal interest due;
 - 4) balance of the principal due.
24. The Borrower shall be entitled to make an early repayment of the Loan, whether in full or in part. A full early repayment of the Loan does not require that the Bank be contacted and an amendment to the Agreement be executed.
25. A partial early repayment does not require that the Client contact the Bank and:
- 1) shall result in interest being assessed on the balance of the principal due after such partial repayment of the Loan in the current interest period;
 - 2) shall not affect the amount of the capital and interest payment due for the current interest period (the payment amount will be adjusted as the interest period changes);
 - 3) shall not release the Borrower from payment of the amount due for the current settlement period if the amount of repayment does not exceed that of the next due principal and interest payment;
 - 4) shall release the Borrower from payment of the amount due for the upcoming settlement period but shall not release them from payment of the amounts due for subsequent Loan settlement periods, which shall be payable as scheduled, if the amount of repayment exceeds the next due principal and interest payment;
 - 5) shall not require an amendment to this Agreement;
 - 6) shall not shorten the loan term; shortening that term is a separate activity available at the Borrower's request, upon the Bank's consent, and subject to entering into an amendment to the Agreement.
26. In the event of early repayment of the Loan, the Borrower shall not be obliged to pay interest on the amount repaid early for the remainder of the term hereof.
27. Upon the Borrower's request and subject to the Bank's prior consent, the Bank may change the amounts, number and due dates of the Loan payments specified in the Agreement, having first agreed such changes with the Borrower via the Telephone Banking Service or the e-Banking Service. Each such change shall be subject to the fee stipulated in Article 6 and shall be confirmed by a letter or amendment hereto sent by the Bank. The due date of payment can be changed no more than three times throughout the term hereof and no more often than once every half year.
28. The Borrower may terminate the Agreement at any time upon a 30 days' notice.
29. If the Borrower is in breach of the terms and conditions of the Loan or loses their creditworthiness, the Bank may terminate the Loan Agreement upon a 30 days' notice.
30. If the Borrower fails to repay their liabilities to the Bank by the date determined in such notice, the full Loan amount plus any interest and fees due shall become due and payable.
31. The Agreement shall expire upon the death of all Borrowers.
32. The Bank shall settle accounts with the Borrower within 14 days after the last Loan payment is made. The Bank will transfer the amount of overpayment, if any, to the account from which such overpayment has been made, or if such account number cannot be identified, to the account designated by the Borrower, or the Bank will make such amount available as a cash payout at a Bank branch. The Borrower may give an instruction to have any overpayment paid back by mail, at a branch, via the Citibank Online e-Banking Service or via the Telephone Banking Service upon authentication with the CitiPhone PIN (a confidential six-digit number used to verify the Bank's client identity during interaction with the Bank over CitiPhone). If the Borrower does not designate any account for the purposes of

- transferring the overpayment, but holds an account with the Bank, the Bank shall transfer the overpayment to that account.
33. The Bank shall be entitled to charge default interest corresponding to the contractual default interest determined in Article 3.18 hereof on any amounts due under this Agreement and not repaid by the due date, until full repayment of debt to the Bank, including beyond the expiry hereof.
34. Should the Client default on their financial obligations under the Agreement, the Client may be required to cover court costs and enforcement proceedings fees in accordance with the Act of 17 November 1964 - Code of Civil Procedure, the Act on Court Costs in Civil Cases of 28 July 2005, the Act on Court Enforcement Officers and Enforcement of 29 August 1997, the Regulation of the Minister of Justice of 22 October 2015 on fees for lawyers and the Regulation of the Minister of Justice of 22 October 2015 on fees for attorneys-at-law.
35. If the Loan is taken out by two Borrowers, they shall be jointly and severally liable for its repayment, which means that the Bank may demand full repayment of the Loan from either of the Borrowers individually or from both Borrowers jointly, at the Bank's discretion.
36. The Bank may contact the Borrower for any issue relating to the performance of this Agreement by:
- 1) voice messages or SMS text messages to the primary mobile phone number provided by the Borrower;
 - 2) e-mail messages to the primary e-mail address provided by the Borrower;
 - 3) letters; or
 - 4) Citibank Online e-Banking Service, which is a channel of access to information about the Bank's products and enables submission of instructions or statements via the Internet, except the mobile application for mobile devices, i.e. CitiMobile.
37. The Agreement is not subject to Article 131.1.2(b) and Article 131.2 of the Act on Universal Duty to Defend the Republic of Poland of 21 November 1967.
38. The Bank hereby warns of criminal liability under Article 297 § 1 of the Penal Code for the submission of a document that is forged, tampered with or unreliable, falsely certifies an untrue statement or is an unreliable written statement.
39. The Bank hereby informs the Client that in cases defined in the Banking Law and the Act on Disclosures of Business Information and Exchange of Business Data, personal data of Clients may be passed to:
- 1) the Banking Register System kept by the Polish Bank Association with its registered office in Warsaw and to Biuro Informacji Kredytowej S.A. (Credit Information Bureau) having its registered office in Warsaw and, through their intermediation, to the financial institutions being subsidiaries of banks, in connection with liabilities arising under this Agreement. The said data may be processed by the aforesaid entities without the Borrower's consent for up to 5 years after the expiry of the liability if the delay in performing an obligation under the Agreement exceed 60 days, following which the Bank informs the Borrower about its intention to process the Borrower's data but the obligation is not performed for another 30 days;
 - 2) credit bureaus - with regard to liabilities arising under agreements made with the Bank:
 - a) if their total value exceeds PLN200, they are due for at least 30 days, and if at least one month has lapsed from a call to pay being issued to the Client;
 - b) where 6 years have not lapsed from the liability due date or where 6 years have not lapsed from the claim determination date for claims determined by the final and absolute decision of a court or other authority designated to resolve particular types of cases or by a decision of an arbitration court, or for claims determined under a court settlement or under an arbitration court settlement or under a settlement facilitated by a mediator and approved by the court;
 - 3) entities referred to in Article 6a through 6d of the Banking Law Act, including the ones to whom the Bank has commissioned the collection of its receivables.
40. The Borrower is obliged to notify the Bank immediately if the Borrower has filed a petition in bankruptcy.
41. The Bank is entitled to change the fees set out in Article 6 or to introduce new fees within 6 months of the occurrence of any of the following circumstances:
- 1) implementation of any new services or change in the range of the existing services, for the purpose of due performance of the Agreement, pursuant to the rules specified in the Agreement, provided that changes in the fees shall apply exclusively to new or modified services;
 - 2) amendment to existing or adoption of new laws, recommendations, instructions or guidelines issued by supervisory authorities regarding performance of the Agreement in respect of fees or commissions collected for state authorities, local government authorities or courts or in respect of new activities or a new form of activities carried out by the Bank;
 - 3) increase in actual costs incurred by the Bank in connection with provision of a service under the Agreement or in the labor intensity of such service;
 - 4) inflation rate (an increase in prices of consumer goods and services) equaling at least 2% for the previous calendar month, year on year, as published by the Central Statistical Office.
42. Any change in fees referred to in Article 3.41 in respect of the fees determined in Article 6 may not:
- 1) lead to a rise in the fee by more than 200% of the previous amount; or
 - 2) be made more often than once a quarter.
43. The restriction provided in Article 3.42(1) does not apply if:
- 1) a new fee is established; or
 - 2) the existing fee is PLN 0.
44. The Bank shall be entitled to waive or reduce any fees specified in the Agreement.
45. The Bank shall notify the Borrower immediately of each such change as is referred to in Clause 41 no later than two months before such change becomes effective. The Bank shall promptly send the amended provisions of this Agreement to the last known mailing address of the Borrower or to their primary e-mail address. If the Borrower refuses to accept such amendments, the Borrower may terminate this Agreement by notifying the Bank in writing within 14 days of receipt of the notice of the given change, upon a 30 days' notice. Upon the termination hereof, all claims that the Bank may have under this Agreement shall become due and payable. Should the right to terminate not be exercised, such a change shall be considered as approved by the Borrower and binding upon the parties as of the effective date of the amended provisions hereof.
46. The Bank shall accept grievances and complaints from Clients in:
- 1) written form - submitted personally at a Bank Branch during the working hours of the Branch or sent to the following address: Citi Handlowy, Departament Obslugi Reklamacji i Zapytań Klientów, ul. Golezowska 6, 01-249 Warszawa, Poland;
 - 2) oral form - made by phone or personally for the record during the Client's visit at a Bank Branch;
 - 3) electronic form - sent to the email address of the Bank, via Citibank Online after logging in using the tab "Contact the bank" and on the website at www.citibank.pl using the complaint form.
- The up-to-date contact details for submitting grievances and complaints are available on the Bank's website (www.citibank.pl).

Upon the Client's request, the Bank shall confirm the receipt of a grievance or complaint in writing or otherwise as agreed with the Client.

The Client may submit a grievance or complaint through an attorney holding a power of attorney in written form certified by a notary, in the form of a notarial deed or granted by the Client at a Bank Branch in ordinary written form in the presence of an employee of the Bank.

47. To facilitate and expedite thorough examination of the grievance or complaint by the Bank, it should be submitted immediately after the Client becomes aware of any reservations, unless this circumstance has no impact on the manner of handling the grievance or complaint. The Bank may ask the Client to present any supplementary information and documents necessary to examine the grievance or complaint. To enable quick and effective examination of the grievance or complaint, it is recommended that the grievance/complaint should contain: the first name and surname, the PESEL number or the number of the identity document, a description of the event to which it refers, an indication of the reported negligence, the name of the employee dealing with the Client (or circumstances enabling his/her identification), and in the case of incurring a loss - a precise indication of the Client's claim resulting from the irregularities, a signature consistent with the specimen signature card held by the Bank.
48. The Client shall be informed about the results of the grievance or complaint examination process without undue delay, but not later than within 30 days of receiving the complaint by the Bank.
49. In particularly complicated cases which make it impossible to examine the grievance or complaint and respond to it within the period referred to in Clause 48 above, the Bank shall send a notification to the Client where it will:
 - 1) explain the reasons for the delay;
 - 2) indicate the circumstances that need to be determined to examine the case;
 - 3) specify the expected time for examining and responding to the grievance or complaint, which may not exceed 60 days from the date of receiving the grievance or complaint.
50. The Bank may respond to a grievance or complaint:
 - 1) in a paper letter sent to the current mailing address of the Client;
 - 2) using another durable data carrier, i.e. an SMS message, sent to the Client's phone number communicated to the Bank if the Client's claims are accepted;
 - 3) upon the Client's request - by email to the Client's email address communicated to the Bank;
 - 4) via the Citibank Online e-Banking Service - as a copy of a message sent at the same time in the manner specified in subparagraph 1), 2) or 3).
51. The Bank hereby informs its Clients that:
 - 1) the Bank's operations are regulated by the Polish Financial Supervision Authority and the Inspector General for the Protection of Personal Data;
 - 2) the Borrower has the right to turn to the Financial Ombudsman for help;
 - 3) the competent authority in charge of consumer protection is the President of the Office of Competition and Consumer Protection.
52. The Bank informs the Client that he/she may opt for out-of-court dispute resolution procedures:
 - 1) before the Banking Arbitrator at the Polish Bank Association, in accordance with the Consumer Arbitration in Banking Rules, which are available as at the Agreement signing date on the following website: www.zbnp.pl/arbitrator, where the amount in dispute does not exceed PLN 12,000, based on a written or electronic application of the Client with one of the following enclosures: a document confirming that the complaint proceeding at the Bank has been closed or the Client's statement that they have not received any reply to their complaint from the Bank within 30 days of its submission;
 - 2) before the Financial Ombudsman, on the terms specified in the Act of 5 August 2015 on Examining Complaints by Entities of the Financial Market and on the Financial Ombudsman, upon the Client's application filed if their claims have not been accepted by the Bank. The Financial Ombudsman's website is available at: <http://rf.gov.pl/>;
 - 3) before the Arbitration Court at the Polish Financial Supervision Authority in accordance with the Rules of that Court. For more information about the Arbitration Court visit the website at http://www.knf.gov.pl/regulacje/Sad_Polubowny/. Before making a decision to refer the dispute to the Arbitration Court, the Client should read the Rules of the Court and the Rate Table.
53. Any amendments to the Agreement must be made in writing, otherwise being null and void, provided that 'in writing' also means any forms considered by law as equivalent to 'in writing', especially the electronic form as set forth in Article 7 of the Banking Law Act of 29 August 1997.
54. For a consolidation loan (if the Loan is allocated to repayment of loans/credit facilities held with other banks), the Borrowers agree to repay and close all consolidated liabilities listed in Article 1 hereof.
55. The Bank informs the Borrowers that the amounts designated in Article 1, allocated to repayment of other liabilities, were determined on the date of the credit decision and are subject to change depending on the number of days that have passed between taking that decision and disbursing the Loan. This is because the principal of the consolidated liability is calculated as at the date of the credit decision and additional interest due for repayment will occur for each day of using the liability being so repaid from the date of the credit decision through the date of Loan disbursement.
56. The Bank shall use the reference rate of the National Bank of Poland increased by 0.2 percentage points instead of the WIBOR 3M reference rate:
 - 1) if the WIBOR 3M reference rate is no longer calculated; or
 - 2) if the WIBOR 3M reference rate is changed significantly, which means a change to the WIBOR 3M reference rate that is considered and communicated as significant by the administrator (natural or legal person exercising control over the calculation of the reference rate); or
 - 3) in case of a regulatory event, which means a situation where the WIBOR 3M reference rate or the administrator of such rate does not comply or stops complying with the requirements arising from applicable legal regulations.
57. The reference rate is the base interest rate of the National Bank of Poland, which specifies the yield on 7-day money market bills of the National Bank of Poland. It is announced by the National Bank of Poland and published on its website.
58. If the Bank uses the reference rate of the National Bank of Poland increased by 0.2 percentage points, the value of the reference rate for each subsequent interest period shall be fixed two business days before the commencement of each new interest period. The sum of the value of the reference rate of the National Bank of Poland and 0.2 percentage points may not be negative. If the sum of the value of the reference rate of the National Bank of Poland and 0.2 percentage points is negative, it shall be assumed to be 0%.

ARTICLE 4. INSURANCE

1. The terms and conditions of use of the insurance cover shall be governed by the General Terms and Conditions of the "Safe Installments" Insurance.
2. The Borrower shall pay the cost of the insurance premium indicated in Article 2.15 hereof under the Insurance contract and the amount of premium shall be determined by the separately indicated insurance variant and charged upfront for the entire period of insurance coverage.
3. If the insurance coverage described in the General Terms and Conditions of the "Safe Installments" Insurance is terminated early, the insurer shall pay back the premium for the unused period of cover. The Bank shall reduce the balance of the principal amount of the Loan by the premium refund received by the Bank. The refund amount shall be determined in accordance with the rules for refunds of insurance premiums described in the General Terms and Conditions of Insurance.
4. Upon the occurrence of an insured event, the Borrower shall be obliged to continue to repay their Loan in compliance with the Agreement, save that the insurance benefit paid to the Bank shall be credited against the Loan repayment.
5. The Borrower may cancel the insurance cover by giving notice of cancellation at a Bank Branch or via the Citibank Online e-Banking Service, or via the Telephone Banking Service.

ARTICLE 5. RIGHT OF WITHDRAWAL

1. The Borrower may withdraw from the Agreement within 14 days of its conclusion.
2. The time limit for withdrawal is deemed met if and to the extent that the Borrower sends or delivers to the Bank a notice of withdrawal from the Agreement before the expiry thereof. Such a notice can be substantially as indicated in the form handed out to the Borrower at the time of entering into the Agreement.
3. The Borrower shall repay the Total Loan Amount determined in Article 2.2, including the Daily Interest for each day between the date of Loan disbursement and the date of the Total Loan Amount repayment, to the Bank, to the Bank's account nominated in Article 2.18, immediately but no later than within 30 days of the notice of withdrawal from the Agreement. The amount of Daily Interest is determined in Article 2.12 hereof.

ARTICLE 6. TABLE OF FEES AND COMMISSIONS

The commission accruing on the Total Loan Amount disbursed to the Borrower.	No more than 20%.
Fee for each change in the amount, number or due dates of Loan payments, payable with the subsequent Loan payment.	PLN 50
Fee for the issue of certificates relating to the Loan account or expiry of the Loan Agreement or of copies of supporting documents for the transactions made.	PLN 35
Handling fee for the administration of the Loan, included in the monthly Loan payment.	No more than PLN 40.

ARTICLE 7. REPRESENTATIONS OF THE BORROWER(S)

1. I represent that all the data and information provided to the Bank and contained in the submitted documents or declarations for the purposes of granting the Loan and concluding this Agreement are true.
2. I represent that I have been advised and I am aware of the risk related to using a Loan with a floating interest rate.
3. I hereby give consent for the Bank to take any measures to confirm the accuracy of the data supplied by me in applying for the Loan, including but not limited to that contained in the cash loan application, in the Agreement and in the documents submitted.
4. I hereby represent that I have been advised of my right to withdraw from the Agreement within 14 days of its conclusion and I have received a form of notice of withdrawal from the Agreement.
5. I represent that I have read the contents and the terms and conditions contained in the Agreement before concluding this Agreement, I understand them and I have received the following documents:
 - 1) Consumer Credit Information Form;
 - 2) Credit Intermediary Data Form (if applicable);
 - 3) Statement of the Borrower(s) concerning acceptance of currency risk in connection with applying for a cash loan (if the currency of income is not the zloty);
 - 4) Notice of Withdrawal from the Loan Agreement Form;
 - 5) Information on the Credit Risk and Floating Interest Rate Risk;
 - 6) Information on Personal Data Processing.
6. I represent that:
 - 1) I have received from the Bank any and all information required to make a decision concerning the credit liability being incurred;
 - 2) the Bank has explained any and all doubts I have raised;
 - 3) I am aware of the risks connected with the credit liability being incurred, including the risk related to the floating interest rate.
 - 4) I am aware of the currency risk connected with the loan being taken out in a foreign currency, i.e. a currency different from the currency of my income, and I confirm the contents of the statements included in the form referred to in Article 8.6(3) (if the currency of income is not the zloty).

ARTICLE 8. FINAL PROVISIONS

1. The Borrower is obliged to notify the Bank of each change of their address details held by the Bank, including phone numbers, registered residence address and/or mailing address and the details of their employer. Any notices given by the Bank to the Borrower shall be delivered to the last mailing address provided by the Borrower or to the e-mail address nominated by the Borrower.

.....
SIGNATURE OF BORROWER 1

.....
SIGNATURE OF BORROWER 2

I agree to my spouse taking a loan at the Bank on the terms and conditions specified in this Agreement.

Details of the Spouse of Borrower 1:

.....
FULL NAME

.....
PESEL number

I represent that I have received and read the Information on Personal Data Processing.

.....
SIGNATURE OF THE SPOUSE OF BORROWER 1

.....
SIGNATURE OF THE BANK'S AUTHORIZED SIGNATORY

TEMP LATE