

.....  
(lender's stamp)

.....  
(city/town and date)

## Application for support, credit commitment or loan to repay a debt for a borrower<sup>1)2)</sup> who took out a housing loan<sup>3)</sup> and is in a difficult financial situation

Pursuant to Article 6(1) of the Act of 9 October 2015 on support for borrowers who have a housing loan and are in a difficult financial situation (Journal of Laws 2022.298 of 07/02/2022) I would like to apply for: support/credit commitment/loan to repay a debt<sup>4)</sup> resulting from the housing loan granted

under the housing loan agreement no. ....

### PERSONAL DATA OF THE BORROWER

|                                                       |                          |  |
|-------------------------------------------------------|--------------------------|--|
| <b>FIRST AND LAST NAME:</b>                           |                          |  |
| <b>ADDRESS OF RESIDENCE:</b>                          |                          |  |
| <b>ID CARD OR OTHER DOCUMENT CONFIRMING IDENTITY:</b> | <b>TYPE OF DOCUMENT:</b> |  |
|                                                       | <b>NUMBER:</b>           |  |
| <b>PESEL (Personal ID number)<sup>5)</sup>:</b>       |                          |  |

.....  
(date and borrower's signature<sup>6)</sup>)  
(signature is not required if the application is sent in an electronic form)

I have been informed of the consequences of obtaining undue support or undue loan to repay a debt - in the event of obtaining undue support or undue loan the borrower shall return the funds equal to the amount of the granted support or loan to pay a debt along with statutory interest accrued since the day on which Bank Gospodarstwa Krajowego made the funds under the support or loan to repay a debt available to the Borrower, within 30 days from the delivery of a written notice from Bank Gospodarstwa Krajowego of obtaining undue support or undue loan to repay a debt.

If I do not meet the conditions of being granted the support or loan to repay a debt, I request information justifying the rejection to be sent without delay:

- to my email address available in the Bank's system
- in a message sent via Citibank Online
- by mail to my mailing address available in the Bank's system.

.....  
(date and signature of the borrower(s)<sup>7)</sup>)  
(signature is not required if the application is sent in an electronic form)

1) "Borrower" means a person or persons who remain in a joint household, obliged to repay a housing loan.  
 2) The borrower should complete white fields and the field regarding the number of the housing loan agreement. Please fill in the application in legible block letters. The application and appendices are to be submitted jointly by all borrowers obliged to repay the housing loan referred to in the application. If the application is submitted by more than one borrower, please complete an appropriate number of copies of Appendix 3 to the application, regarding the details of the other borrowers.  
 3) "Housing loan" means a housing loan referred to in Article 2(2) and 2(3) of the Act of 9 October 2015 on support for borrowers who have a housing loan and are in a difficult financial situation.  
 4) Please, delete if not applicable.  
 5) If assigned.  
 6) To be completed and signed by the borrower whose data are entered on the first page of the application. If the application is submitted by more than one borrower, the other borrowers should provide their personal details in Appendix 3 to the application.  
 7) The declaration is to be signed by all borrowers submitting the application.

I am aware of criminal liability under Article 233 § 1 of the Act of 6 June 1997 - Criminal Code (Journal of Laws of 2019, item 1950) for making false statements regarding:

- 1) the emergence of circumstances constituting the basis for granting support or a loan to repay a debt (premises referred to in Article 3(1) of the Act constituting the basis for applying for support or loan to repay a debt),
- 2) conditions of all insurance agreements, under which I am entitled to loss-of-job benefit, including the deadline for disbursement of benefits under these agreements - if I concluded an insurance agreement regarding loan repayment, ensuring a benefit payment after losing a job,
- 3) the value of the RdD (Installment-to-Income) ratio for the month preceding the month in which the application was submitted if I applied for support or loan to repay a debt pursuant to Article 3(1)(2) of the Act.
- 4) income and the number of members of the household of the borrower - if I applied for support or loan to repay a debt pursuant to Article 3(1)(3) of the Act.

and

- 5) if I applied for a loan to repay a debt - a declaration that the buyer of the real estate is not a family member within the meaning of Article 5(3) of the Act of 27 August 2004 on public funding of healthcare (Journal of Laws of 2021, item 1285, as amended), a person remaining in joint household or a person remaining in a close relationship with the borrower within the meaning of Article 527 § 3 of the Act of 23 April 1964 - Civil Code (Journal of Laws of 2020, items 1740 and 2320 of 2021 item 1509). and I enclose hereto the documents regarding the sale of the real estate financed with the loan.

.....  
 (date and signature of the borrower(s)<sup>8)</sup>  
 (signature is not required if the application is sent in an electronic form)

|             |                                           |                                           |                                                              |                                                              |                                                                                           |                                                                  |
|-------------|-------------------------------------------|-------------------------------------------|--------------------------------------------------------------|--------------------------------------------------------------|-------------------------------------------------------------------------------------------|------------------------------------------------------------------|
| ATTACHMENTS | Attachment No. 1 <input type="checkbox"/> | Attachment No. 2 <input type="checkbox"/> | Attachment No. 3 <input type="checkbox"/><br>Number of items | Attachment No. 4 <input type="checkbox"/><br>Number of items | Preliminary sales contract<br>real estate credited <sup>9)</sup> <input type="checkbox"/> | Other <sup>10)</sup> <input type="checkbox"/><br>Number of items |
|-------------|-------------------------------------------|-------------------------------------------|--------------------------------------------------------------|--------------------------------------------------------------|-------------------------------------------------------------------------------------------|------------------------------------------------------------------|

.....  
 (date, name and surname, position and signature of the person accepting the application)

<sup>8)</sup> To be signed by all borrowers submitting the application.

<sup>9)</sup> When applying for a credit commitment, please enclose a preliminary sale agreement of the real estate financed with the loan.

<sup>10)</sup> Please state the number of documents enclosed to verify the truthfulness of the information and declarations contained in the application.

Appendix 1 to the application<sup>11)</sup>

## Declarations regarding premises of granting support, credit commitment or loan to repay a debt<sup>12)</sup>

|                                                               |                                                                     |                                                                       |                                               |                              |                             |
|---------------------------------------------------------------|---------------------------------------------------------------------|-----------------------------------------------------------------------|-----------------------------------------------|------------------------------|-----------------------------|
| <b>DECLARATIONS REGARDING GRANTING OF</b>                     | SUPPORT <input type="checkbox"/>                                    | CREDIT COMMITMENT <sup>13)</sup> <input type="checkbox"/>             | LOAN TO REPAY A DEBT <input type="checkbox"/> |                              |                             |
| <b>The Borrower declares that as at the application date:</b> |                                                                     |                                                                       |                                               |                              |                             |
| <b>A.1</b>                                                    | the Borrower has already obtained support as prescribed in the Act: |                                                                       |                                               | YES <input type="checkbox"/> | NO <input type="checkbox"/> |
|                                                               | A.1.1                                                               | support is still being disbursed:                                     |                                               | YES <input type="checkbox"/> | NO <input type="checkbox"/> |
|                                                               | A.1.2                                                               | the period of granted support has exceeded 35 months <sup>14)</sup> : |                                               | YES <input type="checkbox"/> | NO <input type="checkbox"/> |

.....  
(date and signature of the borrower)  
(signature is not required if the application is sent in an electronic form)

## Declaration regarding status of a buyer<sup>15)</sup>

I declare that the buyer of the real estate is not a family member within the meaning of Article 5(3) of the Act of 27 August 2004 on public funding of healthcare (Journal of Laws of 2019, item 1373, as amended), a person remaining in joint household or a person remaining in a close relationship with the borrower within the meaning of Article 527 § 3 of the Act of 23 April 1964 - Civil Code (Journal of Laws of 2019, item 1145, as amended).

.....  
(date and signature of the borrower)  
(signature is not required if the application is sent in an electronic form)

<sup>11)</sup> The borrower should complete white fields. Please complete the appendix legibly.

<sup>12)</sup> Every borrower who submits an application for support should complete Appendix 1 to the application. If they applied for a loan to repay a debt - they should provide information and enclose documents regarding the sale of a real estate financed with the loan and make a declaration, subject to criminal liability for making false statements, that the buyer of the real estate is not a family member within the meaning of Article 5(3) of the Act of 27 August 2004 on public funding of healthcare (Journal of Laws of 2019, item 1373, as amended), a person remaining in joint household or a person remaining in a close relationship with the borrower within the meaning of Article 527 § 3 of the Act of 23 April 1964 - Civil Code (Journal of Laws of 2019, item 1145, as amended).

<sup>13)</sup> When applying for a credit commitment, please enclose a preliminary sale agreement of the real estate financed with the loan.

<sup>14)</sup> Support cannot be granted if one of the borrowers has obtained support as prescribed in the Act, unless the support is no longer distributed and the period of the granted support did not exceed 35 months. In such a case, the total period of the support granted to the borrowers to repay a housing loan cannot exceed 36 months.

<sup>15)</sup> To be completed when applying for a loan to repay a debt.

|                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                |                                             |                              |
|------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------|------------------------------|
| FIRST AND LAST NAME OF THE BORROWER:                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                |                                             |                              |
| <b>B. The Borrower declares that as at the application date:</b> |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                |                                             |                              |
| B.1                                                              | the Borrower has the status of an unemployed person                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                | YES <input type="checkbox"/>                | NO <input type="checkbox"/>  |
|                                                                  | If the Borrower has a status of an unemployed person, state how the employment ceased:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                |                                             |                              |
|                                                                  | B.1.1                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | by notice by the borrower                                                                                                                                                      | YES <input type="checkbox"/>                | NO <input type="checkbox"/>  |
|                                                                  | B.1.1.2                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | without notice through the employee's fault in the manner set forth in Article 52 § 1 of the Act of 26 June 1974 - Labor Code (Journal of Laws of 2019, item 1040, as amended) | YES <input type="checkbox"/>                | NO <input type="checkbox"/>  |
| B.2                                                              | The RdD ratio for the month preceding the month in which the application was submitted exceeds 50% <sup>16)</sup>                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                | YES <input type="checkbox"/>                | NO <input type="checkbox"/>  |
| B.3                                                              | Their monthly household income, less the monthly costs of servicing the housing loan, does not exceed:<br>- for a one-person household - double the amount indicated in Article 8(1)(1) of the Act of 12 March 2004 on social welfare (Journal of Laws of 2019, item 1507, as amended), indexed according to the provisions of the Act,<br>- for a multi-person household - the product of double the amount indicated in Article 8(1)(1) of the Act of 12 March 2004 on social welfare, indexed according to the provisions of the Act, and the number of members of the borrower's household. |                                                                                                                                                                                | YES <input type="checkbox"/>                | NO <input type="checkbox"/>  |
| B.4                                                              | The Borrower applies for support, credit commitment or loan to repay a debt under the premise as specified in <sup>17)</sup> :                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | B.1 <input type="checkbox"/> <sup>18)</sup>                                                                                                                                    | B.2 <input type="checkbox"/>                | B.3 <input type="checkbox"/> |
| <b>C. The Borrower declares that as at the application date:</b> |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                |                                             |                              |
| C.1.1                                                            | the Borrower is the owner of a different apartment or single-family house or was the owner of a different apartment or single-family house within 6 months prior to submitting the application                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                | YES <input type="checkbox"/>                | NO <input type="checkbox"/>  |
| C.1.2                                                            | has a cooperative member's ownership right to an apartment or a single-family house in a housing cooperative or had such a right within 6 months prior to submitting the application                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                | YES <input type="checkbox"/>                | NO <input type="checkbox"/>  |
| C.1.3                                                            | has a claim for the transfer to the Borrower of the ownership right to an apartment, single-family house, a cooperative right to an apartment or a single-family house in a housing cooperative, or had such a claim within 6 months prior to submitting the application                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                | YES <input type="checkbox"/>                | NO <input type="checkbox"/>  |
| <b>D. The Borrower declares that:</b>                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                |                                             |                              |
| D.1                                                              | the housing loan was taken out to satisfy housing needs of the borrower                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                | YES <input type="checkbox"/>                | NO <input type="checkbox"/>  |
| D.2                                                              | the housing loan agreement had not been terminated until the day on which the application was submitted <sup>19)</sup>                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                | YES <input type="checkbox"/>                | NO <input type="checkbox"/>  |
| D.3                                                              | as at the application date the Borrower is entitled to a loss-of-job benefit arising out of the concluded insurance agreement regarding loan repayment, ensuring a benefit payment after losing a job                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                | YES <input type="checkbox"/> <sup>20)</sup> | NO <input type="checkbox"/>  |

.....  
(date and signature of the borrower)  
(signature is not required if the application is sent in an electronic form)

<sup>16)</sup> In order to calculate the ratio of the monthly costs of servicing the housing loan to the monthly income (RdD), divide the amount of the monthly principal-and-interest installment (for the month preceding the day on which the application for support, credit commitment or loan to repay a debt was submitted) by the income of the household within the meaning of the Act of 12 March 2004 on social welfare (item E.2 in appendix 2 to the application).

<sup>17)</sup> Please select a premise on the basis of which the borrower applies for support, credit commitment or loan to repay a debt.

<sup>18)</sup> As regards the premise in B.1, it can be selected already when only one of the borrowers has a status of an unemployed person, provided that the employment did not cease without notice through the employee's fault or by notice by the borrower as prescribed in Article 52 § 1 of the Act - Labor Code. If a given borrower applies for support in connection with another borrower submitting the application being entitled to support under the premise in B.1, this option should also be selected. Premises in B.2 and B.3 can be selected only if all borrowers meet the above premises. Support can be granted exclusively based on the same premise being met by all borrowers.

<sup>19)</sup> If the agreement has not been terminated, check YES.

<sup>20)</sup> As regards the premise in D.3, it can be selected already when only one of the borrowers is entitled to a loss-of-job benefit arising out of the concluded insurance agreement regarding loan repayment, ensuring a benefit payment after losing a job. If YES is checked in part D.3, please complete an appropriate number of copies of appendix 4, depending on the number of borrowers submitting the application.

Appendix 2 to the application<sup>21)</sup>

## Borrower's declaration of income and the number of household members or the ratio of monthly costs of servicing the housing loan to the monthly income

| E. Borrower(s) declare(s) that as at the application date: |                                                                                                                                                                                                                                                                                                                                                                                                                             |  |
|------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|
| E.1                                                        | The number of people in the household of the borrower <sup>22)</sup>                                                                                                                                                                                                                                                                                                                                                        |  |
| E.2                                                        | Household income within the meaning of the Act of 12 March 2004 of social welfare <sup>23)</sup>                                                                                                                                                                                                                                                                                                                            |  |
| E.3                                                        | Monthly income per 1 person in household:<br>(Divide the amount in E.2 by the number in E.1)                                                                                                                                                                                                                                                                                                                                |  |
| E.4                                                        | The ratio of the monthly costs of servicing the housing loan to the monthly income (In order to calculate the ratio of the monthly costs of servicing the housing loan to the monthly income of the household, divide the amount of the monthly principal-and-interest installment (for the month preceding the day on which the application for support was submitted) by the income calculated according to reference 23) |  |

.....  
(date and borrower(s) signature<sup>24)</sup>  
(signature is not required if the application is sent in an electronic form)

<sup>21)</sup> Please complete white fields in a legible manner. Please enclose Appendix 2 if applying for support, credit commitment or loan to repay a debt based on the RdD ratio or based on the income of the household less monthly costs of servicing the housing loan - premises in B2 or B3 of Appendix 1 to the application.

<sup>22)</sup> Enter the number of members living in a household in the real estate being financed with the loan.

<sup>23)</sup> Income means income within the meaning of the Act of 12 March 2004 of social welfare.

<sup>24)</sup> To be signed by all borrowers submitting the application.

Appendix 3 to the application

**PERSONAL DETAILS OF THE OTHER BORROWERS<sup>25)</sup>**

|     |                                                |                   |  |
|-----|------------------------------------------------|-------------------|--|
| F.1 | FIRST AND LAST NAME:                           |                   |  |
| F.2 | ADDRESS OF RESIDENCE:                          |                   |  |
| F.3 | ID CARD OR OTHER DOCUMENT CONFIRMING IDENTITY: | TYPE OF DOCUMENT: |  |
|     |                                                | NUMBER:           |  |
| F.4 | PESEL (Personal ID number)                     |                   |  |

.....  
 (date and signature of the borrower)  
 (signature is not required if the application is sent in an electronic form)

<sup>25)</sup> The borrower should complete white fields. Please complete the appendix in legible block letters. To be completed and signed by the borrower whose details are provided in the appendix. If the application is submitted by one borrower, the appendix should not be completed and enclosed with the application.

Appendix 4 to the application

### Details of the insurance agreement regarding loan repayment, ensuring a benefit payment after losing a job<sup>26)</sup>

|            |                                                                                         |                        |          |
|------------|-----------------------------------------------------------------------------------------|------------------------|----------|
| <b>G.1</b> | The above insurance agreement was concluded:                                            | on:<br>(dd-mm-yyyy)    |          |
|            |                                                                                         | Until:<br>(dd-mm-yyyy) |          |
| <b>G.2</b> | Insurer name                                                                            |                        |          |
| <b>G.3</b> | Period of benefit payment under the concluded agreement (from dd-mm-yyyy to dd-mm-yyyy) | from .....             | to ..... |

.....  
(date and borrower(s) signature<sup>27)</sup>)  
(signature is not required if the application is sent in an electronic form)

<sup>26)</sup> The borrower should complete white fields. Please complete the appendix in legible block letters if an insurance agreement has been concluded under which the borrower(s) obliged to repay the housing loan is/are entitled to a loss-of-job benefit.

<sup>27)</sup> To be signed by the borrowers being a party to the insurance agreement.