

Bank Handlowy w Warszawie S.A.
 Team of Legal Collection and Mortgage Loans
 Collection Department
 ul. Moniuszki 2
 90-111 Łódź

Place and date

First and last name

Date of birth

Application for mortgage deferral

Pursuant to Article 73(4) and Article 74 of the Act on crowdfunding for business ventures and on assistance for borrowers of 7 July 2022, a consumer may defer payment of a mortgage loan only in relation to one agreement concluded before 1 July 2022 to satisfy own housing needs if the loan term specified in the agreement ends after 6 months after that date.

During deferral, the borrower does not have to make payments under the agreement, except for the related insurance charges.

The application for mortgage deferral (hereinafter: "**Application**") should be submitted to the Bank before the payment deadline for an installment the borrower wishes to defer, provided that no later than on the last business day of the month in which the installment is due and payable.

1. I apply for deferral of a mortgage facility / mortgage loan:

- under the Mortgage Facility/Mortgage Loan Agreement no.
 ranted by Bank Handlowy w Warszawie S.A (hereinafter: ("**Agreement**").

2. I apply for deferral of payments under the above Agreement:

Please specify the periods for which the payment should be deferred in a given quarter.

NOTE

- 1) In 2022 you can specify two deferral periods for each quarter,
- 2) In 2023 you can specify only one deferral period for each quarter
- 3) You can specify all deferral periods in one application or submit separate applications for each deferral period.

| Quarter in which a payment(s) is/are to be deferred | I request that an installment be deferred that becomes payable and due in: | |
|---|--|--------------------------|
| 3rd quarter of 2022 | August 2022 | <input type="checkbox"/> |
| | September 2022 | <input type="checkbox"/> |
| 4th quarter of 2022 | October 2022 | <input type="checkbox"/> |
| | November 2022 | <input type="checkbox"/> |
| | December 2022 | <input type="checkbox"/> |
| 1st quarter of 2023 | January 2023 | <input type="checkbox"/> |
| | February 2023 | <input type="checkbox"/> |
| | March 2023 | <input type="checkbox"/> |
| 2nd quarter of 2023 | April 2023 | <input type="checkbox"/> |
| | May 2023 | <input type="checkbox"/> |
| | June 2023 | <input type="checkbox"/> |
| 3rd quarter of 2023 | July 2023 | <input type="checkbox"/> |
| | August 2023 | <input type="checkbox"/> |
| | September 2023 | <input type="checkbox"/> |
| 4th quarter of 2023 | October 2023 | <input type="checkbox"/> |
| | November 2023 | <input type="checkbox"/> |
| | December 2023 | <input type="checkbox"/> |

DECLARATIONS:

1. I declare that the Agreement referred to in clause 1 was concluded to satisfy my own housing needs. I am aware of criminal liability for making a false declaration.
2. I declare that I have not applied for mortgage deferral with another bank and that I have not been granted such a deferral by any other bank.
3. I acknowledge that the Bank reserves the right to verify the truthfulness of the made declarations..

The Bank reserves the right to revoke mortgage deferral if a declaration is found to be inconsistent with facts, in which case the borrower shall be obliged to pay the loan in accordance with the schedule under the Agreement.

The Bank acknowledges that this Application, filed and signed by one borrower, has been filed with the knowledge and consent of the other borrowers.

.....
Customer's signature in compliance with the specimen signature provided at the Bank
(signature is not required if the application is sent in an electronic form)