

Bank Handlowy w Warszawie S.A.
 Team of Legal Collection and Mortgage Loans
 Collection Department
 ul. Fabryczna 17
 90-344 Łódź

.....
 place and date

First and last name

date of birth

Application for mortgage deferral in 2024

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

under the Mortgage Facility/Mortgage Loan Agreement no. granted by Bank Handlowy w Warszawie S.A. (hereinafter: "Agreement"). I request that installments be deferred in the following months:

Period in which a payment(s) is/are to be deferred	I request that an installment be deferred that becomes payable and due in (no more than two months in a given period):	
from 1 June 2024 to 31 August 2024	June 2024	<input type="checkbox"/>
	July 2024	<input type="checkbox"/>
	August 2024	<input type="checkbox"/>
from 1 September 2024 to 31 December 2024	September 2024	<input type="checkbox"/>
	October 2024	<input type="checkbox"/>
	November 2024	<input type="checkbox"/>
	December 2024	<input type="checkbox"/>

2. Statements of the Borrower:

- 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.**
- I declare that (please select one of the declarations in the table by placing an X next to the selected declaration):
 - the arithmetic average of the value of the Installment to Income ratio within the meaning of Article 2(1) point 7 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 of 2022 item 2452) for the period of the last three months preceding the month of submitting the Application exceeds 30%. **I am aware of criminal liability for making a false declaration.**
 - as at the day of submitting the Application, I have at least 3 dependent children referred to in Article 4(2) point 3 of the Act of 5 December 2014 on the Large Family Card (Journal of Laws of 2023 item 2424), who meet the conditions referred to in Article 4(2b) of the said Act. **I am aware of criminal liability for making a false declaration.**
- 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.
- 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.

Please be advised that in the period between deferrals the borrower is obliged to repay the loan installments that have not been deferred in a timely manner.

Information on the rules of installment deferral in 2024, including the deferral criteria regarding which the borrower has made declarations herein can be found on the website of the bank.

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 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)