

Borrower Support Programme

Designed for individuals who find themselves in financial difficulty.

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Individuals who find themselves in a difficult financial situation and are obliged to repay housing loan instalments that represent a significant burden on the household budget may receive support in the form of deferred capital repayment for a period of 3 months with the possibility of renewal (maximum support period 12 months) and interest waiver for a period of 3 months, with the possibility of renewal (maximum support period 12 months).

The support is granted on the basis of an addendum to the loan agreement between Svenska Handelsbanken AB and the borrower.

Support

Support in the form of deferred capital repayment may be applied for by borrowers who meet the following conditions:

- 1) 6 months prior to the application for support, the borrower declares that they own no more than one property,

and

2a) at the date of the application for support, at least one of the borrowers has the status of an unemployed person,

or

2b) the borrower declares that the value of the RdD ratio, i.e. the ratio of the borrower's expenses related to servicing the monthly principal and interest instalment of the home loan to the borrower's monthly income, exceeds 40%.

Submission of applications

An application for support can be submitted electronically to the email address loan.pl@handelsbanken.se or sent by post to: LegalKraft, Swirtun and Demianiuk spółka komandytowa, 5/15 Mokotowska St., 00-640 Warsaw.

Support application form

[Support application form \(pdf\)](#)

Any questions should be addressed to the Bank's employees at the following e-mail address: loan.pl@handelsbanken.se.