

(place and date)

**APPLICATION FOR DEBT RELIEF
FOR A BORROWER¹² WHO HAS TAKEN OUT A
HOME LOAN³ AND IS IN DIFFICULT FINANCIAL CIRCUMSTANCES**

PERSONAL DATA OF THE APPLICANT CREDITOR

NAME:		
ADDRESS OF RESIDENCE:		
IDENTITY CARD OR OTHER DOCUMENT CONFIRMING IDENTITY:	TYPE OF DOCUMENT:	
	NUMBER:	
PESEL NUMBER⁴:		
MORTGAGE LOAN NUMBER:		

INFORMATION ON OTHER CREDITORS

Indicate who the application concerns (*give name and surname*)

1.

2.

INDICATION OF THE PERIOD FOR WHICH THE BORROWER WANTS TO RECEIVE SUPPORT TO REPAY THE DEBT⁵

I REQUEST SUPPORT IN PAYING MY DEBT IN THE FORM OF A DEFERRED CAPITAL PAYMENT AND INTEREST⁶ REDUCTION FOR A PERIOD NOT EXCEEDING	3 MONTHS <input type="checkbox"/>
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¹ The term 'borrower' refers to the person or persons obliged to repay the housing loan.

² The borrower fills in the white fields. The application must be filled out legibly in block capitals. The application is submitted by one of the borrowers who are obliged to repay the housing loan in question.

³ 'Housing loan' refers to a housing loan taken out by the borrower at Svenska Handelsbanken AB Joint-Stock company Branch in Poland.

⁴ If assigned.

⁵ Support can be granted for a maximum period of 12 months, with the borrower being required to present an up-to-date certificate from the relevant Employment Office confirming their status as unemployed every 3 months from the date the support is granted, and to resubmit all statements contained in this application.

⁶ Interest payments can be waived for a maximum period of 12 months, provided that the borrower can prove every three months after the support has been granted that they continue to meet the conditions stated in this application.

DECLARATIONS CONCERNING APPLICATIONS FOR DEBT RELIEF

A. Reason for applying for support:				
A.1	I (or one of the borrowers) have/has the status of unemployed person ⁷ :		YES <input type="checkbox"/>	NO <input type="checkbox"/>
	A.1.1	Name of the borrower who has the status of unemployed person		
	A.1.2	Job centre where the unemployed person is registered		
A.2	The monthly instalment amount exceeds 40% of the income (for the last month before submitting the application in which the principal and interest instalment was paid ⁸		YES <input type="checkbox"/>	NO <input type="checkbox"/>
A.3	I am applying for support to repay my debt based on the following premise ⁹ ¹⁰ (if A.2 is selected, please complete part D)		A.1 <input type="checkbox"/>	A.2 <input type="checkbox"/>

B. Declarations regarding the property and rights to the apartment or detached house:				
B.1.	I or one of the borrowers is the owner of another apartment or single-family house, or was the owner within the last 6 months prior to submitting the application		YES <input type="checkbox"/>	NO <input type="checkbox"/>
B.2	I or one of the borrowers has co-operative ownership rights to another apartment or single-family house, or has such rights within the last 6 months prior to submitting the application		YES <input type="checkbox"/>	NO <input type="checkbox"/>
C. Declarations:				
C.1	I am aware of the criminal liability under Article 233(1) of the Act of 6 June 1997 – Penal Code for making false statements.		YES <input type="checkbox"/>	NO <input type="checkbox"/>
C.2	I have been informed about the consequences of receiving undue support. If the borrower receives undue support, they shall repay the funds equal to the amount of the support granted, together with statutory interest accrued from the date of transfer of the support funds by the Bank, within 30 days from the date of delivery by the Bank of written information about obtaining undue support.		YES <input type="checkbox"/>	NO <input type="checkbox"/>
C.3	I am acting with the knowledge and consent of the other borrowers when applying for support.		YES <input type="checkbox"/>	NO <input type="checkbox"/>
C.4	The mortgage was taken out to meet the borrower's housing needs.		YES <input type="checkbox"/>	NO <input type="checkbox"/>
C.5	The housing loan agreement has not been terminated by the date of submission of the application.		YES <input type="checkbox"/>	NO <input type="checkbox"/>

⁷ Unemployed status means having the status of an unemployed person at the relevant Employment Office on the date of application.

⁸ To calculate the ratio of monthly home loan servicing costs to monthly income (RdD), divide the instalment amount for the last month before the application in which the capital and interest instalment was paid by the borrower's income. Where support is sought from unmarried borrowers or spouses who do not have marital property in common, they are required to indicate the sum of their monthly income.

⁹ One of the reasons for which the borrower is applying for support must be selected.

¹⁰ In the case of the condition specified in part A.1, it is sufficient for one of the borrowers to have the status of an unemployed person. If a given borrower applies for support because another borrower submitting the application is entitled to support under the condition specified in part A.1, this item must also be selected. In the case of the criteria specified in Part A.2, each borrower must fulfil the above criteria. Support may only be granted on the basis of the same criterion for all borrowers.

INFORMATION ABOUT THE BORROWER'S MONTHLY INCOME

D. I declare that on the date of submission of the application:		
D.1	The ratio of monthly housing loan costs to monthly income. To calculate the ratio of monthly housing loan costs to monthly income (RdD), divide the instalment amount for the last month before submitting the application in which the principal and interest instalment was paid by the borrower's income. ¹¹	

(date and signature of the borrower)

(date, name, signature of the person acd)

¹¹ In the case of unmarried borrowers or spouses who do not have a marital property agreement, they are obliged to indicate their monthly income.