

LOAN INFORMATION FORM REGARDING A CONSUMER CREDIT

1. Name, surname (business name) and address (seat) of the lender or credit intermediary	
Lender:	Ducatos Sp. z o.o. with its registered seat in Warsaw, KRS no.: 0000655385, NIP number: 7010645707, REGON number: 366164896
Address (registered seat):	ul. Postępu 18B, 02-676 Warsaw
Telephone number:	+48 22 349 94 10
E-mail address:	info@kuki.pl
Credit intermediary:*	Fincapital Sp. z o.o. with its registered seat in Warsaw, KRS no.: 0000653383, NIP number: 7010642695, REGON number: 366100525
Address (registered seat):	ul. Postępu 18B, 02-676 Warsaw
Telephone number:	+48 22 349 94 10
E-mail address:	info@kuki.pl
Website:	www.kuki.pl
2. Description of main credit characteristics	
Type of credit	Cash loan
Total credit amount A total of all money that will be disbursed to you	PLN 1,000.00
Deadline and manner of credit disbursement How and when will you receive the money	The money is disbursed immediately after having concluded the agreement, by bank transfer to your bank account indicated in the Loan Agreement. Depending on the bank which maintains your bank account, the Disbursement can be credited to your account within a dozen or so minutes from money sending or on the next working day after money sending at the latest.
Duration of the agreement	The Loan Agreement is concluded for a specified period of time until the date of total repayment of the Disbursed Amount of the Loan along with due interest, fees and commissions resulting from the Agreement.
Terms and deadlines of credit repayment	You will be obliged to pay off the Loan along with all Interest and Commission amounting to: PLN 1,190.00 The Loan Repayment should be made by transfer to the Bank Account for Repayment. Any amount paid by you will be counted against the following: a) Commission for the Loan Extension if the Lender, upon Borrower's request, has prolonged the Loan Repayment

	<p>Deadline;</p> <p>b) Costs of court and enforcement proceedings, if any;</p> <p>c) Commission;</p> <p>d) Late interest, if any;</p> <p>e) Capital interest;</p> <p>f) Amount of the Loan.</p>
<p>Total amount to be paid by the consumer</p> <p>A total of all money that the lender makes available to you along with all costs that you will be obliged to incur in connection with the loan agreement</p>	<p>PLN 1,190.00</p> <p>(excluding late interest)</p>
<p>Linked credit or credit in the form of deferred payment*</p> <p>– description of goods or services:</p> <p>– price:</p>	<p>NOT APPLICABLE</p>
<p>Required credit security:</p> <p>Security that you will have to provide in connection with the loan agreement</p>	<p>NONE</p>
<p>Information whether the credit agreement assumes guarantee against non-repayment of the total credit amount disbursed pursuant to this agreement*</p> <p>If, pursuant to the credit agreement, payments made by you are not counted against repayment of the total credit amount, but are used to gather capital for the periods and under the terms specified in the credit agreement or in a supplementary agreement, then the credit agreement does not assume the guarantee against non-repayment of the total credit amount</p>	<p>NOT APPLICABLE</p>

disbursed pursuant to this agreement	
3. Costs of the credit	
Credit interest rate and conditions of its change	<p>— credit interest rate: 10%</p> <p>— fixed or variable rate giving the reference rate applied to the primary interest rate:</p> <p>the variable rate is based on the reference rate of the National Bank of Poland</p> <p>— all the interest rates used during the period of the agreement:</p> <p>a) capital interest – interest for the period of loan accrued by the Lender in the amount of maximum capital interest specified in Article 359(21) of the Civil Code, i.e. double amount of statutory interest (statutory interest amounts to a total of the reference rate of the National Bank of Poland and 3.5 percentage points). The interest amount as at the date of this form is: 10%</p> <p>b) late interest – interest on late payment accrued by the Lender in the amount of maximum interest on late payment specified in Article 481(21) of the Civil Code, i.e. double amount of statutory interest on late payment (statutory interest on late payment amounts to a total of the reference rate of the National Bank of Poland and 5.5 percentage points). The interest amount as at the date of this form is: 14%</p>
<p>Annual percentage rate of charge</p> <p>This is the total cost of the credit incurred by the consumer, expressed as a percentage value of the total credit amount on an annual basis, presented in order to help you compare the credits offered</p>	<p>- annual percentage rate of charge: 730,15%</p> <p>- assumptions taken into account when calculating the annual percentage rate of charge:</p> <ul style="list-style-type: none"> • period of the loan: 30 days; • total loan amount: PLN 1,500 • total amount to be repaid: PLN 1,785; • fixed interest on an annual basis: 10%; • total cost of the loan: PLN 285 (of which: commission PLN 272.67, interest PLN 12.33); • one-off repayment (1 instalment).
Obligation of concluding additional agreement In order to get a credit you have to conclude	NOT APPLICABLE

an additional agreement, in particular insurance agreement or other agreement	
Costs that you will be obliged to incur in connection with the credit agreement*	Commission for granting the Loan amounting to PLN 181.78 and capital interest amounting to PLN 8.22.
Costs of maintaining one or several accounts in order to deposit and withdraw money*	NOT APPLICABLE
Costs of using credit cards*	NOT APPLICABLE
Other costs that the consumer is obliged to incur in connection with the agreement*	Registration Fee collected on a one-off basis by the Lender when registering on the Lender's website.
Conditions that are likely to change the costs connected with the credit agreement*	The Lender is entitled to unilaterally amend the provisions of the Loan Agreement, as a result of modification or introducing new commonly effective legal regulations or issuing by authorised state bodies recommendations or interpretations of the manner of applying these provisions – to the extent in which the Lender is obliged to introduce or apply them for the correct execution of the Agreement.
Notary fees*	NOT APPLICABLE
Consequence of missing payment Consequences of missing payment can be the following:	<p>In the event of missing or late payment, the Lender shall accrue late interest amounting to the maximum late interest specified in Article 481(21) of the Civil Code, i.e. double amount of statutory interest on late payment (statutory interest on late payment amounts to a total of the reference rate of the National Bank of Poland and 5.5 percentage points). As at the date of this Form the late interest amounts to 14%.</p> <p>In the event of late payment of the Loan or Commission, the Lender can undertake activities with a view to effectively executing the Loan Agreement, in particular the Lender can contact the Borrower by mail (including e-mail) or by phone.</p> <p>In addition, in the event of no payment of the debt, the Lender:</p> <ul style="list-style-type: none"> • can terminate the Loan Agreement with immediate effect (if the Borrower failed to pay off the Loan for the period exceeding 30 days from the Payment Deadline); • can submit the case to be serviced by enforcement companies cooperating with the Lender; • can notify economic information bureaus of the

	<p>existing arrears, pursuant to the act of 9 April 2010 on disclosure of economic information and exchange of economic data (i.e. Journal of Laws of 2014, item 1015, as amended);</p> <ul style="list-style-type: none"> • notify Biuro Informacji Kredytowej S.A. of the existing arrears; • can take legal action in order to pursue claims on account of the granted loan.
4. Other important information:	
<p>Withdrawal from the agreement</p> <p>Within 14 days from the conclusion thereof you have the right to withdraw from the agreement:</p>	YES
<p>Repayment of the loan before the deadline specified in the agreement</p> <p>You have the right to pay off the loan in full or in part any time before the deadline specified in the agreement</p>	YES
<p>Lender's right to reserve the commission for loan repayment before the deadline*</p>	NOT APPLICABLE
<p>Consultation of Databases</p> <p>If the lender refuses to grant a consumer credit to you based on the information included in the database, the lender shall be obliged to immediately inform you free of charge of the findings of the consultation and indicate the consulted databases</p>	<p>Pursuant to consents and authorisations provided when filing for the loan, the information referring to you can be consulted with the following databases: Biuro Informacji Gospodarczej InfoMonitor S.A., Krajowy Rejestr Długów Biuro Informacji Gospodarczej S.A., ERIF Biuro Informacji Gospodarczej S.A., Krajowe Biuro Informacji Gospodarczej S.A. and Biuro Informacji Kredytowej S.A. In the event of refusal to grant the loan based on the information obtained from the databases, the Lender shall immediately provide the information of the findings of the consultation and indicate the consulted database(s).</p>
<p>Right to obtain a draft credit agreement</p> <p>You have the right to receive, upon request, a free of charge draft consumer credit agreement, if you meet the conditions of granting a consumer credit</p>	<p>You have the right to receive a free of charge copy of a draft credit agreement. A copy of the Agreement is available at www.kuki.pl, in the "Agreement" tab</p>

according to the lender	
Validity of the form*	This form shall be valid until the date of Loan repayment
5. Additional information provided during distance selling of financial services	
a) lender's data	
Lender:*	Ducatos Sp. z o.o. with its registered seat in Warsaw, KRS no.: 0000655385, NIP number: 7010645707, REGON number: 366164896
Address (registered seat):	ul. Postępu 18B, 02-676 Warsaw
Telephone number:	+48 22 349 94 10
E-mail address:	info@kuki.pl
Register*	District Court for the Capital City of Warsaw in Warsaw, 12 th Commercial Division, KRS No. 0000655385
Supervisory authority*	Office of Competition and Consumer Protection, ul. Plac Powstańców Warszawy 1, 00-950 Warsaw
b) data relating to the agreement	
Withdrawal from the agreement*	You have the right to withdraw from the Loan Agreement within 14 days from the date of concluding the Loan Agreement. The withdrawal right shall be executed by way of submitting a statement on withdrawal the template of which is included in Appendix to the Loan Agreement. The statement can be sent in a written form to the address of the Lender's seat or in an electronic form to the e-mail address: info@kuki.pl. The date of sending the statement shall be taken as a proof of meeting the deadline for withdrawal. In the event of executing the right to withdraw, the Loan Agreement shall be deemed non-concluded. In such an event you are obliged to immediately return the Loan to the Lender's Bank Account for Repayment, not later than within 30 days from the submission of the statement on withdrawal from the Agreement; whereas the Lender shall not be entitled to receive any fees for granting the Loan.
Choice of applicable law* The credit agreement concluded with you shall be governed by the following law:	POLISH
Provisions of the agreement relating to the choice of applicable law*	NOT APPLICABLE
Language of the agreement*	During the period of the Agreement we are going to communicate with you in Polish.
c) data regarding appeals	

Out-of-court settlement of disputes

Any consumer disputes between the Borrower and the Lender shall be settled by the Financial Ombudsman. Detailed information is included on the website of the Financial Ombudsman available at <https://rf.gov.pl>.

Pursuant to § 1(1) of the Rules of Procedure of the Arbitration Court at the Financial Supervision Authority (KNF – Komisja Nadzoru Finansowego), it is also possible to undergo out-of-court resolution of disputes resulting from the Framework Agreement before this Court. Both parties shall give their consent to have the dispute resolved by the Arbitration Court at KNF (an arbitration clause or agreement to carry out mediation before the Arbitration Court). Detailed terms and conditions of considering disputes between financial market participants and their clients are laid down in the Rules of Procedure of the Arbitration Court at KNF available on the website of the Financial Supervision Authority: www.knf.gov.pl/regulacje/Sad_Polubowny

Loan Agreement

No. [...]

concluded on [...] by and between:

Ducatos Spółka z ograniczoną odpowiedzialnością with the registered office in Warsaw, ul. Postępu 18B, 02-676 Warsaw, entered into the register of entrepreneurs of the National Court Register kept by the District Court for the Capital City of Warsaw in Warsaw, 12th Commercial Division of the National Court Register under the KRS number: 0000655385, NIP number: 7010645707, REGON number: 366164896, with the share capital amounting to PLN 200,000, hereinafter referred to as **“the Lender”**,

who uses credit intermediation services provided by:

Fincapital Spółka z ograniczoną odpowiedzialnością with the registered office in Warsaw, ul. Postępu 18B, 02-676 Warsaw, entered into the register of entrepreneurs of the National Court Register kept by the District Court for the Capital City of Warsaw in Warsaw, 12th Commercial Division of the National Court Register under the KRS number: 0000653383, NIP number: 7010642695, REGON number: 366100525, with the share capital amounting to PLN 5,000, hereinafter referred to as **“the Intermediary”**,

and

Mrs/Mr	
Name:	Surname:
Series and number of the identity card:	PESEL identification number:
Address of residence	
Street:	House and apartment number:
City:	Postal code:
Telephone:	E-mail:
Borrower's Bank Account Number:	

hereinafter referred to as **“the Borrower”**

hereinafter jointly referred to as **“the Parties”** or separately as **“the Party”**.

§ 1. Definitions

- 1.1 Personal Data Administrator – shall mean the Lender and the Intermediary who process personal data of subjects who have filled in a registration form on the Website for the purposes of concluding and executing the Loan Agreement and, if no Loan Agreement is concluded, its expiration or termination for archive and statistical purposes, as well as for the purposes of preventing use of personal data by unauthorised persons;
- 1.2 Economic Information Bureaus – shall mean Biuro Informacji Gospodarczej InfoMonitor S.A., Krajowy Rejestr Długów Biuro Informacji Gospodarczej S.A., ERIF Biuro Informacji Gospodarczej S.A., Krajowy Rejestr Długów Biuro Informacji Gospodarczej S.A. operating pursuant to the Act of 9 April 2010 on disclosure of economic information and exchange of economic data;
- 1.3 Credit Information Bureau – shall mean Biuro Informacji Kredytowej Spółka Akcyjna operating pursuant to the Banking Act of 29 August 1997;
- 1.4 Total Cost of the Total Loan Limit– shall mean all the costs including interest, other fees and commissions, which the Borrower is obliged to incur in connection with the Loan Agreement accrued for the Amount of the Total Loan Limit, if used. The Total Cost of the Total Loan Limit is provided in Appendix no. 1 to this Loan Agreement;
- 1.5 Total Cost of the Loan to be Disbursed – shall mean all the costs including interest, other fees and commissions, which the Borrower is obliged to incur in connection with the Loan Agreement accrued for the Amount of the Loan to be Disbursed, if used. The Total Cost of the Loan to be Disbursed is provided in Appendix no. 3 to this Loan Agreement;
- 1.6 Total Cost of the Disbursed Loan – shall mean all the costs including interest, other fees and commissions, which the Borrower is obliged to incur in connection with the Loan Agreement accrued for the Disbursed Amount of the Loan. The Total Cost of the Disbursed Loan is provided in Appendix no. 2 to this Loan Agreement;
- 1.7 Total Amount Payable – a total of the Total Cost of the Disbursed Loan and the Disbursed Amount of the Loan;
- 1.8 Information form – a form containing information regarding a Loan selected by the Borrower, with a template available on the website and Customer Profile, which is also sent to the Borrower on a durable medium after having filed an Application for granting a loan and after having concluded the Loan Agreement;
- 1.9 Amount of the Total Loan Limit – a maximum available amount of the loan resulting from assessment of creditworthiness that the Borrower may apply for within the scope and under the terms of the Loan Agreement. The Amount of the Total Loan Limit is provided in Appendix no. 1 to this Loan Agreement;
- 1.10 Amount of the Loan to be Disbursed – the amount of Loan available as part of the Amount of the Total Loan Limit which has not been used within the Disbursed Amount of the Loan. The Borrower is entitled to use the Amount of the Loan to be Disbursed on a one-off basis or several times within the Period of the Loan; however, a total of the Disbursed Amount of the Loan and used Amount of the Loan to be Disbursed cannot exceed the Amount of the Total Loan Limit. The Amount of the Loan to be Disbursed is provided in Appendix no. 3 to this Loan Agreement;
- 1.11 Disbursed Amount of the Loan – amount transferred by the Lender to the Borrower's bank account under the concluded Loan Agreement. When the Borrower uses an additional Amount of Loan to be Disbursed within the Amount of Total Loan Limit, the Disbursed Amount of the Loan shall increase accordingly. The Disbursed Amount of the Loan is provided in Appendix no. 2 to this Loan Agreement;

- 1.12 Capital interest – interest for the period of loan accrued by the Lender in the amount of maximum capital interest specified in Article 359(2)¹ of the Civil Code, i.e. double amount of statutory interest (statutory interest amounts to a total of the reference rate of the National Bank of Poland and 3.5 percentage points). The amount of capital interest is provided in Appendix no. 4 to this Loan Agreement;
- 1.13 Interest on late payment – interest on late payment accrued by the Lender in the amount of maximum interest on late payment specified in Article 481(2)¹ of the Civil Code, i.e. double amount of statutory interest on late payment (statutory interest on late payment amounts to a total of the reference rate of the National Bank of Poland and 5.5 percentage points). The amount of interest on late payment is provided in Appendix no. 4 to this Loan Agreement;
- 1.14 Period of the Loan – period when the Lender grants a Loan to the Borrower up to the amount and under the terms laid down in the Loan Agreement. The Period of the Loan is provided in Appendix no. 1 to this Loan Agreement;
- 1.15 Fee for the Extension of the Loan Period – a fee paid by the Borrower to the Lender's Bank Account in order to extend the Loan Period by 7, 14 or 30 days, comprising the Commission for Extension of the Loan Period and statutory interest for Extension of the Loan Period in the amount provided in Appendix no. 5 to this Loan Agreement;
- 1.16 Registration Fee – a one-off fee amounting to PLN 0.01 (one grosz) incurred by the Borrower for registration on the Website. The fee is collected in order to verify the Borrower's Bank Account number.
- 1.17 Intermediary – Fincapital Spółka z ograniczoną odpowiedzialnością with the registered office in Warsaw, ul. Postępu 18B, 02-676 Warsaw, entered into the register of entrepreneurs of the National Court Register kept by the District Court for the Capital City of Warsaw in Warsaw, 12th Commercial Division of the National Court Register under the KRS number: 0000653383, NIP number: 7010642695, REGON number: 366100525, with the share capital amounting to PLN 5,000, providing credit intermediation services within the scope of offering, preparing or granting loans to the benefit of Lender to the extent specified in the present Loan Agreement;
- 1.18 Loan – money transferred to the Borrower by the Lender in the amount and under the terms laid down in the Loan Agreement;
- 1.19 Borrower – a natural person who is granted a Loan by the Lender pursuant to the Agreement and who concludes the Agreement for the purposes not connected directly with their business or professional activity;
- 1.20 Lender – Ducatos Spółka z ograniczoną odpowiedzialnością with the registered office in Warsaw, ul. Postępu 18B, 02-676 Warsaw, entered into the register of entrepreneurs of the National Court Register kept by the District Court for the Capital City of Warsaw in Warsaw, 12th Commercial Division of the National Court Register under the KRS number: 0000655385, NIP number: 7010645707, REGON number: 366164896, with the share capital amounting to PLN 200,000,;
- 1.21 Customer Profile – an individual online account created by the Borrower on the Website along with filling in correctly and submitting the first Loan Application;
- 1.22 Commission – a cost connected with preparing, granting and disbursing the Loan, representing the Lender's remuneration that the Borrower is obliged to pay in the amount provided in the Loan Agreement;

- 1.23 Commission for the Loan Extension – remuneration on account of extending the Loan Repayment Deadline that the Borrower is obliged to pay to the Lender in the amount and under the terms laid down in Appendix no. 5;
- 1.24 Borrower's bank account – a bank account of the Borrower used for transferring funds by the Lender pursuant to the concluded Loan Agreement;
- 1.25 Lender's bank account – a bank account of the Lender or indicated by the Lender bank account of the Intermediary provided on the Website for the Borrower to make due payments on account of the concluded Loan Agreement;
- 1.26 Loan Agreement – shall mean the present Loan Agreement pursuant to which the Lender undertakes to grant the Borrower the Disbursed Amount of the Loan and Amount(s) of Loan to be Disbursed, the total of which shall correspond to the amount of Loan within the Amount of the Total Loan Limit;
- 1.27 APRC – Annual Percentage Rate of Charge, i.e. the Total Cost of the Loan incurred by the Borrower, expressed as a percentage value of the Loan on an annual basis calculated according to the formula included in the appendix to the law of 12 May 2011 on consumer credit;
- 1.28 Reference rate – an interest rate being a benchmark for determining loan interest referring to the minimum interest of basic operations of the open market executed by the National Bank of Poland fixed by the Monetary Policy Council, announced in the Official Journal of the National Bank of Poland;
- 1.29 Website – the www.kuki.pl website;
- 1.30 Loan Repayment Deadline – the last day of the Loan Period when pursuant to the terms of the Agreement the payment of the Total Amount Payable by the Borrower will be made to the Lender's Bank Account. The Loan Repayment Deadline is provided in Appendix no. 1-3 to this Loan Agreement;
- 1.31 Automatic bank account verification – an IT system allowing for verification of the Borrower's bank account after prior Borrower's voluntary consent to perform such verification. In the event of using by the Borrower the automatic bank account verification, the Borrower's bank account number is automatically assigned in teleinformation systems of the Intermediary and Lender.
- 1.32 Act on consumer credit – shall mean the act of 12 May 2011 on consumer credit;
- 1.33 Act on disclosure of economic information and exchange of economic data – shall mean the act of 9 April 2010 on disclosure of economic information;
- 1.34 Act on consumer rights – shall mean the Act of 30 May 2014 on consumer rights;
- 1.35 Databases – compilations of data maintained for the purposes of Creditworthiness Assessment by the institutions referred to in Article 105(4) of the Banking Law of 29 August 1997 (i.e. Journal of Laws of 2016, item 1988 as amended) and economic information bureaus referred to in Act of 9 April 2010 on disclosure of economic information and exchange of economic data (i.e. Journal of Laws of 2014, item 1015 as amended) and other data compilations maintained by the Lender.

§ 2. SCOPE OF THE AGREEMENT

- 2.1 The scope of this Loan Agreement is to determine the rules of granting the Borrower by the Lender through the Intermediary a cash loan in a manner and under the terms specified herein.
- 2.2 Pursuant to this Loan Agreement, the Borrower will receive the Loan within the Amount of Total Loan Limit that he obliges to repay to the Lender in the amount and under the terms specified herein. The Agreement shall lay down detailed terms and conditions of granting and disbursing the Disbursed Amount of the Loan and Amount(s) of the Loan to be Disbursed within the Amount of Total Loan Limit.
- 2.3 The Loan Agreement contains the Terms and Conditions of the Loan granted to the Borrower, both with reference to the Disbursed Amount of the Loan and Amount(s) of the Loan to be Disbursed.
- 2.4 The Loan Agreement is a distance consumer credit agreement, referred to in Article 5(13) of the Consumer Credit Act and shall mean the consumer credit agreement concluded with the consumer entered into when the two parties are not simultaneously physically present for the conclusion of the agreement, but make use of means of distance communication, referred to in Article 2(1) of the Act of 30 May 2014 on consumer rights (Journal of Laws of 2014, item 827 as amended).
- 2.5 The service provided by the Lender shall represent the service provided electronically pursuant to Article 2(4) of the Act of 18 July 2002 on providing services by electronic means (uniform text – Journal of Laws of 2013, item 1422 as amended) which is executed when the parties are not present together (remotely), by transferring the data upon individual request of the service recipient, sent and received by devices used for electronic processing, including digital compression and data storage, which is broadcast, received or transmitted entirely by way of telecommunication network within the meaning of the Act of 16 July 2004 – Telecommunications Law.
- 2.6 The date of Loan Agreement conclusion shall be the date of transferring the Loan to the Borrower's Bank Account.
- 2.7 The Loan Agreement shall be concluded by the Parties for a specified period of time until the date of total repayment of the Amount of the Disbursed Loan along with due interest, fees and commissions resulting from the Loan Agreement;
- 2.8 The Amount of Total Loan Limit shall be granted for the specified period of time until the deadline for repayment of the Amount of Total Loan Limit and Total Cost of the Total Loan Limit.
- 2.9 The Borrower who has been granted the loan and has not repaid it cannot be granted another loan.
- 2.10 Within the period of the Loan, the Borrower shall have the right to receive the Amount(s) of the Loan to be Disbursed within the Amount of the Total Loan Limit granted to the Borrower.
- 2.11 After having concluded a given Loan Agreement, the Lender shall directly or through his Intermediary transfer the Loan to the bank account indicated by the Borrower, after the Borrower's Application for granting the Loan has been positively considered, pursuant to the provisions specified herein.
- 2.12 If the Borrower fails to meet the obligations relating to the terms of granting the Loan specified in the Loan Agreement, the Lender shall have the right to refuse the

disbursement of the Amount(s) of the Loan to be Disbursed until the breach is rectified by the Borrower.

- 2.13 Consent to disbursement of the Amount(s) of the Loan to be Disbursed depends on the creditworthiness assessment made by the Lender.
- 2.14 The Loan can be granted exclusively in Polish zloty.
- 2.15 The Borrower shall receive the Loan for any consumption purpose not related to their business activity.

§ 3. TERMS OF GRANTING THE LOAN

- 3.1 The Loan can be granted to the Borrower who meets jointly the following conditions:
 - a) he/she has full legal capacity;
 - b) he/she is a consumer within the meaning of Article 5(1) of the Consumer Credit Act, i.e. a person who enters into the Loan Agreement for the purposes not connected directly with Borrower's business or professional activity;
 - c) as at the day of submitting the Application for granting a Loan, he/she is at least 20 and up to 75 years old;
 - d) he/she holds the Polish nationality and resides in the Republic of Poland;
 - e) he/she has successfully registered and has an active Customer Profile on the Website;
 - f) he/she has submitted the correctly filled in Application for Granting the Loan via Customer Profile;
 - g) he/she has received positive Assessment of Borrower's Creditworthiness pursuant to the information provided to the Lender or Intermediary by the Borrower or information contained in Databases of Economic Information Bureaus, Database of Biuro Informacji Kredytowej S.A. or Lender's or Intermediary's Databases;
 - h) as at the time of filing the Application for Granting the Loan he/she does not have any arrears towards the Lender;
 - i) he/she has the capacity to pay off obligations towards the Lender resulting from taking the Loan;
 - j) he/she meets all the terms and conditions specified in the Loan Agreement.

§ 4. REGISTRATION AND CONCLUSION OF LOAN AGREEMENT

- 4.1 The conclusion of the Loan Agreement shall be subject to prior opening by the Borrower of the Customer Profile on the Website and having an active Customer Profile. The Customer Profile is created on a one-off basis on the Website when submitting an Application for the first Loan.
- 4.2 The data provided by the Borrower during the registration process must be correct. Providing false data, in particular data that misleads the Lender or Intermediary and results in unprofitable disposal of Lender's assets, may bear Borrower's civil or criminal responsibility.
- 4.3 The Lender and the Intermediary shall be the Administrator of Borrower's Personal Data provided in the registration form on the Website for the purposes of concluding and

executing the Loan Agreement and, if no Loan Agreement is concluded, its expiration or termination for archive and statistical purposes, as well as for the purposes of preventing use of personal data by unauthorised persons. The provision of personal data is voluntary, but necessary for the conclusion and execution of the Loan Agreement.

- 4.4 The Borrower shall have the right to access and modify the provided personal data directly in the Customer Profile on the Website or by contacting the Customer Service Department (info@kuki.pl).
- 4.5 In the event of change of data provided to the Lender and Intermediary by the Borrower in the Customer Profile, the Borrower shall be obliged to immediately inform the Customer Service Department (info@kuki.pl) of their current data.
- 4.6 During the registration process on the Website and when filing the Loan Application the Borrower shall authorise the Lender through the Intermediary to obtain economic information regarding the Borrower from Economic Information Bureaus and Credit Information Bureau.
- 4.7 The Borrower shall have the right to submit an application to cease processing of their personal data.
- 4.8 After having provided personal data required for the registration, the Borrower shall receive a text message with a verification code to the given mobile number. The verification code from the text message needs to be correctly entered to the Customer Profile on the Website.
- 4.9 In order to complete the registration, the Borrower shall make a one-off transfer of the Registration Fee amounting to PLN 0.01 (say: one grosz) from the Borrower's Bank Account to the Lender's Bank Account or shall use a voluntary service of automatic bank account verification.
- 4.10 As the title for the Registration Fee the Borrower shall enter the title indicated in the e-mail sent to the Borrower's e-mail address provided in the registration process, as well as indicated in the Customer Profile on the Website. If the title of the Registration Fee transfer is incorrect or data of the bank account owner which the transfer was made from does not comply with the data provided in the registration process, the Lender or Intermediary shall have the right to reject or withhold the registration process.
- 4.11 In the event of using voluntary automatic bank account verification, the Borrower shall be redirected to the online banking website of the selected bank in order to complete the Identification.
- 4.12 After having received the Registration Fee from the Borrower or after they have used the voluntary automatic bank account verification, as well as after having verified the data provided by the Borrower when opening the Customer Profile on the Website, the Lender or Intermediary shall inform the Borrower of the result of the verification made by sending a text message or by sending an e-mail to the address provided by the Borrower when creating the Customer Profile.

§ 5. CONCLUSION OF LOAN AGREEMENT

- 5.1 The Borrower shall submit the Loan Application via Customer Profile on the Website indicating the expected Loan Amount and Loan Period. The Borrower applying for the second and subsequent loan can submit a loan application by phone via the Customer Service Department.
- 5.2 When analysing the Application for granting the Loan, the Lender in particular verifies the correctness and completeness of data included in the Application for granting the Loan according to publicly available data, lists and registers as well as evaluates the current indebtedness towards the Lender resulting from Loans, as well as Borrower's indebtedness towards entities associated with the Lender and towards other entities pursuant to information included in debtors' databases, which the Lender acknowledges upon concluding this Agreement.
- 5.3 Granting of the Loan shall depend on positive verification of the Loan Application and assessment of the Borrower's creditworthiness.
- 5.4 The Lender may refuse to grant the Loan to the Borrower based on information included in the Lender's or Intermediary's databases. In the event of refusal to grant the Loan in connection with negative assessment of the Borrower's creditworthiness, the Lender or Intermediary shall inform of the findings of the assessment and indicate the consulted database. The Lender or Intermediary shall provide the information on the decision regarding the granting of the Loan to the Borrower by phone or by sending a text message or e-mail, or a message published in the Customer Profile.
- 5.5 In the event of making a positive decision on granting the loan, the Lender through the Intermediary shall immediately send the following documents to the e-mail address indicated by the Borrower:
 - a) Loan Agreement along with appendices, of which in particular a template of the statement on withdrawal from the Loan Agreement;
 - b) Information form regarding the Loan.
- 5.6 After having concluded the Loan Agreement, the Borrower shall be obliged to send two printed and signed copies of documents referred to in point 5.5 to the Intermediary's address.
- 5.7 The Lender shall make a bank transfer of the Total Amount of the Disbursed Loan to the Borrower's Bank Account immediately after having concluded the Loan Agreement.

§ 6. LOAN-RELATED COSTS

- 6.1 As a consequence of concluding the Loan Agreement, the Borrower shall be obliged to pay within the Loan Repayment Deadline to the Lender's Bank Account the Total Amount Payable which comprises:
 - a) The amount of the loan;
 - b) Capital interest;
 - c) Commission
 - d) Commission for Loan Extension, if the loan repayment period is prolonged.
- 6.2 Capital interest for the loan period shall be accrued by the Lender in the amount of maximum capital interest specified in Article 359(2)¹ of the Civil Code, i.e. double amount of statutory interest (statutory interest amounts to a total of the reference rate

of the National Bank of Poland and 3.5 percentage points). The amount of capital interest is provided in Appendix no. 4 to this Loan Agreement.

- 6.3 The Lender shall accrue the Capital interest on the Loan amount starting from the date of concluding the Loan Agreement by the Parties, until the day preceding the Loan Repayment Deadline specified in the agreement. The Capital interest shall be accrued for each day of using the Loan amount by the Borrower, where the basis for calculating the Capital interest is the current Loan amount left to pay off.
- 6.4 The Borrower shall have an opportunity to benefit from the First Promotional Loan under Promotional Repayment Terms and Conditions. In the event of the First Promotional Loan the Lender shall relieve the Borrower from his/her obligation to pay Commission and Capital interest, while the Borrower shall be entitled to pay exclusively the Total Amount of the Disbursed Loan increased by the disbursed Amount(s) to be Disbursed within the Loan Repayment Deadline.
- 6.5 The use of Promotional Conditions for Repayment of the First Promotional Loan is conditional upon full payment of the Total Amount of the Disbursed Loan increased by the disbursed Amount(s) to be Disbursed within the Loan Repayment Deadline specified in the Loan Agreement, while failure to meet the condition shall result in cancellation of Promotional Loan Repayment Terms and Conditions. The cancellation of promotional loan repayment terms and conditions shall not constitute a modification of the Loan Agreement. In the event of failure to make the full payment of the Total Amount of the Disbursed Loan increased by the disbursed Amount(s) to be Disbursed within the loan repayment deadline, the Borrower shall be obliged to return the Total Amount Payable under terms and conditions laid down in point 6.1 of the Loan Agreement.
- 6.6 The Borrower can keep Promotional Loan Repayment Terms and Conditions for the First Promotional Loan by paying a Fee for Extension of the Loan Period within the Loan Repayment Deadline.
- 6.7 When transferring the Total Amount Payable the Borrower should enter in the transfer title: "Repayment of the loan no. ____" stating the Loan Agreement number.
- 6.8 The Loan Repayment Deadline and the Total Amount Payable shall be stipulated in detail in the Loan Agreement.
- 6.9 If the Repayment Deadline falls on a public holiday, the debt shall be due the next working day.
- 6.10 The Lender can provide periodic discounts, can introduce periodic changes (decrease and/or abandon) to the Commission and Interest or offer promotional terms and conditions for Loans, which the Borrower is notified of in each case.
- 6.11 The amounts paid by the Borrower to the Lender's Bank Account shall be counted against the following:
 - a) Commission for the Loan Extension if the Lender, upon Borrower's request, has prolonged the Loan Repayment Deadline;
 - b) Costs of court and enforcement proceedings, if any;
 - c) Commission;
 - d) Late interest, if any;
 - e) Capital interest;
 - f) Amount of the Loan.

§ 7. EARLIER LOAN REPAYMENT

- 7.1 The Borrower shall have the right to repay the Total Amount Payable in part or in full before the Loan Repayment Deadline.
- 7.2 In the event of full loan repayment before the deadline specified herein, the Total Cost of the Disbursed Loan increased by the disbursed Amount(s) to be Disbursed shall be reduced by the costs referring to the period which shortened the duration of the agreement, even if the consumer has incurred them before the repayment.
- 7.3 In the event of partial loan repayment before the deadline specified herein, the provisions included in paragraph 7.2 above shall apply accordingly.
- 7.4 The Lender shall settle the accounts with the Borrower within up to 14 days from the full loan repayment before the Repayment Deadline.

§ 8. EXTENSION OF THE LOAN REPAYMENT PERIOD

- 8.1 The Borrower who has been granted the Loan shall have the right to apply for Extension of the Loan repayment period. The Lender shall have the right to refuse to prolong the Loan repayment period after having assessed the Borrower's creditworthiness.
- 8.2 The extension of the Loan repayment period along with all payable costs shall be possible exclusively after having made a prior payment of the Fee for the Loan Extension specified in the Loan Agreement to the Lender.
- 8.3 The extension of the Loan repayment period can be done twice for the First Promotional Loan granted to a given Borrower under terms and conditions laid down in Appendix no. 5. If the promotional terms and conditions of the first promotional loan are cancelled as a result of failure to pay the Total Amount Payable, the Loan Repayment Deadline can be prolonged once under the same conditions as those effective for subsequent Loans granted to the same Borrower. When the First Promotional Loan has been prolonged within the Loan Repayment Deadline, then in the event of second prolongation of the loan the Fee for the Extension of the Loan Period shall equal the amount corresponding to the conditions for the First Promotional Loan.
- 8.4 In the event of subsequent Loans granted to the same Borrower, the Extension of the repayment period can be made only once.
- 8.5 The Extension of the Loan repayment period shall be made upon transferring by the Borrower the Extension Fee to the Lender's Bank Account. The Borrower shall state in the bank transfer title the Loan number and information on the Extension of the Loan repayment period according to the message included in the e-mail sent to the Borrower.
- 8.6 The extension of the loan repayment period shall become effective on the day of debiting the Borrower's Bank Account with the Fee for the loan extension. In the event of debiting the Borrower's Bank Account with the Fee for the loan extension before the Loan Repayment Deadline, the extension of the repayment period shall take place as from the day falling after the Loan Repayment Deadline.

§ 9. LATE LOAN REPAYMENT

- 9.1 In the event of delay in Loan repayment, the Lender shall reserve the opportunity to accrue interest on late payment amounting to a double total of the reference rate of the National Bank of Poland and 5.5 percentage points (the maximum late interest). In the event of change to the amount of maximum late interest resulting in collecting by the Lender interest exceeding the maximum amount of late interest, the Lender shall spontaneously reduce the interest to the value equivalent to the new maximum amount of late interest. In the event of change to the maximum late interest involving its increase, the Lender shall be entitled to accrue the updated amount of late interest, informing the Borrower of this fact on a durable medium allowing for its saving or printing out.
- 9.2 The Lender can undertake independently or with the help of the Intermediary towards the Borrower the following activities with a view to effectively executing the Loan Agreement in the event of no payment or late payment of the Loan or Commission, involving in particular:
- a) telephone contact with the Borrower;
 - b) sending reminders, in the form of text message and e-mail;
 - c) submitting the debt to be serviced by an external entity;
 - d) seeking repayment of the Loan by way of court and enforcement proceedings.
- 9.3 In the event of late repayment of the Loan, the Lender shall also have the right to seek repayment of the debt by way of court and enforcement proceedings directly or through another entity. The Borrower may be burdened with the costs of seeking by the Lender repayment of the debt by way of court and enforcement proceedings under the terms specified in relevant provisions: Act of 17 November 1964 Code of Civil Proceedings, Act of 28 July 2005 on court charges in civil cases, Act of 29 August 1997 on judicial officers and enforcement, Regulation of the Minister of Justice of 28 September 2002 regulating the issue of fees for legal counsels' activities and the costs of unpaid pro bono legal aid incurred by the State Treasury and the Regulation of the Minister of Justice of 28 September 2002 regulating the issue of fees for lawyers' activities and costs of unpaid pro bono legal aid incurred by the State Treasury.
- 9.4 In the event of joint meeting of the conditions specified in Article 14(1) (1-3) of the Act of 9 April 2010 on disclosure of economic information and exchange of economic data, the Lender shall have the right to provide information on the Borrower's debts to Economic Information Bureaus, which may affect the Borrower's creditworthiness. The provision of Borrower's data to Economic Information Bureau is made under written agreement on disclosure of economic information concluded by and between the Lender and the Economic Information Bureau and according to provisions of chapter 3 of the Act of 9 April 2010 on disclosure of economic information and exchange of economic data.
- 9.5 The Lender shall have the right to provide information on the Borrower's debts to the Credit Information Bureau. The provision of Borrower's data to the Credit Information Bureau is made based on the Borrower's consent expressed in the Loan Application.

§ 10. WITHDRAWAL FROM THE AGREEMENT

- 10.1 The Borrower shall have the right to withdraw from the Agreement without giving any reason within 14 days from the conclusion hereof.
- 10.2 The deadline for the withdrawal from the Agreement shall be deemed to be met if the Borrower files a statement on withdrawal from this Agreement before 14 days from the date of the conclusion hereof. For the deadline referred to above to be kept it is sufficient to send the statement by post or e-mail within the deadline.
- 10.3 The Borrower shall execute the right to withdraw from the agreement by sending to the Lender's postal address or Lender's e-mail address a written withdrawal statement. A template withdrawal statement is included in Appendix no. 6 to the Loan Agreement.
- 10.4 The consumer shall not bear any costs related to the withdrawal from the consumer credit agreement, except for interest for the period from the credit disbursement to the credit repayment date.
- 10.5 The Borrower shall immediately return the Lender the amount of the loan along with capital interest, referred to in point 1.23, within 30 days from the date of submitting the statement on withdrawal from the agreement at the latest. If the Borrower fails to return the money within 30 days from the withdrawal date, then late interest, referred to in point 1.8, shall be accrued starting from the day falling after the 30-day repayment deadline. The day of the loan repayment shall be deemed the day of transferring the money to the Lender by the Borrower.
- 10.6 In the event of withdrawal from the agreement, the Lender shall not be entitled to any other fees, except for non-reimbursable costs incurred by the Lender towards public authorities and notary fees.

§ 11. TERMINATION OF THE AGREEMENT

- 11.1 The Borrower shall have the right to terminate the Loan Agreement with a monthly period of notice in writing or by sending an e-mail to the Lender's electronic address. The termination of the Loan Agreement shall not affect the performance of the Borrower's obligations relating to the Loan repayment specified herein.
- 11.2 The Lender shall have the right to terminate the Loan Agreement with a two-month period of notice in writing or by sending an e-mail to the Borrower's electronic address. The termination of the Loan Agreement shall not affect the performance of the Borrower's obligations relating to the Loan repayment specified herein.
- 11.3 The Lender may terminate the Loan Agreement with immediate effect in writing or by sending an e-mail to the Borrower's electronic address in the event of:
 - a) failure to meet by the Borrower obligations regarding terms and conditions of granting the Loan specified herein;
 - b) negative assessment of the Borrower's creditworthiness.The termination of the Agreement by the Lender shall not affect the obligations regarding repayment of the Loan specified in the Loan Agreement.

§ 12. COMPLAINTS AND OUT-OF-COURT SETTLEMENT OF DISPUTES

- 12.1 The Borrower shall have the right to make complaints regarding the matters related to the Loan Agreement.
- 12.2 The complaint can be submitted in the following forms:
- a) written – in person at the premises or by post to the address of the Lender’s head office indicated in the Loan Agreement;
 - b) oral – by phone to the telephone number indicated on the Website or in person to the protocol during the visit at the Lender’s premises;
 - c) electronic – by sending an e-mail to info@kuki.pl.
- 12.3 The Lender shall consider the submitted complaint immediately; however, no later than within 30 days from its receipt. Where owing to the complexity of the case the complaint consideration is not possible within 30 days, the Lender shall inform the Borrower of this fact stating:
- a) reasons for impossibility to keep the 30-day deadline for the complaint consideration;
 - b) circumstances to be explained;
 - c) final deadline for responding to the complaint which cannot exceed 60 days from the complaint receipt.
- 12.4 The Lender shall consider and provide the response in a paper form sent by post (to the Borrower’s address / address indicated in the complaint), and where the Borrower applies for an electronic response (durable medium – a PDF file) to the e-mail address indicated by the Borrower.
- 12.5 The Lender shall be entitled to take advantage of the out-of-court settlement of consumer disputes. The Financial Ombudsman shall be an entity authorised and competent for settlement of dispute resulting from the Agreement between the Borrower and the Lender. A contact to the Financial Ombudsman and detailed information regarding the proceedings is available on the website: www.rf.gov.pl.
- 12.6 In order to settle a dispute between the Lender and the Borrower it is also possible to use an online ODR platform, available here:
<https://webgate.ec.europa.eu/odr/main/index.cfm?event=main.home.show&lng=PL>
The ODR platform facilitates independent, impartial, transparent, effective, rapid and fair out-of-court online resolution of disputes between consumers and entrepreneurs.

§ 13. FINAL PROVISIONS

- 13.1 Appendices to the Loan Agreement shall constitute an integral part hereof.
- 13.2 The Borrower shall be entitled to receive, upon request, a free-of-charge draft Loan Agreement and Loan repayment schedule.
- 13.3 If any provision of the Loan Agreement or the part hereof is deemed invalid or defective, the remaining provisions shall remain in full force and effect.
- 13.4 The Loan Agreement shall come into effect as of the total execution of obligations specified herein and shall be deemed executed when the Borrower pays off the Loan, increased by Capital interest, Late interest if accrued, Commission, and other fees resulting from the Loan Agreement towards the Lender.
- 13.5 The Parties shall confirm that the data sent by a given Party as text messages, via Form and other electronic means of communication are of informative nature and shall not

be recognised as a declaration of will of the Parties. If the Lender is entitled to unilaterally amend the provisions of the Loan Agreement, as a result of modification or introducing new commonly effective legal regulations or issuing by authorised state bodies recommendations or interpretations of the manner of applying these provisions – to the extent in which the Lender is obliged to introduce or apply them for the correct execution of the Agreement.

- 13.6 The Lender shall notify the Borrower of any amendments to the Loan Agreement before the entry into force of the amended Agreement in an electronic form by sending an e-mail along with updated document templates. Simultaneously, the Lender shall indicate the amended provisions, their new wording and shall also give the date of their entry into force.
- 13.7 The amendment to the Loan Agreement shall be binding for the Borrower if the Borrower does not terminate the Agreement under conditions specified in the Agreement, within 14 days from the receipt of the notification of the amended Agreement referred to in the paragraph above.
- 13.8 The Lender shall have the right to assign the rights to receivables to third parties.
- 13.9 The Lender and the Intermediary shall have the right to contact the Borrower through the following means of communication:
- a) telephone conversation;
 - b) text message (SMS);
 - c) e-mail;
 - d) ordinary letter;
 - e) registered letter.
- 13.10 The Lender shall reserve the right to use any information provided by the Borrower for effective provision of information regarding the execution of this Loan Agreement.
- 13.11 The Loan Agreement shall be governed by and construed in accordance with the law of the Republic of Poland.
- 13.12 Any disagreements and disputes arising between the Parties shall be settled amicably. Where the Parties cannot settle the dispute amicably any dispute, disagreement or claim resulting from the Loan Agreement or the breach, termination, validity thereof, shall be settled before the common court competent for the place of residence or head office of the defendant, or court competent for the place of performance of obligations.
- 13.13 The Parties can have the dispute resulting from the execution of the Loan Agreement resolved by the Arbitration Court at the Financial Supervision Authority (KNF – Komisja Nadzoru Finansowego), pursuant to § 1(1) of the Rules of Procedure of this Court. Both parties shall give their consent to have the dispute resolved by the Arbitration Court at KNF (an arbitration clause or agreement to carry out mediation before the Arbitration Court). Detailed terms and conditions of considering disputes between financial market participants and their clients are laid down in the Rules of Procedure of the Arbitration Court at KNF available on the website of the Financial Supervision Authority:
www.knf.gov.pl/regulacje/Sad_Polubowny
- 13.14 The Borrower can also use the European Online Dispute Resolution Platform established by the European Commission (“ODR Platform”). The ODR Platform is an interactive website which allows for online out-of-court resolution of disputes regarding

statutory obligations resulting from online sales agreements or service provision agreements concluded by and between consumers residing in the EU and entrepreneurs seated in the EU. The ODR Platform is available at <http://ec.europa.eu/odr/>.

- 13.15 Any consumer disputes between the Borrower and the Lender shall be settled by the Financial Ombudsman. Detailed information is included on the website of the Financial Ombudsman available at <https://rf.gov.pl>.
- 13.16 The Loan Agreement and any other information related to the Lender and services provided by the Lender are available in Polish on the Website.
- 13.17 The President of the Office of Competition and Consumer Protection shall be the authority competent for consumer protection (address: Plac Powstańców Warszawy 1, 00-950 Warsaw).
- 13.18 If the Lender has failed to execute or unduly executed obligations towards the Borrower, and the Borrower's request to execute this obligation has not been effective, the Borrower shall have the right to pursue their claims to execute the obligation on the part of the Lender by judicial process.
- 13.19 The agreement has been drawn up in two identical copies, one for the Borrower and one for the Lender.
- 13.20 To all matters unregulated by the present Loan Agreement, provisions of the Act of 12 May 2011 on consumer credits, the Act of 23 April 1964 Civil Code and other commonly applicable legal regulations shall apply.
- 13.21 The following Appendices shall constitute an integral part of the Loan Agreement:
- Terms and Conditions of Loan No. [...] – Amount of Total Loan Limit;
 - Terms and Conditions of Loan No. [...] – Disbursed Amount of the Loan;
 - Terms and Conditions of Loan No. [...] – Amount of Loan to be Disbursed (example for disbursement on [...]);
 - List of Fees and Commissions;
 - Value of Fees for Extension of the loan repayment deadline expressed as % calculated on the amount of capital of the granted Loan left to be paid off as at the date of paying the fee;
 - Statement on Withdrawal from the Loan Agreement.

Appendix No. 1

Terms and Conditions of Loan No. [...]

Amount of Total Loan Limit

Amount of Total Loan Limit	Interest	Commission	Total Cost of the Total Limit Loan	Total Amount Payable	APRC	Date of disbursing the Amount of Total Loan Limit	Period of Loan for the Amount of Total Loan Limit	Loan Repayment Deadline

Appendix No. 2

Terms and Conditions of Loan No. [...]

Disbursed Amount of the Loan

Disbursed Amount of the Loan	Interest	Commission	Total Loan Cost – Disbursed Amount	Total Amount Payable	APRC	Date of disbursing the Amount of Total Loan Limit	Period of Loan for the Disbursed Amount of the Loan	Loan Repayment Deadline

Appendix No. 3

Terms and Conditions of Loan No. [...]

Amount of Loan to be Disbursed (example for disbursement on [...])

Amount of Loan to be Disbursed	Interest	Commission	Total Cost of the Loan for the Amount to be Disbursed	Total Amount Payable	APRC	Date of disbursing the Amount of Loan to be Disbursed	Period of Loan for the Amount of Loan to be Disbursed	Loan Repayment Deadline

Appendix No. 4

List of Fees and Commissions

No.	Name of the Fee	Value of the Fee
1	Registration fee	PLN 0.01 (1 grosz) – bank transfer
2	Capital interest	10% (as at 15 May 2017) Capital interest for the loan period accrued by the Lender in the amount of maximum capital interest specified in Article 359(2) ¹ of the Civil Code, i.e. double amount of statutory interest (statutory interest amounts to a total of the reference rate of the National Bank of Poland and 3.5 percentage points).
3	Late interest	14% (as at 15 May 2017)

		Interest on late payment accrued by the Lender in the amount of maximum interest on late payment specified in Article 481(2) ¹ of the Civil Code, i.e. double amount of statutory interest on late payment (statutory interest on late payment amounts to a total of the reference rate of the National Bank of Poland and 5.5 percentage points).
4	Commission	Value of the Commission depends on the amount and period of the Loan. Value of the commission is provided in Appendix 1-3
5	Costs of court and enforcement proceedings	Costs of court and enforcement proceedings are collected in the amount compliant with effective legal regulations, in particular in accordance with the Act of 28 July 2005 on court charges in civil cases and Act of 29 August 1997 on judicial officers and enforcement.

Appendix No. 5

Value of Fees for Extension of the loan repayment deadline expressed as % calculated on the amount of capital of the granted Loan left to be paid off as at the date of paying the Fee

Terms and Conditions of the Loan Agreement	Periods of extension of the loan repayment deadline	Interest for extension of the loan repayment deadline	Commission for extension of the loan repayment deadline	Total cost of the Fee for extension of the loan extension period
First Promotional Loan	Fee for extension by 7 days	0.19%	13.01%	13.20%
	Fee for extension by 14 days	0.38%	13.62%	14.00%
	Fee for extension by 30 days	0.82%	14.88%	15.70%
Standard Terms and Conditions of the Loan	Fee for extension by 7 days	0.19%	9.51%	9.70%
	Fee for extension by 14 days	0.38%	10.12%	10.50%
	Fee for extension by 30 days	0.82%	11.38%	12.20%

Appendix No. 6

Statement on Withdrawal from the Loan Agreement

Ducatos Sp. z o.o.
ul. Postępu 18B
02-676 Warszawa
info@kuki.pl

STATEMENT ON WITHDRAWAL

I, the undersigned:

Name and surname:

Number and series of the identity card:

PESEL identification number:

domiciled in:

City/town:

Street, number of house/apartment:

Postal code:

hereby declare that acting pursuant to Article 53(1) of the Act of 12 May 2011 on consumer credits (i.e. Journal of Laws of 2016, item 1528) in accordance with my right to withdraw within 14 days from the date of conclusion of the Loan Agreement, I withdraw from the Loan Agreement dated _____, No. _____.

At the same time I hereby acknowledge the fact that pursuant to Article 54(2) of the aforementioned Act, I am obliged to immediately return the Total Loan Amount to the Lender's Bank Account along with Capital interest no later than within 30 days from the submission of this statement.

Date, name and surname, legible signature of the
Borrower

Please send this Withdrawal form by electronic mail or by post to the following postal address: Ducatos Sp. z o.o., ul. Postępu 18B, 02-676 Warsaw