

Bank Handlowy w Warszawie S.A
ul. Senatorska 16
00-923 Warsaw

	Home Loan	Home Equity Loan
Purpose of the loan	a) purchase of a primary market property b) purchase of a secondary market property c) refinancing of housing loan contracted by the Applicant d) transformation of a cooperative member's tenancy right to a flat into a cooperative member's ownership right to a flat or into separate ownership right e) refinancing of an amount paid in by the Applicant as own contribution in financing the purchase of a real property on primary or secondary market f) real property renovation / completion of a construction project g) purchase of a real property by way of tender / auction from a real estate development company or housing cooperative h) purchase of a real property by way of real property auction carried out pursuant to the enforcement proceedings set out in the Code of Civil Proceedings	a) any consumer purpose not directly associated with business operations
Form of the security	▪ establishment of a mortgage in the Real Estate Register of the real properties located in Poland ▪ the assignment of rights under a contract of insurance concluded for the real property which secures the Loan,	
Loan period	from 60 to 360 months	from 60 to 240 months

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Type of interest	The Bank applies a variable interest rate which is the sum of the WIBOR 3M reference rate and the Bank's margin. The Bank applies a variable interest rate which is the sum of the WIBOR 3M reference rate and the Bank's margin. WIBOR 3M is a key interest rate benchmark within the meaning of the BMR Regulation, developed as at the date of the issue of the Information Document by GPW Benchmark S.A. WIBOR 3M is developed according to a method independently defined by GPW Benchmark S.A. under the supervision of the Polish Financial Supervision Authority (KNF). Details of WIBOR 3M, including a description of the method of its development and procedures for receiving and processing complaints regarding the process of its determination, have been published by GPW Benchmark S.A. on its website at: www.gpwbenchmark.pl. The Bank also applies a periodically fixed interest rate specified in the Housing Loan/Home Equity Loan in the period of the first 60 installments starting from the first installment after the disbursement of the Housing Loan/Home Equity Loan. After the expiry of the first 5-year period of applying a fixed interest rate, the subsequent fixed interest rate applicable to the next 60 installments may be agreed between the Customer and the Bank in an Amendment Agreement to the Housing Loan/Home Equity Loan Agreement. Should such a fixed interest rate not be agreed, the Bank shall subsequently apply a variable interest rate defined as the sum of the WIBOR 3M rate applicable at the moment of changing the interest rate to a variable interest rate and the Bank's margin as specified in the Housing Loan/Home Equity Loan Agreement. A variable interest rate poses a risk of changing the amount of planned installment repayments and at the same time the amount due. The risk associated with the periodically fixed interest rate means that during the 5-year validity period of the periodically fixed interest rate the interest rate on the housing loan/home equity loan in question may be lower or higher than the interest rate on a loan with interest based on benchmark and margin. When choosing the offer based on the periodically fixed interest rate, one needs to note that during the validity period of such rate the possibility to refinance the housing loan/home equity loan with another housing loan/home equity loan with interest based on benchmark and margin may be limited. The level of margin/interest rate is affected by the registration of the mortgage securing the repayment of the Housing Loan/Home Equity Loan in the land and mortgage register within the agreed deadline. In the case of Housing Loans/Home Equity Loans secured by a real property with an existing land and mortgage register, this deadline is 12 months from the disbursement of the Housing Loan/Home Equity Loan, and in the case of Housing Loans secured by a real property for which a land and mortgage register is yet to be opened, this deadline is 24 months from the disbursement of the Housing Loan. If a mortgage is not registered within that deadline, the Bank shall increase the margin/interest rate of the Housing Loan/Home Equity Loan by 0.8 percentage points until such mortgage is registered. The Bank shall, immediately but no later than within 60 days from the day on which the registration of a mortgage becomes final and valid, reimburse the Customer for the amount of the additional margin/interest rate paid by the Borrower on account of the increased risk in the period before an entry in the land and mortgage register is made.	
Representative Example of a variable interest rate	The Effective Annual Percentage Rate (EAPR) for a home loan secured by mortgage is 6.84%, assuming that: the loan period is 25 years, the total amount of the loan is PLN 654,000, variable interest rate is 6.63%, including: WIBOR 3M reference rate of 4.74% and margin of 1.89%. The total cost of the loan PLN 687 357, including: commission of 0%, i.e. PLN 0 interest PLN 686 738, civil law transactions tax PLN 19 (PCC), cost for entering the mortgage in the Real Estate Register PLN 200 the fee for the property valuation ordered by the bank is PLN 400 (for an apartment), fee for the maintenance of a savings and clearing account (ROR) PLN 0 (while maintaining monthly inflows of at least PLN 8 000), total amount due PLN 1 341 357, payable in 300 equal monthly installments of PLN 4 469 after creating the collateral (the mortgage securing the repayment of the loan will be entered in the land and mortgage register within 12 months from the date of disbursement of the loan). The conclusion of an insurance contract is compulsory in order to obtain the loan. The calculation was performed as at 17/09/2025 on a representative example. The variable interest bears the risk of high installment and thus, the	The Effective Annual Percentage Rate (EAPR) for a mortgage loan secured by mortgage is 8.01%, assuming that: the loan period is 18 years, the total amount of the loan is PLN 541,000, variable interest rate is 7.73%, including: WIBOR 3M reference rate of 4.74% and margin of 2.99%. The total cost of the loan PLN 463 067 including: commission of 0%, i.e. PLN 0 interest PLN 462 448, civil law transactions tax PLN 19 (PCC), cost for entering the mortgage in the Real Estate Register PLN 200, the fee for the property valuation ordered by the bank is PLN 400 (for an apartment), fee for the maintenance of a savings and clearing account (ROR) PLN 0 (while maintaining monthly inflows of at least PLN 5000), total amount due PLN 1 004 067, payable in 216 equal monthly installments of PLN 4 646 after creating the collateral (the mortgage securing the repayment of the loan will be entered in the land and mortgage register within 12 months from the date of disbursement of the loan). The conclusion of an insurance contract is compulsory in order to obtain the loan. The calculation was performed as at 17/09/2025 on a representative example. The variable interest bears the risk of high installment and thus, the total amount for payment.

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Representative Example of a periodically fixed interest rate	The Effective Annual Percentage Rate (EAPR) for a home loan with periodically fixed interest rate, secured by mortgage is 6.46% assuming that: the loan period is 25 years, the total amount of the loan is PLN 545,000, fix interest rate is 6.28%. The total cost of the loan PLN 537 212 including: commission of 0% i.e. PLN 0, interest PLN 536 593 civil law transactions tax PLN 19 (PCC), cost for entering the mortgage in the Real Estate Register PLN 200, the fee for the property valuation ordered by the bank is PLN 400 (for an apartment), fee for the maintenance of a savings and clearing account (ROR) PLN 0 (while maintaining monthly inflows of at least PLN 8000), total amount due PLN 1 082 212 payable in 300 equal monthly installments of PLN 3 605 after creating the collateral (the mortgage securing the repayment of the loan will be entered in the land and mortgage register within 12 months from the date of disbursement of the loan). The conclusion of an insurance contract is compulsory in order to obtain the loan. The calculation was performed as at 17/09/2025 on a representative example. The variable interest bears the risk of high installment and thus, the total amount for payment.	The Effective Annual Percentage Rate (EAPR) for a mortgage loan with periodically fixed interest rate, secured by mortgage is 8.29% assuming that: the loan period is 18 years, the total amount of the loan is PLN 371,000, fix interest rate is 7.99%. The total cost of the loan PLN 330 294 including: commission of 0% i.e. PLN 0, interest PLN 329 675, civil law transactions tax PLN 19 (PCC), cost for entering the mortgage in the Real Estate Register PLN 200, the fee for the property valuation ordered by the bank is PLN 400 (for an apartment), fee for the maintenance of a savings and clearing account (ROR) PLN while maintaining monthly inflows of at least PLN 5000, total amount due PLN 701 294, payable in 216 equal monthly installments of PLN 3 244 after creating the collateral (the mortgage securing the repayment of the loan will be entered in the land and mortgage register within 12 months from the date of disbursement of the loan). The conclusion of an insurance contract is compulsory in order to obtain the loan. The calculation was performed as at 17/09/2025 on a representative example. The variable interest bears the risk of high installment and thus, the total amount for payment.
Additional costs	One of the conditions for release of the loan is submitting to the Bank an insurance policy which proves that a contract of insurance has been concluded for the real property which secures the Loan, and entering into a written agreement with the Bank on the assignment of rights under such contract of insurance for the Bank along with the confirmation of assignment of rights under insurance policy by the insurer together with a receipt of payment to prove that an insurance premium has been paid. Therefore, the Client bears the costs of real property insurance for the entire loan period. The Client can insure the real property by: ▪ signing a group contract of insurance made by the Bank and an insurance company which cooperates with the Bank or ▪ concluding by the Client a contract of insurance with the insurer for the real property, which meets the minimum conditions concerning the scope of insurance coverage required by the Bank	
Early loan repayment	The Borrower may repay earlier the whole or part of the Loan by transferring the funds to a loan/ credit facility bank account displayed in Internet banking service, CitibankOnline. The Borrower may also make an early repayment of the Loan to the account indicated in the Agreement after submitting an instruction to this effect by "CitiPhone" call center or in a written letter sent to the Bank or submitted to the Bank's branch, no later than within 3 business days before a planned partial/ full earlier Loan repayment. The instruction of early repayment should contain information on the amount of the Loan being repaid earlier. Full Loan repayment means the repayment of the Loan principal together with interest and other sums payable under this Agreement. The Bank shall not collect a fee on the full or partial earlier repayment of the Loan. In the event of the full or partial earlier repayment of the Loan, the Bank shall not charge any interest on the repaid portion of the principal for a time period falling after the repayment. The Bank shall also return a portion of the commission, proportional to the duration of the lending period, if such commission has been charged since the disbursement of the Loan.	
Real property appraisal	The fee for the property valuation ordered by the bank is PLN 400 (for an apartment) or PLN 600 (for a house)	

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Supplementary services	In order to receive the loan under the above price conditions, the Client must pay to their savings and clearing account the amount of PLN 5000 monthly, the cost of maintaining the account after meeting this condition PLN 0,-. The conclusion of an insurance contract is compulsory in order to obtain the loan. The Client has the following possibilities: Signing a group contract of insurance made by the Bank and an insurance company which cooperates with the Bank. Insurance fee monthly amounts to 0.0049% of the value of the real property specified in the Insurance participation declaration. concluding by the Client a contract of insurance with the insurer for the real property which meets the minimum conditions concerning the scope of insurance coverage required by the Bank, such as insurance against the following events: fire, lightning, explosion, aircraft (FLEXA), storm/ hurricane, floods/heavy showers, impact damage caused by a motor vehicle, snow/ ice. Entering into a written agreement with the Bank on the assignment of rights under such contract of insurance to the Bank along with the insurer's statement on the acknowledgement of such assignment.	none
Possible consequences of a non-performance or ill-performance of contractual obligations	- in the case of late repayments, contractual interest for delay will be calculated until the repayment date in the amount of twice the reference rate of the National Bank of Poland and 5.5 pp (twice the statutory interest for delay). - if the Borrower defaults on the payments of full Loan/Credit Facility installments on the days specified in the Agreement for three payment periods, the Bank can terminate the agreement, - resigning from the personal account or failing to facilitate declared inflows will increase the margin by 0.5 p.p., - failure to enter the mortgage which is the real property security in the Real Estate Register within 12 months from releasing the loan may result in terminating the Agreement, - failure to provide the renewal of the real estate insurance policy to the Bank will result in insuring the real property through the Bank.	