

## TERMS AND CONDITIONS OF THE WEBSITE

WWW.DROGAPODOM.PL

VALID FROM 01/08/2023

### I. Definitions:

1. drogapodom.pl – Droga po dom limited liability company with headquarters in Łódź at ul. Łąkowa 7A building D lok. 213C, 90-562 Łódź, entered by Registry Court for Łódź-Śródmieście in Łódź, 20th Department of the National Court Register to the register of entrepreneurs in the National Court Register for number 0000986973, NIP 7272861530, REGON 522809559.

### 2. Partner:

Platinum Financial Spółka z ograniczoną odpowiedzialnością spółka komandytowa, ul. Warszawska 39, 61-028 Poznań, entered by the District Court Poznań – Nowe Miasto and Wilda in Poznań, VIII Commercial Division into the register of entrepreneurs in the National Court Register for number 0000446876, NIP 7822556023, REGON: 302323229.

3. Credit Procedure – information about products offered by the Bank (the Bank – as an institution defined in accordance with the definition contained in the Act of August 29, 1997 – Banking Law) located in the database of the website "www.drogapodom.pl".

4. Customer advisor – a specialized entity that verifies the User's data and his expectations regarding the financing proposal, advising the User in choosing a loan procedure and intermediating in obtaining real estate financing.

4.A. Call center – a supporting entity: the process of providing information about the Website, obtaining information on the credit procedure, arranging contact with the Customer Advisor and regarding problems in the operation and service of the Website.

5. drogapodom.pl or Service – a service provided by Droga po dom limited liability company in cooperation with a Partner, consisting in providing Users with tools that enable the comparison of Lenders' credit procedures, in particular by providing creditworthiness calculators, loan installment calculators, an advisory center with a knowledge base and substantive documentation supporting the loan process.

6. Website – means the website maintained in the domain www.drogapodom.pl run by Droga po dom limited liability company.

7. User (service recipient) – a person who uses the Website for the purposes and in the manner specified in these Regulations.

8. Regulations - these regulations regulate the rules of providing the Drogapodom.pl service, the rules of using the Website as well as the rights and obligations of the Users.

9. Lender - a natural or legal person or an organizational unit without legal personality that grants a loan or other financing option.

## II. General provisions

1. The Regulations define the rules for the provision of the drogapodom.pl service as part of the Website, which is a service provided by electronic means, consisting in providing Users with tools that enable the comparison of Lenders' credit procedures, in particular, such as a creditworthiness calculator, a loan installment calculator, an advisory center with a knowledge base and substantive documentation supporting the credit process.

2. Droga po dom limited liability company provides the services indicated in point 1 above in cooperation with the Partner, based on the proposed credit procedures obtained by the Partner.

3. As part of the Website, it is possible to:

a. browsing the content of the Website;

b. comparing information, including prices and costs, relating to individual credit procedures;

c. calculation of the User's potential creditworthiness;

d. ordering contact and obtaining support in the financing process in the scope of the selected proposal by the Call Center and Customer Advisor;

e. free download of substantive materials related to the credit procedure regarding real estate, insurance, refinancing;

f. sending and sharing selected, configured by the User offers of credit procedures and substantive materials to third parties;

g. Logging in to the website in order to gain access to its full content using a free and one-time SMS code sent by Droga po dom spółka z ograniczoną odpowiedzialnością after voluntary but necessary for the implementation indicated in point g the service of providing a telephone number and e-mail address by the User.

4. The service is provided on the Website free of charge.

5. The content published on the Website, regardless of their form, i.e. text, graphic and video materials, are subject to protection of intellectual property rights,

including copyright and industrial property rights, Droga po dom spółka z ograniczoną odpowiedzialnością, Partner, Lenders or third parties. It is forbidden to use this content in any way without the written consent of the authorized. It is forbidden to aggregate and process data and other information available on the Website for the purpose of their further sharing with third parties within other websites and outside the Internet. It is also forbidden to use the signs of the Website and the Droga po dom spółka z ograniczoną odpowiedzialnością, including characteristic graphic elements without the consent of Droga po dom spółka z ograniczoną odpowiedzialnością.

6. To use the Website to the full extent, it is required to have a device connected to the Internet that meets the following requirements:

a. an active connection to the Internet allowing two-way communication via the HTTPS protocol;

b. properly installed and configured, up-to-date web browser supporting the HTML5 standard and cascading style sheets (CSS3) technology, e.g. Google Chrome, Mozilla Firefox, Opera, Microsoft Edge, Safari;

c. JavaScript and cookies support enabled (usually enabled by default in the browser);

d. in the case of mobile devices: the original Android system, version not less than 5.0 or the original iOS system, version not less than 10.0.

The website may not be displayed correctly on TVs, Blackberry and Windows phones.

7. Lenders, in particular:

Droga po dom spółka z ograniczoną odpowiedzialnością is not responsible for the actions or omissions of the Partner or the content of the proposals of individual Lenders, the manner of implementation of the Agreement concluded between the User and the Lender.

8. Droga po dom spółka z ograniczoną odpowiedzialnością is not a banking institution or an entity authorized to grant loans and is not a party to agreements concluded between the User and the Lender. Conclusion of the contract with the Lender takes place outside the Website, without the intermediation of Droga po dom spółka z ograniczoną odpowiedzialnością and depends on the fulfillment of the conditions for obtaining financing appropriate for a given Lender.

9. Droga po dom spółka z ograniczoną odpowiedzialnością reserves the right to make breaks in the functioning of the Website, related to its updating, repair or maintenance.

### III. Provision of the Service

1. By using the Website, you accept the provisions of these Regulations.
2. Any natural person, legal person or organizational unit without legal personality, to which the law grants legal capacity, is entitled to use the Website. In the case of legal persons and organizational units without legal personality, only a person authorized to act in this respect on behalf of these entities may perform any activities on the Website.
3. A person acting on the Website on behalf of and for the benefit of a User who is a legal person or an organizational unit without legal personality, to which the law grants legal capacity, ensures that he is duly authorized to act and perform any activities on the Website on behalf of and for such User .
4. Using the Service does not require the registration and account creation process. To perform the Service, it may be required to provide:
  - personal data (name and surname, date of birth),
  - marital status,
  - declared earnings,
  - plans for the purchase, renovation or construction of real estate or land,
  - financial liabilities (loans, leases, credit card limits, liabilities resulting from, for example, maintenance payments),
  - the number of children or a declaration of their absence,
  - declaration on the amount of financing sought and its purpose,
  - monthly household expenses,
  - type and form of employment,
  - phone number,
  - e-mail address,

which is voluntary but necessary to provide the Service. Access to the full content of the Website may require a one-time SMS password (the cost of shipping is borne by Droga po dom spółka z ograniczoną odpowiedzialnością) sent after entering the correct telephone number and e-mail address by the User on the Website.

5. The User may order contact with the Customer Advisor or the call center in order to determine what products he is interested in, his needs and preferences, and to present him with offers prepared by the Customer Advisor tailored to their conditions and requirements.

6. The User orders contact with the Customer Advisor or the call center takes place:

a. via the contact form on the Website;

b. or by completing the field / form on the Website by the User while browsing the offers of credit procedures.

7. The user completing and sending the contact form referred to

in paragraph 6 pts

a. and b. above, it enables Droga po dom spółka z ograniczoną odpowiedzialnością to provide the customer advisor or call center and the potential Lender with the data necessary to present the financing proposal.

8. Ordering contact with the Customer Advisor or the call center by sending a correctly completed contact form referred to in sec. 6 points a. And b. Above, will result in an attempt by the Customer Advisor or call center to contact the User by phone to the telephone number or e-mail address provided by him in the contact form. Droga po dom spółka z ograniczoną odpowiedzialnością is not responsible for the problems of telecommunications service providers as well as the inability to contact the User for reasons not attributable to the Droga po dom spółka z ograniczoną odpowiedzialnością.

9. During the conversation with the Customer Advisor or the call center, the User may request and consent to the transfer of his personal data collected as part of the contact form to the Lender.

10. Customer advisor or is an entity independent of Droga po dom spółka z ograniczoną odpowiedzialnością and is a separate entity providing services to the User, acting on his behalf.

11. Filling out the contact form referred to in sec. 6 above is free of charge for the User and is not tantamount to concluding a contract

for a financial product, and does not oblige the User to conclude such a contract.

12. The User's telephone conversations with the Customer Advisor or the call center may be recorded, about which the User will be informed at the beginning of the telephone conversation. If the User does not consent to the start of the conversation or its recording, the telephone conversation is interrupted and the recording of the conversation is immediately deleted.

13. During a telephone conversation between the User and the Customer Advisor or the call center, the Customer Advisor or the call center may collect additional personal data from the User necessary to perform the Service.

14. Droga po dom spółka z ograniczoną odpowiedzialnością processes the personal data of the User, persons acting on behalf of the User in accordance with the provisions of the information clause.

15. It is forbidden to use bots and other IT or programming tools (including tools for exploring, collecting or extracting data), including tools:

a. generating or likely to generate increased traffic on the Website, in particular, multiplying the number of visits to the Website's websites, causing excessive load on IT systems,

b. constitute malicious software (including viruses) or that may serve to infect resources or IT infrastructure. Droga po dom spółka z ograniczoną odpowiedzialnością or Malware Partner (including viruses),

c. used to carry out cyber attacks (including network attacks, and in particular DDoS attacks), when using the Website, in connection with using the Website, as well as in order to use the Website.

#### IV. Complaints

1. In the event of any irregularities in the operation of the Website, including individual services of a technical nature, the User may, free of charge, file a complaint regarding non-performance or improper performance of the services provided by the Droga po dom spółka z ograniczoną odpowiedzialnością based on the Regulations.

2. Complaints may be submitted electronically to the following e-mail address: [biuro@drogapodom.pl](mailto:biuro@drogapodom.pl).

3. The complaint should contain at least: the User's e-mail address and the circumstances justifying the complaint, as well as the User's related request with the complaint.

4. If the data or information provided in the complaint do not allow for the recognition of the complaint, Droga po dom spółka z ograniczoną odpowiedzialnością will ask the User to clarify any doubts or provide additional information, if it is necessary for the consideration of the complaint by Droga po dom spółka z ograniczoną odpowiedzialnością responsibility, indicating precisely such doubts or the required information.

5. Droga po dom spółka z ograniczoną odpowiedzialnością recognizes the complaint within 14 days from the date of receipt of the complaint or receipt of supplementary information referred to in point 4 above. Answer Droga po dom spółka z ograniczoną odpowiedzialnością regarding the complaint is sent by e-mail to the e-mail address

provided by the User, unless the User requests in the content of the complaint to send a reply by post to the correspondence address indicated in the complaint.

## V. Final Provisions

1. Droga po dom spółka z ograniczoną odpowiedzialnością reserves the right to amend the Regulations with the following rules:

a. changes to the Regulations may occur for organizational, legal or technical reasons and may also apply to changes in the payment for the Service;

b. the User will be informed about each change by posting information on the Website. In addition, the User will be informed electronically;

c. the changes come into force on the date indicated by Droga po dom spółka z ograniczoną odpowiedzialnością, not shorter than 14 days from the date of notification to amend the Regulations, unless the provisions of generally applicable law provide otherwise;

d. the changes may not lead to the deprivation or limitation of the User's rights related to the purchased Services.

2. Droga po dom spółka z ograniczoną odpowiedzialnością may amend the Regulations without observing the 14-day deadline referred to above, including with immediate effect, if:

a. is subject to a legal or regulatory obligation under which it is required to amend the Regulations in a way that prevents it from complying with the above-mentioned 14-day notification period,

b. must exceptionally amend the Regulations to counteract unforeseen and immediate threats related to the protection of online intermediation services, Users against fraud, malware, spam, data breach or other threats to cybersecurity.

3. Unless mandatory provisions of law provide otherwise, the law applicable to disputes between the User and Droga po dom spółka z ograniczoną odpowiedzialnością is Polish law. The choice of Polish law does not deprive the consumer of the protection granted to him on the basis of provisions that cannot be excluded by contract, under the law that would be applicable in the absence of a choice of law.

4. Any disputes related to the services provided by Droga po dom spółka z ograniczoną odpowiedzialnością on the Website will be submitted to the competent common courts.

