

Questionnaire on Environmental and Social Impacts together with the Exporter's statement on consent to disclose information

Enclosure no. 1 to the application form

(this enclosure is an integral part of the application dated _____)

Please note:

- 1) Before completing this questionnaire please read information and documents available on the KUKE's website (<http://www.kuke.com.pl>) in the Environmental Protection section and the Instruction manual on completing the questionnaire on environmental and social impacts on page 6.
- 2) On the basis of the environmental and social impacts questionnaire, KUKE shall carry out screening process with the aim of identifying which applications should be classified with regard to the impact of the project on the environment. Should information given in the questionnaire prove to be insufficient, KUKE may ask parties involved in the project to provide additional information and documents related to potential environmental and social impacts.
- 3) The "Project" means the Contract:
 - i. executed by the entrepreneur established or residing in the territory of the Republic of Poland, the Subsidiary Company, or the Consortium, and
 - ii. concerning the Export of products or performance of services other than military equipment or agricultural commodities, in connection therewith the application for the Buyer's Credit, for the Supplier's Credit, or for other product with a repayment term of 2 years or more, has been submitted.
- 4) It is obligatory to attach to the application form and to this questionnaire The Environmental and Social Impact Assessment (ESIA) report (further: "the Report") in case of Projects classified as Category A Projects. If there is no Report carried out, it is obligatory to undertake it in accordance to the Recommendation of the Council on Common Approaches for Officially Supported Export Credits and Environmental and Social Due Diligence (further: "the Common Approaches"). It is mandatory to document - in the above mentioned Report or separately - the undertaking of public consultations with local communities directly affected by the Project. In case of the lack of such public consultations, it is required to assure civil society participation in the investment process by undertaking such consultations by the Exporter, Importer, NGOs or local administration.
- 5) For Projects classified as Category B Projects, KUKE may also require the Report. In such case, KUKE will define its scope and requirements. If the Report for Category B Project is not required, KUKE may request appropriate environmental and social impacts information or studies.
- 6) For Projects classified as Category C Projects the Report is not required.
- 7) In the questionnaire the space provided can be freely expanded. However, if you consider that the information given should be extended, provide it in the appendix to the questionnaire.

I. SECTION A (to be completed by all Exporters)

1. Full name of the Exporter

Address (Street, No.)

Address (Postcode, Place)

2. Full name of the Importer

Address (Street, No.)

Address (Postcode, Place)

3. Are credit insurance agencies (ECAs) from other countries included in the performance of the Project? Yes No

If **YES**, please give name and address

4. Name of the Project

5. Type of the Project / sector

6. Subject of the Contract (goods/services)

7. Amount applied for cover at KUKE

- a) in the Contract currency
- b) converted into SDR at NBP rate of exchange on the day of completing the questionnaire (NBP rate of exchange is available at <http://www.nbp.gov.pl/>), calculated to three decimal places

8. Performance period of the Contract

9. Export destination (country, administrative unit, venue) – Project location

10. Are the goods exported permanently linked with the location given in point 9? Yes No

If **NO**, please provide comments

11. Is the Project located in sensitive areas, such as:

- a) Rain forests
- b) Coral reefs and mangrove forests
- c) UNESCO biosphere reserves and/or their surroundings
- d) Protected areas with the status of national parks, nature reserves and/or their surroundings
- e) Areas of the Natura 2000 European network
- f) Wetland areas under the protection of the Ramsar 1971 convention
- g) Areas of particular significance for biodiversity conservation and species protection not mentioned in paragraph 3-6
- h) Land and objects on the UNESCO and world cultural and natural heritage list and/or their surroundings
- i) Areas of particular significance to the local community for historical, ethnic and religious reasons etc.

Yes No

If **YES**, please underline the appropriate position on the above list and give below the name, location and the basis for the obtaining status by the area, in so far as it is protected by virtue of legal act, as well as location vis-à-vis the performance site of the export project (a map should be attached):

Please note:

- if the military equipment or agricultural commodities are exported or
- reply to question 10 is “NO” or
- reply to question 10 is “YES” and amount applied for cover at KUKE is below SDR 10 million and at the same time project is not located in or near sensitive areas

you may finish completing this form without filling section B (section between dotted lines). In such case please delete section B from the form.

II. SECTION B

(applies to Projects in case amount applied for cover at KUKE is equal to or above SDR 10 million or – regardless its value – in case the Project is located in or near sensitive areas)

12. Please describe the Contract subject - its size, productivity, quantity of products and raw materials and environmental resources used, e.g. volumes of water required, sewage disposal, emissions etc., describe technology:

13. Available documentation concerning the subject of the Contract:

14. Are there any permits/concessions awarded that are required by local legislation and relevant host country regulations?

Yes No

If **YES**, please specify

15. Is the object at the site of Export Project new or already existing? new existing

If the object already exists, Project relates to:

extension (superstructure, rebuilding)

modernisation

technological change

change of product range

augmentation of output

The result of extension/modernisation is:

increase in negative impact of the object on environment

decrease in negative impact of the object on environment

improvement of environment condition

increase of raw materials/energy consumption

reduction of raw materials/energy consumption

no change in impact of object on the environment

lack of relevant information on the issue

In case of improvement of environment conditions as a result of the Project, please describe the positive impact of the Project on the environment:

16. Does the Contract form a part of a larger project, or does it include the whole of project? whole part

Role in performance of export contract:

Sole contractor

Subcontractor within larger project

Leader of consortium

Other (please specify)

In case if the Exporter is a sub-supplier/subcontractor, please provide the name of the main supplier/contractor:

17. Classification of the Project according to the Common Approaches. While classifying the Project it is acceptable to follow the Directive 2011/92/EU of the European Parliament and of the Council of 13 December 2011 amended by the Directive 2014/52/EU of 16 April 2014 on the assessment of the effects of certain public and private projects on the environment. Projects mentioned in Appendix I of the Directive correspond to Category A Projects of Common Approaches, projects indicated in Appendix II - to Category B Projects. Category C includes the other Projects.

Category A Project

Category B Project

Category C Project

we cannot classify the project

18. Has an environmental and social impact assessment report been carried out for the project: (ESIA) Report, UVP – Umweltverträglichkeitsprüfung, оценка воздействия на окружающую среду, or any study in this aspect?

Yes No

No, but it is required according to host country regulations

It is being prepared

It is not required according to the host country regulations

19. If YES, please give a name and type of study and attach it to the application:

20. If the report is not submitted with the application, but it has been prepared, please give further information on it /author, completion date, language, who is in possession of the study, who ordered it, was it made available to public information, where it was disclosed/:

21. Does the Project, according to the report or other studies, comply with:

environmental standards of host country?	Yes	No
international standards referred to in Common Approaches?	Yes	No

Please give additional details/comments:

22. During the Project implementation, which negative social and environmental impacts will occur:

- enforced population resettlement, acquisition of land or expropriation
- risk of increased unemployment
- bonded or forced labour
- child labour or employment of persons under the age of 18
- health and safety considerations
- large-scale labour force inflow
- negative impacts on cultural heritage
- other social factors, including negative impacts on Project-related human rights (please specify):

there is no adverse impact of the Project on social and human rights

Please note: If the Project is performed in a country or sector which involves higher environmental risks KUKÉ may require providing additional documents and information.

23. Was consultation with the local population undertaken? Yes No
 If NO, is a community participation/public consultations planned? Yes No

Please describe ways (announcements, meetings, consultations). Who is responsible for public consultations? Is the Exporter engaged in the process? What is the community's reception of the project / results of consultations?

24. Have non-government, including ecological, organisations participated in public consultation? Yes No
 What is their opinion on this issue

25. Is there international interest in the project, i.e. from non-government organisations, inhabitants of neighbouring countries? Yes No
 Please give details

26. Is there a transboundary/ cross-border impact of the project? Yes No
 If YES, please specify (describe type and area)



Name of person able to give additional information

E-mail

Phone

Website, where project information is disclosed (if exists)

III. STATEMENT

On behalf of the Exporter:

1. I hereby declare that the information provided in the questionnaire on environmental and social impacts, and other information attached to the application related to environmental impact is to the best of my knowledge true and reliable, and I have avoided nothing that might affect the screening, classification of the project, or an evaluation of its environmental and social impacts.
2. I acknowledge that:
 - a) On the basis of the environmental and social impacts information provided in the questionnaire KUKE shall verify the Project classification indicated in this questionnaire, and in the event of lack of such classification by the Exporter, independently classify the project. In case that the Project is classified as a Category A Project there is an obligation to make the information publicly disclosed as early as possible in the review process, however at least 30 days before final commitment to grant insurance, at the following website <https://www.kuke.com.pl/>, including the Project name, location and description of the Project, details where additional information concerning the Project shall be obtained. Furthermore, an (ESIA) Report or its summary shall be made publicly available as well;
 - b) In case the Project is classified as Category B Project, information on the project also shall be publicly disclosed after final commitment to grant cover at the following website <https://www.kuke.com.pl/>, including the Project name, location and description of the Project, details where additional information concerning the Project shall be obtained;
 - c) Furthermore, KUKE makes publicly available on periodical basis general information about all Projects classified as Category A and B Projects for which a final commitment has been issued, including type of information reviewed in environmental and social impact assessment process and international standards applied in benchmarking process;
 - d) Consent to disclose information, referred to in points 1, 2 and 3, by the Exporter or insurance applicant is submitted – on KUKE's demand. Its standard form is attached to this questionnaire.
3. I hereby give consent to the disclosure at KUKE's website (<https://www.kuke.com.pl/>) the following information concerning the project:
 - a) name
 - b) location
 - c) project description
 - d) source of additional information concerning the project
 - e) other information on environmental impact of the Project – according to the text attached
 - f) documents provided for environmental and social impact review
 - g) international standards applied in benchmarking process
 - h) the revealing of information contained in:
 - i. the environmental and social impact assessment report *
 - ii. summary of the environmental and social impact report *
 - j) through the placing of their contents at the following website (<http://www.kuke.com.pl/>), or link to internet site at the following address:

4. I hereby declare that the following information shall not be revealed:

5. Justification of not giving the consent to disclose the a/m information:

Place and date

Signature of the Exporter

INSTRUCTION MANUAL on completing the questionnaire on environmental and social impacts

The Questionnaire contributes an appendix to the application for individual cover of Buyer's Credit, for the Supplier's Credit, or for other product with a repayment term of 2 years or more, and forms its integral part.

Before completing, please read all questions included and information available on the KUKE's Website (<http://www.kuke.com.pl/>) in the Environmental Protection tab.

Completing section A is obligatory for all Projects. You can delete the section B - marked out with triple line - if the Project is not destined to identified locations (e.g. vehicles, means of transport) or in case the Project value is below SDR 10 million and at the same time the Project is not located in or near sensitive areas.

While filling the questionnaire you can freely expand the space provided for your responses. However, in the case of long descriptions, e.g. in question 12 – please, provide information in the attachment.

Please, indicate your answer to YES/NO questions by placing a tick (cross) in the relevant box using MS Word facilities.

Yes No

Point 4 – the name of the Export Project according to the Contract or tender materials etc. should be given. In the event of a name in a foreign language, it should be given in the original version and in the Polish language. Example:

- *Construction of feed plant for poultry farm located at X. (Budowa mieszalni pasz na fermie drobiu w miejscowości X.)*
- *Supply, assembly and start-up of sewage sludge processing line in communal treatment plant for town Y. (Dostawa, montaż i rozruch linii przeróbki osadów ściekowych w oczyszczalni komunalnej dla miasta Y.)*
- *Turn-key hotel construction with recreation sports centre on island Z. (Budowa pod klucz hotelu z centrum rekreacyjno-sportowym na wyspie Z.)*

Point 5 – the type of the Project should be provided.

Point 6 – please, describe a type of goods/services supplied by the Exporter, quantity, technical specification, the Exporter's role in performance of Contract (e.g. delivery – delivery type, installation, turnkey). Please, indicate if exported goods are new or used according to the agreement with the Importer. Description should comply with data provided in main part of the application for insurance.

Examples of the subject of the Contract:

- *study of technical documentary for construction permit,*
- *construction of a hotel building with parking, fitness-club building with swimming pool, sauna, gym with ancillary facilities, construction of 4 tennis courts, stables and riding school together with accompanying infrastructure in the form of boiler house, deep bore water source, water treatment plant, sewage treatment plant, gas and electricity connections,*
- *supplier fixtures and equipment for all the buildings of the centre, their assembly and technological start-up,*
- *professional staff training.*

Point 10 – one should reply to the question, whether the Export object i.e. the investment goods or services are permanently linked to a specific location. The reply "NO" shall be justified in the situation if the intended place for use of the exported assets may be changed (in the event of means of transport or mobile equipment and installations).

Point 11 – refers to the location of the Project in or near sensitive areas or valuable nature areas or objects regarded as cultural heritage or important for indigenous peoples. Regarding the possibility of conflicts, it is necessary to ascertain location of the place of the performance of the Contract in regard to the nearest areas of this type.

Point 12 – one should elaborate more on information contained in point 6. Detailed parameters, specifying the Project should enable assessment of the scale of the Project. In particular please give, in so far as it is possible:

- information concerning the management and use of the land involved e.g. the building site,
- indications referring to operation of the object (e.g. hotel accommodation for 200 in single and double room in proportion of 60/40%),
- in the case of production buildings - information concerning the scale of production (e.g. daily in three shift system, annually),
- information concerning the extent of use of natural resources (e.g. requirement for water other raw materials) and pollution emission.

Short technological description should include both the performance phase (e.g. steel construction of halls with covering of layered panels), as well the operation phase of the object (e.g. production of beverages from ready concentrates, water from local source and additives, packed in Tetra-Pack type 1 litre cartons).

Parameters describing the scale of output should refer to the appropriate indicators for the given sector (e.g. treatment plant for 2,000 IEN - inhabitant equivalent number). The envisaged scale of employment is also relevant.

For investments being part of a greater object one should - as far as it is possible - define the output scale of the whole facility. For example in the event of Export of a cream cheese production line with a productivity 5 tonnes per day, it should be stated that it shall be installed in a dairy producing milk for human consumption, hard cheeses, butter and milk powder, involving the processing of 500 tonnes of milk daily. Similarly the building associated technically or operationally with the Export Project should be described, e.g. in the case of building a water treatment plant give information concerning the water sources and recipient network, while building of a flyover in a road section – its basic parameters.

For extension/modernisation of plant/factory, please specify its initial and targeted working capacity, change of product range and other important data (e.g. increase/decrease of raw materials/energy consumption, emissions, etc.).

Point 13 – the documents/studies concerning the subject of the Contract should be listed (e.g. specification of terms and conditions of the order, building design, construction consent and other consents and permissions, concepts, studies, research, technical-motion documentation, certificates, expert opinions etc.).

Point 23 – please provide documentary evidence of public consultations according to the Common Approaches for all Category A and B Projects.

The Statement of consent to disclose environmental and social information attached to the questionnaire is required for Category A and B Projects. It includes a consent to make general project information publicly available. With regard to Category A Projects it enables access of stakeholders to the environmental and social impact assessment report or summary thereof. Please, indicate which information should not be revealed and provide a relevant justification.

INFORMATION ON THE PROCESSING OF PERSONAL DATA

The Controller and Controller Contact Details

The Controller of personal data is KUKE S.A. with its registered office in Warsaw, at ul. Krucza 50, 00-025 Warsaw, hereinafter referred to as the "Controller". Contact with the Controller is possible via email: odo@kuke.com.pl or in writing to the address of the registered office provided above.

Aim and Grounds for Data Processing

Your personal data can be processed for the following purposes:

- Necessary to execute the Agreement concluded with you or to take the actions requested by you before the conclusion of the Agreement (legal grounds: Article 6.1(b) of the GDPR), in particular to:
 - Prepare an offer, carry out insurance risk assessment, calculate the cost of the Agreement, and handle and execute the Agreement;
 - Settle a claim (provided that such has been submitted), including handling a submitted claim, issuing an appropriate decision in the scope of the disbursement of compensation or other benefits – subject to the Agreement and the provisions of the law;
- Fulfil the legal obligations of the Controller resulting from the applicable and binding provisions on the insurance and reinsurance company (legal grounds: Article 6.(c) of the GDPR), particularly to fulfil the obligations concerning carrying out activities, that is: crime prevention and detection, establishing technical insurance provisions for solvency and accounting purposes, including statistical purposes, and determining the percentage utilisation rate laid down in the Budget Law, the limit that total liabilities under export credit insurance guaranteed by the State Treasury cannot exceed, and accounting, subject to the rules on accounting;
- Process applications and complaints, pursue recourse claims resulting from legitimate interests executed by the Controller, including risk reinsurance, take actions related to the prevention of insurance crimes, take possible actions relating to counteracting the disbursement of undue benefits or compensation, carry out customer satisfaction surveys, possibly enforce claims or possibly defend against claims related to the concluded Agreement, information provided to the clients on the insurance products and other financial products offered by KUKE S.A. through the direct marketing of products and services (legal grounds: Article 6.1(f) of the GDPR);
- Direct marketing of own products and services of the Controller, in the event of an Agreement not being concluded or after its termination and in order to convey to KUKE Finance S.A. with its registered office in Warsaw, for the purpose of the direct marketing of the products and services of this company, pursuant to the consents for the processing of personal data for such purposes (legal grounds: Article 6.1(a) of the GDPR).

Should you be an employee or representative of a client/undertaking that is a party to the agreement, the Controller can process your data in order to conclude and execute the Agreement with the company that you represent/which you work for/which you cooperate with, including for the purpose of ongoing contact and confirmation of the instructions and orders made via a dedicated customer website and for the purpose of creating and handling the accounts of the user on a dedicated customer website (legal grounds: Article 6.1(f) of the GDPR).

Storage Period for Data

The data stored in connection with the execution of the Agreement can be processed by us up to the execution of the rights and obligations resulting therefrom, including the claims limitation period, as well as recourse claims. The data processed to fulfil the legal obligations to which the Controller is subject may be processed within the terms laid down in the provisions imposing such obligation(s). The data processed subject to the legitimate interests of the Controller may be processed until the legitimate interests of the Controller constituting the grounds for such processing have been fulfilled or until you raise an objection against such processing, with the exception of the situation when the Controller shall demonstrate the existence of valid legitimate grounds for the processing that take precedence over your interests, rights, and freedoms, or the grounds to establish, exercise, and defend claims.

Rights of the Data Subject

- The right to access personal data and the right to rectify, erase or limit their processing;
- The right to raise an objection to the address of the Controller, particularly against the processing of personal data for direct marketing purposes, including profiling in the scope in which the grounds for the processing of personal data are a premise for the legitimate interests of the Controller;
- The right to withdraw such consent in the scope in which the grounds for the processing of personal data constitutes consent;
- The right to transfer personal data, that is, to receive your personal data from the Controller in a structured, commonly used format in machine readable form (in so far as this shall apply), including also to possibly transfer such data to another data controller;
- The right to lodge a complaint to the supervisory authority (Polish Personal Data Protection Office) handling data protection affairs.

Data Transfers

Your personal data can be transferred to:

- The providers of IT systems and IT services, undertakings providing legal, debt collection, analytical or insurance outsourcing services to the Controller;
- Reinsurers;
- Authorities authorised to receive your data subject to the provisions of the law;
- KUKE Finance S.A. with its registered office in Warsaw.

The Transfer of Data Outside the European Economic Area

Your personal data may, in justified cases, taking into account the requirements laid down in the provisions of the law, be transferred to recipients located in states outside the European Economic Area.

Information on the Requirement to Provide Personal Data

The provision of personal data is voluntary but necessary for the Agreement to be concluded and executed; however, the provision of personal data for marketing purposes is voluntary.