

Application for Insurance Cover of short-term export receivables due to the Factor (FE)

I. CUSTOMER NEEDS QUESTIONNAIRE

Dear Sirs and Madams,

In wanting to give you the best possible insurance protection offer, KUKE has prepared a questionnaire thanks to which we will be able to properly assess your needs. We ask that you answer the four questions entailed in Part 1 of the Questionnaire or tick the declaration in Part 2 concerning your refusal to complete the Questionnaire. Should there be any changes during the course of renewal of Short-Term Receivables insurance protection for successive settlement periods, kindly send us a newly completed questionnaire to the following address: badaniepotrzeb@kuke.com.pl.

The questionnaire is conducted with regard to the requirements of Article 8.1 of the Act on Insurance Distribution of 15th December 2017.

PART 1

- 1) Does your firm purchase receivables from Assignors selling goods and/or services under deferred payment terms?
Yes No
- 2) Is your firm concerned about Counterparty insolvency of your Assignors or delays in payment for the goods and/or provided services by Assignors?
Yes No
- 3) Is your firm interested in insuring Receivables due to the Factor from the domestic Counterparties of your Assignors?
Yes No

PART 2

I hereby declare that I refuse to complete the Questionnaire

II. APPLICATION FOR INSURANCE COVER

APPLICANT

Applicant (full name)

Address (street, No.)

Address (post code, place)

Phone

Voivodship

Address for deliveries (street, No.)

Address for deliveries (post code, place)

NIP Tax Identification No.

Core PKD/EKD

REGON National Register of Business Entities

KRS National Court Register No.

Date of company registration/Date of commencing business

Share capital

Emails for notifications and declarations
related to the Insurance Agreement

PLANNED VALUE FOR INSURANCE

Planned value of purchased domestic
Receivables over the nearest 12 months
declared for the insurance

RECEIVABLES INSURED BY OTHER INSURERS

Were the Receivables over the last three years insured by another Insurer?

No Yes

If "Yes" who was the Insurer over the past year?

If YES:

Please provide the data from the last three years concerning the Receivables submitted to the previous Insurer.

Year	Value of Receivables remaining to be recovered	Value of open claims for compensation	Value of compensation paid out	Value of Receivables recovered on the Recourse Proceedings stage
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If NO:

Please provide the data from the last three years demonstrating lost Receivables (Receivables written off, past due or written off as uncollectible).

Year	No. of Counterparties	Value of lost Receivables in PLN
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STATEMENTS AND CONSENT

Consent to contact the Counterparty using the name of the Applicant/Policyholder

KUKE uses the name of the firm of the Applicant/Policyholder for the purposes related to the insurance business carried out by KUKE, particularly for the proper assessment and monitoring of the insurance risk related to the operations and financial situation of former, current, and potential Counterparties. Such monitoring allows KUKE to streamline and improve the risk assessment process and its valuation both before the conclusion of the Insurance Agreement and/or the issue of the Limit Decision, as well as in relation to the active Credit Limits and on the Debt Recovery Proceeding stage.

With regard to the foregoing, KUKE requests for your consent to KUKE using the name of your firm for the purposes stipulated hereinabove, particularly to KUKE making references of the fact that KUKE intends to grant or has granted (currently or in the past) insurance protection to the Applicant/Policyholder in correspondence addressed to Counterparties in connection with the request for information or financial data to be provided in return.

Do you consent to KUKE using the name of your firm for the purposes specified hereinabove and to direct contact with your Counterparties?

No Yes

Pursuant to the provisions of Article 35 of the Act on Insurance and Reinsurance Activity of 11th September 2015, the above data and information enjoy protection in the scope resulting from the mentioned provision.

We hereby declare that the above data is factually correct.

We agree to receiving commercial and marketing information and substantive materials (e.g., information, publications, and analyses) from KUKE to the email address provided in the Insurance Application in accordance with the Act on the provision of services by electronic means of 18th July 2002.

No Yes

The completion of this Questionnaire shall not oblige to conclude an Insurance Agreement.

The person handling the matter on the part of the Applicant

Phone

E-mail

Place, date

Legible signatures of persons authorised to represent the Applicant

Appendices (2)

1. Information on the processing of personal data,
2. Counterparty information.

INFORMATION ON THE PROCESSING OF PERSONAL DATA

The Controller and Controller Contact Details

The Controller of personal data is KUKE 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 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 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 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.