

As of the date of this prospectus

Date of preparation
of the prospectus: March 2026

PROSPECTUS

GENERAL SECTION

I. IDENTIFICATION AND CONTACT INFORMATION REGARDING THE DEVELOPER

DEVELOPER INFORMATION		
Developer	BUILD & TECH SERVICES, Limited Liability Company Number in the Register of Entrepreneurs of the National Court Register: 0001134948	
Address	Szum 58 46-250 Szum	
Tax ID (NIP) and REGON	NIP 7511791549	REGON 540014509
Phone number	+48 574 511 593	
Email address	info@builddevelopment.pl	
Fax	None	
Developer's website	https://www.builddevelopment.pl/	

II. DEVELOPER'S EXPERIENCE

DEVELOPER'S HISTORY AND DOCUMENTED EXPERIENCE


EXAMPLE OF A COMPLETED DEVELOPMENT PROJECT (please list, if any, three completed development projects, including the most recent one)	
Address	None
Start date	None

Date of issuance of the occupancy permit	None
EXAMPLE OF ANOTHER COMPLETED DEVELOPMENT PROJECT	
Address	None
Start date	None
Date of issuance of the occupancy permit	None
EXAMPLE OF THE MOST RECENT COMPLETED DEVELOPMENT PROJECT	
Address	None
Start date	None
Date of issuance of the occupancy permit	None
Have any enforcement proceedings been or are currently being conducted against the developer for an amount exceeding PLN 100,000	NO

III. INFORMATION REGARDING THE PROPERTY AND THE DEVELOPMENT PROJECT

INFORMATION REGARDING THE LAND AND SPATIAL PLANNING OF THE SITE	
Address, cadastral parcel number, and cadastral district number ¹⁾	Parcel marked with cadastral number: 1279/7 , identifier: 160602_4.0038.1279/7 , cadastral district 0038, Namysłów, located in Namysłów, Namysłów Municipality, Namysłów County, Opole Province, on Bolesława Leśmiana Street
Land Registry Book No.	OP1U/00092202/7 maintained by the District Court in Kluczbork, 4th Land Registry Division
Existing mortgage encumbrances on the property or applications for entry in Section IV of the land and mortgage register	No applications or mortgage encumbrances. The investment is being carried out 100% with own funds.
In the absence of a land and mortgage register,	Not applicable

¹⁾ If the parcel does not have an address, its location must be described in detail,

<p>information regarding the plot area and legal status of the property can be found at²⁾</p>	
<p>Information regarding existing structures located in the vicinity of the investment and affecting living conditions³⁾</p>	<p>Conditions of the investment's location resulting from the current use of neighboring areas (e.g., land use, protection zones, nuisances)</p>  <p>The immediate vicinity is dominated by low-density buildings, mostly detached residential structures with private gardens and partially undeveloped lots, as well as green and open spaces. The area has a well-</p>

²⁾ In particular, the first and last name or business name of the owner or perpetual usufructuary, as well as any existing encumbrances on the property.

³⁾ In particular, facilities generating odor, noise, or light pollution.

	<p>organized, intimate character, with a predominance of residential buildings and no industrial or warehouse facilities.</p> <p>The neighborhood features essential amenities, including a Dino supermarket, an InPost parcel locker, and the Parish Church of the Immaculate Conception of the Blessed Virgin Mary, ensuring access to everyday services. Access to the property is via a local road—Bolesława Leśmiana Street—connected to Gabrieli Zapolskiej Street and Staromiejska Street; traffic is local in nature, with no significant volume and no through traffic.</p> <p>No facilities generating odor or light pollution noticeable within the project area have been identified in the immediate vicinity, in particular industrial plants, logistics centers, gas stations, or roads with heavy traffic.</p> <p>Link to Google Maps: https://maps.app.goo.gl/bne95QjzWunnx31K9</p>
<p>Spatial planning acts and other legal acts within the area covered by the development project or investment task</p>	<p>General Plan of the Municipality</p> <p>No general plan exists. However, work has begun on its preparation.</p> <p>On May 13, 2024, the Namysłów City Council adopted a resolution to commence the preparation of the General Plan for the Namysłów Municipality (Resolution No. 5/IX/24). The commencement of the plan's preparation was announced, and the period for submitting comments on the draft General Plan ran from August 1 to September 6, 2024. The draft General Plan is currently being prepared. To date, the draft document has not yet been made publicly available for review.</p> <p>https://bip.namyslow.eu/8802/obwieszczenie-o-przystapieniu-do-sporzadzenia-planu-ogolnego-gminy-namyslow.html?utm</p> <p>Currently in force is the Study of Conditions and Directions of Spatial Development for the Namysłów Municipality, adopted by Resolution No. 18/IX/24 of the Namysłów City Council on May 27, 2024.</p> <p>The text of the resolution regarding the study, along with its attachments, can be found at: https://bip.namyslow.eu/download//48651/uchwala-nr-18-ix-24-rady-miejskiej-w-namyslowie-z-dnia-27-maja-2024-roku.pdf</p> <p>All resolutions regarding spatial planning are available at: https://bip.namyslow.eu/3446/uchwaly-rady-miejskiej-w-namyslowie-dot-planowania-przestrzennego.html?utm</p>

	Local Spatial Development Plan	<p>The local spatial development plan for the city of Namysłów, adopted by Resolution No. 384/VIII/21 of the Namysłów City Council on February 11, 2021, is in effect. on the adoption of the local spatial development plan for the city of Namysłów, published in the Official Journal of the Opole Province on March 10, 2021, item 702, hereinafter referred to as: "MPZP"</p> <p>https://bip.namyslow.eu/download//24526/uchwala-nr-384-viii-21-rady-miejskiej-w-namyslowie-z-dnia-11-lutego-2021-roku.pdf</p> <p>Municipal Spatial Information System: https://mapa.inspire-hub.pl/#/gmina_namyslow</p>
	Local Reconstruction Plan	<p>In response to the request, the Mayor of Namysłów informed that no resolution regarding a local reconstruction plan had been adopted for the area indicated in the request.</p> <p>Source: Letter from the Mayor of Namysłów dated March 6, 2026 (Ref. 1431.37.2026.EM)</p>
	Other ⁴⁾	<p>Areas of restricted use</p> <p>In response to the application, the Namysłów County Administrator informed that the Namysłów County Council had not adopted a resolution to establish a restricted-use area for the plot designated with cadastral number 1279/7, located in Namysłów on Bolesława Leśmiana Street, nor for the plots located within a 1 km radius of the aforementioned plot.</p> <p>Source: Letter from the Namysłów County Administrator dated March 2, 2026 (OR.1431.32.2026.AW)</p> <p>In response to the request, it was reported</p>

⁴⁾ Legal acts (regulations, orders, resolutions) regarding:

- 1) concerning the Investment, Accompanying Investments, and the area surrounding the CPK,
- 2) the location of a residential development or an accompanying development,
- 3) the establishment of forms of nature protection or their buffer zones (national park, nature reserve, landscape park, protected landscape area, Natura 2000 site, natural monument, documentation site, ecological site, nature and landscape complex, protection of plant, animal, and fungal species),
- 4) establishing a protection zone for the immediate protection area and the indirect protection area of a water intake,
- 5) designation of quiet areas within an agglomeration or quiet areas outside an agglomeration,
- 6) establishing a restricted-use area,
- 7) designating a historic site as a historical monument,
- 8) defining the boundaries of the Holocaust Memorial and its protection zone, and establishing a cultural park,
- 9) establishing the rules and conditions for the placement of small architectural structures, advertising signs and advertising devices, and fences, including their dimensions, quality standards, and types of building materials.

		<p>that the Opole Provincial Assembly had not adopted any resolutions regarding the establishment of a restricted-use area for the indicated area.</p> <p>Source: Letter from the Marshal's Office of the Opole Province dated February 26, 2026 (BS.1431.4.2026.RN)</p> <p>CPK (Port Polska)</p> <p>In response to the submitted request, the Central Transport Hub announced that, in accordance with the "Central Transport Hub Investment Program: Phase II, 2024–2032" published on January 9, 2025 (M.P. item 29), the key elements are preparatory activities and the execution of construction works on the "Y" line Warsaw — CPK — Łódź — Wrocław/Poznań. Another significant investment is the connection between Katowice and Ostrava, Czech Republic, where advanced preparatory work is underway, co-financed by EU funds. Regarding the remaining sections of the railway lines currently planned for construction, I would like to inform you that the implementation of these investments is the subject of analyses discussed below.</p> <p>The Central Transport Hub company, commissioned by the Ministry of Infrastructure, together with PKP Polskie Linie Kolejowe S.A. (PKP PLK) and with the participation of the Institute for Urban and Regional Development, has launched a project titled "Integrated Railway Network," under which a comprehensive analysis of the railway network's development will be conducted, among other things, to determine the direction of future investment projects by Centralny Port Komunikacyjny and PKP PLK (following the completion of the CPK 2024–2032 Multiannual Program and the National Railway Program through 2030, which forms the basis for PKP PLK's investments). The work is being carried out using modern analytical methods and tools, as well as with the participation of industry and local government stakeholders, and is scheduled for completion in the first quarter of 2026.</p> <p>Source: Letter from the Central Communication Port (Port Polska) dated March 12, 2026 (NPK.060.75.2026)</p> <p>Investments, forms of nature conservation, and quiet areas</p>
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<p>Provisions of the applicable local zoning plan for the area covered by the development project or investment task</p>	<p>Land Use</p>	<p>Residential and commercial development area (symbol C.19MU)</p> <p>Link to the municipal spatial information system: https://mapa.inspire-hub.pl/#/gmina_namyslow/mpzp/dzialka/160602_4.0038/1279-7</p> <p>§ 233(2) of the Local Spatial Development Plan</p> <ol style="list-style-type: none"> 1) residential and commercial development area; 2) the residential function shall be understood as single-family residential buildings, multi-family residential buildings with a building area of up to 400 m² each, and structures and facilities related to such development;

		<p>3) the commercial function shall be understood as facilities, buildings, and commercial premises intended for retail, food service, and services (such as: office and conference services, services related to creative and design activities, business support services, financial services, and craft services), small-scale production such as bakeries, pastry shops, tourist and recreational accommodation, culture, science, education, healthcare, social welfare, sports and recreation, administration, and other similar functions, as well as structures and facilities related to such development;</p> <p>4) the ratio between residential and service functions on the building lot is not specified;</p> <p>5) combining residential and service functions within the same building is permitted</p>
	Maximum building density	<p>§ 233(4)(1)(b) of the Local Spatial Development Plan: maximum building density – 0.8</p>
	Maximum and minimum above-ground building density	<p>§ 233(4)(1)(a) and (b) of the Local Spatial Development Plan minimum building density – 0.01 maximum building density – 0.8</p>
	Maximum building footprint	<p>§ 233(4)(3) of the Local Spatial Development Plan Maximum building area – up to 40% of the building lot area</p>
	Maximum building height	<p>§ 233(4)(4) of the Local Spatial Development Plan Maximum building height – 13 m</p>
	Minimum percentage of biologically active area	<p>§ 233(4)(2) of the Local Spatial Development Plan minimum percentage of biologically active area - 40% of the building lot area</p>
	Minimum number of parking spaces	<p>§ 7 of the Local Spatial Development Plan § 7. Minimum number of parking spaces and method of their provision:</p> <p>1) single-family residential buildings: 2 per apartment;</p> <p>2) single-family residential buildings with separate commercial units: 1 per apartment and 1 per commercial unit;</p> <p>3) residential buildings on farmsteads: 1 per 1 dwelling;</p> <p>4) multi-family residential buildings: 1 per 1 dwelling;</p> <p>5) multi-family residential buildings with separate commercial units: 1 per 1 apartment and 1 per 1 commercial unit;</p> <p>6) commercial, service, and small-scale manufacturing buildings: 1 per 100 m² of usable floor area and no fewer than 1 if this area is less than 100 m²;</p> <p>7) food service buildings: 1 per 20 m² of</p>

		<p>usable floor area and 1 per 5 employees;</p> <p>8) buildings for tourist and recreational accommodation, culture, science, education, religious worship, healthcare, social welfare, sports and recreation, administration, and other similar functions: 1 per 100 m² of usable floor area and 1 per 5 employees;</p> <p>9) gas stations and vehicle service stations: 1 per 50 m² of usable floor area and 1 per 5 employees;</p> <p>10) commercial facilities with a sales area exceeding 2,000 m²: 1 per 100 m² of usable floor area;</p> <p>11) manufacturing buildings, industrial buildings, storage buildings, and warehouses: 1 per 200 m² of usable floor area or 1 per 5 employees;</p> <p>12) parking spaces designated for vehicles equipped with a parking permit: 1 – if the total number of parking spaces is 10–20, 2 – if the total number of parking spaces is 21–40, 3 – if the total number of parking spaces is 41–100, 4% of the total number of parking spaces – if the total number of parking spaces exceeds 100;</p> <p>13) parking spaces should be provided within a building, a structure, or located on a building lot; Official Journal of the Opole Province – 4 – Item 702 14) the requirement to provide parking spaces does not apply to changes in use, nor to the reconstruction, expansion, or addition of stories to an existing building or structure.</p>
	<p>Conditions for the protection of the environment, human health, nature, and the landscape</p>	<p>General:</p> <p>§ 6(1)(1) of the Local Spatial Development Plan Principles of environmental, nature, and landscape protection. Within the area covered by the plan, the following are not specified: 1) principles of environmental, nature, and landscape protection resulting from the applicable provisions of conservation plans established for national parks, nature reserves, and landscape parks;</p> <p>§ 233(3) of the Local Spatial Development Plan Principles of environmental, natural, and cultural landscape protection: Due to the permissible noise level in the environment, as defined by environmental protection regulations, the area is classified as a residential and commercial development zone</p>

	Requirements for development and land use in areas at particular risk of flooding	No information in the Local Spatial Development Plan
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	Conditions for the protection of cultural heritage, historic monuments, and contemporary cultural assets	<p>§ 6(1)(2) of the Local Spatial Development Plan</p> <p>The following are not specified within the plan area:</p> <p>2) rules for the protection of contemporary cultural assets</p>
	Requirements regarding the protection of other areas or structures subject to protection under separate regulations	<p>§ 6(1)(3) of the Local Spatial Development Plan</p> <p>The following are not specified within the plan area:</p> <p>3) the boundaries and methods of development for mining areas, landslide-prone areas, and priority landscapes identified in the landscape audit and in the province's spatial development plans</p> <p>No further information in the Local Spatial Development Plan</p>
	Conditions and detailed rules for transportation services	<p>§ 233(7)(1), (2), (3)(a) of the Local Spatial Development Plan</p> <p>Rules for the modernization, expansion, and construction of transportation systems and technical infrastructure:</p> <p>1) the construction and reconstruction of transportation systems and technical infrastructure, including access paths, driveways, parking spaces, bicycle paths, and power, water, sewer, gas, heating, and telecommunications lines and facilities, are permitted; 2) the location of the systems referred to in point 1 must not violate separate regulations or other provisions of this resolution;</p> <p>3) Conditions for connections to the external network:</p> <p>a) transportation system: via the road network</p>
	Conditions and detailed rules for technical infrastructure services	<p>§ 233(7)(3) – (10) of the Local Spatial Development Plan</p> <p>Rules for the modernization, expansion, and construction of transportation systems and technical infrastructure:</p> <p>3) conditions for connections to the external system:</p> <p>a)transport system: via the road network, b)technical infrastructure networks: via technical infrastructure systems; 4)water supply: from the water supply network, subject to separate regulations; 5) domestic wastewater disposal: to the</p>

		<p>0.5</p> <p>C.18MU 0.8</p> <p>C.19MU 0.8</p> <p>C.5MW, C.6MW 1.2</p> <p>C.15ZP, C.16ZP Not applicable</p> <p>C.28KDD, C.30KDD Not applicable</p> <p>C.5KDPJ Not applicable</p> <p>C.5KDP Not applicable</p>
	<p>Maximum and minimum above-ground building density</p>	<p>C.45MN, C.49MN, C.53MN, C.54MN, C.56MN, C.57MN minimum: 0.01 maximum: 0.5</p> <p>C.18MU minimum: 0.01 maximum: 0.8</p> <p>C.19MU minimum: 0.01 maximum: 0.8</p> <p>C.5MW, C.6MW minimum: 0.01 maximum: 1.2</p> <p>C.15ZP, C.16ZP Not applicable</p> <p>C.28KDD, C.30KDD Not applicable</p> <p>C.5KDPJ Not applicable</p> <p>C.5KDP Not applicable</p>
	<p>Maximum building coverage</p>	<p>C.45MN, C.49MN, C.53MN, C.54MN, C.56MN, C.57MN</p>

		<p>30%</p> <p>C.18MU 40%</p> <p>C.19MU 40%</p> <p>C.5MW, C.6MW 40%</p> <p>C.15ZP, C.16ZP Not applicable</p> <p>C.28KDD, C.30KDD Not applicable</p> <p>C.5KDPJ Not applicable</p> <p>C.5KDP Not applicable</p>
	<p>Minimum percentage of biologically active surface area</p>	<p>C.45MN, C.49MN, C.53MN, C.54MN, C.56MN, C.57MN 50%</p> <p>C.18MU 40%</p> <p>C.19MU 40%</p> <p>C.5MW, C.6MW 40%</p> <p>C.15ZP, C.16ZP Not applicable</p> <p>C.28KDD, C.30KDD Not applicable</p> <p>C.5KDPJ Not applicable</p> <p>C.5KDP Not applicable</p>
	<p>Minimum number of parking spaces</p>	<p>§ 7 of the Local Spatial Development Plan § 7. Minimum number of parking spaces and method of implementation: 1) single-family residential buildings: 2 per apartment; 2) single-family residential buildings containing separate commercial units: 1 per residential unit and 1 per commercial unit; 3) residential buildings on farms: 1 per 1 dwelling;</p>

		<p>4) multi-family residential buildings: 1 per 1 apartment;</p> <p>5) multi-family residential buildings containing separate commercial units: 1 per apartment and 1 per commercial unit;</p> <p>6) commercial, service, and small-scale manufacturing buildings: 1 per 100 m² of usable floor area and , but no fewer than 1 if this area is less than 100 m²;</p> <p>7) food service buildings: 1 for every 20 m² of usable floor area and 1 for every 5 employees;</p> <p>8) buildings for tourist and recreational accommodation, culture, science, education, religious worship, healthcare, social welfare, sports and recreation, administration, and other similar functions: 1 per 100 m² of usable floor area and 1 per 5 employees;</p> <p>9) gas stations and vehicle service stations: 1 per 50 m² of usable floor area and 1 per 5 employees;</p> <p>10) commercial facilities with a sales area exceeding 2,000 m²: 1 per 100 m² of usable floor area;</p> <p>11) manufacturing buildings, industrial buildings, storage buildings, and warehouses: 1 per 200 m² of usable floor area or 1 per 5 employees;</p> <p>12) parking spaces designated for vehicles equipped with a parking permit: 1 – if the total number of parking spaces is 10–20, 2 – if the total number of parking spaces is 21–40, 3 – if the total number of parking spaces is 41–100, 4% of the total number of parking spaces – if the total number of parking spaces exceeds 100;</p> <p>13) parking spaces should be provided within a building, a structure, or located on a building lot; Official Journal of the Opole Province – 4 – Item 702 14) the requirement to provide parking spaces does not apply to changes in use, nor to the reconstruction, expansion, or addition of stories to an existing building or structure.</p>	
<p>Provisions of the decision on zoning conditions or the decision on determining the location of a public-purpose investment for the area covered by a development project or investment task in the absence of a local zoning plan</p>	<p>Function of development and land use</p>	<p>Use of buildings and land development</p>	
	<p>Characteristics of the development and land use:</p>		
	<p>Dimensions</p>	<p>Not applicable</p>	
	<p>architectural form</p>	<p>Not applicable</p>	
	<p>Building line location</p>	<p>Not applicable</p>	
	<p>Land use intensity</p>	<p>Not applicable</p>	

	Environmental protection and human health, nature , and landscape	Not applicable
	Requirements regarding development and land use in areas at particular risk of flooding	Not applicable
	Conditions for the protection of cultural heritage, historic monuments, and contemporary cultural assets	Not applicable
	Requirements regarding the protection of other areas or structures subject to protection under separate regulations	Not applicable
	Conditions and detailed rules for transportation services	Not applicable
	conditions and detailed rules for technical infrastructure services	Not applicable
	Minimum percentage of biologically active surface area	Not applicable
	Above-ground building density	Not applicable
	Building height	Not applicable
Information regarding planned investments within a 1 km radius of the area covered by the development project or investment task ⁶⁾ , contained in:	local zoning plans	<p>In response to the request, the Mayor of Namysłów informed that for the plot designated with cadastral number 1279/7, located within precinct 0038, Namysłów, as well as with respect to any of the plots located within a 1 km radius of the aforementioned plot, no decisions have been issued determining the location of a public purpose (including those concerning the construction or expansion of roads, the construction of rail lines and planned air corridors, municipal investments, i.e., sewage treatment plants, waste incinerators, landfills, cemeteries, etc.).</p> <p>Source: Letter from the Mayor of Namysłów</p>

⁶⁾ The indicated investments concern in particular: the construction or expansion of roads, the construction of rail lines and planned air corridors, and municipal investments such as: wastewater treatment plants, waste incinerators, landfills, and cemeteries.

		<p>dated March 5, 2026 (Ref. 1431.36.2026.EM) Furthermore, the Mayor of Namysłów informed that with regard to areas located within a 1 km radius of plot No. 1279/7:</p> <ul style="list-style-type: none"> - the local plan designates transportation areas, including, among others, access road (KDD) and local road (KDL) zones, e.g., marked with symbols C.25KDD (directly bordering the plot in question), C.28KDD, C.4KDL, and others, - the plan does not designate areas for the construction of rail lines (KK) in the analyzed area, - No sewage treatment plants, waste incinerators, landfills, or cemeteries are planned within a 1 km radius of the specified plot, - the implementation of technical infrastructure is permitted in accordance with the plan's provisions (including power, gas, water supply, sewer, telecommunications, and district heating networks), under the terms specified in the resolution, - the area within a 1 km radius of the plot in question includes single-family and multi-family residential areas, mixed-use residential and commercial areas, commercial and industrial areas, landscaped green spaces, agricultural areas, inland surface water bodies, etc. <p>Source: Letter from the Mayor of Namysłów dated March 6, 2026 (Ref. 1431.37.2026.EM)</p>
	<p>Decisions on land use and development conditions</p>	<p>In response to the request, the Mayor of Namysłów informed that for the plot designated with cadastral number 1279/7, located within precinct 0038, Namysłów, as well as with respect to any of the plots located within a 1 km radius of the aforementioned plot, no decisions on building and land development conditions have been issued.</p> <p>Source: Letter from the Mayor of Namysłów dated March 5, 2026 (Ref. 1431.36.2026.EM)</p>
	<p>decisions on environmental conditions</p>	<p>In response to the request, the Mayor of Namysłów informed that for the area indicated in the request within a 1 km buffer zone from plot no. 1279/7, located in precinct 0038, Namysłów, the following environmental impact decisions have been issued over the past 5 years for the projects titled:</p> <ol style="list-style-type: none"> 1. "Construction of roads in the residential area on 1 Maja Street in Namysłów" – decision dated March 3, 2023, ref. no.: GK.6220.4.2022.MZ. The planned project concerned the construction of municipal roads in the town of Namysłów, in

		<p>Namysłów County, Opole Province. The project site is located in the northern part of the town, on the site of existing unpaved roads partially surface-treated with aggregate, and will serve as access roads to single- and multi-family residential developments. The roads in question connect to 1 Maja Street in Namysłów.</p> <p>2. "Construction of roads in the housing development on Baczyńskiego Street in Namysłów" – decision dated May 17, 2023, ref. no.: GK.6220.3.2022.MZ. The planned project concerned the construction of municipal roads in the town of Namysłów, in the Namysłów County, Opole Province. The project site is located in the northern part of the town, on the site of existing unpaved roads, partially surface-treated with aggregate, and will serve as access roads to single- and multi-family residential developments. The roads in question connect to Baczyńskiego Street in Namysłów.</p> <p>Furthermore, the Mayor of Namysłów has announced that the issued environmental decisions and the ongoing proceedings regarding the issuance of environmental conditions for the projects are available in the Public Information Bulletin of the Namysłów City Hall at https://bip.namyslow.eu/w under the "Environmental Protection" tab.</p> <p>Source: Letter from the Mayor of Namysłów dated March 5, 2026 (Ref. 1431.36.2026.EM)</p> <p>In response to the request, the Namysłów County Administrator stated that he is the competent authority to issue a decision on environmental conditions in the case of land consolidation, exchange, or division (regarding decisions issued pursuant to the Act of March 26, 1982, on Land Consolidation and Exchange (Journal of Laws of 2018, item 908)) and that this authority has not issued such decisions for the indicated parcels.</p> <p>Source: Letter from the Namysłów County Administrator dated March 3, 2026 (OŚ.604.7.2026)</p> <p>In response to the request, the Regional Directorate of State Forests in Katowice () indicated that, following a verification, it was determined that the local authority's records did not contain any decisions on environmental conditions issued by the Director of the Regional Directorate of</p>
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		<p>State Forests in Katowice pursuant to Article 75(1)(3) of the Act of October 3, 2008, on access to information on the environment and its protection, public participation in environmental protection, and environmental impact assessments (i.e., Journal of Laws of 2022, item 1029, as amended)—this also applies to lands managed by the Namysłów Forest District of the State Forests, which are located within the indicated area.</p> <p>Source: Letter from the Regional Directorate of State Forests in Katowice dated March 11, 2026 (ZO.0172.5.2026)</p> <p>In response to the request, the Director General for Environmental Protection stated that basic information on environmental impact assessment proceedings is available in the Environmental Impact Assessment Database at: https://bazaos.gdos.gov.pl. More information about the database can be found at: https://www.gov.pl/web/gdos/bazydanych-o-ocenach-oddziaływania-na-srodowisko</p> <p>Source: Letter from the General Directorate for Environmental Protection dated February 27, 2026 (BP-UI.402.227.2026.AB)</p>
	<p>resolutions on restricted-use areas</p>	<p>In response to the request, the Namysłów County Administrator informed that the Namysłów County Council had not adopted a resolution establishing a restricted-use area for the plot designated with cadastral number 1279/7, located in Namysłów on Bolesława Leśmiana Street, nor for plots located within a 1-kilometer radius of the aforementioned plot.</p> <p>Source: Letter from the Namysłów County Administrator dated March 2, 2026 (OR.1431.32.2026.AW)</p> <p>In response to the request, it was reported that the Opole Provincial Assembly had not adopted any resolutions regarding the establishment of a restricted-use area for the indicated area.</p> <p>Source: Letter from the Marshal's Office of the Opole Province dated February 26, 2026 (BS.1431.4.2026.RN)</p>
	<p>local reconstruction plans</p>	<p>In response to the request, the Mayor of Namysłów informed that no resolution regarding a local reconstruction plan had been adopted for the area indicated in the request.</p>

		<p>Source: Letter from the Mayor of Namysłów dated March 6, 2026 (Or.1431.37.2026.EM)</p>
	flood hazard maps and flood risk maps	<p>Pursuant to Article 171(5) of the Water Law Act, updated and new flood hazard maps and flood risk maps were made public on October 22, 2020, and are available on the Hydroportal of the State Water Management Authority "Wody Polskie" at the following addresses:</p> <ul style="list-style-type: none"> - cartographic version of the MZP and MRP in PDF format: http://mapy.isok.gov.pl; - digital (vector) version of the MZP: https://wody.isok.gov.pl/imap_kzgw/?gpmmap=gpMZP; - digital (vector) version of the MRP: https://wody.isok.gov.pl/imap_kzgw/?gpmmap=gpMRP <p>Flood hazard maps and flood risk maps do not contain information about planned investments.</p>
	Decisions regarding the location of public-purpose projects that may be relevant to the area covered by a development project or investment initiative:	
	decision granting permission for a road project	<p>The Namysłów County Administrator did not respond to the request for public information in this regard.</p> <p>In response to the request, the Opole Province Governor stated that he has no information regarding decisions issued on this matter.</p> <p>Source: Letter from the Opole Province Governor dated March 3, 2026 (IN.I.1331.6.2026.GG)</p>
	Decision on the determination of the railway line's location	<p>In response to the request, the Opole Province Governor stated that he has no information regarding decisions issued on this matter.</p> <p>Source: Letter from the Opole Province Governor dated March 3, 2026 (IN.I.1331.6.2026.GG)</p>
	Decision on the authorization to carry out an investment project regarding a public-use airport	<p>In response to the request, the Opole Province Governor stated that he had no information regarding decisions issued on this matter.</p> <p>Source: Letter from the Opole Province Governor dated March 3, 2026 (IN.I.1331.6.2026.GG)</p>

	Decision granting permission to carry out an investment project involving flood protection structures	<p>In response to the request, the Opole Province Governor stated that he has no information regarding decisions issued on this matter.</p> <p>Source: Letter from the Governor of Opole dated March 3, 2026 (IN.I.1331.6.2026.GG)</p>
	Decision on determining the location of an investment project for the construction of a nuclear power facility	<p>In response to the request, the Opole Province Governor stated that he has no information regarding decisions issued on this matter.</p> <p>Source: Letter from the Opole Province Governor dated March 3, 2026 (IN.I.1331.6.2026.GG)</p>
	Decision on the determination of the strategic location of an investment in the transmission network	<p>In response to the request, the Opole Province Governor stated that he has no information regarding decisions issued on this matter.</p> <p>Source: Letter from the Opole Province Governor dated March 3, 2026 (IN.I.1331.6.2026.GG)</p>
	Decision on determining the location of a regional broadband network	<p>In response to the request, the Opole Province Governor stated that he has no information regarding decisions issued on this matter.</p> <p>Source: Letter from the Opole Province Governor dated March 3, 2026 (IN.I.1331.6.2026.GG)</p>
	Decision on determining the location of the investment regarding the Central Communication Hub	<p>In response to the submitted request, the Central Communication Port informed that, in accordance with the “Central Communication Port Investment Program. Phase II. 2024–2032” published on January 9, 2025 (M.P. item 29), the key elements are preparatory activities and the execution of construction works on the “Y” line Warsaw — CPK — Łódź — Wrocław/Poznań. Another significant investment is the connection between Katowice and Ostrava, Czech Republic, where advanced preparatory work is underway and which is co-financed by EU funds. Regarding the remaining sections of the railway lines currently planned for construction, I would like to inform you that the implementation of these investments is the subject of analyses discussed below.</p> <p>The Central Transport Hub company, commissioned by the Ministry of Infrastructure, together with PKP Polskie Linie Kolejowe S.A. (PKP PLK) and with the</p>

		<p>participation of the Institute for Urban and Regional Development, has launched a project titled “Integrated Railway Network,” under which a comprehensive analysis of the railway network’s development will be conducted, among other things, to determine the direction of future investment projects by Centralny Port Komunikacyjny and PKP PLK (following the completion of the CPK 2024–2032 Multiannual Program and the National Railway Program through 2030, which forms the basis for PKP PLK’s investments). The work is being carried out using modern analytical methods and tools, as well as with the participation of industry and local government stakeholders, and is scheduled for completion in the first quarter of 2026.</p> <p>Source: Letter from the Central Communication Port (Port Polska) dated March 12, 2026 (NPK.060.75.2026)</p> <p>In response to the request, the Opole Province Governor stated that he had no information regarding decisions issued on this matter.</p> <p>Source: Letter from the Governor of Opole dated March 3, 2026 (IN.I.1331.6.2026.GG)</p>
	<p>Decision granting permission to carry out an investment in access infrastructure</p>	<p>Not applicable due to the location of the investment. Access infrastructure refers to waterways leading to a port or marina and located within the boundaries of a port or marina, together with the facilities, equipment, and installations related to their operation. Currently, decisions authorizing the implementation of access infrastructure projects are issued by the Pomeranian Province Governor upon the investor’s request (regarding the waterway connecting the Vistula Lagoon with Gdańsk Bay). – Article 3 of the Act of February 24, 2017, on investments in the construction of a waterway connecting the Vistula Lagoon with the Gulf of Gdańsk.</p>
	<p>Decision on determining the strategic location of an investment in the oil sector</p>	<p>In response to the request, the Opole Province Governor stated that he has no information regarding decisions issued on this matter.</p> <p>Source: Letter from the Opole Province Governor dated March 3, 2026 (IN.I.1331.6.2026.GG)</p>
<p>BUILDING INFORMATION</p>		

Is there a building permit?	Yes*	no*
Is the building permit final?	yes*	no*
Is the building permit being challenged	yes*	no*
Building permit number and name of the issuing authority	1) Decision of the Namysłów County Administrator No. AB.6740.250.307.2020 dated October 8, 2020 2) Decision of the Namysłów County Administrator No. dated regarding the transfer of the aforementioned decision to the Developer.	
Date on which the decision granting the building occupancy permit became final	Not applicable	
Construction notification number referred to in Article 29(1)(1) of the Act of July 7, 1994 – Construction Law (Journal of Laws of 2023, item 682, as amended), and the designation of the authority to which the notification was made, along with information that no objection was raised by that authority	Not applicable	
Date of completion of the single-family home	Not applicable	
Planned start and completion dates for construction work	Start date of work: October 20, 2020 Planned completion date: July 31, 2026	
Description of the development project or investment task	Number of buildings	One (1) multi-family residential building with the necessary technical infrastructure
	Layout of buildings on the property (please specify the minimum distance between buildings)	Not applicable
Method of measuring the usable area () of a residential unit or single-family home	Usable area calculated according to the PN-70/B-02365 standard (measurements are taken within the clear width of the partition walls at floor level in a fully finished state – without plaster)	
Intended method and percentage share of funding sources for the development project or investment task	Type of available financial resources – loan, own funds, other	Own funds 100%
	At the following financial institutions (to be completed in the case of a loan)	Not applicable

Buyer protection measures	Open residential escrow account*	Closed housing escrow account*
	Interest rate used to calculate the contribution to the Developer Guarantee Fund ⁷	0.45%
Main principles governing the operation of the selected type of buyer protection	Not applicable	
Name of the institution ensuring the security of the buyer's funds	Not applicable	
Schedule of the development project or investment task	Appendix No. 5	
Permission for price indexation and determination of indexation rules	<p><i>The price will not be subject to indexation.</i></p> <p><i>The price may change only in the event of a change in the VAT rate or a change in the usable area of the Premises, in accordance with the following rules specified in the model contract:</i></p> <p>Change in the VAT rate</p> <p>a) <i>In the event of a change in the value-added tax rate applicable to the supply of the subject matter of this agreement, the agreed Price shall be adjusted accordingly:</i></p> <p style="padding-left: 20px;">i. <i>in the event of an increase in the tax rate, the Price shall increase by the amount resulting from the difference between the gross price calculated according to the new tax rate and the Price specified in this agreement,</i></p> <p style="padding-left: 20px;">ii. <i>in the event of a reduction in the tax rate, this Price shall be reduced by the amount resulting from the difference between the Price specified in this Agreement and the gross price calculated taking into account the reduced tax rate,</i></p> <p>b) <i>in the event of a change in the value-added tax rate, the Developer shall recalculate the portions (installments) of the Price referred to in paragraph 4 above that remain unpaid by the Buyer, and whose payment due dates fall after the date of the tax rate change, according to the new tax rate, and shall notify the Buyer of the Price change in writing no later than 14 (fourteen) days prior to the date of taking possession of the Premises,</i></p> <p>c) <i>The Buyer may withdraw from this agreement in the event of an increase in the VAT rate within 14 (fourteen) days from the date of receipt of the notice of the Price change,</i></p> <p>d) <i>if the Buyer does not exercise the right to withdraw from the agreement, the difference in the Price resulting from the change in the VAT rate shall be settled between the Parties no later than the date of acceptance of the Premises by the Buyer.</i></p> <p>Change in Area</p>	

	<p>a) <i>in the event of a difference between the projected area of the Premises and the final area determined after its actual measurement, the Price of the Premises shall be adjusted accordingly, and the Developer shall notify the Buyer in writing of the resulting difference in the Price of the Premises no later than 14 (fourteen) days prior to the date of acceptance of the Premises,</i></p> <p>b) <i>if the difference in area referred to in subparagraph (a) above exceeds 2%, the Buyer shall have the right to withdraw from this Agreement within 14 (fourteen) days from the date of receipt of the notice from the Developer referred to in subparagraph (a) above,</i></p> <p>c) <i>If the Buyer does not exercise the right to withdraw from the contract, the difference in the Price of the Premises resulting from a change in the Premises' floor area shall be settled between the Parties no later than the date of the Buyer's acceptance of the Premises.</i></p>
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⁷ Pursuant to Article 48(6) of the Act of May 20, 2021, on the Protection of the Rights of Purchasers of Residential Units or Single-Family Homes and the Developer Guarantee Fund (Journal of Laws of 2024, Item 695) the amount of the contribution is calculated according to the percentage rate in effect on the date of commencement of the sale of residential premises or single-family homes within a given development project or investment undertaking. The percentage rate is specified in an implementing act issued pursuant to Article 48(8) of the Act of May 20, 2021, on the Protection of the Rights of Purchasers of Residential Units or Single-Family Homes and the Developer Guarantee Fund.

* Delete as appropriate.

<p>CONDITIONS FOR WITHDRAWAL FROM A DEVELOPMENT AGREEMENT OR AN AGREEMENT REFERRED TO IN ARTICLE 2(1)(2), 3 OR 5 OF THE ACT OF MAY 20, 2021, ON THE PROTECTION OF THE RIGHTS OF PURCHASERS OF RESIDENTIAL UNITS OR SINGLE-FAMILY HOMES AND THE DEVELOPER GUARANTEE FUND</p>	
<p>The conditions under which a developer agreement or one of the agreements referred to in Article 2(1)(2), (3), or (5) of the Act of May 20, 2021, on the Protection of the Rights of Purchasers of Residential Units or Single-Family Homes and the Developer Guarantee Fund may be rescinded</p>	<p><i>The conditions under which the agreement may be terminated are set forth in the model agreement constituting Appendix 1 to the prospectus.</i></p> <p><i>Developer Act – the Act of May 20, 2021, on the Protection of the Rights of Purchasers of Residential Units or Single-Family Homes and the Developer Guarantee Fund.</i></p> <p><i>Excerpt from the model contract:</i></p> <p><i>[Withdrawal from the Contract]</i></p> <ol style="list-style-type: none"> 1. <i>The buyer may withdraw from this contract in the cases specified in Article 43 of the Real Estate Development Act, that is, if:</i> <ol style="list-style-type: none"> 1) <i>the contract does not contain the elements referred to in Article 35 or 36 of the Real Estate Development Act,</i> 2) <i>the information contained in the contract does not correspond to the information contained in the Information Prospectus or its annexes, with the exception of changes referred to in Article 35(2) of the Real Estate Development Act (),</i> 3) <i>The Developer has not provided the Purchaser, in accordance with Articles 21 and 22 of the Act, with the Information Prospectus and its appendices or with information regarding changes to the data or information contained in the Information Prospectus or its</i>

	<p>appendices,</p> <ol style="list-style-type: none"> 4) <i>the data or information contained in the Information Prospectus or its appendices, on the basis of which the contract was concluded, are inconsistent with the factual and legal situation as of the date of signing the contract,</i> 5) <i>the prospectus on the basis of which the agreement was concluded does not contain the data or information specified in the prospectus template constituting an annex to the Real Estate Development Act;</i> 6) <i>the Developer has not transferred the rights arising from the agreement to the Buyer within the time limit specified in the agreement,</i> 7) <i>The Developer fails to enter into a residential escrow account agreement with another bank in the manner and within the time limit referred to in Article 10(1) of the Developer Act,</i> 8) <i>The Developer does not have the consent of the mortgage creditor or a commitment to grant such consent, as referred to in Article 25(1)(1) or (2) of the Developer Act;</i> 9) <i>in the event that the Developer fails to fulfill the obligation referred to in Article 12(2) of the Real Estate Development Act within the time limit specified in that provision,</i> 10) <i>in the event that the Developer fails to remedy a material defect in a residential unit or single-family home in accordance with the rules set forth in Article 41(11) of the Real Estate Development Act,</i> 11) <i>if an expert determines the existence of a material defect referred to in Article 41(15) of the Developer Act,</i> 12) <i>if the trustee has demanded performance of the contract pursuant to Article 98 of the Act of February 28, 2003 – Bankruptcy Law.</i> <ol style="list-style-type: none"> 2. <i>In the cases referred to in paragraph 1, items 1)-5) above, the Buyer has the right to withdraw from this contract within 30 (thirty) days from the date of its conclusion.</i> 3. <i>In the case referred to in paragraph 1(6) above, before exercising the right to withdraw from this agreement, the Buyer shall grant the Developer a 120-day period to transfer ownership of the Unit, and if the specified period expires without result, the Buyer shall be entitled to withdraw from this agreement.</i> 4. <i>In the case referred to in paragraph 1(7) above, the Buyer has the right to withdraw from this agreement after the bank has refunded the funds in accordance with Article 10(3) of the Developer Act.</i> 5. <i>In the case referred to in paragraph 1(8) above, the Buyer has the right to withdraw from this agreement within 60 days of the date of its conclusion.</i> 6. <i>In the case referred to in paragraph 1(9) above, the Buyer has the right to withdraw from this agreement 60 days after the date on which the information referred to in Article 12(1) of the Real Estate Development Act is made public.</i> 7. <i>The Buyer may withdraw from this agreement in the event of an increase in the VAT rate—if the Price is increased by an amount equal to the difference between the sum of the net price and the new VAT rate and the previous Price; in such a case, the Buyer shall have the right to withdraw from this Agreement within 14 (fourteen) days from the date of receipt of the notice of the Price change.</i> 8. <i>The Buyer may withdraw from this Agreement in the event of a</i>
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	<p><i>change in the usable area of the Premises between the area specified in this Agreement and the area resulting from the as-built survey, provided that the Price of the Premises is reduced or increased, respectively, by the amount resulting from multiplying the number of square meters by which the area has decreased or increased, respectively, by the gross rate per square meter specified in this agreement. The Buyer is entitled to withdraw from this Agreement within 14 (fourteen) days from the date of receipt of the notice of the change in area, in the event of a change in the usable area of more than 2%.</i></p> <p>9. <i>The Developer may withdraw from this agreement in the cases specified in Article 43(7) and (8) of the Real Estate Development Act, namely:</i></p> <ol style="list-style-type: none"> 1) <i>if the Buyer fails to make a monetary payment by the deadline or in the amount specified in the contract, despite a written demand to the Buyer to pay the outstanding amounts within 30 (thirty) days from the date of delivery of the demand, unless the Buyer's failure to make the monetary payment is due to force majeure,</i> 2) <i>if the Buyer fails to appear to take possession of the Premises or to sign the agreement transferring ownership of the Premises to the Buyer, despite the delivery of two written notices at least 60 (sixty) days apart, unless the Buyer's failure to appear is due to force majeure.</i> <p>10. <i>The Buyer's declaration of intent to withdraw from this agreement in any of the cases specified herein must be made in writing with notarized signatures, under penalty of nullity, and is effective only if it includes consent to the removal from the land and mortgage register maintained for the Property of any registered or as-yet-undisclosed claims (but for which a motion for their disclosure has been filed in court) to which the Buyer is entitled in connection with this agreement, in writing with notarized signatures.</i></p> <p>11. <i>In the event of the Developer's withdrawal from this agreement, the Buyer is obligated to consent to the removal from the land and mortgage register of the Buyer's claims arising from the concluded agreement that have been entered (or have not yet been disclosed, but for which a motion for their disclosure has been filed with the court), in writing with notarized signatures, and to deliver it to the Developer within 14 (fourteen) days from the date of receipt of the notice of withdrawal from the agreement.</i></p> <p>12. <i>Withdrawal from this agreement by either Party shall mean that this agreement shall be deemed not to have been concluded, and the funds paid by the Buyer toward the Price of the Unit shall be refunded to the Buyer within 30 days from the date of delivery to the Developer of a valid notice of withdrawal.</i></p>
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OTHER INFORMATION

I. Information:

1) regarding the consent of the bank, credit union, or other mortgage creditor to the unencumbered establishment of separate ownership of the residential unit and the transfer of its ownership to the Buyer upon payment of the full price by the Buyer or a commitment to grant such consent, if such encumbrance exists, or the consent of the bank, credit union, or other mortgage creditor to transfer to the buyer, free of encumbrances, the ownership of the real estate together with a single-family home or the perpetual usufruct of the land and the ownership of a single-family home constituting a separate property, or the transfer of a fractional share of ownership of the real estate, together with the right to exclusive use of the

portion of the real estate serving to satisfy housing needs, upon payment of the full price by the purchaser or a commitment to pay it, if such an encumbrance exists;

~~2) in the case of contracts referred to in Article 2(2) of the Act of May 20, 2021, on the Protection of the Rights of Purchasers of Residential Units or Single Family Homes and the Developer Guarantee Fund — the consent of the bank, credit union, or other mortgage creditor to the unencumbered transfer of ownership of the commercial premises to the purchaser upon payment of the full price by the purchaser or a commitment to grant such consent if such encumbrance exists, or the consent of the bank, credit union, or other mortgage creditor to transfer a fractional share of ownership of a commercial premises to the buyer free of encumbrances after the buyer has paid the full price or has committed to granting such consent, if such an encumbrance exists.~~

Not applicable – no mortgage encumbrances

II. Information regarding the possibility for a person interested in concluding a contract to review, at the business premises, the following documents in accordance with the scope of the contract:

- 1) the current status of the land and mortgage register maintained for the property;
- 2) a current ~~copy, extract, certificate, or~~ computer printout from the Central Information System of the National Court Register, if the entity is subject to entry in the National Court Register, ~~or a current certificate of entry in the Central Register and Information System on Economic Activity;~~
- 3) a building permit ~~or a construction notification referred to in Article 29(1)(1) of the Act of July 7, 1994 — Construction Law, to which the architectural and construction administration authority has not raised any objections;~~
- 4) the developer's financial statements for the last two years, and in the case of:
 - a) conducting business for a period shorter than two years—financial statements for the most recent year,
 - b) the project being carried out by a special-purpose vehicle—the financial statements of the parent company and the special-purpose vehicle;
- 5) the construction design;
- 6) ~~a decision granting a building occupancy permit or a notice of completion of construction to which the building supervision authority has not raised any objections;~~
- 7) ~~a certificate of the premises' independence;~~
- 8) ~~deed establishing separate ownership of the premises;~~
- 9) a document confirming:
 - a) ~~the consent of a bank, credit union, or other mortgage creditor to the unencumbered establishment of separate ownership of the residential unit and the transfer of its ownership to the purchaser upon payment of the full price by the purchaser, or a commitment to grant such consent if such an encumbrance exists, or the consent of a bank, credit union, or other mortgage creditor to transfer to the purchaser, free of encumbrances, ownership of the real estate together with a single family home or the perpetual usufruct of the land and ownership of the single family home constituting a separate property, or the transfer of a fractional share of ownership of the real estate, together with the right to exclusive use of the portion of the real estate serving residential purposes, upon payment of the full price by the purchaser or a commitment to grant such right if such encumbrance exists,~~
 - b) ~~in the case of agreements referred to in Article 2(2) of the Act of May 20, 2021, on the Protection of the Rights of Purchasers of Residential Units or Single Family Homes and the Developer Guarantee Fund — the consent of the bank, credit union, or other mortgage creditor for the unencumbered transfer of ownership of the commercial premises to the buyer upon payment of the full price by the buyer or a commitment to grant such consent if such an encumbrance exists, or the consent of the bank, credit union, or other mortgage creditor for the unencumbered transfer to the buyer of a fractional share of ownership of the commercial premises after the buyer has paid the full price, or a commitment to grant such consent if such an encumbrance exists.~~

Access to the above materials is available:

- 1) at the address ul. Partyzantów 1, 46-100 Namysłów, Monday through Friday from 8:00 AM to 5:00 PM,

by prior appointment via phone (+48 692 519 433) or email: mkprojektnamyslow@gmail.com ,
2) at the address: 3-5 Plac Wolności St., 46-100 Namysłów, Monday through Friday from 8:30 AM to 5:00 PM, by prior appointment by phone: (+48) 77 410 50 60 or (+48) 667 80 50 60 or via email: kontakt@kosikowski.com.pl – Sales Office.

III. Information:

Funds deposited in ... [name of the bank or credit union maintaining the housing trust account], which maintains an open housing trust account or a closed housing trust account, are covered by the mandatory deposit guarantee scheme under the terms set forth in the Act of June 10, 2016, on the Banking Guarantee Fund, the deposit guarantee scheme, and compulsory restructuring (Journal of Laws of 2022, item 2253, and of 2023, items 825, 1705, 1784, and 1843).

Basic information about the mandatory deposit guarantee system:

- protection of funds applies when the guarantee condition is met with respect to[name of the bank or credit union maintaining the housing trust account],
 - in the case of a trust account, the depositor (entitled to guaranteed funds) is each of the trustors, within the limits resulting from their share in the amount accumulated in that account, and within the limits of the remaining amount in the account, the trustee has the right to the guaranteed funds,
 - The guarantee limit per depositor is the equivalent in Polish zlotys of 100,000 euros; in the cases specified in Article 24(3) and (4) of the Act of June 10, 2016, on the Bank Guarantee Fund, the deposit guarantee scheme, and compulsory restructuring, the depositor's funds, within 3 months of their receipt into the account, are covered by guarantees in excess of the equivalent of 100,000 euros in Polish zlotys,
 - the basis for calculating the amount of guaranteed funds due to the depositor is the sum of all of that depositor's protected claims against the bank or credit union, including claims arising from funds held in their personal accounts and from their share in funds held in a trust account,
 - payment of guaranteed funds generally occurs within 7 business days from the date the guarantee condition is met by the bank or credit union,
 - the payment of guaranteed funds is made in Polish zlotys,
 - [name of the bank or credit union maintaining the housing trust account] also uses the following trademarks:
- Further information on the deposit guarantee scheme is available on the website of the Bank Guarantee Fund: <https://www.bfg.pl/>.

Not applicable

Information provided in the event of entering into a housing escrow account agreement with a branch of a credit institution within the meaning of Article 4(1)(18) of the Act of August 29, 1997 – Banking Law (Journal of Laws of 2023, item 2488).

Not applicable

A branch of a credit institution within the meaning of Article 4(1)(18) of the Act of August 29, 1997 - Banking Law is covered by the home country's deposit guarantee scheme, which means that the provisions of the Act of June 10, 2016, on the Bank Guarantee Fund, the deposit guarantee scheme, and compulsory restructuring do not apply to it.

Not applicable