As of the date of this prospectus

Date of preparation of the prospectus: October 8, 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 Business Identification Number (REGON)	NIP 7511791549	REGON 540014509
Phone Number	+48 574 511 593	
Email address	info@builddevelopment.pl	
Fax number	*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 specify, if applicable, three completed development projects, including the most recent one)	
Address	None

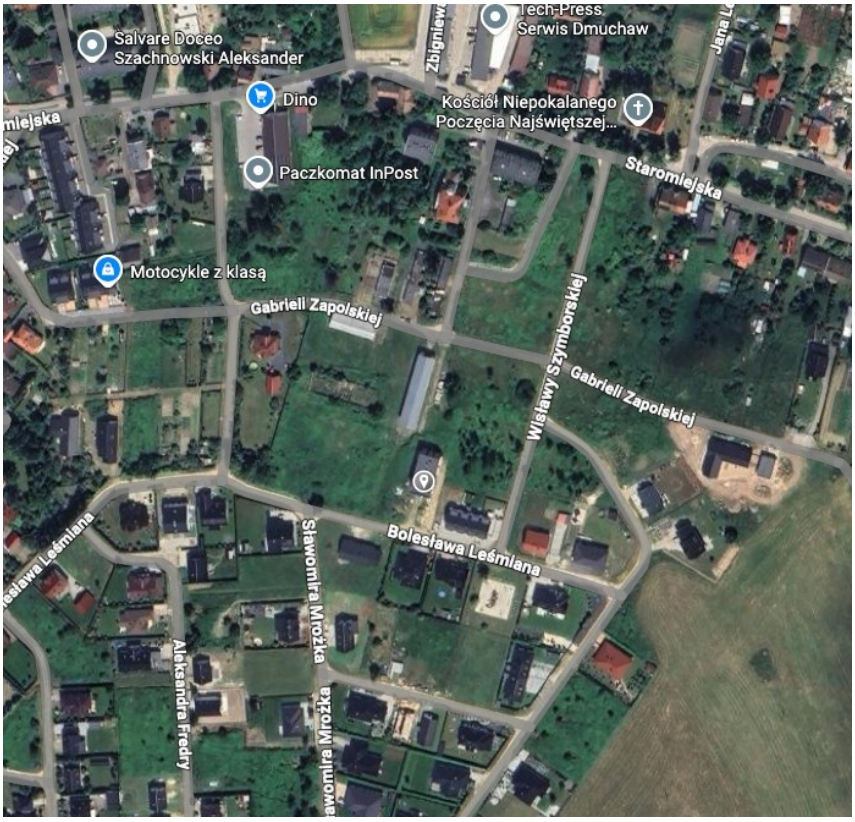
Start date	None
Date of issuance of the occupancy permit	None
EXAMPLE OF ANOTHER COMPLETED REAL ESTATE DEVELOPMENT PROJECT	
Address	None
Start date	None
Date of issuance of the occupancy permit	None
EXAMPLE OF THE MOST RECENTLY COMPLETED DEVELOPMENT PROJECT	
Address	None
Start date	None
Date of issuance of the occupancy permit	None

Have any enforcement proceedings been or are currently being conducted against the developer for an amount exceeding 100,000 PLN?	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 designated 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 Register number	**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 financed 100% from the developer's own funds.
In the absence of a land and mortgage register, information on the plot area and legal status of the property[2)]	Not applicable

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

Information regarding existing structures located in the vicinity of the project and those that aff on living conditions[3)]	Conditions affecting the project's location resulting from the current use of neighboring areas (e.g., land use, protection zones, nuisances)  The immediate vicinity is dominated by low-density development, consisting mostly of detached residential buildings with private gardens and plots that are still partially undeveloped, as well as green spaces and open areas. The area has a well-organized, intimate character, with a predominance of residential development and no industrial facilities

[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 that generate odor, noise, or light pollution.

	or warehouses. Basic service facilities are located in the vicinity, including a Dino store, an InPost package locker, and the parish church of the Immaculate Conception of the Blessed Virgin Mary, which provides access to everyday services. Access to the property is via a local road—Bolesława Leśmiana Street—which connects to Gabrieli Zapolskiej Street and Staromiejska Street, where traffic is local in nature, with no significant volume and no through traffic. No facilities were identified in the immediate vicinity that generate odor or light pollution perceptible within the project area, in particular industrial plants, logistics centers, gas stations, or roads with heavy traffic. Link to Google Maps: https://maps.app.goo.gl/bne95QjzWunnx31K9	
Land-use planning documents and other legal acts applicable to the area covered by the development project or investment undertaking	General Plan of the Municipality	The General Plan of the Namysłów Municipality was adopted by Resolution No. 377/IX/26 of the Namysłów City Council dated August 27, 2026, regarding the adoption of the General Plan of the Namysłów Municipality, published in the Official Journal of the Opole Province on August 31, 2026, item 2135. Pursuant to § 5 of the resolution, it enters into force 30 days after the date of publication, i.e., on October 1, 2026. As of the date of preparation of this Prospectus, the general plan had therefore been adopted and published but had not yet entered into force. The resolution, together with the spatial data for the general plan, is available in the Public Information Bulletin of the Namysłów City Hall. https://bip.namyslow.eu/download/53941/uch wala-nr-377-ix-26-rady-miejskiej-w-namyslowie-z-dnia-27-sierpnia-2026-roku.pdf?v=1787897510&utm.com Information regarding the procedure for preparing the general plan and planning materials are also available on the Namysłów Municipality Public Information Bulletin (BIP) website. https://bip.namyslow.eu/8461/procedura-planistyczna.html?searchKey=plan+og%C3%B3lny&utm
	Local Land-Use Plan	The investment area is subject to the local land-use plan for the city of Namysłów, adopted by Resolution No. 322/IX/26 of the Namysłów City Council dated April 30, 2026, regarding the adoption of the local land-use plan for the city of Namysłów, published in the

		Official Gazette of the Opole Province on May 5, 2026, item 1225, hereinafter referred to as: "MPZP." https://bip.namyslow.eu/download//53209/uchwala-nr-322-ix-26-rady-miejskiej-w-namyslowie-z-dnia-30-kwietnia-2026-roku.pdf?v=1777961320 Municipal Spatial Information System: https://mapa.inspire-hub.pl/#/gmina_namyslow
	Local Reconstruction Plan	In response to the request, the Mayor of Namysłów stated that no resolution regarding a local reconstruction plan had been adopted for the area specified in the request. **Source:** Letter from the Mayor of Namysłów dated March 6, 2026 (Ref. 1431.37.2026.EM)
	Inn e[4)]	**Areas of Restricted Use** In response to the request, the Namysłów County Administrator informed that the Namysłów County Council had not adopted a resolution establishing an area of restricted use for the parcel designated by cadastral number 1279/7, located in Namysłów on Bolesława Leśmiana Street, nor for the parcels located within a 1-kilometer radius of the aforementioned parcel. **Source:** Letter from the Namysłów County Administrator dated March 2, 2026 (OR.1431.32.2026.AW) In response to the request, it was stated that the Opole Provincial Assembly had not adopted any resolutions establishing a restricted-use area for the indicated area.

[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, and the protection of plant, animal, and fungal species),
4) the establishment of a protection zone for the direct 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) the creation of a restricted-use area,
7) the designation of a historic monument as a historical monument,
8) defining the boundaries of the Holocaust Memorial and its protection zone, establishing a cultural park,
9) establishing the rules and conditions for the placement of small architectural structures, advertising signs and advertising devices, and fences, as well as their dimensions, quality standards, and types of building materials.

		Source: Letter from the Marshal's Office of the Opole Province dated February 26, 2026 (BS.1431.4.2026.RN) **CPK (Port Polska)** In response to the submitted request, the Central Transportation Hub stated that, in accordance with the "Central Transport Hub Investment Program. Phase II. 2024–2032" (M.P., item 29), published on January 9, 2025, the key elements are preparatory activities and the execution of construction work on the "Y" line: Warsaw — CPK — Łódź — Wrocław/Poznań. Another significant investment is the connection between Katowice and Ostrava, Czech Republic, for which advanced preparatory work is underway, co-financed by EU funds. As for the remaining sections of the railway lines planned for construction to date, I would like to inform you that the implementation of these investments is the subject of the analyses discussed below. The Central Transport Hub (CPK) company, commissioned by the Ministry of Infrastructure and in collaboration 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 Rail Network, under which a comprehensive analysis of the rail 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 Multiannual Program 2024–2032 and the National Railway Program through 2030, which form 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. **Source:** Letter from the Central Transport Hub (Port Polska) dated March 12, 2026 (NPK.060.75.2026) **Investments, forms of nature conservation, and quiet areas** In response to the request, it was stated that the local zoning plan for this parcel does not provide for the implementation of projects involving: the construction or expansion of roads, the construction of rail lines, the location of wastewater treatment plants,

		waste incineration plants, landfills, cemeteries, or other municipal projects of the nature indicated. Furthermore, the plot is not located within an area subject to legal regulations regarding: a) the location of residential or ancillary projects, b) the establishment of nature conservation areas or their buffer zones, c) the designation of quiet zones within an urban agglomeration or quiet zones outside an urban agglomeration, **Source:** Letter from the Mayor of Namysłów dated March 6, 2026 (Ref. 1431.37.2026.EM) **Landscape Resolution** In response to the request, it was stated that the plot is located within the area covered by Resolution No. 1029/VIII/23 of the Namysłów City Council dated October 27, 2023, regarding the establishment of rules and conditions for the placement of small architectural structures, advertising signs and advertising structures, as well as fences, their dimensions, quality standards, and the types of building materials from which they may be constructed, published in the Official Journal of the Opole Province on November 3, 2023, item 3231, and in effect within the Namysłów Municipality. **Source:** Letter from the Mayor of Namysłów dated March 6, 2026 (Ref. 1431.37.2026.EM)
Provisions of the applicable local land-use plan for the area covered by the development project or investment undertaking	Land Use Designation	Area designated for single-family residential or service development (symbol **3.23MN-U**) Link to the municipal geographic information system: https://mapa.inspire-hub.pl/#/gmina_namyslow/mpzp/dzialka/160602_4.0038/1279-7 **§ 168(2) of the Local Spatial Development Plan** Area designated for single-family residential or service development, excluding: 1. wholesale trade services; 2. large-scale retail services; 3. educational services; 4. religious services; 5. public safety and law enforcement services.

		§ 168(5)(9) of the Local Land-Use Plan 9) Multi-family residential buildings with a building footprint of up to 400 m² each are permitted.
	Maximum Building Density	**§ 168(5)(1)(b) of the Local Land Use Plan** Maximum building density – 0.8
	Maximum and minimum above-ground building density	**§ 168(5)(1) of the Local Land-Use Plan** minimum above-ground building density – 0.01 Maximum above-ground building density – 0.8
	Maximum building footprint	**§ 168(5)(3) of the Local Land-Use Plan** Maximum coverage ratio – 0.4
	Maximum building height	**§ 168(5)(4) of the Local Land-Use Plan** 4. Maximum building height: a) building under historic preservation: in accordance with its historic appearance, b) other buildings: **13 m**, c) other structures: **5 m**.
	Minimum percentage of biologically active area	**§ 168(5)(2) of the Local Land-Use Plan** minimum percentage of biologically active area – 0.4
	Minimum number of parking spaces	**§ 7 of the Local Land-Use Plan** The minimum number of parking spaces and the method of their provision are specified as follows: 1) single-family residential buildings: 2 per residential unit; 2) single-family residential buildings with separate commercial units: 1 per residential unit and 1 per commercial unit; 3) residential buildings on farmsteads: 1 per residential unit; 4) multifamily residential buildings: 1 per residential unit; 5) multifamily residential buildings containing separate commercial units: 1 per residential unit and 1 per commercial unit; 6) retail and craft service buildings: 1 for every 100 m² of usable floor area, but no fewer than 1; 7) large-scale retail buildings: 1 per 100 m² of usable floor area; 8) food service buildings: 1 for every 20 m² of usable floor area and 1 for every 5 employees; 9) buildings for tourism, health and social services, educational services,

		education, sports and recreation, culture and entertainment, religious worship, public safety and order, office, and administrative services: 1 per 100 m² of usable floor area and 1 per 5 employees; 10) industrial buildings, storage and warehouse buildings: 1 for every 200 m² of usable floor area or 1 for every 5 employees; 11) parking spaces designated for vehicles 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; 12) parking spaces should be provided within the building lot; 13) the requirement to provide parking spaces does not apply to: a) changes in land use, as well as the reconstruction, expansion, and addition of stories to existing buildings, b) the construction and reconstruction of buildings within an urban layout entered in the register of historic monuments.
	Conditions for the Protection of the Environment, Human Health, Nature, and the Landscape	**Principles of environmental, natural, and landscape protection.** **§ 6 of the Local Spatial Development Plan** 1. The following applies within the area covered by the plan: 1) a prohibition on locating projects that may always have a significant impact on the environment, with the exception of: a) public-purpose projects, b) projects listed in the land use charts for zones 2.1U-P-KKK, 2.2U-P-KKK, 3.6U, and 4.33MN-U; 2) a ban on locating facilities with an increased or high risk of a major industrial accident; 3) a ban on the location of renewable energy installations: a) those using wind energy to generate electricity (excluding installations intended to power traffic signs, traffic control or monitoring devices, navigation signs, and lighting equipment), b) used to produce biogas or agricultural biogas, unless otherwise specified in the land use maps, c) in areas at particular risk of flooding; 4) a prohibition on locating vehicle repair and maintenance services, car washes, vehicle dismantling facilities, and gas stations, unless otherwise

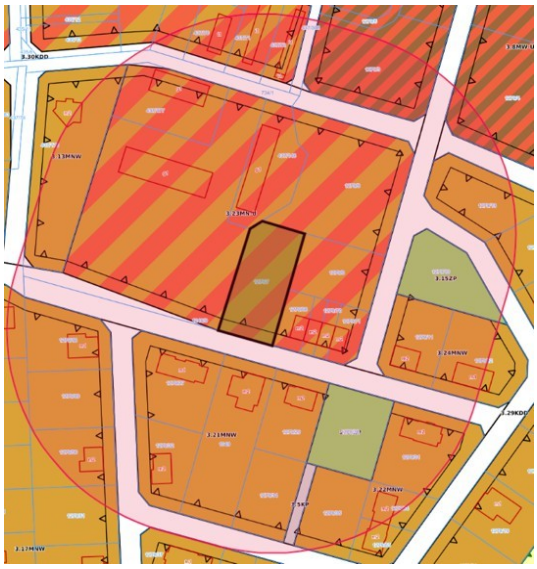
		; (…) **§ 168(3) of the Local Land-Use Plan** Due to the permissible environmental noise level, as specified in separate environmental protection regulations, the area is classified as a **residential and commercial** zone.
	Requirements for development and land use in areas at particular risk of flooding	Areas of high flood risk are present within the boundaries of the entire Local Land Use Plan. The plan identifies two types of such areas in the figure: • an area where the probability of flooding is moderate and amounts to 1%; • an area where the probability of flooding is high, at 10%. <u>For zone 3.23MN-U, the Local Land-Use Plan does not specify any specific requirements in this regard.</u>

	Conditions for the Protection of Cultural Heritage, Historic Monuments, and Contemporary Cultural Assets	**§ 5, point 1 of the Local Spatial Development Plan** The plan does not specify: 1) rules for the protection of contemporary cultural assets
	Requirements regarding the protection of other areas or structures subject to protection under separate regulations	**§ 5 of the Local Spatial Development Plan** The plan does not specify: 1) rules for the protection of contemporary cultural assets; 2) 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; 3) the manner and timeline for the temporary development, arrangement, and use of the areas. **§ 6 of the Local Spatial Development Plan** 1. The following apply within the area covered by the plan: 1) a prohibition on locating projects that may always have a significant impact on the environment, with the exception of: a) public-purpose projects, b) projects listed in the land use charts 2.1U-P-KKK, 2.2U-P-KKK, 3.6U, and 4.33MN-U;

		2) a ban on locating facilities with an increased or high risk of a major industrial accident; 3) a ban on the location of renewable energy installations: a) those using wind energy to generate electricity (excluding installations intended to power traffic signs, traffic control or monitoring devices, navigation signs, and lighting equipment), b) used to produce biogas or agricultural biogas, unless otherwise specified in the land use maps, c) in areas at particular risk of flooding; 4) it is prohibited to locate vehicle repair and maintenance services, car washes, vehicle dismantling stations, and gas stations, unless otherwise specified in the land use maps; 5) Development must be located in accordance with the plan's provisions, provided that: a) reconstruction, expansion, addition of stories, remodeling, renovation, adaptation for people with disabilities, and changes in the use of existing buildings are permitted: - located on a building lot with a maximum above-ground building density greater than that specified in the plan, - located on a building lot with a biologically active area ratio lower than that specified in the plan, - located on a building lot with a building area ratio higher than that specified in the plan, - with a building height and number of above-ground stories higher than those specified in the plan (except for the addition of additional stories), b) in the case of additions to the buildings referred to in subparagraph (a), their height may not exceed the maximum building height specified in the plan, c) in the case of extensions to the buildings referred to in subparagraph (a), the total area of the new part of the building may not increase the total area of the existing building by more than 10%, (d) in the case of construction works referred to in subparagraph (a), the requirements regarding the protection of cultural heritage and historic monuments, as specified in the area data sheets, must be taken into account, e) Prohibition on the reconstruction, expansion, and addition of stories to existing buildings: - located entirely outside the building line, - a portion of which is located outside the building line—in that portion, f) reconstruction, remodeling, and renovation of existing structures and facilities

		technical infrastructure with a building height greater than that specified in the plan. 2. The minimum area of newly subdivided building lots does not apply to subdivisions for transportation facilities and systems and technical infrastructure, nor to subdivisions intended to enlarge an adjacent property or to adjust the boundaries between neighboring properties.
	Conditions and detailed rules for transportation services	**§ 168(7)(1)–(3) of the Local Spatial Development Plan** 1) The construction and reconstruction of transportation systems and technical infrastructure are permitted; 2) the location of the systems referred to in point 1 must not violate separate regulations or other provisions of this resolution; 3) the transportation network and technical infrastructure network must be connected to the external network: a) via a road network, b) through technical infrastructure systems
	Conditions and Detailed Rules for Technical Infrastructure Services	**§ 168(7)(4)–(10) of the Local Spatial Development Plan** 4) water supply: from the public water supply system, subject to separate regulations; 5) domestic wastewater disposal: to the sanitary sewer system, subject to separate regulations; 6) rainwater and snowmelt drainage: in accordance with separate regulations; 7) electricity supply: from the power grid and renewable energy sources, excluding wind energy; 8) heat supply: in accordance with separate regulations; 9) gas supply: from the gas network or individually, in accordance with separate regulations; 10) waste management: in accordance with separate regulations.
Provisions of the applicable local land-use plan for lots or portions thereof located within 100 meters of the boundary of the area covered by a development project or an investment project ym[5)]	Land Use Designation	**MN-U – areas designated for single-family residential or service development:** 3.22MN-U, 3.23MN-U **MW-U – areas designated for multi-family residential or commercial development:** 3.7MW-U, 3.8MW-U **MNW – areas designated for detached single-family residential development:** 3.13MNW, 3.17MNW, 3.21MNW, 3.22MNW,

[5)] If there is no local zoning plan, the notation “No plan” is included.

		3.24MNW **ZP – landscaped green areas:** 3.15ZP **KP – pedestrian and bicycle traffic area:** 3.5KP **KDD – access road area** 
	Maximum building density	**3.22MN-U, 3.23MN-U** 0.8 **3.7MW-U, 3.8MW-U** 1.2 **3.13MNW, 3.17MNW, 3.21MNW, 3.22MNW, 3.24MNW** 0.5 **3.15ZP** Not applicable **3.5KP** Not applicable **KDD** Not applicable
	Maximum and minimum above-ground intensity of buildings	**3.22MN-U, 3.23MN-U** minimum: 0.01 maximum: 0.8 **3.7MW-U, 3.8MW-U** minimum: 0.01

		maximum: 1.2 **3.13MNW, 3.17MNW, 3.21MNW, 3.22MNW, 3.24MNW** minimum: 0.01 maximum: 0.5 **3.15ZP** Not applicable **3.5KP** Not applicable **KDD** Not applicable
	Maximum building coverage area	**3.22MN-U, 3.23MN-U** 0.4 **3.7MW-U, 3.8MW-U** 0.4 **3.13MNW, 3.17MNW, 3.21MNW, 3.22MNW, 3.24MNW** 0.3 **3.15ZP** Not applicable **3.5KP** Not applicable **KDD** Not applicable
	Minimum share percentage of the area biologically active	**3.22MN-U, 3.23MN-U** 0.4 **3.7MW-U, 3.8MW-U** 0.4 **3.13MNW, 3.17MNW, 3.21MNW, 3.22MNW, 3.24MNW** 0.5 **3.15ZP** 0.5 **3.5KP** Not applicable **KDD** Not applicable

	Minimum number of parking spaces	**§ 7 of the Local Land Use Plan** The minimum number of parking spaces and the method of their provision are specified as follows: 1) single-family residential buildings: 2 per residential unit; 2) single-family residential buildings with separate commercial units: 1 per residential unit and 1 per commercial unit; 3) residential buildings on farmsteads: 1 per residential unit; 4) multifamily residential buildings: 1 per residential unit; 5) multifamily residential buildings containing separate commercial units: 1 per residential unit and 1 per commercial unit; 6) retail and craft service buildings: 1 for every 100 m² of usable floor area, but no fewer than 1; 7) large-scale retail buildings: 1 per 100 m² of usable floor area; 8) food service buildings: 1 for every 20 m² of usable floor area and 1 for every 5 employees; 9) buildings for tourism, health and social services, science, education, sports and recreation, culture and entertainment, religious services, public safety and order, and office and administrative services: 1 per 100 m² of usable floor area and 1 per 5 employees; 10) industrial buildings, storage facilities, and warehouses: 1 for every 200 m² of usable floor area or 1 for every 5 employees; 11) parking spaces designated for vehicles 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; 12) parking spaces should be provided within the building lot; 13) the requirement to provide parking spaces does not apply to: a) changes in land use, as well as the reconstruction, expansion, and addition of stories to existing buildings, b) the construction and reconstruction of buildings within an urban layout entered in the register of historic monuments.
Provisions of a decision on zoning conditions or a decision determining the location of a public-purpose project	Function of Buildings and Land Use	The manner of use of structures and land development

for the area covered by a development project or investment undertaking in the absence of a local zoning plan	Characteristics of the development and land use:	
	dimensions	Not applicable
	Architectural style	Not applicable
	Building Line Location	Not applicable
	Land-use intensity	Not applicable
	Environmental and public health protection requirements, as well as nature and landscape	Not applicable
	Requirements regarding development and land use in areas at particular flood risk	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 developments within a 1-kilometer radius of the area covered by the development project or investment initiative[6)],[as]contained in:	local zoning plans	In response to the request, the Mayor of Namysłów stated that for the parcel designated with cadastral number 1279/7, located within precinct 0038, Namysłów, as well as with respect to any of the parcels located within a 1-km radius of the aforementioned parcel, no decisions have been issued establishing the location of a public purpose (including those concerning the construction or expansion of roads, the construction of rail lines, and planned

		air corridors, and municipal projects, i.e., wastewater treatment plants, waste incinerators, landfills, cemeteries, etc.). **Source:** Letter from the Mayor of Namysłów dated March 5, 2026 (Ref. 1431.36.2026.EM) Furthermore, the Mayor of Namysłów stated that, with regard to areas located within a 1-kilometer radius of parcel No. 1279/7: - the local plan designates transportation areas, including, among others, access-class roads (KDD) and local-class roads (KDL), e.g., those marked with the 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 incineration plants, landfills, or cemeteries are planned within a 1-kilometer radius of the specified parcel; - the construction 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-kilometer 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. **Source:** Letter from the Mayor of Namysłów dated March 6, 2026 (Ref. 1431.37.2026.EM)
	Decisions on Land Use and Development Conditions	In response to the request, the Mayor of Namysłów stated that for the parcel designated with cadastral number 1279/7, located within precinct 0038, Namysłów, as well as with respect to any of the parcels located within a 1-kilometer radius of the aforementioned parcel, no decisions regarding building and land-use conditions have been issued. **Source:** Letter from the Mayor of Namysłów dated March 5, 2026 (Ref. 1431.36.2026.EM)
	decisions regarding	In response to the request, the Mayor

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

	environmental conditions	Namysłów reported that, for the area specified in the request within a 1-km buffer zone from parcel no. 1279/7, located in precinct 0038, Namysłów, the following environmental impact decisions have been issued over the past 5 years for the following projects: 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 involved the construction of municipal roads in the town of Namysłów, in 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-family and multi-family residential developments. The roads in question connect to 1 Maja Street in Namysłów. 2. “Construction of Roads in the Residential Development on Baczyńskiego Street in Namysłów”—decision dated May 17, 2023, ref. no.: GK.6220.3.2022.MZ. The planned project involved the construction of municipal roads in the town of Namysłów, in Namysłów County, Opole Province. The project site is located in the northern part of the town, on the route of existing unpaved roads—partially surface-treated with aggregate—and will serve as access roads to single-family and multi-family residential developments. The roads in question connect to Baczyńskiego Street in Namysłów. Furthermore, the Mayor of Namysłów has announced that the environmental decisions that have been issued, as well as 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/ under the “Environmental Protection” tab. **Source:** Letter from the Mayor of Namysłów dated March 5, 2026 (Ref. 1431.36.2026.EM) In response to the request, the Namysłów County Administrator stated that he is the competent authority to issue a decision on environmental conditions in cases of land consolidation, exchange, or division (regarding decisions issued pursuant to

		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. **Source:** Letter from the Namysłów County Administrator dated March 3, 2026 (OŚ.604.7.2026) 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 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 (PGL LP) that are located within the indicated area. **Source:** Letter from the Regional Directorate of State Forests in Katowice dated March 11, 2026 (ZO.0172.5.2026) 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://bazaoos.gdos.gov.pl. More information about the database can be found at: https://www.gov.pl/web/gdos/bazydanych-o-ocenach-oddzialywania-na-srodowisko **Source:** Letter from the General Directorate for Environmental Protection dated February 27, 2026 (BP-UI.402.227.2026.AB)
	Resolutions on Restricted-Use Areas	In response to the request, the Namysłów County Administrator stated that the Namysłów County Council had not adopted a resolution establishing a restricted-use area for the parcel designated by cadastral number 1279/7, located in Namysłów on Bolesława Leśmiana Street, nor for the parcels located within a 1-kilometer radius of the aforementioned parcel. **Source:** Letter from the Namysłów County Administrator dated March 2, 2026

		(OR.1431.32.2026.AW) In response to the request, it was stated that the Opole Province Regional Council had not adopted any resolutions establishing a restricted-use area for the indicated area. **Source:** Letter from the Marshal's Office of the Opole Province dated February 26, 2026 (BS.1431.4.2026.RN)
	local reconstruction plans	In response to the request, the Mayor of Namysłów stated that no resolution regarding a local reconstruction plan had been adopted for the area specified in the request. **Source:** Letter from the Mayor of Namysłów dated March 6, 2026 (Or.1431.37.2026.EM)
	flood hazard maps and flood risk maps	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: - cartographic versions of the MZP and MRP as PDF files: http://mapy.isok.gov.pl; - digital (vector) version MZP: https://wody.isok.gov.pl/imap_kzgw/?gpmap=gpMZP; - digital (vector) version MRP: https://wody.isok.gov.pl/imap_kzgw/?gpmap=gpMRP Flood hazard maps and flood risk maps do not contain information about planned projects.
	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 to carry out a road project	The Namysłów County Administrator did not respond to the request for public information on this matter. In response to the request, the Opole Province Governor stated that he had no information regarding decisions issued on this matter. **Source:** Letter from the Office of the Opole Province Governor dated March 3, 2026 (IN.I.1331.6.2026.GG)
	Decision on the determination of the railway line's route	In response to the request, the Opole Province Governor stated that he had no information

		regarding decisions issued on this matter. **Source:** Letter from the Office of the Opole Province Governor dated March 3, 2026 (IN.I.1331.6.2026.GG)
	Decision granting permission to carry out an investment project for a public-use airport	In response to the request, the Opole Province Governor stated that he had no information regarding decisions issued on this matter. **Source:** Letter from the Office of the Opole Province Governor dated March 3, 2026 (IN.I.1331.6.2026.GG)
	Decision granting permission to carry out an investment project involving flood control structures	In response to the request, the Opole Province Governor stated that he had no information regarding decisions issued on this matter. **Source:** Letter from the Office of the Opole Province Governor dated March 3, 2026 (IN.I.1331.6.2026.GG)

	Decision on determining the location of an investment project for the construction of a nuclear power facility	In response to the request, the Opole Province Governor stated that he had no information regarding decisions issued on this matter. **Source:** Letter from the Office of the Opole Province Governor dated March 3, 2026 (IN.I.1331.6.2026.GG)
	Decision on determining the strategic location of a transmission network project	In response to the request, the Opole Province Governor stated that he had no information regarding decisions issued on this matter. **Source:** Letter from the Office of the Opole Province Governor dated March 3, 2026 (IN.I.1331.6.2026.GG)
	Decision on determining the location of a regional broadband network	In response to the request, the Opole Province Governor stated that he had no information regarding decisions issued on this matter. **Source:** Letter from the Office of the Opole Province Governor dated March 3, 2026 (IN.I.1331.6.2026.GG)
	Decision on determining the location of an investment project related to the Central Communications Hub	In response to the submitted request, the Central Transportation Hub stated that, in accordance with the “Central Transportation Hub Investment Program

		Transport Hub: Phase II, 2024–2032" (M.P., item 29), published on January 9, 2025, the key elements are preparatory activities and the execution of construction work on the "Y" line: Warsaw — CPK — Łódź — Wrocław/Poznań. Another significant investment is the connection between Katowice and Ostrava, Czech Republic, for which advanced preparatory work is underway, co-financed by EU funds. As for the remaining sections of the railway lines planned for construction to date, I would like to inform you that the implementation of these investments is the subject of the analyses discussed below. The Central Transport Hub (CPK) company, commissioned by the Ministry of Infrastructure and in collaboration 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 Multiannual Program 2024–2032 and the National Railway Program through 2030, which form 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. **Source:** Letter from the Central Transport Hub (Port Polska) dated March 12, 2026 (NPK.060.75.2026) In response to the request, the Opole Province Governor stated that he had no information regarding decisions issued on this matter. **Source:** Letter from the Office of the Opole Province Governor dated March 3, 2026 (IN.I.1331.6.2026.GG)
	Decision granting permission to carry out an investment project related to access infrastructure	Not applicable due to the location of the project. Access infrastructure refers to waterways leading to a port or seaport and those located within the boundaries of a port or seaport, together with the structures, 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 Gdańsk Bay.
	Decision on determining the strategic location of an investment in the oil sector	In response to the request, the Opole Province Governor stated that he had no information regarding decisions issued on this matter. **Source:** Letter from the Office of the Opole Province Governor dated March 3, 2026 (IN.I.1331.6.2026.GG)
INFORMATION REGARDING THE BUILDING		
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 (Ref. No.: AB.6740.269.2020.MK) 2) Decision of the Namysłów County Administrator dated October 2, 2026, transferring the above-mentioned decision to the Developer (ref. no.: AB.6740.224.2026.AA)	
Date on which the decision granting the building occupancy permit becomes 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 of the authority to which the notification was submitted, along with information that no objection was filed by that authority	Not applicable	
Date of completion of a single-family home	Not applicable	
Planned start and completion dates for construction work	Start date: **October 20, 2020** Planned completion date: **November 30, 2026**	
Description of the development project or investment initiative	Number of buildings	One (1) multi-family residential building with the necessary technical infrastructure
	Location of the buildings on	Not applicable

	the property (specify the minimum distance between buildings)	
Method of measuring the usable floor area of a residential unit or single-family home	In accordance with the PN-ISO 9836:2022-07 standard and the Regulation of the Minister of Development of September 11, 2020, on the detailed scope and form of a construction project	
Intended method and percentage breakdown of funding sources for the development project or investment project	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	Not applicable	~~Closed residential escrow account*~~
	The interest rate used to calculate the contribution to the Developer Guarantee Fund [7)]	Not applicable
Main principles governing the selected type of security for the buyer's funds	Not applicable	
Name of the institution ensuring the security of the purchaser's funds	Not applicable	
Schedule for the real estate development project or investment project	Appendix No. 5	
Authorization of price indexation and specification of indexation rules	*The price will not be subject to indexation.* *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:* ***Change in the VAT Rate*** *a) 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. 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,* *ii. 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 contract and the gross price calculated the reduced tax rate,*	

	b) 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 have not yet been paid by the Buyer and whose payment due dates fall after the date of the tax rate change, based on 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 acceptance of the Premises, *c) 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,* *d) If the Buyer does not exercise the right to withdraw from the contract, the difference in the Price resulting from a change in the value-added tax rate shall be settled between the Parties no later than the date on which the Buyer takes possession of the Premises.* ***Change in Area*** a) *In the event of a discrepancy between the projected area of the Unit and the final area determined following its actual measurement, the Price of the Unit shall be adjusted accordingly, and the Developer shall notify the Buyer in writing of the resulting difference in the Price of the Unit no later than 14 (fourteen) days prior to the date of acceptance of the Unit,* b) *If the difference in area referred to in subparagraph a) above, by more than 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,* c) *if the Buyer does not exercise the right to withdraw from the contract, the difference in the Price of the Premises resulting from the change in the area of the Premises shall be settled between the Parties no later than the date of acceptance of the Premises by the Buyer.*

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, 2024, Item 695) the amount of the contribution is calculated based on the percentage rate in effect on the date of commencement of sales of residential units or single-family homes as part of 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.

CONDITIONS FOR WITHDRAWAL FROM A DEVELOPMENT AGREEMENT OR AN AGREEMENT REFERRED TO IN ARTICLE 2, SECTION 1, SUBSECTION 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	
The conditions under which a developer's contract or one of the contracts referred to in Article 2(1)(2), (3), or (5) of the Act of May 20, 2021 on the protection of purchasers' rights	*The conditions under which a contract may be rescinded are set forth in the model contract constituting Appendix 1 to the prospectus.* *Real Estate Development Act—the Act of May 20, 2021, on the Protection of the Rights of Purchasers of Residential Units or Single-Family Homes and the Real Estate Development Guarantee Fund.*

of a residential unit or single-family home and the Developer Guarantee Fund	*Excerpt from the model contract:*
	
	[Withdrawal from the Agreement]
	
	1. *The purchaser may withdraw from this contract in the cases specified in Article 43 of the Real Estate Development Act, namely, if:*
	   1) *the contract does not contain the elements referred to in Article 35 or 36 of the Real Estate Development Act,*
	   2) *the information contained in the contract does not correspond to the information contained in the Information Prospectus or its appendices, except for the changes referred to in Article 35(2) of the Real Estate Development Act,*
	   3) *the developer has not provided the purchaser, in accordance with Articles 21 and 22 of the Act, with the Information Prospectus and its attachments or with information regarding changes to the data or information contained in the Information Prospectus or its attachments,*
	   4) *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 the contract was signed;*
	   5) *the prospectus on the basis of which the contract was concluded does not contain the data or information specified in the prospectus template attached as an appendix to the Real Estate Development Act;*
	   6) *the developer has not transferred to the purchaser the rights arising from the contract within the time limit specified in the contract,*
	   7) *The developer fails to enter into a residential escrow account agreement with another bank in the manner and within the time limit specified in Article 10(1) of the Real Estate Development Act;*
	   8) *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 Real Estate Development Act;*
	   9) *if 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,*
	   10) *if 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,*
	   11) *if an appraiser determines the existence of a material defect as referred to in Article 41(15) of the Real Estate Development Act,*
	   12) *if the bankruptcy trustee has demanded performance of the contract pursuant to Article 98 of the Act of February 28, 2003—Bankruptcy Law.*
	2. *In the cases referred to in paragraph 1, items 1) through 5) above, the Purchaser has the right to withdraw from this contract within 30 (thirty) days from the date of its conclusion.*
	3. *In the case referred to in paragraph 1, point 6) above, before exercising the right to withdraw from this agreement, the Purchaser shall grant the Developer a 120-day period to transfer ownership of the Unit, and if the specified period expires without result, the Purchaser shall be entitled to withdraw from this agreement.*
	4. *In the case referred to in paragraph 1, point 7) above, the Buyer has the right to withdraw from this contract after the bank has refunded the funds in accordance with Article 10, paragraph 3 of the*

	on Real Estate Development. 5. *In the case referred to in paragraph 1(8) above, the Purchaser has the right to withdraw from this agreement within 60 days from the date of its conclusion.* 6. *In the case referred to in paragraph 1, point 9) above, the Buyer has the right to withdraw from this contract 60 days after the date on which the information referred to in Article 12(1) of the Real Estate Development Act is made public.* 7. *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 has the right to withdraw from this agreement within 14 (fourteen) days from the date of receiving notice of the Price change.* 8. *The buyer may withdraw from this agreement in the event of a change in the usable area of the Premises between the area specified in this agreement and the area determined 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 that 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 receiving notice of the change in area, in the event that the usable area changes by more than 2%.* 9. *The Developer may terminate this agreement in the cases specified in Article 43, paragraphs 7 and 8 of the Real Estate Development Act, namely:* *1) if the Buyer fails to make a monetary payment by the deadline or in the amount specified in the contract, despite a written demand sent 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 payment is due to force majeure,* *2) 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 Buyer having been served with a written notice on two separate occasions at least 60 (sixty) days apart, unless the Buyer's failure to appear is due to force majeure.* 10. *The Buyer's declaration of intent to withdraw from this agreement in any of the cases specified in this document must be 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 claims that have been entered or have not yet been disclosed,(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.* 11. *In the event that the Developer withdraws 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—whether already entered or not yet disclosed, but for which a motion for 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 contract.*

	12. 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 Purchaser toward the Price of the Unit shall be refunded to the Purchaser within 30 days from the date of delivery to the Developer of a valid notice of withdrawal.

OTHER INFORMATION

I. Information:

1) 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 ownership to the purchaser upon payment of the full purchase price by the purchaser or a commitment to pay it, if such an encumbrance exists, or the consent of the bank, savings bank, or other mortgage creditor to transfer, free of encumbrances, to the purchaser the ownership of the real property 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 property, together with the right to exclusive use of the portion of the real property serving residential purposes, 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, a credit union, or another mortgage creditor to 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 a bank, savings bank, or other mortgage creditor to transfer, free of ~~encumbrances, a fractional share of ownership of a commercial property to the purchaser upon payment of the full purchase price by the purchaser or a commitment to grant such consent if such an encumbrance exists.~~

Not applicable—no mortgage encumbrances

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

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, as 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) if the business has been operating for less than two years—the financial statements for the most recent year;

   b) if the project is carried out by a special-purpose company—the financial statements of the parent company and the special-purpose company;

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 raised no objection;~~

~~7) a certificate of the premises' separate ownership;~~

~~8) a 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, savings bank, or other mortgage creditor to transfer, free of encumbrances, to the purchaser the ownership of the real~~ estate ~~together with a single-family home or the perpetual usufruct of the land and ownership of a~~ single-family ~~home constituting a separate property, or the transfer of a fractional share of ownership~~

~~of the real property, together with the right to exclusive use of the portion of the real property 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 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, a credit union, or another 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 a bank, savings bank, or other mortgage creditor to transfer, free of encumbrances, a fractional share of ownership of the commercial premises to the buyer upon payment of the full purchase price by the buyer, or a commitment to grant such consent if such an encumbrance exists.~~

The above materials are available at:
1) at the address ul. Partyzantów 1, 46-100 Namysłów, Monday through Friday from 8:00 a.m. to 5:00 p.m., by prior appointment by phone (+48 692 519 433) or via email:mkprojektnamyslow@gmail.com ,
2) at the address: 3-5 Plac Wolności, 46-100 Namysłów, Monday through Friday from 8:30 a.m. to 5:00 p.m., by prior appointment via 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 system in accordance with the provisions of the Act of June 10, 2016, on the Banking Guarantee Fund, the deposit guarantee system, 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:

- Funds are protected 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 the 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 is entitled to the guaranteed funds,

- the guarantee limit per depositor is the equivalent in zlotys of 100,000 euros; in the cases specified in Article 24(3) and (4) of the Act of June 10, 2016, on the Banking Guarantee Fund, the deposit guarantee system, and mandatory restructuring, the depositor's funds, within 3 months from the date they are credited to the account, are covered by guarantees in excess of the zloty equivalent of 100,000 euros,

- The basis for calculating the amount of guaranteed funds due to a 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 the depositor's personal accounts and from the depositor's share of funds held in a trust account,

- Payment of guaranteed funds generally occurs within 7 business days from the date the guarantee condition is met with respect to 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 system is available on the website of the Bank Guarantee Fund: https://www.bfg.pl/.

Not applicable

Information provided when entering into a housing escrow account agreement with a branch of a credit institution as defined in 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 as defined in Article 4(1)(18) of the Act of August 29, 1997 — Banking Law is covered by the deposit guarantee scheme of its home country, which means that the provisions of the Act of June 10, 2016, on the Banking Guarantee Fund, the deposit guarantee scheme, and compulsory restructuring do not apply to it.

Not applicable