



## Submission of a Request

A client may submit a request for credit repayment relief:

- by visiting a Bank branch in person;
- electronically, by sending a completed form to [contactcenter@adriaticbank.com](mailto:contactcenter@adriaticbank.com).

The request may be submitted for one or more loans.

## Conditions for Approval

A request may be submitted when unforeseen financial or life circumstances arise that affect the regular repayment of the loan, such as:

- reduction or loss of income/employment,
- serious illness or injury of the client or a family member,
- long-term incapacity for work,
- death of a spouse,
- other justified reasons affecting financial capacity.

## Types of Relief Measures

- The Bank may approve one or more of the following measures:
- extension of the repayment period,
- amendment of contractual terms,
- deferment of payment obligations (interest, principal, or installments),
- reduction of the interest rate,
- temporary moratorium with accrual of regular interest only,
- partial repayment of debt,
- change of loan currency (if not in euros),
- partial debt write-off or consolidation,
- other measures at the Bank's discretion.



# Application Form – Debt Repayment Assistance

## BASIC INFORMATION

Full name: \_\_\_\_\_

Personal identification number: \_\_\_\_\_

Loan agreement number: \_\_\_\_\_

Address: \_\_\_\_\_

Contact phone number: \_\_\_\_\_

## FINANCIAL SITUATION

Monthly net income (salary, pension, rent) (EUR): \_\_\_\_\_

Monthly net household income (EUR): \_\_\_\_\_

Total monthly deductions (EUR): \_\_\_\_\_

Other regular monthly expenses (EUR): \_\_\_\_\_

## CLIENT'S REQUEST

Brief description of the situation that led to difficulties in loan repayment, as well as the subject of your request:

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