Submitting a Request

A client who, due to unforeseen financial or life circumstances, has difficulties in settling loan obligations may submit a written request for approval of relief in the repayment of loans, credit cards, permitted and unauthorized overdrafts.

The application can be submitted:

- in person, at any branch of the Bank;
- electronically, by sending a completed form to the e-mail address: contactcentar@adriaticbank.com.

The request may relate to one or more of the Bank's products.

The application should include:

- the name and surname of the client;
- address of residence;
- contact phone and/or e-mail address;
- a description of the circumstances that led to the difficulties in repayment;
- documentation confirming the above circumstances.

In the event that the application is incomplete or irregular, the Bank will notify the client of the necessary amendments within three working days of receipt of the application.

Conditions for granting relief

An application may be submitted when unforeseen financial or life circumstances arise that affect or may significantly affect the possibility of orderly repayment of loan obligations, such as:

- loss of employment;
- a significant reduction in income;
- severe illness of the client;
- severe injury leading to a decrease in working capacity;
- severe illness or death of a spouse;
- divorce, if the spouses are co-debtors or other participants in the credit transaction;
- long-term incapacity for work;
- other reasonable circumstances beyond the client's control that significantly affect the client's financial capacity.

When assessing the application, the Bank takes into account the individual circumstances of the client, his current and expected financial situation, as well as the possibility of continuing regular repayment of loan obligations.

Types of Relief Measures

In accordance with the assessment of the client's financial position, the Bank may offer one or more of the following measures:

- extension of the loan repayment period;
- a change in the type of contract or other contractual conditions;
- deferred payment of the entire amount of the consumer credit, interest, principal, or certain loan installments, for a specified period;
- interest rate reduction;
- temporary suspension of repayments, during which no default interest is calculated on overdue obligations, except for the regular agreed interest on the remaining principal amount;
- partial repayment of the debt;
- change in the currency of the loan, if the loan is not granted in euros;
- partial write-off of debt;
- consolidation of credit obligations;
- other measures that the Bank deems appropriate in the specific case.

In the case of approved measures involving payment deferral or temporary repayment moratorium, the loan repayment period may be extended for the duration of the approved measure.

For credit card debts, permitted and unauthorized overdrafts, the Bank may offer debt repayment in up to 12 monthly installments with the application of an interest rate corresponding to half of the agreed interest rate.

Deciding on the request

The Bank shall decide on the submitted application within 30 days from the date of receipt of a proper request and shall notify the client of the decision in writing or electronically.

When making a decision, the Bank is not bound by the type of relief requested by the client and may offer a different measure or combination of measures in accordance with the assessment made.

Until a decision is made on the request, the Bank will not terminate the agreement to which the request relates or declare the entire debt due.

ADRIATIC BANK

Right to File a Complaint

In the event that the Bank rejects the request or fails to decide within the prescribed period, the client has the right to file an objection with the Bank's Relief Commission within 10 days of receipt of the decision, i.e. from the expiry of the deadline for decision-making.

The Commission may:

(a) reject the objection if the conditions for granting the benefits are not met;

(b) uphold the consumer's complaint and reverse the decision ruling on the claim, without being limited by the consumer's request;

(c) offer the consumer a relief measure, including the possibility of offering him a different relief or under modified conditions from the relief previously offered to him.

The Commission shall decide on the complaint no later than 15 days from the date of its receipt. In more complex cases, the deadline may be extended for an additional period, which may not exceed seven days, of which the client will be informed in a timely manner.

Fees

The Bank does not charge a fee for processing applications, examining applications or implementing relief measures, except for actual costs that are not determined by the Bank and which may be documented, such as costs related to collateral.

Additional information

The Bank may also offer relief measures to the client when it assesses that there are circumstances that could lead to significant difficulties in the repayment of loan obligations. Also, in certain cases, the Bank may require additional collateral in order to apply a certain relief measure.

For any additional information, clients can contact the nearest branch of the Bank or via e-mail: contactcentar@adriaticbank.com.

Application Form - Debt Repayment Assistance

BASIC INFORMATION

Name and Surname: ____

Personal Identification Number: ____

Number of loan agreements: ____

Address: ____

Contact phone: ____

FINANCIAL SITUATION

Monthly net income (salary, pension, rent) (EUR): _____________________________

Monthly net household income (EUR): ___________________________________

Total Monthly Payroll Deductions (EUR):____

Other monthly regular costs (EUR): ____

CLIENT REQUEST

A brief description of the situation that led to the problem with the repayment of the loan as well as the subject of your request:

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ATTACHMENTS

Documentation related to the application:

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