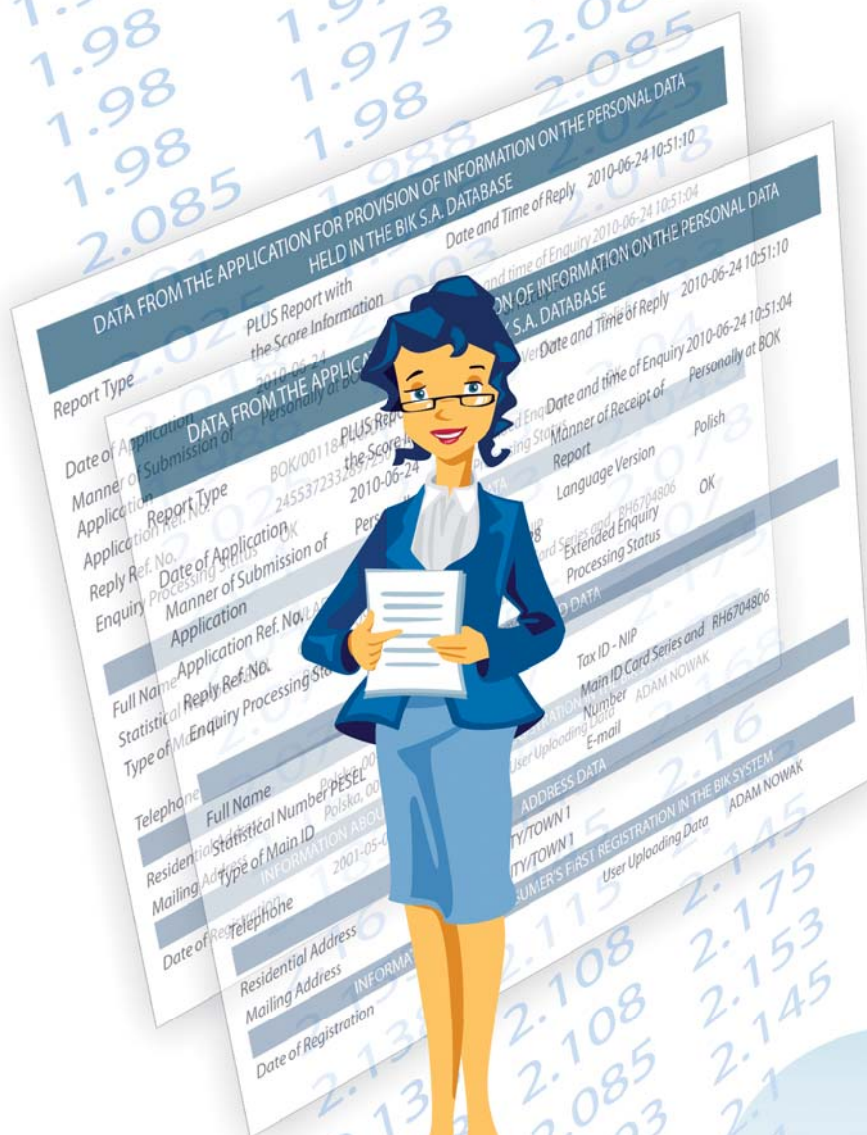




BIURO INFORMACJI KREDYTOWEJ

PLUS Report Consumer Guide

SCOPE OF INFORMATION PROVIDED ON THE PLUS REPORT
Individual Segments and Fields Explained



DEAR CONSUMER!

IN ADDITION, Report constitutes a record of your credit history. It contains information concerning the following:

- Your personal data as processed in the Biuro Informacji Kredytowej (BIK) Database,
- Enquiries about you sent to BIK by the banks and credit unions (SKOK),
- Balance of your credits (including the number of credits, outstanding amounts and possible amounts overdue),
- Balance of credits where your appear as a guarantor,
- Balance of credits which you paid and closed, or which were possibly redeemed,
- Your BIK Score.

Information included in the guide is a step-by-step description of the content of the Plus Report and the parts it may include with an emphasis on the information that you should pay special attention to.



PLUS REPORT IS AVAILABLE ON A CHARGEABLE BASIS AT YOUR EACH REQUEST. DUE TO SUCH UNLIMITED ACCESS YOU MAY VERIFY THE CHANGES OCCURRING IN YOUR DATA AS OFTEN AS YOU WISH AND MONITOR THE BALANCE OF YOUR OWN LIABILITIES.

The Report is divided into the so-called segments. The number of segments presented on the report depends on your credit activity and the scope of information provided by the banks and credit unions (SKOK) about you. The names of the segments are given in white capital characters on a dark background.

Majority of segments is further sub-divided into smaller parts, the so-called sub-segments which include detailed information pertinent to a particular scope of data, e.g. Personal Information, Address Data, Credit Agreement Data, etc. The names of the sub-segments are marked in smaller white characters on a grey background.

DISCUSSION OF INDIVIDUAL SEGMENTS OF PLUS REPORT

The Guide presents and describes all segments and sub-segments which may appear in the Plus Report.

Report Header



BIURO INFORMACJI KREDYTOWEJ

PLUS REPORT



The header provides information about the type of report that has been received.

Data from the application for the provision of information about the data held in the BIK S.A. database.

In this segment, you will find information concerning the ordered report, your ID and address data as provided on the application for the provision of the report and the information about the date of the first registration of your data in the BIK System.

DATA FROM THE APPLICATION FOR PROVISION OF INFORMATION ON THE PERSONAL DATA HELD IN THE BIK S.A. DATABASE

Report Type	PLUS Report	Date and Time of Reply	2010-06-24 10:51:10
Date of Application	2010-06-24	Date and time of Enquiry	2010-06-24 10:51:04
Manner of Submission of Application	Personally at BOK	Manner of Receipt of Report	Personally at BOK
Application Ref. No.	BOK/001184/10/DDA	Language Version	Polish
Reply Ref. No.	245537233289725010512228		
Enquiry Processing Status	OK	Extended Enquiry Processing Status	OK

Information about the type of the requested report, date of application and provision of reply, manner of submission and receipt of the report with information about the report's language version.

CONSUMER ID DATA

Full Name	WŁADYSŁAW PAWLICKI		
Statistical Number PESEL	62011947093	Tax ID - NIP	
Type of Main ID	Personal ID Card	Main ID Card Series and Number	RH6704806
Telephone		E-mail	

ID and address data as provided by the Consumer on the application for submission of own report by BIK

ADDRESS DATA

Residential Address	Polska, 00-123, CITY/TOWN 1
Mailing Address	Polska, 00-123, CITY/TOWN 1

INFORMATION ABOUT CONSUMER'S FIRST REGISTRATION IN THE BIK SYSTEM

Date of Registration	2001-05-07	User Uploading Data	ADAM NOWAK
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Date of the first registration of your data in the BIK database

General summary data

This segment contains a summary of the number of enquiries about you submitted by the banks and credit unions and the number of credits which you have obtained from these organizations. You will also find here information about the credits which were in default.

GENERAL SUMMARY INFORMATION					
F/X Table No.	165/A/NBP/2007		F/X Table Date	2007-08-29	
BANK'S NAME /NUMBER	NUMBER OF ENQUIRES		NUMBER OF CREDITS		
	CREDIT ENQ.	MONITORING AND CONSUMER MANAGEMENT	Instalment	LIMITS	OTHER
FIRST TEST BANK/1	0	0	1	0	0
SECOND TEST BANK/123	0	0	3	0	0
THIRD TEST BANK/750	22	6	0	0	0
TOTAL	22	6	4	0	0

BANK'S NAME/NUMBER	NUMBER OF CREDITS IN DEFAULT		BALANCE OF CREDITS IN DEFAULT
SECOND TEST BANK/123	1	0	217
TOTAL	1	0	217

1

Names of the organizations in which you have or had credit accounts that submitted enquiries about you to BIK. **The Consumer from the model report has(d) credits in two banks and one bank enquired about his data.**

2

The number of credit and monitoring enquiries which the banks or credit unions submitted to BIK to verify your data. **The Third Test Bank enquired upon the Consumer - it submitted 22 credit and 6 monitoring enquiries. The First and Second Test Bank did not enquire about the Consumer - number of enquiries: 0.**

3

The number of all credit accounts related to you (open and closed). The accounts were divided into instalments credits, credit limits and other liabilities. **In the model report, the Consumer has(d) altogether 4 credit accounts. These are exclusively instalment credits - 1 in the First and 3 in Second Test Bank.**

4

The names of the banks/credit unions where you have defaults, information about the number of credits where you have late payments including the current amount in default (provided always in conversion to Polish Zloty). **In the model report the Consumer has problems repaying 1 credit obtained from the Second Test Bank. The current amount in default is PLN 217.**

◉ Comments and warnings

COMMENTS AND WARNINGS

<i>Disputable Accounts Found</i>	<i>No</i>
<i>Blocked Records Found in BIORK¹</i>	<i>No</i>

- Option YES next to the **Disputable Accounts Found** warning means that accounts were found where you questioned the true nature of credit information or personal data contained therein.
- Option YES next to the **Blocked Records Found in BIORK** warning means that you have credit accounts which are temporarily not presented in the reports made available to the banks/credit unions. The reasons for the blocking may be of various nature.

◉ Summary Detailed Data

DETAILED SUMMARY DATA

This segment includes the extended and detailed information concerning your credit accounts as provided in the General Summary Data.



**ALL AMOUNTS IN THIS SEGMENT
ARE GIVEN IN POLISH ZLOTY.**



**EXCLUDED FROM THE SUMMARY ARE
THE ACCOUNTS WHERE YOU APPEAR AS
PLENIPOTENTIARY. ONLY THE NUMBER OF SUCH
ACCOUNTS IS PRESENTED.**



**TO PREPARE THE SUMMARY ONLY THESE ACCOUNTS
ARE TAKEN TO WHICH YOU WERE RELATED
AS AT THE DATE OF THE REPORT.
WITH REGARD TO THE ACCOUNTS WHERE YOUR
RELATIONSHIP TO THE ACCOUNT HAS CEASED,
THIS SEGMENT INCLUDES ONLY THE INFORMATION
ABOUT THE NUMBER OF SUCH ACCOUNTS.**

¹ BIORK - Baza Informacji o Rachunkach Kredytowych - Credit Account Information Database [Translator's note]

The first part of the summary data presents information on the number of credit accounts to which you are or were related, taking into account the payment status broken down by:

- Closed accounts. *The Consumer from the model report has 1 closed account with the status "0-30 days overdue".*
- Open accounts. *The Consumer from the model report has 3 open accounts with the status "0-30 days overdue" and one open account with the status "180 days overdue".*
- Accounts where the Consumer's relationship to the account ceased before the credit closing date, e.g. the Consumer ceased to be the guarantor of the credit. *The Consumer from the model report has no such accounts.*

DETAILED SUMMARY DATA	
NUMBER OF CREDIT ACCOUNTS OF THE CONSUMER DEPENDING ON THE PAYMENT STATUS - CLOSED ACCOUNTS	
Number of credit accounts with the "0-30 days overdue" status	1
Number of credit accounts with the "Written off" status	0
Number of credit accounts with the "Recovered" status	0
NUMBER OF CREDIT ACCOUNTS OF THE CONSUMER DEPENDING ON THE PAYMENT STATUS - OPEN ACCOUNTS	
Number of credit accounts with the "0-30 days overdue" status	3
Number of credit accounts with the "31-90 days overdue" status	0
Number of credit accounts with the "91-180 days overdue" status	0
Number of credit accounts with the "Over 180 days overdue" status	1
Number of credit accounts with the "Debt Collection" status	0
Number of credit accounts with the "Litigation" status	0
NUMBER OF CREDIT ACCOUNTS OF THE CONSUMER WHERE THE RELATIONSHIP HAS CEASED	
Number of credit accounts where the Consumer relationship to the account has ceased.	0

Information concerning the meaning of the individual statuses can be found in Table 1 below.

The latter part of the segment contains a summary of the number of **active** accounts, amounts of credits and payment statuses related to you as the borrower, guarantor or plenipotentiary. The breakdown is presented separately for instalment credits, revolving and debit limits and other commitments.

INSTALMENT CREDITS	BORROWER	GUARANTOR	PLENIPO TENTIARY
1 - Total Number of Consumer's Accounts	2	1	1
Total Amount of Financing — 2	18,000	28,000	
3 - Total Amount of Instalment	499	823	
Total Outstanding Amount — 4	3,567	2,524	
5 - Total Amounts Due Balance	217	0	
Worst Current Payment Status — 6	Over 180 days overdue	0-30 overdue	
7 - Worst Historical Payment Status	Over 180 days overdue	0-30 overdue	

1 Number of active instalment credit accounts to which you are related by any of the following: borrower, guarantor or plenipotentiary.

2 Total initial amount of all active instalment credit amounts to which you are related by a particular relation.

- 3** Total amount of instalments broken down by the relation to the account.
- 4** Total current outstanding amount of all accounts instalment credits to which you are related by a particular relationship. It includes the total principal and interest amounts due, costs and commissions required to close the transaction.
- 5** Total amounts overdue in all instalment credits.
- 6** The status identifies the payment status of your current liabilities in individual groups.
- 7** The field provides information on the worst payment status on your accounts in individual groups.

The same set of information can be found for the revolving and debit limits (such as among other things credit cards and revolving credits) and for other commitments (debit in current account without an agreement).

REVOLVING AND DEBIT LIMITS	BORROWER	GUARANTOR	PLENIPOENTIARY
<i>Total Number of Accounts</i>	0	0	0
<i>Total Limit</i>	0	0	
<i>Total Outstanding Amount</i>	0	0	
<i>Total Amounts Due Balance</i>	0	0	
<i>Worst Current Payment Status</i>	0-30 overdue	0-30 overdue	
<i>Worst Historical Payment Status</i>	0-30 overdue	0-30 overdue	
OTHER LIABILITIES	BORROWER	GUARANTOR	PLENIPOENTIARY
<i>Total Number of Consumer's Accounts</i>	0	0	0
<i>Total Outstanding Amount</i>	0	0	
<i>Total Amounts Due Balance</i>	0	0	
<i>Worst Current Payment Status</i>	0-30 overdue	0-30 overdue	

Payment status provides information on the situation on your account, whether all payments were made correctly and whether there were any problems with the timely payments. The payment statuses that you may encounter in the BIK report and explanation of their meaning is presented in the table below. According to the sequences in the table, "0" is the best while "U" the worst payment status.

Table 1

Payment Status	Status Description	Code
0-30 days overdue	Best payment status, no delays.	(0)
31-90 days overdue	Consumer is defaulting in the payment of credit from 1 to 3 months.	(1)
91-180 days overdue	Consumer is defaulting in payment of credit from 3 to 6 months.	(2)
Over 180 days overdue	Consumer is defaulting in payment of credit over six months.	(3)
Debt Collection	The debt is collected from consumer's account by the bank.	(W)
Litigation	The account is in litigation by the bank.	(E)
Recovered	There were problems with repayment but the bank recovered all amounts through collection or litigation.	(O)
Written off	Some of the amounts were not recovered through litigation or collection and were written off.	(U)

General consent segment

This segment contains information whether you have given general consent (to all banks, credit unions and BIK) for the processing of information concerning all your active credits after their expiry and liabilities that have been repaid. The General Consent Field includes information about the current status of your general consent and may include the following values: Consent Granted, Consent Not Granted or Consent Withdrawn together with the Date of Granting/Withdrawal of General Consent. Additionally, presented in the segment is also the information concerning the history of changes of the General Consent status (if such changes were made).

CONSUMER'S GENERAL CONSENT TO THE PROCESSING OF INFORMATION AFTER THE EXPIRY OF THE COMMITMENT			
General Consent Status	Consent granted		
General Consent Date	2009-02-26	General Consent Updated on	2009-02-26
		General Consent Time	13:25:42
Subscriber ID	12300008	General Consent Update Source	Update Message
Subscriber Branch name	TEST BRANCH		
General Consent Ref. no.	245488900730001042251378		

HISTORY OF CHANGES CONCERNING CONSUMER'S GENERAL CONSENT TO PROCESS THE DATA AFTER REPAYMENT									
No.	General consent status	Date of General Consent	Date of Withdrawal of General Consent	Date of General Consent Updated on	General Consent Update Time	General Consent Update Source	Subscriber ID	Subscriber Branch Name	General Consent Reference no.



YOUR POSITIVE CREDIT HISTORY IS THE BEST RECOMMENDATION FOR BANKS AND CREDIT UNIONS. IT IS A CHRONICLE OF RELIABLE PAYMENTS OF FINANCIAL LIABILITIES. IT IS THEREFORE WORTH MAKING SURE THAT THE INFORMATION CONCERNING LIABILITIES IS AVAILABLE TO THE BANKS AND CREDIT UNIONS FOR AS LONG AS POSSIBLE ALSO AFTER CREDIT REPAYMENT. IT IS WORTH GIVING GENERAL CONSENT TO THE PROCESSING OF THE DATA AFTER EXPIRY OF LIABILITY. SUCH CONSENT MAY BE GIVEN AT ANY TIME, E.G. AT THE CONSUMER SERVICE CENTRE OF BIK.

Data concerning the repayment of credit enquiries

As a result of submission of credit application to a bank or credit union and relation to the application submitted by other persons, e.g. by acting as credit guarantor, these institutions make enquiries about you to Biuro Informacji Kredytowej. All such **enquiries submitted over the last 12 months** are presented on the PLUS Report in the currently discussed segment starting from the most recent finishing with the oldest data. This segment may comprise a number of enquiries (if during the recent year you submitted credit enquiries to the banks), or may not appear at all - if you did not submit any applications.

CREDIT APPLICATION DATA
ENQUIRY 7



Name of the segment and number of the discussed credit enquiry.

ENTRY FOUND IN THE BIOZ ² DATABASE			
Date and time of enquiry	2010-01-18 10:53:35	Bank Branch Number	75000004
Bank's Name		Bank's Branch Name	THIRD TEST BANK
Company Type	Bank	BIOZ entry ref. no.	245521533250369135 537625

Id data of the branch, bank, credit union submitting an enquiry about you to BIK and the date of the enquiry

CREDIT APPLICATION DATA			
Reason of enquiry	Credit application	Application no.	
Consumer's relation to Account	Main borrower	Number of Transaction	1
Transaction Type	Housing credit	Participants	
Credit Amount	100,000	Purpose of Financing	
Currency	Polish Zloty	Credit Limit	
Instalment Amount		F/X Rate	
Number of Instalments		Final Instalment Amount	
Agreement Validity Period		Interest Rate Type	
Secured Credit Flag		Repayment Frequency	
Manner of Payment		Borrower's Own Share	
		Purchased Item Information	

Data from the credit application submitted to the bank/credit union concerning the liability applied for. This information includes reason of enquiry, Consumer's relation to the account, transaction type, Credit amount applied for, Currency, number of participants in the transaction, etc.

PERSONAL DATA			
Full Name	WŁADYSŁAW PAWLICKI	Gender	Male
Statistical no. PESEL	62011947093	Series and Number	RH6704806
Main ID Type	Personal ID card	Second ID Type Series and Number	
Second ID Type		Second ID Card Expiry Date	
Main ID Card Expiry Date		Place of Birth	
Date of Birth	1962-01-19	Nationality	
Citizenship Status			
Maiden Name	Father's Name		
Mother's Name	Mother's Maiden Name		
Alias Name			
Private Phone Number		Company/Courtesy Phone Number	

ID data as provided in the credit application such as full names, PESEL number, ID cards type and numbers, gender, telephone numbers, etc.

ADDRESS DATA			
Residential Address	Polska, 01-234, CITY 1	Residential status	Date of Registration
Mailing Address			

Current address data as at the date of submission of the application to the bank/credit union

The **Credit Enquiry Information** segment may include other segments such as **Employer Information** including the Name and Address of Employer, Employment Date, Property Information including Marital Status, Education, Profession if the information was provided to the bank.

EMPLOYER DATA

PROPERTY DATA

If you authorized the bank/credit union to submit an enquiry about you to BIG InfoMonitor SA, this information will also be included in this segment.

INFORMATION OF THE BIURO INFORMACJI GOSPODARCZEJ SYSTEM CONCERNING CONSUMER REPORT



THIS SEGMENT IS PRESENTED INDEPENDENTLY OF YOUR RELATION TO THE CREDIT APPLICATION, I.E. THE SYSTEM SEARCHES THE ENQUIRES WHERE YOU ARE REGISTERED AS THE MAIN APPLICANT, GUARANTOR, SECURITY PROVIDER OR WHERE YOU ARE OTHERWISE RELATED TO CREDIT APPLICATION.



HERE YOU CAN SEE THE INFORMATION CONCERNING YOUR CREDIT APPLICATION IRRESPECTIVE OF WHETHER CREDITS WERE GRANTED ON THEIR BASIS OR NOT. SO IF YOU SUBMITTED APPLICATIONS TO 10 BANKS, THIS SEGMENT SHOULD INCLUDE 10 CREDIT ENQUIRIES ABOUT YOU ALTHOUGH ULTIMATELY, YOU RECEIVED THE CREDIT E.G. FROM ONLY ONE BANK OR DID NOT RECEIVE IT AT ALL.

Data concerning bank accounts

If you have ever received a credit or are related to a liability granted to another person, e.g. you are a guarantor, a bank, or a credit union commences cyclical submission of such account's data to BIK. This information will include a range of detailed data concerning the liability starting with the ID data of persons related to the account, details concerning the conditions under which the credit was granted, finishing with the description of the status of the current liability and whether it is repaid in a timely manner.

This segment of the PLUS report includes such detailed description of the current balance of the consecutive credit accounts to which you are related (both open and closed).

DATA CONCERNING BANK ACCOUNTS
ACCOUNT 4



Name of the segment and number of the credit account in question.

TEST BRANCH, 201001020
20101020-3865353-001-01
Open Account

The name of the bank supplying the account information is given under the segment header; you can also check here if the account which you analyse is open, i.e. whether payments are still being made - or whether it has been closed due to payment of the entire credit.

The sub-segment: **Credit Agreement Data** contains a detailed description of the conditions under which the credit was granted. Thus, the information contained herein presents the balance of liabilities as at the date of opening of the transaction. Particular attention should be paid to the fields described below.

DATA FROM CREDIT AGREEMENT			
Type of your relation to the liability, or credit agreement (main borrower, co-borrower, guarantor, etc.)	Consumer's Relation to the Co-borrower Account		Data and time of record 2001-05-07 13:56:59
	Date of Relation	1998-02-11	Date of End of Relation - BIK
Transaction type, i.e. type of commitment (e.g. housing credit, revolving credit, credit card, non-purpose credit and student loan, etc.)	Date of End of Relation		Date of Agreement 2001-10-23
	Transaction Type	Non-purpose Credit and Student Loan	Purpose of Financing Unknown
	Principal Credit Amount with Interests	8,000	Interests 2,400
	Credit Amount	5,600	Interests' Grace Period
Amount of credit granted to you as at the date of signature of the credit agreement including interests as at the date of credit agreement.	Principal's Grace Period		Number of instalments 36
	Instalment Amount	222	Interest Instalment Amount 67
	Principal instalment Amount	155	Information About Purchase Agreement Validity Period 36
Amount of instalment to be paid identified on the date of signature of the credit agreement	Borrower's Own Share		Application no. WN-1200008-1998-05-159
	Currency	Polish Zloty	
This field identifies the currency in which the credit was granted	Credit Limit		
	Assets Made Available on		
	Information Clause concerning submission of information to financial institutions depending on banks		

In the case of revolving credits or credit cards in this field you will find the information about the credit limit granted to you.

Sub-segment: Account Status presents information concerning the current (as at the date of account balance) conditions under which the credit is paid. The information on the current account status includes a number of fields describing the individual parameters of the credit. The following is a model sub-segment: **Account Status** including explanations of the selected fields.

ACCOUNT STATUS			
Date of Last Update	2005-07-08	Record Blocked/Dispute Flag	Not blocked
Account Balance Date	2005-02-21	Number of Transaction Participants	3
Credit Amount with Interests	10,000	Guarantee Amount	
Principal Amount	7,000	Interest Amount	3,000
Principal Instalment Amount	194	Number of instalments	36
Currency	Polish Zloty	Interest Instalment Amount	83
Agreement Validity period	36	F/X rate	1
Amount of Closing (Final) Instalment		Anticipated Date of Expiry	2001-02-11
Credit Limit		Date of Closing Instalment	
Limit blocked date		Account Closed Date - closing of account, full payment or settlement of account.	
Worst historical payment status	0-30 days overdue	Limit unblocked date	
Account payment history	0 0000000000	Account payment status as at the date of accession to debt	
Planned Principal payment date			
Principal Payment Frequency	Monthly	Planned Interests Payment Date	
Credit Secured Flag	Not Secured	Interests Payment Frequency	Monthly
Type of Credit Security		Secured Credit Value	
Interest Rate Type	Floating	Information whether the credit is/was secured and the possible type of security (e.g. pledge, mortgage, guarantee, etc.)	
Interest Rate		Interest Rate Base Period	
Account Closed Date		Reason of Writing off/Closing	
Collection Date		Litigation date	
Recovery Date		Write off Date	
Initial Balance of Account in Collection			
Manner of Payment		Account Special Status	
Account Special Status - Date of beginning		Account Special Status - end date	
Date of First Late Payment		Date of Last Late Payment	
Total Number of Late Payments		Number of Months in the Balance History	10
Balance of Amounts Over 60 days overdue		Default Date	
Data Availability Flag Conditions Not Satisfied After the Expiry of Liability		Default Liability Questioned Status	
		Provides information about satisfaction of the conditions for BIK processing of information about the account for the period of 5 years from the date of the expiry without your consent.	

If during the repayment, the terms applicable to your credit were changed, this information will be given in the sub-segment: **Amended Agreement Terms**.

AMENDED AGREEMENT TERMS

Date of Amended Terms

Amended Agreement Validity Period

Amended Principal Payment Period

Amended Interest Payment Period - bi-monthly

Amended Instalment Amount

Amended Instalment Number

The Account History sub-segment is a cross-section of the account balance submitted by the banks and credit unions in the subsequent months of the credit. It includes the detailed data concerning account balances in a concrete period of its history. The first line contains information about the balance of account in the recent data update submitted by the bank, the subsequent lines present the account statuses in the preceding months.

ACCOUNT HISTORY

No.	Balance Date	Payment Status	Outstanding Amount	Amounts Due Balance	Number of Days in Default	Number of Instalments Overdue	Average Limit Use Balance	Currency
1	2005-02-21	0-30 days overdue	834	0	0			Polish Zloty
2	2004-12-29	0-30 days overdue	1,113	0	0			Polish Zloty
3	2004-11-29	0-30 days overdue	1,390	0	0			Polish Zloty
4	2004-10-29	0-30 days overdue	1,669		0			Polish Zloty
5	2004-09-28	0-30 days overdue	1,947		0			Polish Zloty
6	2004-08-29	0-30 days overdue	2,224		0			Polish Zloty
7	2004-07-29	0-30 days overdue	2,503		0			Polish Zloty
8	2004-08-29	0-30 days overdue	2,780		0			Polish Zloty
9	2004-5-29	0-30 days overdue	3,060		0			Polish Zloty
10	2004-04-29	0-30 days overdue	3,334		0			Polish Zloty

In the Outstanding Amount field the value represents the amount before the credit is fully paid as at the date of extraction of data from the bank system (valid as at the date in the field Balance Date expressed in the currency identified under the Currency header). This amount includes principal and interests amounts outstanding and all possible amounts overdue. **In the model report the Consumer does not have any defaults in credit payment (account payment status is 0-30 days overdue); outstanding amount is PLN 834.**

Any worse statuses that "0-30 days overdue" signify issues with the credit payment with the amount overdue being given in the "Amounts Due Balance" column. **In the model report, the Consumer has not amounts overdue so this column has zero value.**



IN SITUATIONS IN WHICH YOU ARE RELATED TO THE ACCOUNT BY SECURITY PROVIDER PLENIPOTENTIARY . AUTHORISED USER RELATION, THE DATA CONCERNING THE BALANCES ON SUCH ACCOUNTS AND THEIR HISTORICAL RECORDS ARE NOT SUBMITTED IN THE REPORT.

Your ID and address and other data related to a concrete credit account are given in the following sub-segments:

PERSONAL DATA

PROPERTY DATA

ADDRESS DATA

EMPLOYER DATA

The scope of this information and manner of presentation is the same as in the case of other credit enquiry data.

Individual consent makes it possible to submit the data concerning a particular credit also after its repayment in the BIK reports for the banks and credit unions. In this sub-segment, you will find the information for this particular account regardless of whether the consent has been given or not.

CONSUMER'S INDIVIDUAL CONSENT FIELD TO THE SHARING OF DATA AFTER CREDIT EXPIRY

Consumer's consent

No consent

Period of Consent (in years)

Consumer's Consent Date

Consent Withdrawn Date

• Data concerning credit accounts

– accounts closed, not disclosed on the reports submitted to the banks.

Credit reports which after the conclusion of payment were closed in the situation where you did not consent to their processing after the repayment of credit and where you were not in defaults shall **not be presented on the BIK reports** disclosed to the banks and credit unions. In the PLUS Report with Score Information they will be presented with the comments (marked in red) in the manner presented below.

DATA CONCERNING CREDIT ACCOUNTS ACCOUNT 6

Information processed by BIK S.A. after the expiry of a liability under the agreement executed with the bank or other institution authorised to grant credits pursuant to Art. 105a, sections 4 and 5 for the purpose of statistical methods referred to in Art. 128 section 3 of the banking Law.

TEST BRANCH, 201001020
201001020-3865353-001-04
Closed Account

These are the accounts that you will see in the PLUS Report which you requested, however, the information about these accounts is not given on credit reports submitted to the banks and credit unions.

The data layout presented on the report for these accounts is the same as for other credit accounts.

• Consumer bankruptcy

Due to the amended Act - The Bankruptcy and Restructuring Law, a possibility of declaring bankruptcy by natural persons has been introduced. The amended law offers the consumers satisfying certain legal strictly defined conditions the possibility of announcing the bankruptcy.

CONSUMER BANKRUPTCY

Within the meaning of the Act of 5 December 2008 amending the Bankruptcy and Restructuring law Art. 491

The BIK database does not contain any data concerning the consumer bankruptcy declaration of the applicant

This segment provides information of your current consumer bankruptcy status including the date relevant for this status and explanations of its meaning; it may also contain the historical Consumer Bankruptcy Statuses. If, however, BIK did not receive any information concerning the consumer's bankruptcy, this segment will include this information: "No records found in the BIK database concerning consumer bankruptcy declaration of the applicant".

Data concerning monitoring enquiries and enquiries related to consumer monitoring

Banks and credit unions, in addition to the Credit Report may also receive other type of report about themselves. These being:

Bank Monitoring Report – this report offers the banks a possibilities of obtaining information about you (whether single time or on a regular (cyclical) basis) if you have at least one active liability with the Bank, or where you are related to an active credit as guarantor, plenipotentiary or security provider

Bank Consumer Management Report – this report offers the banks a possibility of obtaining information about you in a situation where you have submitted an application to the bank to become its Consumer, e.g. you request a current account, or you already have a current account but the bank wishes to offer you new products or services, e.g. credit card and therefore verifies your reliability.

DATA FROM MONITORING ENQUIRIES AND ENQUIRIES RELATED TO CONSUMER MANAGEMENT ENQUIRY 1



Name of the segment and number of the monitoring enquiry and enquiry related to consumer management in question

INFORMATION ABOUT THE BIORK DATABASE ENTRY			
Date and Time of Enquiry	2009-07-09 12:06:36	Reason of Enquiry	Consumer Management
Bank's Branch Name	THIRD TEST BANK	Bank's Branch Number	75000004
Company Type	Bank		2455022331929713360 66726

➔ Name of the bank/credit union submitting the enquiry about you to BIK, date and time of the enquiry and its reason.

PERSONAL DATA			
Full Name	WŁADYSŁAW PAWLICKI		
Statistical no. PESEL	62011947093	Gender	Male
Main ID Type	Personal ID card	Series and Number	RH6704806
Second ID Type		Second ID Type Series and Number	
Main ID Card Expiry Date		Second ID Card Expiry Date	
Date of Birth	1962-01-19	Place of Birth	
Citizenship Status		Nationality	Polish
Maiden Name		Father's Name	
Mother's Name		Mother's Maiden Name	
Alias Name			
Private Phone Number		Company/Courtesy Phone Number	
Mobile Number			

➔ ID data submitted by the bank/credit union on the monitoring enquiry or to manage the consumers.



THE HISTORY OF THE MONITORING ENQUIRIES AND ENQUIRIES TO MONITOR THE CONSUMERS IS SUBMITTED ON YOUR PLUS REPORT WITH SCORE INFORMATION AND IS NOT DISCLOSED ON THE REPORTS GENERATED FOR THE BANKS AND CREDIT UNIONS.

• Data from Consumer enquiries

This segment includes the records concerning the own consumer reports which you received from Biuro Informacji Kredytowej.

DATA FROM CONSUMER ENQUIRIES			
ENQUIRY 2			
Report Type	PLUS Report with Score Information	Date and Time of Report	2010-06-24 10:51:10
Application Date	2010-06-24	Date and Time of Enquiry	2010-06-24 10:51:04
Application Ref. no.	BOK/001184/10/DDA	Language version	Polish
Report Ref. no.			
Enquiry Processing Status	OK	Extended Enquiry Processing Status	OK
CONSUMER ID DATA			
Full name	WŁADYSŁAW PAWLICKI		
Statistical number PESEL	62011947093	Tax ID NIP	
Main ID Type	Personal ID card	Main ID Series and Number	RH6704806
Telephone		E-mail	
ADDRESS DATA			
Residential Address	Poland, 00-123 CITY 1		
Mailing Address	Poland, 00-123 CITY 1		

Information about the type of the requested report, date of application and information about the report's language version

ID and address data as provided by the Consumer in the application for submission of own report by BIK

Address and ID data submitted on previous application to BIK for consumer report.

SUMMARY

Thus we have discussed all segments which may appear in the PLUS Report with the Score Information. We hope that the guide will help you navigate around the report and enhance your understanding of all information contained therein.

Should you have queries please contact us at:

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 17A Postępu Street
 02-676 Warsaw
 Tel. +48/22 310 4444
 E-mail address: bok@bik.pl