

TERMS AND CONDITIONS FOR GRANTING TRADE CREDIT *as of 1 March 2018*

These Terms and Conditions specify the rules for opening a credit limit (trade credit), i.e. limit of the maximum balance of the insured debt or deferred payment facility, to an entity buying products and/or services from Izopanel Sp. z o.o. with its registered office in Gdańsk (the SELLER) as part of its business, i.e. the BUYER not regarded as a consumer according to Article 221 of the Civil Code Act of 23 April 1964.

1. If the BUYER wishes to use its credit limit or deferred payment facility granted by the SELLER or by the Insurer cooperating with the SELLER, it shall make a suitable request to the relevant representative of the SELLER before placing the order for the Products sold by the SELLER. The request shall be sent to the relevant department of the SELLER.
2. The BUYER shall submit the following documents, in the form indicated by the SELLER, together with the request for the credit limit or deferred payment facility:
 - excerpt from the court register or other document certifying the existence of the company and its corporate details (names, capital, representatives).

By submitting the above-mentioned documents to the SELLER, the BUYER consents for the SELLER to transfer them on its behalf to the Insurer cooperating with the SELLER.

3. By submitting the request referred to in section 1, the BUYER consents for the insurer to contact the BUYER directly and for the SELLER to transfer all of the BUYER's personal data and details required for direct contact to the Insurer.
4. The BUYER's request shall be considered within 21 business days from the time all of the necessary documentation referred to above is submitted to the SELLER. However, in special cases, this period may be extended.
5. The BUYER may be requested to submit additional documents or clarifications within the period specified in paragraph 4 if they are required to consider its request for the credit limit or deferred payment facility. Such documents shall be submitted to the SELLER within the relevant period indicated by the SELLER.
6. Every request of the BUYER for a credit limit or deferred payment facility shall be considered individually and shall depend solely on the decision of the SELLER or the Insurer, and the BUYER shall not be entitled to any claims on this account.
7. In some cases, the SELLER may waive all or some of the rules specified in these Terms and Conditions, of which the BUYER shall be notified in due time.
8. After the BUYER's request is approved, the BUYER shall be notified about further actions required to implement the credit limit or deferred payment facility, including the need to provide collateral to the SELLER. If the BUYER does not comply with such requirements, the SELLER may refuse to implement the credit limit or deferred payment facility.
9. All matters not regulated herein shall be governed by the General Terms of Sale of the SELLER available at www.izopanel.pl or in the SELLER's registered office.