

LOAN AGREEMENT

concluded in Warsaw _____ 202_ by:

Loyalty Partner Polska sp. z o.o. (the "**Employer**") with its seat in Warsaw, at Towarowa 28 Street, 00-839 Warsaw, entered in the Register of Entrepreneurs kept by the District Court for the Capital City of Warsaw, 12th Commercial Division of the National Court Registry under the number KRS 0000290350, NIP 527-25-58-871, share capital of PLN 16.919.100,00 represented by Anna Muszyńska-Jurków, HR Director in PAYBACK Polska

a

_____ residing in Warsaw, at _____
_____, **Pesel No.:** _____ (the "**Employee**").

1. The Employee entered in an employment relationship with the Employer on the basis of the agreement dated on _____.
2. In order to fulfill the Employee's own needs, the Employer puts at the Employee's disposal _____ **PLN** (_____ PLN) in the form of an interest-free loan.
3. The loan shall be returned in _____ (_____) equal parts, monthly, starting from _____ 202 ____.
4. Notwithstanding the above, total repayment of the loan shall be made no later than: (i) _____ 202____, or (ii) on the date of termination of the agreement _____ (regardless of the reasons for termination of the agreement).
5. The Employee agrees that the Employer may deduct the loan monthly from her/his remuneration in the manner specified above.
6. In the event of termination of the employment agreement by either party, the Employee agrees to deduct the entire remaining instalments from his/her monthly remuneration or to transfer the remaining amount to account 04 1140 1977 0000 5933 9600 1002 by the last day of employment at the latest.
7. The loan will be paid to the Employee's bank account with _____ payroll.
8. The Employee may repay the loan before the date set forth in Item 4. In such case the Employee shall inform the Employer when and in what form she/he will repay the outstanding loan.
9. Any changes to this agreement must be made in writing under pain of invalidity.
10. The agreement is drawn up in two counterparts, one for each party.

Employee

Employer