

LOAN AMOUNTS AND REPAYMENT TERMS

No.	Loan type	Maximum loan amount	Additional entitlements	Interest rate	Maximum repayment period	Terms	Documents
1	Purchase of an apartment/house;	PLN 40,000	The loan amount for the purchase of an apartment or house may not exceed 50% of the amount of the purchase of the aforementioned property.	8%	5 years	1) Within 3 months from the date of acquisition of the property, present the notarial deed for the purchase of the apartment, 2) from PLN 40,000 and above, the borrower shall submit a notarial deed of submission to enforcement proceedings.	Application (signed at the Human Resources Office as well as Payroll Department and Section for Funds Settlement), deed of property purchase (present original for inspection and a copy for Office for Personnel Social Benefits), from PLN 40,000 - a notarial deed of submission to enforcement proceedings.
2	Building/extension of a house or housing unit constituting a separate property;	PLN 40,000	The loan amount for the building/extension of a house or housing unit constituting a separate property may not exceed 15% of the planned investment estimate value.			In order to obtain a loan for the building/extension of a house or housing unit constituting a separate property, the following documents must be submitted: 1) deed of property ownership; 2) building/extension permits; 3) cost estimate; 4) a certificate issued by the supervisor confirming that the progress of construction process is at least 20% complete.	Application (signed at the Human Resources Office as well as Payroll Department and Section for Funds Settlement), from PLN 40,000 - a notarial deed of submission to enforcement proceedings + the documents listed in the "Terms" column.
3	Supplementation of the contribution for the purchase of an apartment in a housing cooperative, Social Housing Association or new build development;	PLN 40,000	The loan amount for the building/extension of a house or housing unit constituting a separate property may not exceed 15% of the planned investment estimate value.			In order to obtain a loan for supplementing the contribution for the purchase of an apartment in a housing cooperative, Social Housing Association or new build development, referred to in § 22, section 1, item 3, an eligible person applying for a loan shall acquire at least 50% of the apartment, and provide the document confirming the amount of the required contribution as well as the amount of accumulated own funds of at least 20% of the cost - a certificate issued by the housing cooperative, Social Housing Association or new build development.	Application (signed at the Human Resources Office as well as Payroll Department and Section for Funds Settlement), from PLN 40,000 - a notarial deed of submission to enforcement proceedings, a notarial deed signed with the new build development for the building of the apartment/house (present original for inspection and a copy for Office for Personnel Social Benefits), a certificate from the new build development containing the following information: the total value of the apartment/house, how much has been paid up to the date of the certificate issuance and how much remains to be paid + the bank account number to which the loan should be paid.
4	Renovation/modernisation or finishing of an apartment or house;	PLN 20,000	_____		6 years	The application should contain the valuation and scope of renovation work	Application (signed at the Human Resources Office as well as Payroll Department and Section for Funds Settlement)
5	Renovation of a housing unit in the UW Academic Staff Hall of Residence	PLN 4,000	_____		2 years	The application should contain the valuation and scope of renovation work	Application (signed at the Human Resources Office as well as Payroll Department and Section for Funds Settlement)
6	Converting of the right to cooperative premises or the buyout of occupied premises previously owned by the municipality or an employment establishment	PLN 20,000	The loan amount for converting the right to cooperative premises or buying out occupied premises previously owned by the municipality or an employment establishment may not exceed 50% of the required amount.		5 years	In order to obtain a loan for converting the right to cooperative premises or buying out occupied premises previously owned by the municipality or an employment establishment, it is necessary to present a letter with the consent of the cooperative or the owner to the buyout and an appraisal of the premises.	Application (signed at the Human Resources Office as well as Payroll Department and Section for Funds Settlement), a letter with the consent of the cooperative or owner to the buyout and an appraisal of the premises.
7	Construction of the first house or the purchase of a first apartment/house or supplementation of the contribution for the purchase of an apartment or house in a housing cooperative, Social Housing Association or new build development	PLN 90,000	The loan amount for the purchase of an apartment or house may not exceed 50% of the amount of the purchase of the aforementioned property.	10%	15 years	Terms for obtaining a loan: 1) three-year employment period at the University of Warsaw (the three-year employment period includes the period of doctoral studies), and if the University of Warsaw is the first place of employment - a one-year period; 2) full-time employment or a period not shorter than the loan repayment period; 3) lack of own housing unit or rights of the primary lessee (also applies to spouse); 4) permanent residence registration on the territory of the Republic of Poland; 5) in case of a loan for the purchase of a first apartment/house or supplementation of the contribution for the purchase of an apartment or house in a housing cooperative, Social Housing Association or new build development - the acquisition of at least 50% of the apartment/house by the eligible person applying for the loan, 6) in case of a loan for supplementing the contribution for the purchase of a first apartment/house or supplementation of the contribution for the purchase of an apartment or house in a housing cooperative, Social Housing Association or new build development - the provision of the document confirming the amount of the required contribution as well as the amount of accumulated own funds of at least 20% of the cost - a certificate issued by the housing cooperative, Social Housing Association or new build development. 7) Within 3 months from the date of acquisition of the property, present the notarial deed of purchase of the apartment,	1) Application (signed at the Human Resources Office as well as Payroll Department and Section for Funds Settlement) + the one from the spouse's employment establishment, 2) loan application to the Vice-Rector, 3) income certificates of all persons in a household for the year preceding the application, 4) documents confirming that neither the applicant nor the spouse is the owner or primary lessee of the apartment, in particular, these may be: a) certificate of permanent residence registration; b) a certificate from the housing cooperative or local government unit, respectively, confirming that these persons are not the primary lessees of the premises, c) regular excerpt from the Land and Mortgage Register; d) a certified true copy of the decision of the competent tax authority setting the property tax for the given tax year; e) information on the planned date of the apartment purchase; f) in case of a loan for the purchase of a first apartment/house or supplementation of the contribution for the purchase of the first apartment or house in a housing cooperative, Social Housing Association or new build development - the deed of property purchase; g) in case of a loan for the building of the first housing unit - deed of a property ownership, building/extension permit, cost estimate, a certificate issued by the supervision inspector confirming that the progress of construction process is at least 20% complete. h) a written statement from two guarantors, who are full-time UW employees, employed for a period not shorter than the applicant's loan repayment period, agreeing to guarantee the loan. The employment of guarantors should be confirmed by a statement from the Human Resources Office.