

I) General provisions:

1. The Regulation specifies the rules of the correct use of the vehicle being the subject of the lease (later referred to „the Vehicle”), the rights and obligations of the Lessee and the Lessor.
2. If the Vehicle has been made available by the Lessee to another person, the Lessee' obligation is to fairly inform this person on the content of the Regulation. The Lessee bears responsibility for all actions that do not conform to the rules of the lease of the persons to whom he/she has given the Vehicle.
3. The Vehicle can be driven exclusively by a person holding a valid driver's licence subject to the Polish law.
4. The Lessee does not have the right to sublease, grant use of or give the Vehicle to third persons without a prior written consent of the Lessor. This reservation does not concern the members of the closest family of the Lessee (namely, an ascendant, a descendant, siblings or a spouse of the Lessee).
5. The Lessor or other persons authorised by him/her, has the right to check the way of using the Vehicle and its condition, and the documents of the Lessee connected with the aforementioned situation, while the Lessee is obliged to make such checking possible and make the said documents available.
6. Whenever the Regulations says about „the Fee indicated in the Table of Fees”, it is a fee which the Lessee not being a consumer is liable to pay to the Lessor regardless the fault of the Lessee and regardless the amount of the loss of the Lessor and the amount of compensation received by the Lessor with regard to the insurance of the vehicle. The Lessor has the right to claim the supplemental damages against the Lessee if the administrative fee does not cover the loss in full. In the case of Lessees being consumers, the fee indicated in the Table of Fees plays an informative function and is an approximate amount of the loss of the Lessor in a given accident. The Lessee being a consumer bears responsibility for the fault, subject to a wider responsibility provided for in the legal regulations. The Lessee not being a consumer is exempt from responsibility only by force majeure and the exclusive Lessor's fault.
7. If it has not been stated otherwise, the Lessee is liable to pay for all the liabilities for the lease of the Vehicle as non-cash payments, making the payment onto the bank account of the Lessor of the number 76154011152111913142570001, kept by Bank Ochrony Środowiska S.A. with the head office in warsaw Branch in Cracow ul. Kalwaryjska 63, 30-504 Cracow.

II) Basic obligations:

8. The Lessee of the Vehicle is obliged to:
 - a) have on him/her valid documents required by the traffic control (the drivers' licence, registration certificate, confirmation of having the OC –third party liability insurance cover valid and recognised in the territory of the Republic of Poland),
 - b) secure the Vehicle against theft (each time locking of the Vehicle and switching on all the anti-theft devices),
 - c) perform everyday Vehicle care and maintenance at his/her own cost and effort, namely:
 - check and fill in operating fluids, namely: brake fluid, engine oil, coolant, screenwash,
 - check pressure in tyres and the condition of tyres,
 - check the operation of the direction indicators, low beams, brights,
 - keep the Vehicle clean,
 - use in the Vehicle fuels that conform to : the specificity of the engine provided for in the registration certificate and the documentation of the Vehicle,
 - conform to the recommendations of the Vehicle manufacturer indicated in the instruction manual of the Vehicle.
9. The Lessee does not have the right to:
 - a) tow other vehicles with the Vehicle,
 - b) make modifications or other alternations contrary to the properties and intended use of the Vehicle,
 - c) exceed the permissible load capacity of the Vehicle,
 - d) smoke tobacco in the Vehicle,
 - e) perform other actions/works that can cause a damage to the Vehicle.

III) Maintenance, inspections and repairs:

10. The Lessee is liable to control the mileage in order to check the obligation of performing warranty or non-warranty inspections according to the service and maintenance schedule of the Vehicle and to control the validity of the technical inspections. The Lessee bears full liability for damages for not fulfilling the obligation of conforming to the dates of warranty or non-warranty inspections. The Lessor has the right in such a situation to charge the Lessee with the costs which he/she will bear as a result of refusal to perform a warranty or a non-warranty repair of the vehicle or refusal to perform a maintenance service, and impose a Fee indicated in the Table of Fees. Unless it has been stated otherwise in the contract, the Lessor does not bear liability for the losses incurred by the Lessee as a result of a breakdown, damage, accident or collision of the Vehicle, unless the loss has been caused by the Lessor out of an intentional fault..
11. In the case of a breakdown of the Vehicle or necessity to perform a maintenance service the Lessee is liable to immediately inform the Lessor about it. In the case of a defect or damage of mechanical components of the Vehicle, the continuation of driving without the consent of the Lessor is prohibited.
12. The Lessee does not have the right to commission any repairs, improvements, modifications or other maintenance and repair works in the Vehicle without a prior written consent of the authorized representative of the Lessor. Such a consent can also be granted via electronic means (e-mail).
13. The Lessor's authorised representative is a Service Specialist, operating technical helpline tel. number.: **601-540-764**
14. Reporting the needs of the maintenance service can be done orally (by phone or in person) with providing the justification (a breakdown, necessity of performing a review, and others). The person mentioned in item 13 should be informed about the reported situation. The representative analyses the report and manages the process of the maintenance (repairs) of the Vehicle, referring to a proper service station and commissioning direct works that should be performed.
15. Inspections and repairs should be performed exclusively in mechanical and bodywork-lacquer stations, indicated by the authorized representative of the Lessor in Poland. The Lessee does not have the right to perform the scheduled maintenance of the Vehicle abroad.
16. The Lessee does not have the right to sign invoices for the work performed as a 'person authorised to receive an invoice" and to submit declarations of will on behalf of the Lessor.
17. The Lessee is liable to make sure, assuming due diligence, that all the works commissioned have been reliably performed and sign the acceptance protocol of the Vehicle from the service station. The Lessee is also liable to ensure that all the data required by the guarantor related to the warranty or non-warranty inspections of the vehicle have been registered in the technical documentation of the vehicle. .
18. The Lessee is responsible against the Lessor for damaging the Vehicle, unless the damaging of the Vehicle has been done without the Lessee's fault. In particular, the Lessee bears responsibility for damaging the Vehicle that results from the lack of oil in the engine, the lack of oil in the gearbox, the lack of brake fluid, having improper pressure in tyres, exceeding the permissible load capacity, using the vehicle contrary to its intended use, the instruction manual and the binding regulations and rules of using and operating motor vehicles and their components.
19. Using the manufacturer's or the insurance company's assistance of the Vehicle does not make the Lessee exempt from the obligations mentioned above.

IV) Damage, accident, burglary, theft to the vehicle – procedure:

20. In the case of a road accident/collision/burglary/theft of the Vehicle, the Lessee is liable to call the Police each time and ensure that the protocol from the scene of the accident is made. Subject to the individual Lessor's consent his obligation can be skipped in the case of minor claims settled subject to the auto-casco policy.
21. In the case of the Vehicle damage, in particular as a result of a road accident, collision, burglary and theft, the Lessee is liable to:
 - immediately inform the authorised representative of the Lessor (the person mentioned in item 13),
 - immediately report the damages to the insurer (within the time limits specified in the general terms and conditions of AC insurance or within 3 working days in the case of the damages compensated for subject to the perpetrator's OC –third party policy.
 - proceed strictly according to the instruction of the authorised representative of the Lessor.
22. The Lessee, after reporting a road accident, a collision, burglary or theft of the Vehicle, is authorized to report to the Lessor about willingness to use the AC policy. The Lessor manages the procedure connected with settling the motor insurance claims, but it can also be dealt with only with the active participation of the Vehicle user. In relation with using the Autocasco policy by the Lessee, the Lessee is liable to pay the fee indicated in the price list.
23. The Lessee mustn't make repairs to the damaged Vehicle at his/her own.

V) Other provisions:

24. The Lessee is liable to return the Vehicle to the place agreed by the parties after the termination of the lease. The return of the Vehicle in a place other than the agreed upon concluding the lease contract is permissible after the agreement with the Lessor after paying the fee indicated in the Table of Fees.
25. The intention to prolong the period of the lease of the Vehicle must be reported at least 12 hours before the period of the lease expires. The prolongation of the lease period by at least 24 hours requires a written agreement with the Lessor, concluded in the head office of the Lessor. Not reporting the intention to prolong the lease of the Vehicle and not returning the Vehicle within 24 hours of the moment of the termination of the lease is regarded as misappropriation of the Vehicle and reported to the police. In the case of a delay in returning the vehicle, the Lessee is liable to pay the Fee indicated in the Table of Fees. In the case of the lack of timely return of the Vehicle, the Lessor is authorized to receive the Vehicle, the policy and other documents of the Vehicle from the Lessee and charge the Lessee with full costs connected with it.
26. The Lessee is liable to return the Vehicle with the same quantity of fuel which he/she had upon receiving the Vehicle. If there are lacks of fuel the Lessee pays the Fee indicated in the Table of Fees.
27. After returning or replacing the Vehicles used by the Lessee, the Lessor has the right to charge the Lessee with the following costs:
 - a). supplement the equipment of the Vehicle or its parts described in the protocol of transfer/receipt of the Vehicle and the compensation for the beyond normal tear and wear of the vehicle inside or outside (including also the upholstery, wheel covers, rims and tyres),
 - b). repair the defects of the vehicle caused by improper use of the Vehicle and the Lessee's negligence for which the insurer does not bear responsibility subject to the AC insurance contract,
 - c). restore the Vehicle to the condition corresponding to the normal tear and wear.
28. In the cases specified in item 27, the amount of the damages is specified on the basis of the calculation of the repair made by the entity that is an authorized dealer or on the basis of a VAT invoice confirming the costs of eliminating the damage or supplementing the equipment of the Vehicle. In the case of the calculation of a repair, the system Audatex will be used to specify the costs of the repair, and in the case of necessity of purchasing parts, currently binding pricelists of the dealer's parts will be applicable.

29. The Lessee is not responsible for operating damage of the Vehicle. In the Protocol of Receipt of the Vehicle the only damage of the Vehicle indicated is other than the operating one. The Lessee is authorized to report reservations to the Protocol of the Receipt of the Vehicle in the case of questioning the types of damage indicated in the protocol of the Receipt of the Vehicle.
30. The Lessor, if the vehicle is immobilised for the period longer than 24 hours, if possible will provide the Lessee with a replacement vehicle. A replacement vehicle should have the standard corresponding to the standard of the vehicle, as far as possible. Making the replacement vehicle available will not be possible if:
- at least one of the situations happens: the loss of the registration certificate, insurance policy, car keys, registration plate(s),
 - immobilisation of the Vehicle outside the territory of the Republic of Poland.
31. The Lessee is liable to return the replacement vehicle immediately after receiving the Vehicle, but not later than the following day after receiving the information on repairing the Vehicle.
32. In the case when the Lessee loses the registration certificate or the insurance policy or the keys or the registration plate(s) of the Vehicle the lease continues and the Lessor undertakes to immediately restore the missing element.
33. In the case of losing the keys to the Vehicle, the Lessee is liable to immediately secure the Vehicle against theft and to immediately notify the authorized dealer of the Lessor about the loss of the keys and proceed according to the instructions.
34. The vehicles have the full OC –third party and Autocasco cover that exempt the Lessee and the vehicle user from responsibility in the case of a collision and theft within the scope of the standard terms and conditions, except for the exclusions resulting from the general terms and conditions of insuring the vehicles, in particular:
- deliberate damage of the Vehicle,
 - damaging during driving the Vehicle after drinking alcohol, being drunk, after taking drugs or psychotropic drugs and without a valid driver's licence,
 - in the case when a driver flees from the scene,
 - theft of the Vehicle in the case when a user did not secure the Vehicle against theft, excluding the case of robbery according to the provisions of the general terms and conditions of the insurance contracts,
 - theft of the Vehicle in which all the installed anti-theft devices have not been started,
 - other damage if it has not been paid by the insurer or the perpetrator of the loss,
 - other cases resulting from the general terms and conditions of the insurance contracts and the legal regulations.
35. The Lessee is liable to read the provisions of the policy, the general terms and conditions of the insurance contracts of the vehicle and changes to the general terms and conditions of the insurance contracts of the vehicle and conform to the provisions included in them under pain of responsibility for the damage caused. The binding general terms and conditions of the insurance contracts are published on websites of the insurance companies. The Lessor makes the general terms and conditions of the insurance contracts available to the Lessee upon concluding the lease contract and at any time in the branch of the Lessor. Policies renewed are delivered by the Lessor to the head office of the Lessee at the address indicated for deliveries.
36. The Lessor declares that the Vehicle has the anti-theft security required by the insurer.
37. The Lessee acknowledges that the condition to pay the damages by the insurer is to report the damage by the Vehicle user within the time specified by the insurer. The Lessee undertakes to ensure that in the case of the motor insurance claim or another loss included in the scope of risk covered by the OC –third party or Autocasco insurance of the perpetrator of the damage, the Vehicle user in agreement with the Lessor has reported the loss to the insurer, signed proper declarations required in the procedure of settling the claims, provided the documents indicated by the insurer and met other requirements specified by the insurer.
38. The Vehicle movement outside the territory of the Republic of Poland is permitted according to the following principles:
- to all the member states of the European Union under the condition of being granted a written consent from the Lessor at the request of the Lessee and after making a proper payment according to the current pricelist placed at the website of the Lessor,
 - to other countries In Europe under the condition :
 - that this is in compliance with the territorial scope of the AC policy coverage,
 - of being granted an individual written consent of the Lessor at the request of the Lessee,
 - of providing a planned period of stay abroad,
 - after making a proper payment according to the current pricelist placed at the website of the Lessor and making a possible payment of a fee related with the necessity to purchase an additional insurance (AC extension, Green Card, etc.)
39. In the case of driving the vehicles beyond the country borders, the scope of services rendered by the Lessor is limited, and the quality of support depends on the specificity of a given region.
40. During the lease period the Lessor will be liable to repair the partial losses to the Vehicle, exclusively when they cause a threat to the safety of the Vehicle user or third persons..
41. The Lessee is liable to cover administrative fees related with using the Vehicle by the Lessee and imposed onto the Lessor, in particular this regards the payments for parking the vehicle in the paid parking zones and additional payments for not paying fees for parking.
42. The subject of the lease is also a radio constituting the component of the Vehicle. The cost of the radio lease is PLN 5 net and it is included in the lease rent of the Vehicle. The Lease contract of the radio is concluded for the period of the lease contract of the Vehicle and for the same purpose as the lease contract of the Vehicle.

TABLE OF FEES (amounts provided are gross amounts):

1.	Elimination of the administrative fee for the process of settling motor insurance claims	PLN 20 / 24hs
2.	Reproduction of the lost registration certificate, insurance policy, registration plate or road tax sticker on the glass	PLN 369
3.	Replacement of keys, lock and key-switch caused as a result of the key loss	According to the authorized service evaluation + PLN 50
4.	Each day when the vehicle is parked longer than the lease period caused by the recovery of the aforementioned situations	PLN 120
5.	Reproduction of the technical documents (Register of the Vehicle Maintenance Guarantee Book, Instructions Manual)	PLN 250 for each document
6.	Granting the written information at the request of the law enforcement authorities and authorities of administration on the user of the vehicle in which an offence has been committed	PLN 40
7.	Supplementing a wheel cover non-original/original	PLN 40 / PLN 130
8.	Delay in returning the vehicle	Three-fold daily rate of the lease rent In the gross amount for each day (24 hs) of delay
9.	Restoration of the radio panel	PLN 350
10.	Filling in the missing level of fuel	Actual cost + PLN 50
11.	Administrative fee for settling the motor insurance claim subject to Autocasco policy.	PLN 1230
12.	Administrative fee for settling the total loss claims or the claims for theft subject to the Autocasco policy	PLN 2460
13.	Removal part of the equipment of the vehicle or making other modifications or alternations without the Lessor's consent	PLN 200
14.	Lack of informing the Lessor on the necessity to perform a warranty or non-warranty inspection	PLN 3000
15.	Lack of informing the Lessor on the necessity to perform technical inspections	PLN 400
16.	Smoking Tobacco In the vehicle	PLN 300
17.	Towing other vehicles with the rented vehicle	PLN 300
18.	Making the vehicle available to a person unauthorised to drive it	PLN 500
19.	Unauthorised movement of the vehicle abroad.	PLN 500

For Abacus Sp. z o.o.
Managing Director Łukasz Gawroński

I declare that I have read the content of the Regulation

Łukasz Gawroński

Dyrektor Zarządzający

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