

Regulations for the management of the employee social benefits fund of Cracow University of Technology

Chapter I. General Provisions

§ 1

1. The Regulations of the Company's Employee Social Benefits Fund of Cracow University of Technology, hereinafter referred to as the Regulations, are created on the basis of:
 - 1) Act of March 4, 1994 on the Company Social Benefits Fund (Journal of Laws 2024, item 288);
 - 2) Law of July 20, 2018. - Law on Higher Education and Science (Journal of Laws 2024, item 1571, as amended);
 - 3) Law of May 23, 1991 on Trade Unions (Journal of Laws 2022, item 854, as amended);
 - 4) The Public Finance Act of August 27, 2009 (Journal of Laws 2024, item 1530, as amended);
 - 5) Act of May 10, 2018, on the protection of personal data (Journal of Laws 2019, item 1781);
 - 6) Act of December 17, 1998, on pensions from the Social Insurance Fund (Journal of Laws 2024, item 1631, as amended).
2. The Regulations outline the rules for allocating fund resources to specific purposes and types of social activities, as well as the terms and conditions governing the use of benefits financed from the fund.
3. Whenever the Regulations refer to:
 - 1) fund - it should be understood as the Company's Employee Social Benefits Fund of Cracow University of Technology;
 - 2) employer - it should be understood as Cracow University of Technology represented by the Rector or a person authorized by the Rector, hereinafter referred to as CUT;
 - 3) CUT employee - it should be understood as a person who is in an employment relationship at Cracow University of Technology;
 - 4) CUT retiree or pensioner - it should be understood as a person who was employed at Cracow University of Technology immediately before the termination of the employment relationship due to retirement or pension;
 - 5) Commission - it should be understood as the Company Commission for Social Benefits;
 - 6) reimbursement - it should be understood as full or partial reimbursement of costs incurred by a person entitled to use the fund;
 - 7) subsidy - it should be understood as granting to an eligible person a certain amount of money from the fund's resources to cover expenses for a given purpose;
 - 8) household - it should be understood as both a single person and a group of related or unrelated persons, living together, supporting themselves jointly and making decisions on the management of funds contributed in part or in whole to the household budget, i.e. husband, wife, partner, children, parents. Separation of property of spouses does not prejudice failure to remain in a joint household;
 - 9) average monthly income per person in the household - this should be understood as the total annual income (for the year preceding the year in which the statement is made) of each person sharing a household with the applicant, divided by 12 and the number of persons in the household. Children born in the year preceding the year in which the

statement is made are taken into income proportionally from the month of birth. Income includes all earned income (taxed and exempt from personal income tax):

- a) remuneration received under an employment relationship, appointment, election, appointment and cooperative employment contract, under a contract of mandate, contract for specific work or agency contract,
- b) income from:
 - cooperative membership,
 - exercise of a free profession,
 - creative or artistic activities,
 - business activities or cooperation in the conduct of such activities,
- c) cash benefits from social security in case of illness and maternity,
- d) pensions, disability pensions, survivors' pensions, social pensions,
- e) child-rearing benefits, permanent benefits, permanent compensatory benefits, guaranteed periodic benefits, and benefits from the Labor Fund,
- f) (repealed)
- g) alimony and benefits granted from the alimony fund (except that alimony actually paid is deducted from the income/alimony actually received is included in the income),
- h) income from work on an individual farm, including subsidies from the Agency for Restructuring and Modernization of Agriculture,
- i) income earned outside the Republic of Poland,
- j) rental and lease income,
- k) other income, e.g., revenue exempt from taxation.

If there is no income in the year preceding the application, the average monthly income for the last three months should be provided. If no such income is available, the income for the last month should be reported. In the case of an employee newly hired at Cracow University of Technology, the average monthly income of the last three months is assumed, and if there is no such income, then from the last month at CUT, based on a certificate from the Payroll Department. When the person submitting the information does not specify the income of the immediate family members in the information, they will benefit from minimal assistance, as the average income of the family will be taken from the highest income group provided for the type of benefit;

- 10) newly hired employee - should be understood as a CUT employee who at the time of application has not worked a full calendar year at Cracow University of Technology;
- 11) borrower - it should be understood as an employee, retiree, or pensioner who has been granted a loan for basic housing purposes, hereinafter referred to as a housing loan;
- 12) joint and several liability - which is governed by Article 366 of the Civil Code, stipulating that several debtors may be obligated in such a way that the creditor may demand all or part of the performance from all debtors jointly, from several of them or from each individually, and satisfaction of the creditor by any one of the debtors shall release the others (solidarity of debtors). The debtors remain joint and several until the creditor is fully satisfied;
- 13) company trade union organization - it shall be understood as NSZZ "Solidarność" KZ PK and RU ZNP at CUT or other representative company trade union organizations operating at Cracow University of Technology;
- 14) Department of Personnel and Social Affairs (DSOiS) - it should be understood as employees who handle the fund under these regulations;

- 15) Information Service for CUT Employees (SIP PK) - means a service placed on the website of the Cracow University of Technology, where information addressed mainly to CUT employees is published,
- 16) EOD system - it should be understood as the IT system for the management and circulation of documentation in electronic form functioning at Cracow University of Technology, which can be accessed at the address <https://eod.pk.edu.pl>,
- 17) primary housing purpose - it is understood to mean the provision of basic housing conditions for persons authorized to use the fund, i.e., the provision of permanent housing.

Chapter II Company Social Benefits Committee

§ 2

1. The Company Social Benefits Committee (hereinafter referred to as the Committee) is appointed by the Rector of CUT, consisting of: 5 persons indicated by the Rector of CUT, 5 persons indicated by NSZZ "Solidarność" KZ PK, 5 persons indicated by RU ZNP at CUT and from 1 to 5 persons indicated by any other company trade union organization operating at CUT.
2. The chairman of the Committee is appointed by the Rector of CUT from among the Committee's members, after consulting with the company trade union organizations operating at CUT.
3. Changes in the composition of the Committee are made by the Rector of CUT on the Rector's own initiative - in relation to persons indicated by the Rector, or at the request of company trade union organizations operating at CUT - in relation to persons indicated by these organizations.
4. The term of office of the Committee is 4 years.

§ 3

1. The Committee makes arrangements and makes decisions.
2. The Committee's decisions are communicated to the Rector of CUT and the trade unions operating at CUT in the form of minutes approved by the Committee's chairman, with the exception of decisions in individual payment cases:
 - 1) subsidies for fees incurred in connection with the attendance of children in nurseries, children's clubs and kindergartens,
 - 2) subsidizing various forms of recreation, including, among others, holidays, summer camps, camps, green schools and other forms of organized recreation for children.
3. The Rector of CUT and the trade unions operating at CUT may challenge the Committee's decision within 7 days of receiving it. In such a case, the final decision is agreed upon by the Rector of CUT and the trade unions.
4. Decisions of the Committee are made by a simple majority, with more than 50% of the Commission present.

§ 4

1. All decisions of the Committee may be appealed within 14 days from the date of approval by the Rector and the trade union organizations operating at CUT of the minutes referred to in § 3, section 2.
2. The appeal shall be considered by the Appeals Board, convened on an ad hoc basis within 30 days of the filing of the appeal, consisting of:
 - 1) a representative of the Rector of CUT,
 - 2) a representative of the NSZZ "Solidarity" KZ PK,
 - 3) a representative of RU ZNP at CUT,

- 4) one representative of each of the other company trade union organizations operating at CUT.
3. Decisions of the Appeals Board are final.

§ 5

1. The Committee meets at least once every two months, with the proviso that the first meeting, which approves the financial plan for the calendar year, is held by the end of the first quarter.
2. The right to convene meetings of the Committee outside of the established schedule of meetings is vested in each of the contracting parties.
3. The Committee's meetings are minuted, and the minutes are kept in the Department of Personnel and Social Affairs, which provides administrative support to the Committee.

Chapter III Creation of the fund

§ 6

1. Cracow University of Technology creates a Company Social Benefits Fund calculated as a basic deduction:
 - 1) for employees in the amount of 6.5% of the annual personnel salaries planned by the university in the previous year,
 - 2) per former CUT employee who is a pensioner is, for a given calendar year, 10% of the annual sum of the lowest pension from the previous year, determined in accordance with Article 94(2)(1)(a) of the Social Insurance Fund Pensions Act of December 17, 1998.

The deductions referred to in item 1 and item 2 constitute one fund.

2. The fund's resources are accumulated in a separate bank account.
3. The equivalent of the write-downs made is transferred to the fund account by September 30 of each year, except that 30% of the write-down made in the previous year as an advance for the current year - by the end of February, 75% of the write-down attributable to the current year less the advance - by May 31.
4. Fund resources not used in a calendar year are carried over to the following year.
5. At CUT, the Rector of CUT administers the funds of the Company Social Benefits Fund.
6. The basis for the management of the funds of the Social Benefits Fund is a financial plan adopted annually by the Company Social Benefits Committee after consultation with the Rector of CUT and the company trade unions operating at CUT, no later than the end of March of a given year. The plan specifies the distribution of fund resources for social and housing purposes.
7. Payment of benefits from the Social Fund in a given calendar year shall be made after the adoption of the financial plan referred to in paragraph 7, not earlier than March 1.
8. All substantive decisions regarding the disbursement of funds from the Social Fund at the CUT are made by the Company Social Benefits Committee.

Chapter IV Eligible to benefit from the Company Social Benefits Fund

§7

1. The following are entitled to the use of the Company Social Benefits Fund:
 - 1) CUT employees, with the exception of employees on unpaid leave, in accordance with the provisions of § 8,
 - 2) CUT retirees and pensioners,

- 3) persons receiving a survivor's pension for a deceased employee, retiree or pensioner of CUT, if they were the sole dependents of the deceased, and heirs - members of the immediate family (husband, wife, children, parents),
 - 4) pre-retirement benefit recipients for whom CUT was their last employer,
 - 5) dependents and upbringing of the persons listed in items 1-4:
 - a) children under the age of 18: own, spouse's, adopted, adopted within the framework of a foster family (remaining in a common household),
 - b) children from 18 to 25 years of age upon presentation of a document for inspection (school or student ID card or certificate from the school), confirming the continuation of education until the end of the calendar year in which they turn 25 years old, and a statement that the child has not earned income in the year preceding the payment of the benefit higher than 6 times the amount of the lowest salary,
 - c) children with disabilities, regardless of age;
 - 6) spouse of an employee, retiree or pensioner of CUT, who is their sole dependent, after proving the absence of income for the year preceding the payment of the benefit on the basis of the annual PIT statement presented for review, in accordance with the provisions of § 8, and after qualifying for income group I or II.
2. Eligibility for the fund shall be lost by the persons referred to in paragraph 1, item. 5, in case of entering into marriage.

Chapter V. The procedure and rules for granting benefits from the Social Benefits Fund

§ 8

1. The granting of benefits and their amount are discretionary and depend on the life and financial situation of the eligible person, with the exception of § 16(1)(1).
2. In each calendar year, income ranges per person in the household are established to classify individuals into one of four income groups. The income groups and the subsidy amounts of individual benefits, depending on the income group (hereinafter referred to as the "Subsidy Table"), are approved by the Rector of CUT on the proposal of the Committee. The Subsidy Table is published in the Employee Information Service.
3. The granting and the amount of benefits are subject to the presentation of information on the living and material situation, in accordance with the statement submitted on Appendix 1 to these regulations, together with documents confirming the income (PIT) earned by the applicant and persons living in the household with them in the year preceding the submission of information - the documents shall be presented to the DSOiS employee for review. The statement is submitted through the EOD system. In the case of CUT retirees and pensioners, the statement may be submitted in paper form to the Department of Personnel and Social Affairs.
4. The documents for inspection referred to in section 3 are not required for persons who, according to the submitted statement, belong to the 4th income group. In the case of retirees and pensioners who, according to the submitted statement, belong to income group 4, it is required to present for inspection a current document confirming the receipt of a pension (confirmation of pension transfer in the form of a pension slip or information from the Social Security Administration or an account statement confirming pension transfer).

5. Information on the living and material situation is provided no earlier than April 1 and no later than December 5 of a given calendar year, together with the first application for a benefit from the fund submitted during the aforementioned period.
6. Refusal to demonstrate the living and material situation or failure to submit such information by the deadline referred to in section 5 shall result in non-award of the benefit.
7. In the absence of submitting for inspection at the Department of Personnel and Social Affairs documents confirming the income earned by the persons living in the household, along with the submission of the statement referred to in Appendix 1, the applicant for a benefit from the Social Benefits Fund should submit the aforementioned documents within 30 days from the date of submission of the application/statement.
8. Failure to submit documents (PIT) confirming the income earned by the applicant and persons living in the household with them within the time limit referred to in section 7 (subject to § 8 item 4), shall be grounds for refusal to grant a benefit from the Social Benefits Fund.
9. A beneficiary of the Fund's benefits who has made an untrue statement, submitted a forged document or otherwise knowingly and intentionally misled the Committee shall forfeit the right to use the Fund's resources for two consecutive years. In addition, they are obliged to immediately return the amount received, together with statutory interest.
10. Applications for the granting of social benefits (with the exception of those listed in Chapter X), as provided for in the Regulations, must be submitted by the deadline specified for the type of application, between April 1 and December 5 of a given calendar year. Applications submitted after the indicated deadline will not be considered.

Chapter VI. Allocation of the funds of the Social Benefits Fund for social purposes

§ 9

1. The Social Benefits Fund's portion for social purposes is divided as follows:
 - 1) 80% for holiday subsidies (holidays "under the bushel" or interchangeably: summer camps, camps, green schools),
 - 2) 5% for relief allowance,
 - 3) 3% to subsidize the fees that employees incur in connection with the attendance of children in nurseries, children's clubs, and kindergartens,
 - 4) 12% for other activities (cultural, sports, recreational, bioregenerational, and other purposes).
2. In justified cases, the Committee may decide to transfer funds between the items listed in section 1 in a given calendar year. The provisions of § 3 shall apply.

§ 10

1. The various forms of social activities referred to in § 9, section 1, item 4, organized by the Department of Personnel and Social Affairs available to persons entitled to benefit from the Social Benefits Fund, referred to in § 7, may be partially subsidized within the framework of the financial resources planned and approved by the Committee.
2. Providing the data required in the applications is voluntary but necessary to use the funds of the Social Benefits Fund for the purposes of social activities referred to in § 9 section 1.
3. An eligible person benefiting from the social activities referred to in § 9, section 1, item 4, is required to submit with the first application in a given calendar year to the Department of Personnel and Social Affairs, a statement constituting Appendix 2 to these Regulations.

Chapter VII. Rules for subsidizing vacation

§11

1. Subsidies for various forms of recreation are eligible only once a year.
2. The amount of the subsidy depends on the average monthly income per person in the household for the calendar year preceding the year of the subsidy.
3. In cases where both parents are employees, retirees or pensioners of CUT, only one of the parents may receive a vacation subsidy for a child in a given calendar year.
4. The subsidy for children born during the calendar year will be paid at the earliest, together with the subsidy for one of the parents (CUT employee, CUT retiree, or CUT pensioner), after taking the required amount of vacation leave or during maternity, parental, or parental leave.
5. Subsidies for employees are paid in two installments: the first installment - after the use of leave, and the second installment - at the end of a given calendar year, in case of a positive balance of the Social Benefits Fund. The second installment is only available to employees hired as of November 15 of a given calendar year.
6. The subsidy for CUT retirees and pensioners is paid in two installments: the first installment after the application is submitted in accordance with the rules of these Regulations, at the end of a given month, and the second at the end of the calendar year, in the event of a positive balance of the Social Benefits Fund.

§ 12

Each year, the Rector of CUT, at the request of the Committee, approves the Subsidies Table containing the amounts of subsidized recreation for persons listed in § 7, section 1, points 1-6, granted depending on the qualification of the eligible person to a particular income group.

§ 13

1. As a condition for receiving the grant, an application attached hereto as Appendix 3 has to be delivered to the Department of Personnel and Social Affairs, in the case of:
 - 1) CUT employee:
 - a) after taking a leave of absence of at least 14 consecutive calendar days,
 - b) after or during maternity, childcare, parental leave, as well as the leave referred to in § 34, 36, and 37 of the CUT Work Rules and Regulations - applies to employees who are unable to take leave in a given calendar year due to being on one of the above-mentioned leaves;
 - 2) CUT retiree or pensioner.
2. The application for vacation funding, which constitutes Appendix 3 to these Regulations, shall be submitted via the EOD system by the 5th day of December of a given calendar year. Applications submitted after this deadline will not be considered. In the case of CUT retirees and pensioners, the application may be submitted in paper form to the Department of Personnel and Social Affairs.
3. If a document (bill or invoice) is submitted for review, stating participation in organized recreation for children under 18 years of age, no income tax is charged on the amount reimbursed (not exceeding the amount of the bill and the amount of the subsidy resulting from the income group).
4. In the case of CUT employees, the subsidy is paid together with the salary, subject to the provisions of § 6 section 9 of these Regulations. 4. In the case of CUT pensioners, the subsidy is paid on the 27th day of a given month, subject to the provisions of § 6 section 7 of these Regulations.

Chapter VIII. Rules for granting relief allowance

§14

1. From the Social Fund, relief allowance in the form of hardship benefits is granted for:
 - 1) a difficult life situation of the persons referred to in § 7 of these Regulations,
 - 2) death of an employee, CUT retiree or pensioner and members of their immediate family (husband, wife, children, parents),
2. The following is meant by difficult situation:
 - 1) long-term or serious illness, i.e., diseases of any kind requiring long-term treatment, including chronic, incurable, congenital diseases and disabilities,
 - 2) hospitalization due to a long-term or serious illness or accident,
 - 3) reasonable and documented paid medical services, including surgery and medical expenses incurred (including, but not limited to, drugs, medical supplies, physiotherapy),
 - 4) other individual documented fortuitous events, such as theft, flooding, fire, caused by external causes.
3. The application for a hardship benefit should be justified and documented in such a way that, with due diligence, it is possible to assess the life, family and material situation of the applicant. In particular, the application should include:
 - 1) current documents confirming the occurrence of the events (cases, situations) referred to in section 2, issued by the relevant authorities or institutions in the original, for inspection by members of the Committee,
 - 2) original invoices or receipts confirming the actual costs incurred, for inspection by members of the Committee,
 - 3) statement of the total income for the past year earned by persons entitled to social benefits and persons in joint household, subject to the stipulation referred to in § 7(2),
 - 4) a copy of the death certificate in the case referred to in section 1, item 2,
4. Each application for hardship benefit is reviewed by the Committee before it is granted.
5. The amount of the granted allowance referred to in section 1 item 1 is determined by the Committee within the financial capacity of the Social Benefits Fund.
6. The hardship benefits referred to in section 1, point 2, are granted in the amounts established in the Subsidies Table approved by the Rector of CUT on the proposal of the Committee.
7. The maximum amount of the allowance in a given year may not exceed half of the average salary at CUT in the year preceding the year in which the allowance is awarded and is determined by the Committee.
8. In justified cases, related to the situation of the applicant, the Commission may decide to grant a higher amount of the allowance than that resulting from the provisions of §14 section 7, but not more than 60% of the average salary at the CUT in the year preceding the year of granting the allowance.
9. An application for the granting of a hardship benefit described in §14 section 1 item 2 shall be submitted no later than 6 months from the occurrence of the event justifying the granting of the aid.
10. The application for the allowance, which constitutes Appendix 4 to these Regulations, shall be submitted to the Department of Personnel and Social Affairs by November 15 of a given calendar year. Applications submitted after this deadline will not be considered.

Chapter IX Rules for granting subsidies for fees, incurred in connection with the attendance of children in nurseries, children's clubs, or kindergartens

§ 15

1. From the Social Benefits Fund, a subsidy is granted for fees paid by persons listed in § 7 of these Regulations, in connection with the attendance of children in nurseries, children's clubs, or kindergartens. The subsidy is granted at the request of the eligible person, and its amount depends on the average monthly income per person in the household for the period of the calendar year preceding the year in which the subsidy is granted, as well as on the documented amount of the monthly payment for the child's stay in the institution referred to in the first sentence (proof of payment to be submitted with the child's data enabling its identification and the month to which the payment relates). When submitting the first application for subsidy, a copy of the contract or certificate of admission of the child to the facility must be submitted.
2. The subsidy is paid quarterly in a given calendar year, upon submission of actual costs incurred (i.e., tuition and meals), with the application for the fourth quarter subsidy to be submitted by December 5 of a given calendar year.
3. Each year, the Rector of CUT, upon the proposal of the Committee, approves the Subsidies Table containing the amounts of subsidies granted depending on the eligibility of an eligible person to a particular income group.
4. In order to receive the subsidy, it is necessary to submit for a given quarter an application for subsidy of fees incurred in connection with attendance of children in nurseries, children's clubs or kindergartens, attached as Appendix 5 to these Regulations. The application in question shall be submitted via the EOD system no later than the end of the first month of the following quarter, with the exception referred to in section 2. In the case of CUT pensioners, the application may be submitted in paper form to the Department of Personnel and Social Affairs.
5. Applications submitted after the deadlines specified in paragraphs 2 and 4 will not be considered.
6. In situations where the submitted application raises doubts, the Committee may ask the applicant to clarify the case and submit additional documents to confirm the facts.

Chapter X. Rules for subsidizing other social activities

§ 16

1. The Department of Personnel and Social Affairs, in coordination with the Committee, also conducts other social activities, such as:
 - 1) enabling the use of various sports, recreational and bioregenerative activities,
 - 2) distribution of tickets for cultural events (e.g., theater, philharmonic, opera, operetta, concerts, film screenings, festivals, etc.),
 - 3) organizing tourist, sightseeing trips (one-day or several days), half-day camps for children of eligible persons referred to in § 7 of these Regulations.
2. For the benefits listed in section 1, items 2 and 3, the amount of subsidies is determined by the Subsidies Table, approved by the Rector of CUT on the proposal of the Committee.
3. At the first meeting in a given calendar year, the Committee shall establish a framework plan of events referred to in section 1, point 3. The plan in question shall be made open and publicly known through announcements posted in the CUT's Employees Information System (SIP).

4. The benefits listed in section 1 may be enjoyed by all eligible persons regardless of their income group membership.

§ 17

The detailed organization and conduct of the events, referred to in § 16(1)(3), are determined each time by the Regulations approved by the Committee.

Chapter XI. Allocation of funds of the Social Benefits Fund for housing purposes

§ 18

The funds of the Social Fund housing purposes are allocated for:

- 1) supplementing the housing contribution,
- 2) construction of a single-family house or a unit in a multifamily house,
- 3) adaptation of premises for residential purposes,
- 4) the deposit and fees required for obtaining and exchanging an apartment,
- 5) adaptation of housing to the needs of people with limited physical abilities,
- 6) buyout of a cooperative or housing unit,
- 7) purchase of an apartment or apartment building on the open market,
- 8) repayment of a loan taken out for the construction of a single-family house or the purchase of an apartment,
- 9) renovation or modernization of an apartment or residential house.

§ 19

1. Assistance from the funds of the Social Benefits Fund for housing purposes may be granted in the form of a repayable loan to a CUT employee after 1 year of employment at CUT, and to a CUT retiree and pensioner after meeting the conditions set forth in these Regulations.
2. A CUT employee may be granted a loan only for the duration of their CUT employment contract.
3. In justified cases, with the approval of the Commission, a loan may be granted for a period longer than the employment for a fixed time period of the employee in question, subject to the submission of an opinion of the immediate supervisor, approved by the senior supervisor, as to the plans for continued employment at the CUT. In the event that continued employment does not actually occur, the borrower is obliged to immediately repay the remaining portion of the loan in full with interest. If an installment is not paid into the Social Benefits Fund account, the borrower will immediately receive a demand for payment.

§ 20

1. The condition for granting the loan is the submission of an application, attached as Appendix 6 to the Regulations, and, in the case of a loan referred to in § 18 items 1-8, documentation of the purpose for which the loan is to be granted.
2. In the case of a housing loan referred to in § 18 items 1-8, the following are required:
 - 1) presentation of such documents as a building permit, cost estimate or other documentation for the construction of a single-family house or apartment or adaptation of premises for residential purposes, as well as a certificate of disability (for the purposes of a person with disability), community resolutions, consent of the board of directors of a housing cooperative, consent of the owner of the property, agreement

with the developer, deed of purchase of an apartment or house, loan agreement, current copy of the land register, etc.;

- 2) presentation of a certificate, e.g. from a housing cooperative, of the required full contribution (when supplementing the own contribution for a cooperative tenant apartment) or the amount of the required down payment (when supplementing the own contribution for a cooperative ownership apartment), or a certificate from the previous owner of the amount of payments for an apartment being purchased under privatization.
3. Spouses or persons with a joint household, if they meet the conditions for the loan referred to in § 18 items 1-8, may apply for it independently of each other for the same housing purpose (the same property), provided that they are both listed in the documentation referred to in section 2.
4. It is permissible to grant a loan for housing purposes referred to in § 18 items 1-8 on the basis of the documents referred to in items 1 and 2, dating back a maximum of 2 years from the date of application.
5. The application for the allowance, which constitutes Appendix 6 to these Regulations, shall be submitted to the Department of Personnel and Social Affairs by November 15 of a given calendar year. Applications submitted after this deadline will not be considered.

§ 21

1. The maximum amount of the loan for housing purposes referred to in § 18 items 1-8, is no more than fifteen average salaries at CUT in the previous year and is included in the Subsidies Table approved annually by the Rector of CUT on the proposal of the Committee. The Subsidies Table also determines the interest rate of the loan depending on the applicant's income group.
2. The borrower is obliged to submit, within 6 months of receiving the loan, documents confirming the use of the loan for housing purposes. If the documents in question are not submitted, the loan shall be immediately repaid in full. If the loan is not repaid on time, the borrower shall immediately receive a demand for payment.
3. The maximum repayment period for the basic housing loan referred to in § 18 items 1-8 is 5 years (60 installments). The amount of the basic interest rate per year is determined based on the amount specified in the Subsidies Table for the income group at the time the loan is granted. The loan may be granted again after 5 years from the date of repayment of the previous loan if it is for a different property.
4. In justified cases, the Committee may approve the re-granting of the housing loan referred to in § 18 items 1-8 before the expiration of 5 years from the date of repayment of the previous loan, if it relates to another property.
5. In the case of a loan for housing purposes referred to in § 18 items 1-8, collateral for the loan in the form of 2 guarantors is required.
6. The maximum amount of the loan for housing purposes referred to in § 18 item 9 is no more than four average salaries at CUT in the previous year and is determined annually by the Committee within the framework of the financial resources planned and approved by the Committee. The maximum loan repayment period is 3 years (36 installments). Another loan can be obtained 6 months after repayment of the previous loan. The annual base interest rate is determined based on the amount specified in the Subsidies Table for the income group at the time the loan is granted.
7. In justified cases, the Committee may approve the re-granting of the loan referred to in § 18 item 9 for renovation before the expiration of 6 months after repayment of the previous loan.

8. In the case of a loan for housing purposes referred to in § 18 item 9, collateral for the loan in the form of 2 guarantors is required.
9. The Committee may change the mode of loan repayment provided for in sections 3 and 6 at the motivated and documented request of the borrower, confirmed by the guarantors (the guarantors' consent is required), in particularly justified cases (such as, among others, the borrower's difficult financial situation, hardship):
 - 1) loan repayment may be suspended, but not for more than a total of 12 months, after repayment of min. 50% of the borrowed loan. In an exceptionally difficult situation of the borrower, the Committee may decide to suspend loan repayment regardless of the amount of repayment,
 - 2) it is possible to reduce the amount of monthly installments with a simultaneous extension of the loan repayment period, but in total by no more than 24 months in the case of a loan for housing purposes listed in § 18 items 1-8, and 12 months in the case of a loan for housing purposes listed in § 18 item 9. It is necessary to recalculate the loan interest rate and draw up an Appendix to the loan agreement,
 - 3) partial cancellation of the loan is possible after a minimum of 50% has been repaid. The amount of cancellation may be up to 30% of the loan taken out, but may not exceed twice the average salary at CUT in the previous year.
10. In the case of loan cancellation, the next loan can be granted no earlier than:
 - 1) after 15 years from the date of cancellation of the housing loan listed in § 18 items 1-8, if the subsequent application is for the same type of loan, or after 5 years if the subsequent application is for a loan referred to in § 18 item 9,
 - 2) after 5 years from the date of redemption of the loan for housing purposes listed in § 18 item 9, regardless of the type of loan requested.
11. In justified cases, at the request of the person concerned, the Committee may shorten the grace periods referred to in section 10.

§ 22

1. A CUT employee may receive the requested loan if, after deducting the monthly loan installment and existing obligations, there is an amount left to be paid out that is free of deductions as determined in accordance with the Labor Code.
2. A CUT retiree or pensioner may receive the loan applied for if, after deducting the monthly loan installment, they are left with an amount sufficient to meet their current daily needs, as determined on the basis of the submitted statement (Appendix 7 to the Regulations).
3. The income and liabilities of the borrower and guarantors who are CUT employees are determined on the basis of information from the CUT Payroll Department.

§ 23

It is permissible to use both types of loan for housing purposes, provided repayment of min. 50% of the loan already received.

§ 24

1. The granted loan is implemented within 3 months from the date of approval of the application by the Social Benefits Fund on the basis of an agreement (Appendix 9 to the Regulations), concluded between the borrower and CUT. The loan agreement, drawn up in two identical copies, one each for the borrower and the lender, shall be signed by the parties thereto and by the guarantors in accordance with the provisions of these Regulations, who shall receive a copy of the agreement in question.

2. The guarantor may only be an employee of Cracow University of Technology, employed full-time, during the term of the loan agreement, whose income, after deducting their own liabilities and the amount of the entire installment of the loan being guaranteed, will allow them to maintain the amount free from deductions determined in accordance with the Labor Code. In the event of the guarantor's retirement or pension, reduction in full-time employment, or termination of employment, the borrower shall be obliged to present another guarantor under Appendix 8 to the Regulations within 1 month of the occurrence of such an event. The provisions of § 22 shall apply. After the application is verified by the Department of Personnel and Social Affairs, the debt surety shall be transferred to another CUT employee by means of an Appendix to the agreement. If the borrower fails to submit an additional guarantee from another employee of Cracow University of Technology within the aforementioned period, the loan plus interest shall be immediately repaid in full. If the loan is not repaid on time, the borrower shall immediately receive a demand for payment.
3. An employee can be a guarantor for up to 2 borrowers at the same time.
4. Spouses employed by Cracow University of Technology cannot be guarantors for each other or for the same borrower.
5. Repayment of the housing loan granted shall commence after a maximum of three months from the date of granting the loan. The starting date of repayment is determined by the agreement.
6. In the case of early repayment of the loan, this fact must be reported to the Department of Personnel and Social Affairs, as there is a reduction in the amount of interest proportional to the repayment period specified in the contract.

§ 25

1. Upon termination of the employment relationship, subject to section 3, the unpaid loan shall be immediately repaid in full. If the loan is not repaid on time, the borrower shall immediately receive a demand for payment.
2. The obligation of immediate repayment of the loan does not apply to those retiring employees who submit a written commitment to make timely payment of loan installments directly to the fund's account, together with the written consent of the guarantors to the borrower's continued repayment of the loan.
3. In the case of persons laid off for reasons that do not concern the employee (so-called economic reasons), the Committee may agree to further installment repayment of the loan, after obtaining a written commitment from the borrower to make timely payment of loan installments directly to the fund's account and the consent of the guarantors to further repayment of the loan by the borrower.
4. If the borrower fails to repay the loan taken out, the lender shall immediately notify the guarantors of this fact, and then seek repayment of the loan plus interest directly from the guarantors.

Chapter XII. Final Provisions

§ 26

In the event of a shortage of funds, the Committee has the right to determine the order in which benefits are awarded and to limit the amount of benefits.

§ 27

Social services and benefits paid for from the Social Benefits Fund, except in the case referred to in § 13(2) of these Regulations, are subject to taxation on a general basis, in accordance with the Personal Income Tax Act and other tax laws.

§ 28

In matters not covered by these Regulations, generally applicable laws shall apply.