

**Regulations for the use of www.viastella.pl website („Regulations”)
v. 2 of 1.09.2022**

1. The administrator of www.viastella.pl website is Fundacja Unii Kredytowych Via Stella [Via Stella Credit Union Foundation] with the registered office in Sopot, ul. Władysława IV 22, KRS [National Court Register] 0000967537 number, NIP [Taxpayer Identification Number] 5851497150.
2. We can be contacted at the address contact@viastella.pl
3. The Regulations define the rules and technical conditions for electronic provision of services via the Website.
4. Enabling the use of Website is a Service provided electronically by the Service Provider within the meaning of the Act on Providing Services by Electronic Means under an agreement concluded between the Service Provider and User and on the basis of these Regulations.
5. Each User is obliged to get oneself acquainted with these Regulations before using the Website. The commencement of using the Services is tantamount to full acceptance of the terms and conditions of these Regulations.
6. The Regulations are made available free of charge via the Website, in a form that can be downloaded, saved and printed.
7. Each User is obliged to comply with the provisions of the Regulations from the very moment of taking steps to use the services provided via the Website.

I

Definitions

User - an entity (a natural person, legal person or other entity without legal personality) using the services provided electronically via the www.viastella.pl website.

Service Provider - Via Stella Credit Union Foundation with the registered office in Sopot, ul. Władysława IV 22, entered in the register of associations, other social and professional organizations, foundations and public health care facilities, District Court Gdańsk-Północ, VIII Commercial Division of the National Court Register under KRS number 0000967537, NIP 5851497150 and REGON 521829117 and being the owner of the www.viastella.pl website.

Website – the Website available at www.viastella.pl, run by the Service Provider.

Service – a service provided by the Service Provider via the www.viastella.pl website in accordance with these regulations.

II

Type and scope of services provided electronically

The Service Provider provides, using the website, services enabling:

1. viewing and reading, by the Users, materials (information, photo, data, descriptions) posted on the website;
2. downloading materials (aid application form),
3. searching for content related to the activities of the Service Provider;
4. connecting with the www.skok.pl webpage using an active link on the website;
5. connecting to the www.paypal.com website of the Internet payment system provider and the www.oanda.com exchange rate converter, using an active link on the website.

III Technical requirements

1. In order to be able to correctly and fully use the Services provided by the Service Provider via the website, Users should have at their disposal:
 1. a device with access to the Internet;
 2. a web browser.
2. The User whose ICT system does not meet the requirements specified in para. 1 above shall not have the right to lay claims on account of inability to use the Website.
3. The Website does not use cookies.

IV

How you can use the Website

1. When using our Website you can:
 1. use the materials available on our website solely for your personal use;
 2. only use the materials in a manner conforming with law, provisions of these Regulations and good practices, respecting intellectual property rights.
2. When using our website you are not allowed to:
 1. use the content made available on the website for commercial purposes, in particular by copying it, in whole or in part, transmitting electronically or otherwise modifying or using it without our prior consent given in writing;
 2. violate rights of any other persons,
 3. use any devices, mechanisms, software or other scripts that could interfere with the operation of our website, take actions that would unreasonably or excessively burden the infrastructure of our website;
 4. block, overwrite or modify the content generated by us;
 5. obtain or attempt to gain unauthorised access to any of our networks in any way;
 6. disrupt the operation of the website in any other way.
3. The Website is the object of intellectual property rights, therefore you are obliged not to infringe the rights in question.

V

The Service Provider's obligation

1. Access to the services provided by the Service Provider via the Website shall be ensured to all Website users.
2. For using the services provided by the Service Provider it is not required to set up a User account.
3. The Service Provider shall provide access to services rendered electronically, taking every effort to ensure that the website is operated uninterruptedly. The Service Provider stipulates for possible interruptions in the functioning of the Website intended to update data, correct errors and perform other maintenance activities, as well as due to other reasons beyond the Service Provider's control (such as force majeure, actions or omissions of third parties for which the Service Provider may not be held accountable, etc.), about which circumstances, as far as technically possible, the Service Provider will inform the Users in a way accessible to the Service Provider, in particular by posting a message on the Website.

VI

Information sources available on the Website

The following shall be available on www.viastella.pl Website:

1. content belonging to us (including, *inter alia*, documents, trademarks and other works, in particular texts, photos, graphics, audio and video materials);
2. third party content (among others photos, product descriptions);
3. links or references to external websites.

VII Copyright

The Service Provider lays down the condition that all materials available on the Website (in particular graphics, texts, photos), not coming from the User, shall be protected by law, the Act on Copyright and Related Rights in particular. The User shall have the right to use them only within the limits of the permitted personal use. Copying, distributing on the Internet and other forms of using the materials posted on the website beyond the limits permitted by law shall be prohibited.

VIII Complaints

1. Any comments, remarks and questions concerning the operation of the Website can be sent electronically to the address contact@viastella.pl.
2. The submitted complaints shall be considered by us immediately, no later than 30 days of the day of their receipt, while under particularly complicated circumstances preventing the complaint from being considered and responded to within 30 days, we will inform you about the expected time of response, which shall not, however, exceed 60 days from the day of receipt of the complaint as regards the User being a natural person or a natural person running a business, and in the case of a User other than a natural person or a natural person running a business, this period shall not exceed 90 days from the date of receipt of the complaint.

IX Liability

1. The Website shall be used solely at the expense and risk of the User.
2. The Service Provider's liability for non-performance or improper performance of the Service Agreement shall be limited to the actual losses documented by the User, excluding lost profits.
3. The Service Provider shall not to be held liable for:
 1. losses resulting from the use of the Website by the Users in a manner inconsistent with the law or the Regulations,
 2. losses arising in connection with the User's use of data and information from the website for economic, investment, business purposes, etc.,
 3. losses caused by the disclosure of personal data in accordance with the Regulations or generally applicable law,
 4. losses caused by external factors (e.g. cable, hardware, software failure) or other reasons beyond the Service Provider's control.

XIII Termination of the Service Agreement

An Agreement on the Services provided by the Service Provider shall be terminated as a result of the User ceasing to use the Website or upon the expiry of the period of publication of the information.

XIV Final provisions

1. The Service Provider has the right to unilaterally amend the Regulations. Amendments to the Regulations shall come into force after 14 days from the publication of the amended Regulations on the Website.
2. The Service Provider shall notify the Users about an amendment to the Regulations by sending appropriate information to their e-mail addresses.
3. A User not accepting the new content of the Regulations shall notify the Service Provider of the fact before the Regulations have entered into force.
4. Failure to accept a new version of the Regulations shall mean a necessity to remove the information provided by the User.
5. The fact that the User has not notified the Service Provider about lack of acceptance of the Regulations by the User before the Regulations have entered into force shall be tantamount to acceptance of the Regulations.
6. The content of the Regulations may be recorded at any time by printing, saving on a carrier or downloading from the website.
7. In the event of a dispute, the parties shall endeavour to resolve it amicably.
8. If it is not possible to resolve the dispute amicably, it shall be submitted to a competent common court for resolution.
9. The law applicable to all disputes shall be the Polish law.
10. In matters not covered by these Regulations, generally applicable provisions of Polish law shall apply.