

CREDITS

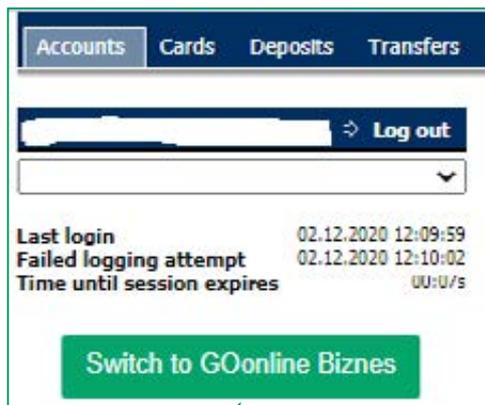
IN BIZNESPL@NET

The module is used to display in one place information about credit liabilities held towards the bank. It clearly presents information about the credit facility amount, its status and schedule.

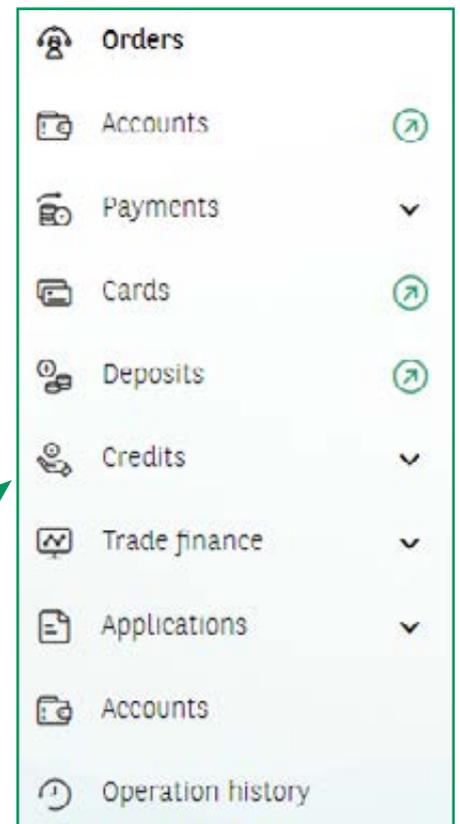


Module: Credits

In order to go to the **Credits** module, **log into** the BiznesPl@net online **banking system**.



From the left side menu select **Switch to GOonline Biznes**, which will take you to **GOonline biznes** modules.



Clicking **Credits** in the left-side menu will take you to the credit section.

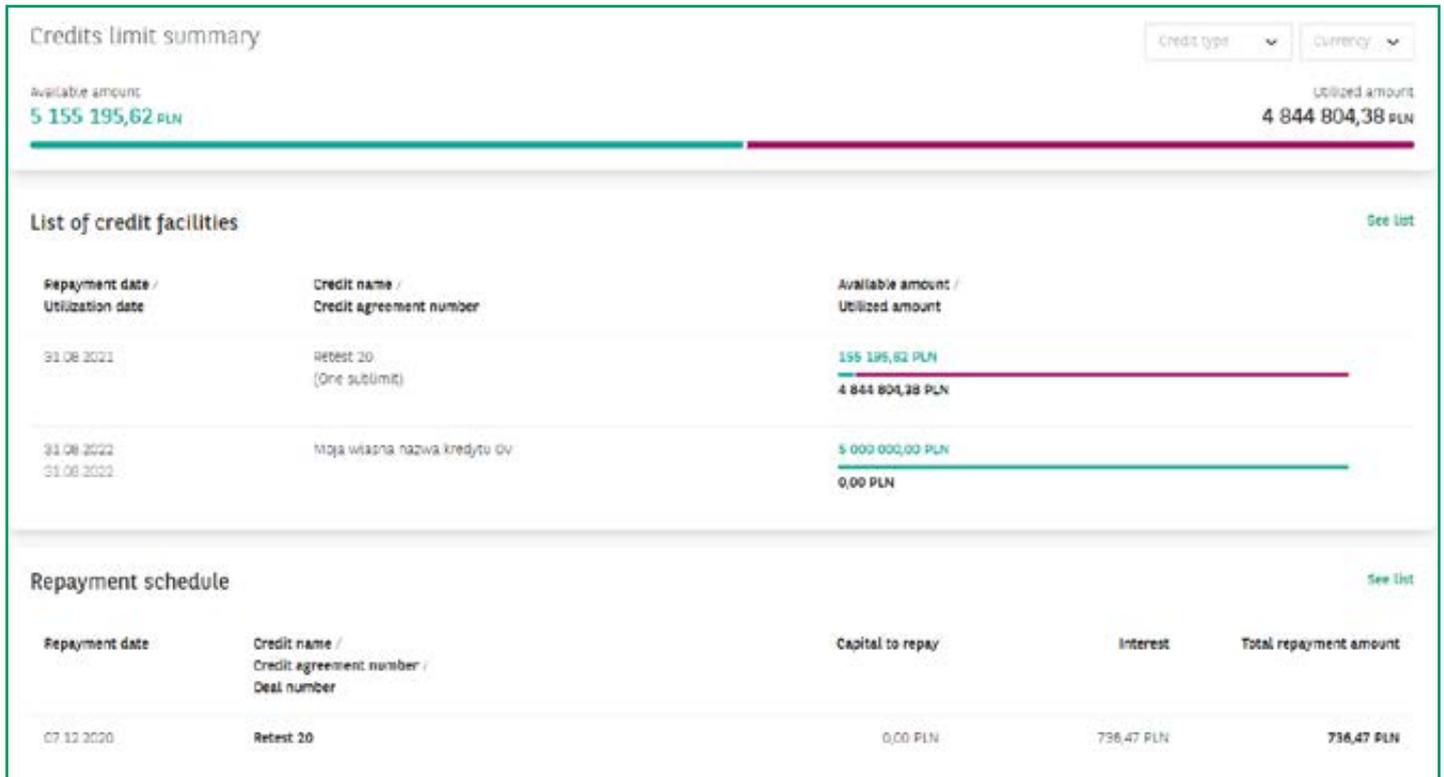




Module: Limits

The main screen will be displayed, divided into three sections:

1. A summary of all limits – **Limits**.
2. Presentation of three (3) active/overdue credits – **List of credit facilities**.
3. Presentation of five (5) forthcoming instalments of the customer's liabilities – **Repayment schedule**.



In the **Limits** section, in the top right-hand corner, the user may filter information by selecting **“Credit type”** and/or **“Currency”**.



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Clicking on the record of a specific credit facility (screen below) will take you to a view with detailed information about this credit facility.

Clicking **See the list of credit facilities** will take you to the **list of liabilities** and display them all. This functionality will be helpful for Customers with more than three (3) credit facilities.

List of credit facilities			See list
Repayment date / Utilization date	Credit name / Credit agreement number	Available amount / Utilized amount	
31.08.2021	Retest 20 (One submit)	155 195,62 PLN 4 044 804,36 PLN	
31.08.2022 31.08.2022	Moja własna nazwa kredytu OV	5 000 000,00 PLN 0,00 PLN	



Module: Repayment schedule

Clicking the instalment record will take you to a screen with details of a specific credit facility.

Clicking See the schedule will allow all instalments due to the bank under the credit facilities held to be displayed.

Repayment schedule					See list
Repayment date	Credit name / Credit agreement number / Deal number	Capital to repay	Interest	Total repayment amount	
07.12.2020	Retest 20	0,00 PLN	736,47 PLN	736,47 PLN	



Module: Credits

From the left-side menu you may go to tabs which present summaries of:

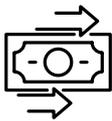
- credit facilities held – **List of credit facilities**,
- credit liabilities repayment schedules – **Repayment schedule**:

 Credits 
Credits list
Repayment schedule



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Overdraft facility - details

A screen with product details regarding the **Current Account Limit** presents key information about the liability.

Moja własna nazwa kredytu OV

Credit details

Credit details Active

Credit agreement number	Credit name Moja własna nazwa kredytu OV Change credit name	Credit type Overdraft
Credit account		

Available amount 5 000 000,00 PLN	Utilized amount 0,00 PLN
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Granted amount 5 000 000,00 PLN	Conditionally available amount 0,00 PLN	Reference rate WIBOR 1M
Total interest rate 2.16%	Margin 1.96%	Penalty interest 11.20%

Credit period

Agreement date 02.11.2017	Final utilization date 31.08.2022	Repayment date 31.08.2022
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Every user may assign their own name or change the name already assigned to a given credit facility by selecting the option **"Assign name/Change name"**.

Credit name

Moja własna nazwa kredytu OV

Change credit name

This functionality is available in every credit product presented.



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Credit facilities based on disbursements – detailed information

All liabilities based on disbursements, executed on the basis of a transfer order, revolving renewable/non-renewable, investment facilities will be displayed in the same way.

Detailed information about the credit facility is presented in the tab **Credit facility details**.

Revolving loan

Szczegóły sublimitu Credit deals Repayment schedule

Szczegóły sublimitu Active

Credit agreement number Credit name Credit type
- [Set credit name](#) Revolving loan

Available amount Utilized amount
155 195,62 PLN **4 844 804,38 PLN**

Conditionally available amount
- PLN

Credit period

Agreement date Final utilization date Repayment date
08.11.2019 **31.08.2021**

Next installment

Repayment date Capital to repay Interest
07.12.2020 **0,00 PLN** **736,47 PLN**

Total amount
736,47 PLN

Each disbursement under this credit facility may be displayed in a separate modal window by clicking in a given record from the **Deal list**.

Deal list

Repayment date	Deal number	Deal amount	Amount to repay
16.12.2020	300-043	2 897 663,95 PLN	2 897 663,95 PLN
18.12.2020	300-044	257 052,09 PLN	257 052,09 PLN
24.12.2020	300-045	1 195 949,46 PLN	1 195 949,46 PLN
31.12.2020	300-046	494 138,88 PLN	494 138,88 PLN

[See full list](#)

After clicking this record a window presenting details for a given deal will be presented:



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**Deal details** Active

Deal number	Credit agreement number	Amount to repay / Deal amount
300-040		2 897 663,95 PLN
		2 897 663,95 PLN

Account for interest repayment	PL68 1750 1354	
Account for capital repayment	PL68 1750 1354	
Reference rate	Total interest rate	Margin
WIBOR 1M	1.70%	1.70%
Penalty interest		
11.20%		

**Credit period**

Repayment date	Start date
16.12.2020	16.08.2020

**Repayment schedule**

Repayment date	Capital to repay	Interest	Total repayment amount
16.12.2020	2 897 663,95 PLN	2 159,36 PLN	2 899 823,31 PLN

[See full list](#)



M-OCL, that is Multi-option Credit Line

As in the case of credit facilities, also this product is displayed in a window where details of both the entire product and particular sublimits which are part of the M-OCL are displayed:

Retest 20

[Credit details](#) [Sublimits](#)

Credit details Active

Credit agreement number	Credit name Retest 20 Change credit name	Available amount / utilized amount 155 195,62 PLN 4 844 804,38 PLN
Credit type Multioption line	Granted amount 5 000 000,00 PLN	

Credit period

Agreement date 08.11.2019	Final utilization date	Repayment date 31.08.2021
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Limits per company

Total limit

Available amount 155 195,62 PLN	Utilized amount 4 844 804,38 PLN
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Available amount 155 195,62 PLN	Utilized amount 4 844 804,38 PLN
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Sublimits

Repayment date / Utilization date	Sublimit name	Available amount / Utilized amount
31.08.2021	Revolving loan	155 195,62 PLN 4 844 804,38 PLN

[See full list](#)

Clicking the revolving credit sublimit or **overdraft facility limit** takes you to forms presenting details of these sublimits described above. Clicking the **guarantee** or **L/C sublimit** takes you to the Trade Finance module to relevant tabs presenting details of a given guarantee or L/C sublimit.



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