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Umbrella Liability Insurance' and 'Safe Company' amongst new bonuses from Murapol Group

Protection in the event of loss of income or hospitalisation, a year without instalments or a parking space included in the price of the apartment – are the three of six bonuses offered by Murapol Group to the customers buying an apartment from its offer. A wide range of benefits is the developer's response to different preferences, but also doubts and fears of clients considering the purchases of an apartment. The promotion applies to the entire pool of over 4,000 apartments on Murapol Group's offer.

'A year without instalments', 'A discount for finishing, 'A reliable tenant', 'A parking space included', 'An umbrella liability insurance' and 'A safe company' are the six bonuses offered by Murapol Group. From this pool each buyer may pick one to best suit their individual preferences.

- Each client has different needs and motifs for buying an apartment. For some, it's an escape from the loss of the value of their capital in the era of zero interest rates. For others, owning an apartment serves to satisfy their security needs. We see those differences. Just as our offer reaches a wide spectrum of clients, so should our special offers through which we wish to support our customers according to their needs, e.g. paying their loans, helping them with finishing works or ensuring a return on premises purchased for rent. We also see those who postpone their decision to buy out of fear for losing their jobs or going bankrupt. It is for them that we prepare the two new bonuses, in which together with an insurance company, we're offering protection in the event of a loss of the steady source of income or a stay at a hospital. We believe, that 'An umbrella liability insurance' and 'A safe company' will allow the customers who considered postponing the decision to buy their own apartment, make the decision without undue delay – says Nikodem Iskra, president of the Management Board of Murapol S.A.

A YEAR WITHOUT INSTALMENTS

The first of the bonuses is an offer addressed strictly to people who intend to use bank financing when buying an apartment. It assumes that the developer pays a cash premium to cover the instalments of the loan to the buyer for the first year of its repayment. The maximum amount of support depends on the price of the apartment, and its total amount can reach up to PLN 17.5 thousand gross (it will be reduced by 10% of the tax collected and paid by the Promoter in accordance with applicable regulations) and can be used for any purpose chosen by the customer. The bonus is triggered right after the first instalment of the mortgage is paid off.

A DISCOUNT FOR FINISHING

The discount offered in the form of a premium for finishing or furnishing the apartment allows the customer to reduce the costs of interior design or to make it to a higher standard. The bonus, the



amount of which is the equivalent of 5% of the apartment price, will be reduced by 10% of the tax collected and paid by the Promoter in accordance with applicable regulations. The developer awards it after the client has accepted the premises.

A RELIABLE TENANT

The third of the proposals is addressed to investment clients who want to secure a certain income from renting a flat after its finishing and furnishing. The bonus is the developer's commitment that if - despite the active offering of the premises for rent - the owner does not find a tenant for at least the first three months after its completion, they will receive support in the form of a security amount. It will be paid for up to 9 months and may in total amount to as much as 5% of the gross value of the flat. During this time, the developer will additionally support the client in looking for a tenant.

A PARKING SPACE INCLUDED

The customer will be granted the exclusive right to use the indicated, previously unreserved parking space on the investment site.

AN UMBRELLA LIABILITY INSURANCE AND A SAFE COMPANY

These two bonuses are a novelty in the developer's offer and are aimed at customers who are afraid of their financial situation deteriorating in the near future. A panacea for these fears is the insurance against the loss of permanent source of income or hospitalisation. The first of the bonuses is aimed at natural persons, the beneficiaries of the second one are entrepreneurs. The insurance lasts for a maximum of 12 months. Insurance premiums are covered by Murapol SA, and the entity responsible for the insurance cover provided under this insurance is only the insurance company. Detailed information can be found in the Terms and Conditions of Insurance for customers of the companies from the Murapol Capital Group.

To use the promotion, simply fill out the application form available at the campaign website, then pick an apartment from the developer's offer and the bonus best fitting your needs. Earlier, it is advisable to make an appointment for a video call with a customer advisor, who'll help you pick the apartment and answer all questions regarding the apartment itself, as well as all the bonuses.

6+ Mega bonuses for new apartments is the second edition after the January's bonus campaign, where the customers receive from Murapol Group a pool of bonuses to choose from.

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The Murapol Group is one of the most experienced and biggest residential developers in Poland in terms of the number of apartments sold and apartments handed over to customers. In 20 years of its activity, Murapol developed 67 investments, within which 316 buildings were constructed with over 18.7 thousand apartments inhabited by over 56 thousand people.



Group's operations are geographically diversified. Murapol has been operating actively in 17 cities, both on the largest residential markets in Poland, such as the Silesian agglomeration (Katowice, Gliwice, Sosnowiec), Poznań, Łódź, Tricity (Gdynia and Gdańsk), Wrocław, Cracow, Warsaw, as well as smaller locations, such as Bielsko-Biała, Bydgoszcz, Siewierz, Toruń, Tychy, Wieliczka and Mikołów. What distinguishes Murapol Group is an integrated business model, assuming the concentration within the Group of all competences required to implement real estate projects – from acquiring land, through architectural design, to general contracting and sale of premises.

The Company also places emphasis on non-business activities. It engages in initiatives promoting both professional sports, as well as projects promoting physical activity among children and teenagers. Murapol Group has also been recognized many times for its development activities, receiving, among the others, the Leading Green Building Development award at CIJ Awards for green construction, Housemarket Silesia Awards in Family-friendly Estate and Residential Estate categories. The company is also a laureate of the Highest Quality of Quality International in the Top-Quality Product category – awarded to a multi-family residential investments developed by Murapol Group. In 2020 the Group won the 1st place in the National Ranking of Housing Developers, organized by Dziennik Gazeta Prawna.

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