



Terms and Conditions of "Instalments for Patients" scheme offered at selected Medical Facility Locations on the basis of a loan granted through Comperia.pl S.A. (Comfino.pl portal)

Wersja 1/2026

§ 1. Scheme objective

The aim of the Scheme is to increase the accessibility of treatment for patients of the Medical Facility by introducing the possibility of paying for health services offered by the Medical Facility with funds coming from a consumer loan obtained by the Customer through Comperia.pl S.A.

§ 2. Definitions

Terms used in these T&Cs shall be understood as follows:

1. Comperia - Comperia.pl Spółka Akcyjna with registered office in Warsaw (02-673), ul. Konstruktorska 13 entered in the Register of Entrepreneurs of the National Court Register kept by the District Court for the Capital City of Warsaw in Warsaw, XIII Commercial Division, under KRS number 0000390656, having the status of a small payment institution, in the Register of Small Payment Institutions it is listed under number MIP37/2019, NIP (Tax ID): 9512209854.
2. Contact Details - the Customer's personal details including: telephone number, e-mail address and the Customer's full name.
3. Customer - a person who is interested in using the Scheme to obtain a consumer loan to finance a health service provided by the Medical Facility.
4. Location - a distinct organisational unit of the Medical Facility, operating at a specific address, where health services are provided (e.g. clinic, medical centre, etc.).
5. Medical Facility – Centrum Medyczne Damiana Holding sp. z o.o. with registered office in Warsaw, KRS: 0000189581.
6. Medical Facility Employee - a person employed by the Medical Facility who is authorised to implement the Scheme on the part of the Medical Facility.
7. Scheme - this "Instalments for Patients" Scheme, regulating the rules of financing healthcare services provided by the Medical Facility with the use of financing granted on the basis of an agreement concluded between the Customer and the lender, through Comperia.pl S.A. (Comfino.pl portal).
8. Scheme Website - dedicated portal, Comfino.pl, which enables the submission of customer details in order to receive a loan application under the Scheme.

§ 3. Conditions of Use of the Scheme

1. Only a person with full legal capacity may participate in the Scheme.

If the patient is a person without full legal capacity (e.g. a child), their legal representative shall be the person using the Scheme and concluding the loan agreement.

2. The Scheme can be used to obtain a consumer loan to finance selected health services offered by the Medical Facility.
3. The condition for taking advantage of the Scheme is that the Customer provides Comperia with personal contact details in the form of:

- 1). full name,
- 2). telephone number,
- 3). e-mail address.

The data is transferred when the Medical Facility Employee enters the contact details into the Comfino.pl system via the Scheme Website. Using the data provided, the Customer will receive from Comperia, via the Scheme Website, a unique link to the loan application, which can only be completed with the assistance of Comperia's Customer Service Department. The link is active for 30 days after it is generated.

4. The contact details provided are also used to put a Comperia representative in contact with the Customer in order to obtain information or to provide financing in the form of a consumer loan to obtain funds to finance a healthcare service provided by the Medical Facility.

§ 4. Basic information

1. The Scheme can be used as either a consumer loan with 0% instalments or a consumer loan with interest, depending on the option chosen by the Customer and offered by Comperia.
2. Under the Scheme, the Customer can apply for a consumer loan:

- 1). equal to PLN 1 000, PLN 2 000, PLN 3 000, PLN 4 000, PLN 5 000, PLN 6 000, PLN 7 000, PLN 8 000, PLN 9 000, PLN 10 000, PLN 11 000, PLN 13 000, PLN 15 000, PLN 20 000 or PLN 25 000 - for services provided in the form of outpatient services for medical indications (exempt from VAT). Dental treatments and rehabilitation passes require a treatment plan to be prepared by a doctor/rehabilitation specialist and approved and signed by its author and the Customer. Consumer loans cannot be used to cover the costs of purchasing medical supplies or undergoing radiological examinations: X-ray, urography, mammography, CT scan, MRI. The allocated loan amount can be used for several different outpatient services.
- 2). in any amount of PLN 1,000 - PLN 50,000 - for hospital services for medical or aesthetic indications per hospital service.
3. The allocated funds cannot be used partly in the form of outpatient services and partly in the form of hospital services.
4. The allocated funds are available for use at the Medical Facility within a period of 12 months, from the time the funds are transferred to the Medical Facility's account.
5. Consumer loan is not provided by the Medical Facility; it is not a party to the loan agreement. The Medical Facility is also not a loan intermediary, does not make loan decisions or influence the terms and conditions of the agreement entered into by the Customer. Activities of the Medical Facility in relation to obtaining a loan are limited to entering the Customer's contact details on the Scheme Website. For the avoidance of doubts, it is hereby clarified that these T&Cs do not create a legal relationship between the Customer and the Medical Facility, other than the consent to provide the Customer's contact details to Comperia, given on the template annexed to these Terms and Conditions, or the consent to inform Comperia of withdrawal from the agreement on the provision of healthcare service as referred to in Chapter VI item 3 sentence 2.
6. The Scheme may only finance health services offered by the Medical Facility to the Customer or a person in the Customer's charge (child or other person of whom the Customer is the legal representative). Funds for the provision of medical services cannot be transferred to another person.

§ 5. Payment for services

1. The granted loan can be used at any Medical Facility Location.
2. Healthcare services financed by consumer loan funds may be provided after receipt of a transfer for the given Customer to the bank account of the Medical Facility.
3. Upon receiving information about the transfer of funds for a given Customer, the amount of financing granted is recorded in the Customer's account in the Medical Facility's IT system.

This amount is then reduced by the value of the health services provided financed by the loan, according to the Medical Facility's list prices in force at the time the service was provided.

The Medical Centre's current price lists are published on the website: <https://www.damian.pl/cennik/>;

<https://domlekarski.pl/cennik> or available at the reception of the Medical Facility.

4. The Customer can subsidise the services provided using their own funds.
5. The Scheme cannot be combined with other schemes and discounts in force at the Medical Facility.

§ 6. Withdrawal from the loan agreement or service

1. The Customer has the right to withdraw from the consumer loan agreement in accordance with the provisions of the Consumer Loan Act of 12 May 2011 and the terms and conditions of the consumer loan agreement concluded by the Customer.
2. The Customer is obliged to inform the bank where the consumer loan was granted (in accordance with the terms of the loan agreement) and the Location where the registration and data transfer by the Scheme Parties took place about the withdrawal from the loan agreement.
3. In the event of cancellation of the agreement for the provision of health services concluded by the Customer with the Medical Facility, the Medical Facility shall reimburse Comperia the amount paid from the loan in order to finance the health service. By joining the Scheme, the Customer agrees that the Medical Facility may inform Comperia of their withdrawal from the health service provision agreement.
4. For the avoidance of doubts, it is hereby clarified that in the event of reimbursement by the Medical Facility to the lender (in particular following termination of the consumer loan agreement), the Customer shall pay the cost of the healthcare services provided using their own funds.

§ 7. Scheme duration

1. The Scheme starts on 01.10.2025 and continues until it is cancelled. The Medical Facility reserves the right to terminate the Scheme without giving any reason.
2. The termination of the Scheme shall not affect the rights and the obligations of the Medical Facility and the Customer under the Scheme, if the transfer of the Customer's address details to Comperia took place before the date of termination of the Scheme.
3. These Terms and Conditions may be amended by the Medical Facility provided that the amendments shall not limit the Customer's rights granted under these Terms and Conditions or impose additional obligations on the Customer. Amendments may concern, in particular, extension of eligibility under the Scheme. Changes to these T&Cs are published on the website of the Medical Facility <https://www.damian.pl/>; <https://www.domlekarski.pl>.

§ 8. Final Provisions

1. By joining the Scheme, the Customer accepts the content of these Terms and Conditions and agrees to abide by their provisions.
2. These T&Cs are available for review at the Medical Facility Locations and on the website <https://www.damian.pl/>; <https://www.domlekarski.pl>.



Customer Statement regarding the "Instalments for Patients" Scheme

I, _____
Full name of the Customer:

declare that I have familiarised myself with the T&Cs of the "Instalments for Patients" Scheme of Comperia.pl S.A. (hereinafter: Scheme) in force at Centrum Medyczne Damiana Holding sp. z o. o., I accept their content and agree to provide my contact details indicated below to Comperia.pl S.A. in order to receive an offer for participation in the Scheme:

Full name
Phone number
E-mail address

as a condition for using the Scheme.

Date

Customer's signature