

 Early Warning System

EBRD-53490

Poland REFF - SCB



Quick Facts

Countries	Poland
Financial Institutions	European Bank for Reconstruction and Development (EBRD)
Status	Approved
Bank Risk Rating	U
Voting Date	2022-09-06
Borrower	Santander Consumer Bank S.A.
Sectors	Energy, Finance
Investment Type(s)	Loan
Investment Amount (USD)	\$ 78.53 million
Project Cost (USD)	\$ 78.53 million



Project Description

According to the Bank's website, the project consists of the provision of a senior loan of up to PLN 350 million (EUR 74 million equivalent) to Santander Consumer Bank S.A. (SCB) under the Poland-Renewable Energy Financing Facility (REFF) framework. The loan will be complemented by a comprehensive Technical Cooperation support package. Santander Consumer Bank S.A. will on-lend the EBRD funds to retail customers to finance eligible energy and resource saving projects in residential buildings in Poland.

The project will promote investments in energy efficiency measures in residential buildings through one of the leading consumer finance banks in Poland, contributing to energy savings and CO2 emission reductions.



Early Warning System Project Analysis

The EBRD categorized the project risks as 'FI'.



Investment Description

- European Bank for Reconstruction and Development (EBRD)

Financial Intermediary

Financial Intermediary: A commercial bank or financial institution that receives funds from a development bank. A financial intermediary then lends these funds to their clients (private actors) in the form of loans, bonds, guarantees and equity shares. Financial intermediaries include insurance, pension and equity funds. The direct financial relationship is between the development bank and the financial intermediary.

- [Santander Consumer Bank S.A.](#) (Financial Intermediary)



Contact Information

COMPANY CONTACT INFORMATION

Przemyslaw Tadrak
Przemyslaw.Tadrak@santanderconsumer.pl
+48 71 358 97 51
<https://www.santanderconsumer.pl/>
Legnicka 48B 54-202 Wroclaw, Poland

ACCESS TO INFORMATION

You can request information by emailing: accessinfo@ebrd.com or by using this electronic form:
<https://www.ebrd.com/eform/information-request>

ACCOUNTABILITY MECHANISM OF EBRD

The Project Complaint Mechanism (PCM) is the independent complaint mechanism and fact-finding body for people who have been or are likely to be adversely affected by an European Bank for Reconstruction and Development (EBRD)-financed project. If you submit a complaint to the PCM, it may assess compliance with EBRD's own policies and procedures to prevent harm to the environment or communities or it may assist you in resolving the problem that led to the complaint through a dialogue with those implementing the project. Additionally, the PCM has the authority to recommend a project be suspended in the event that harm is imminent.

You can contact the PCM at: pcm@ebrd.com or you can submit a complaint online using an online form at:
http://www.ebrd.com/eform/pcm/complaint_form?language=en

You can learn more about the PCM and how to file a complaint at: <http://www.ebrd.com/work-with-us/project-finance/project-complaint-mechanism.html>



Bank Documents

- [Translation: Poland REFF - SCB \(Polish\)](#)