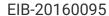


# EIB-20160095 BZWBK LOAN FOR SMES MIDCAPS AND OTHER PRIORITIES





#### **Quick Facts**

Countries Poland

Financial Institutions European Investment Bank (EIB)

Status Proposed

Bank Risk Rating

Borrower SANTANDER CONSUMER BANK SA,SANTANDER CONSUMER MULTIRENT SP ZOO,ACCEPTABLE BANK(S),BZ WBK LEASING SA,

Sectors Finance Investment Type(s) Loan

Investment Amount (USD)\$ 364.40 million



### **Project Description**

This project provides funding to various financial institutions for lending to support small and medium-scale projects promoted by small and medium-sized enterprises (SMEs), mid-caps and public sector entities in Poland and other EU member states.



#### **Investment Description**

• European Investment Bank (EIB)

### **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.

- Bank Zachodni WBK S.A. (Financial Intermediary)
- BZ WBK Leasing S.A. (Financial Intermediary)
- Santander Consumer Bank S.A. (Financial Intermediary)
- Santander Consumer Multirent Sp z.o.o (Financial Intermediary)



#### **Contact Information**

No contact information available at time of writing.

#### **ACCOUNTABILITY MECHANISM OF EIB**

The EIB Complaints Mechanism is designed to facilitate and handle complaints against the EIB by individuals, organizations or corporations affected by EIB activities. When exercising the right to lodge a complaint against the EIB, any member of the public has access to a two-tier procedure, one internal - the Complaints Mechanism Office - and one external - the European Ombudsman. A complaint can be lodged via a written communication addressed to the Secretary General of the EIB, via email to the dedicated email address complaints@eib.org, by completing the online complaint form available at the following address: http://www.eib.org/complaints/form, via fax or delivered directly to the EIB Complaints Mechanism Division, any EIB local representation office or any EIB staff. For further details, check:

http://www.eib.org/attachments/strategies/complaints mechanism policy en.pdf

When dissatisfied with a complaint to the EIB Complaints Mechanism, citizens can then turn towards the European Ombudsman. A memorandum of Understanding has been signed between the EIB and the European Ombudsman establishes that citizens (even outside of the EU if the Ombudsman finds their complaint justified) can turn towards the Ombudsman on issues related to 'maladministration' by the EIB. Note that before going to the Ombudsman, an attempt must be made to resolve the case by contacting the EIB. In addition, the complaint must be made within two years of the date when the facts on which your complaint is based became known to you. You can write to the Ombudsman in any of the languages of the European Union. Additional details, including filing requirements and complaint forms, are available at: http://www.ombudsman.europa.eu/atyourservice/interactiveguide.faces