

**Request Form for the recalculation
of loan balances by an independent
accounting firm**

Borrower details

Please fill in the below information.

IDENTIFICATION AND CONTACT DETAILS	
ID or Passport number*	
First Name*	
Last Name*	
Nationality*	
Date of birth*	
Email address*	
Phone number (landline)	
Mobile number*	

**Mandatory field*

The template is as per the request of the accounting firms.

Useful information to the borrower

This Request Form must be completed, signed and sent to only one independent accounting firm of the borrower's choice, in order to request for recalculation of loan balances ("the Exercise"), which are secured by permanent primary residence ("PPR") mortgaged in favour of Themis Portfolio Management Holdings Limited or Themis Portfolio (H3) Management Holdings Limited or Themis Portfolio (S1) Management Holdings Limited ("Themis"), with open market value ("OMV") up to €350,000.

The panel of independent accounting firms for performing the Exercise is presented in **Appendix 1**, together with their corresponding email address for sending the Request Form, along with a contact phone number.

Themis will undertake the cost of recalculation of borrowers' loan balances by independent accounting firms, while at the same time a process has been established that allows borrowers to engage directly with the accounting firm of their choice and be informed of the result of the Exercise.

It is clarified that the cost to be covered by Themis applies only to term loans and excludes any revolving facilities.

Process

The process envisaged to run for the Exercise is the following:

1. Borrowers who wish to have their loan balances recalculated must submit this Request Form to the independent accounting firm of their choice.
2. The Request Form will be sent by the borrower in the email address of the accounting firm included in **Appendix 1** of this Request Form, with subject line "Request Form for the recalculation of loan balances by an independent accounting firm".
3. The accounting firm, upon receipt of the completed and signed Request Form by the borrower, will be contacting Themis to verify whether the borrower meets the eligibility criteria for participating in the Exercise.
4. Based on Themis' response, the accounting firm will be informing the borrower accordingly whether eligibility criteria are met or not.
5. If eligibility criteria are met, the accounting firm will be proceeding with requesting the necessary documents for client acceptance purposes from the borrower, as these are listed in **Appendix 2**.
6. Upon successfully completing the client and engagement acceptance procedures, the accounting firm will be sharing an engagement agreement with the borrower for execution.
7. Once the independent accounting firm successfully contracts with the borrower, it will ask the borrower to provide all necessary documents to facilitate the recalculation of their loan balances.
8. In case where the documents provided by the borrower are not sufficient, the accounting firm will ask for the borrower's consent (via the signing of the consent form in **Appendix 3**) to contact Themis for obtaining all necessary (available) documents for the recalculation.
9. The accounting firm will then execute the recalculation of loan balances, and the corresponding statement of balances will be shared with the borrower only.

10. The accounting firm is required to perform the Exercise in line with the relevant documents and applicable legal framework.
11. The accounting firm will inform Themis that the recalculation of loan balances has been completed and shared with the borrower and then issue the relevant invoice to Themis to proceed with payment.

By signing below, I hereby request to have my loan balances recalculated, subject to meeting the eligibility criteria as these are defined by Themis.

Signature _____

Name _____

Date _____

Appendix 1 – Panel of independent accounting firms

Name of independent accounting firm	Email Address	Contact Number
EY	reconstruction@cy.ey.com	94-069630
KPMG	balancereconstruction@kpmg.com.cy	22-209000
Grant Thornton	GT-StatementReconstruction@cy.gt.com	22-600119

Appendix 2 – Know-Your-Client documents

In order to be engaged by the independent accounting firm for recalculation of your loan balances, you will be required, as a minimum, to provide to the accounting firm the following documentation.

KYC DOCUMENT	
Identification	<ul style="list-style-type: none">• Copy of the Borrower's identity card (ID); or• Copy of the Borrower's passport
Proof of address	<ul style="list-style-type: none">• Copy of the Borrower's utility bill with clearly stated address; or• Copy of the Borrower's bank statement

Depending on the internal risk management procedures of each accounting firm, more documents and information may be requested prior to engaging, for which you will be notified accordingly at the time by the independent accounting firm of your choice.

Appendix 3 – Consent form

To be signed by borrowers/security providers who wish to allow the independent accounting firm to obtain documentation and information from Themis in relation to the recalculation of their loan balances.

I, _____ [name of borrower/security provider] with ID no. _____ and _____ [in the case of joint borrowers] with ID no. _____ hereby appoint and authorize _____ [name of the accounting firm] to contact, request and obtain, at its absolute discretion, from Themis Portfolio Management Limited (acting on behalf of Themis Portfolio Management Holdings Limited and/or Themis Portfolio (H3) Management Holdings Limited and/or Themis Portfolio (S1) Management Holdings Limited) (“Themis”) any information/documents for the purposes of performing reconstructive statements relating to the credit facilities managed by Themis.

Signature _____

Name _____

Date _____

[to be completed by borrower in case the request is made by the security provider]

I, _____ [name of borrower] with ID no. _____ and _____ [in the case of joint borrowers] with ID no. _____ hereby appoint and authorize _____ [name of the accounting firm] to contact, request and obtain, at its absolute discretion, from Themis Portfolio Management Limited (acting on behalf of Themis Portfolio Management Holdings Limited and/or Themis Portfolio (H3) Management Holdings Limited and/or Themis Portfolio (S1) Management Holdings Limited) (“Themis”) any information/documents for the purposes of performing reconstructive statements relating to the credit facilities managed by Themis.

Signature _____

Name _____

Date _____