



INWESTYCJE

Video Transcript

“Process of Concluding a Management Agreement”

The user opens the e-PPK system by entering the website address: <https://ppk.pzu.pl> and pressing Enter. On the screen, select “Choose PPK for your employees”. Click “Set up PPK PZU online”.

You will be redirected to the start screen. Before beginning the process, you may review the content of the Management Agreement and the Maintenance Agreement.

In the next step, you must choose one of the tiles indicating the employer’s staffing level.

Once a tile is selected, the top bar displays information about when the PPK obligation applies to the given entity.

An employing entity with **19 or more employees** will additionally be required to indicate two declarations:

- whether the employing entity belongs to a capital group as defined by the Accounting Act, in which at least one employing entity had **at least 50 employees as of 30 June 2019**,
- whether the employing entity belongs to a capital group in which at least one employing entity had **at least 20 employees as of 31 December 2019**.

If the employer meets the staffing requirement on the date of signing the Management Agreement, proceed by selecting the relevant declarations.

Before marking the declaration concerning the PPK Management Rules, you may view the document by clicking the link. Similarly, you may review the Regulations of the e-PPK service — click the dedicated link and then mark the declaration.

Next, choose one of two declarations:

- the employing entity **has not concluded** a PPK agreement with another financial institution, or
- the employing entity **has concluded** a Management Agreement and intends to terminate it.

These are single-choice fields — one must be selected in order to proceed. After selecting all required declarations and the staffing-level tile, click *Next*. The employer’s data will be displayed. At this step, you may download employer data from the REGON database using the REGON or NIP number. Enter the REGON or NIP and click *Download data*. The fields will populate automatically. If the system cannot retrieve the data, all fields must be completed manually. All completed fields may be edited at any time.

You may also provide the correspondence address and the current number of employees.

Click *Next* to generate the Management Agreement and indicate at least one contact person on behalf of the employer.

Enter the contact person's details: first name, surname, address, e-mail, and mobile phone number. All fields are mandatory. If any information is missing, the system will display an error message. We recommend providing more than one contact person.

If the contact person is also the individual submitting the application, select the checkbox. In our case, these are two different individuals, so the checkbox remains unselected. Click *Add*.

Next, enter the details of the person registering the PPK Management Agreement: first name, surname, address, e-mail, mobile number, and mark the personal data processing declaration.

At this stage, it is possible to save the application in draft status by selecting *Save to finish later*. This allows the user to collect missing information and resume the process at a convenient time.

To continue, click *Next*.

A verification code will be sent by SMS to the phone number of the person registering the application.

Enter the code in the modal window and click *Confirm*.

At this moment, the contact person indicated earlier will receive their login details for the e-PPK system via e-mail.

The process of concluding the Management Agreement continues. A screen will appear allowing you to declare the employer's additional contribution. You may choose a fixed amount, a variable amount, or no additional contribution. Enter the percentage value (maximum 2.5%) and click *Next*.

On the next screen choose the method of signing the agreement:

- via SMS,
- traditional signature (printout), or
- qualified electronic signature.

Details of each method are displayed after clicking the information icon.

The process for signing via qualified signature is similar to the traditional method, except that the signature is applied electronically to the PDF file using a certified tool.

Note: employers selecting the staffing level of **1–19 employees** and not declaring that they belong to a capital group will not have the option to sign via printout or qualified signature.

Signing the Agreement via SMS

Select the *SMS* tile.

Next, indicate at least one person authorised to sign the agreement. You may automatically fill in the fields by selecting an existing contact. This is useful when the administrator and the signing person are

the same individual. In such cases, the data will populate automatically — only the represented function must be selected. Click *Add*.

Then choose the relevant declarations. If the employer marks the first declaration, it confirms that the employing entity declares that it will submit to the fund the participant statements regarding participation in PPK that go beyond the employer's statutory obligations (e.g. change of allocation, withdrawal request, transfer to another financial institution or insurer).

Another declaration applies when the employer manages HR and payroll in a single location despite having multiple branches. Click *Next*.

The system will display information that the agreement is ready to be confirmed via SMS.

You may review the agreement using the document icon. To review the PPK Management Rules, click the dedicated link.

Finally, mark the declaration confirming that the person representing the employing entity is authorised to conclude the agreement. Click *Finish*. The system generates the agreement.

A message appears indicating that the next step is the employer's signature. Click *Close*. An e-mail is sent to the person authorised to sign.

The signing person clicks the activation link in the e-mail and is redirected to the e-PPK system. An SMS code is sent to the predefined phone number. Enter the code and click *Apply*.

Before signing, review the agreement by clicking the agreement icon. After reading the document, close it and click *Sign agreement*. This completes the electronic signing process.

Click *Finish*. A message appears informing that the next stage is the financial institution's signature.

Click *Close*. Notifications are sent to the employer's representatives and the financial institution.

The user is redirected to <https://emeryturappk.pzu.pl>.

Signing the Agreement via Printed Document (Traditional Method)

Select the *Print* tile.

Indicate at least one authorised signatory by entering their first name, surname, address, e-mail, mobile phone number, and represented function.

Click *Add*.

Review the declarations and click *Next*.

On the agreement verification screen, the system indicates that the agreement is almost ready for confirmation. You may review the agreement template using the document icon and the PPK Management Rules via the dedicated link.

Mark the declaration confirming that the employer's representative is authorised to conclude the agreement. Click *Generate agreement*. The agreement is generated.

A message appears informing the user that the agreement can now be printed and forwarded for signatures. Click the agreement icon, save the file, print it, and have it signed by authorised persons. Click *Next*.

Upload the scan of the signed agreement. If not all signatures are available, you may save the process for later by clicking *Close*. In our example, all signatures are available. Select the scanned file and click *Save scan* to complete the process.

A message appears informing that the next step is the signature by the financial institution. Click *Close*. Notifications are sent to the employer's representatives and the financial institution. Additionally, the contact person receives their login details for the e-PPK system. The user is redirected to <https://in.pzu.pl/ppk>.