

# Cennik usług - prowizje i opłaty

	Konto 360°	Konto 360° Student	Konto 360° Junior	Dobre Konto	Konto Osobiste Premium	Konto Osobiste	Konto Walutowe	Konto Osobiste Prestige	Konto Osobiste Prestige Junior	Rachunek oszczędnościowo-rozliczeniowy w walucie obcej (Prestige)	Konto Bankowości Prywatnej	Konto Bankowości Prywatnej JR (Junior)	Konto Bankowości Prywatnej w walucie obcej
<b>Account opening and account keeping<sup>1)</sup></b>													
Account opening	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
Monthly account fee	0 <sup>2)</sup> / 8 PLN	free of charge	free of charge	0 <sup>3)</sup> / 7 PLN	0 <sup>4)</sup> / 15 PLN	0 <sup>4)</sup> / 7,99 PLN	0 <sup>3)</sup> / 1 GBP / 1 EUR / 2 CHF / 2 USD	0 <sup>6)</sup> / 70 PLN	0 <sup>7)</sup> / 7 PLN	free of charge	free of charge	free of charge	free of charge
Minimum amount of funds on the account <sup>28)</sup>	8 PLN	-	-	7 PLN	15 PLN	7 PLN	1 GBP / 1 EUR / 2 CHF / 2 USD	-	-	-	-	-	-
<b>Electronic Banking Channels<sup>8)</sup></b>													
Access through Electronic Banking Channels	free of charge							free of charge			free of charge		
Main limit <sup>9)</sup> / Mobile Application Limit <sup>10)</sup> / Mobile Milenet Limit <sup>10)</sup>	50 000 PLN / 10 000 PLN / 10 000 PLN							50 000 PLN / 10 000 PLN / 10 000 PLN			50 000 PLN / 10 000 PLN / 10 000 PLN		
Telephone limit	TeleMillennium <sup>11)</sup> : 30 000 PLN							Linia Prestige <sup>11)</sup> : 200 000 PLN, numer dedykowany do obsługi telefonicznej w placówce <sup>12)</sup> : 200 000 PLN			Linia Bankowości Prywatnej <sup>11)</sup> : 200 000 PLN, numer dedykowany do obsługi telefonicznej w placówce <sup>12)</sup> : 200 000 PLN		
<b>SMS services</b>													
Sending one SMSP@ssword for order authorisation	free of charge							free of charge			free of charge		
Sending one MilleSMS to domestic / foreign phone number (notifications and questions) <sup>13)</sup>	0,25 PLN / 0,30 PLN							free of charge			free of charge		
Fee for MilleSMS Pack (20 texts in a month to domestic phone numbers) <sup>14)</sup>	2,99 PLN							-			-		
Sending one SMS top-up to number 8058	free of charge							-			free of charge		
<b>Cash deposits</b>													
Cash in a Bank Millennium branch / Bank Millennium Cash Deposit Machine	free of charge							free of charge			free of charge		
Bank Millennium's cheque	0,10 PLN							-			free of charge		
<b>Cash withdrawals</b>													
At Bank Millennium outlets <sup>15)</sup>	free of charge							free of charge			free of charge		
At Bank Millennium ATMs	free of charge							free of charge			free of charge		
At ATMs of BZ WBK and Cash4You	0 <sup>2)</sup> / 1 PLN	0 <sup>16)</sup> / 1 PLN	0 <sup>16)</sup> / 1 PLN	0 <sup>3)</sup> / 1 PLN	free of charge	1 PLN	0,2 EUR	free of charge			free of charge		
At other ATMs	0 <sup>2)</sup> / 5 PLN	0 <sup>16)</sup> / 5 PLN		0 <sup>3)</sup> / 5 PLN	free of charge	5 PLN	1,5 EUR	free of charge			free of charge		
At ATMs abroad	0 <sup>2)</sup> / 2,5% min 9 PLN	0 <sup>16)</sup> / 2,5% min 9 PLN		2,5% min 9 PLN			2 EUR	2,5% min 9 PLN		2 EUR	free of charge		
At POS where the card is accepted in Poland	6 PLN							1,5 EUR			free of charge		
Withdrawal of FX in currency different than account currency <sup>15)</sup>	10 PLN							free of charge			free of charge		
<b>Basic information in Millennium ATM</b>													
Check of balance/ 10 last transactions on the screen	free of charge							free of charge			free of charge		
Printout of balance/ 10 last transactions	0,50 PLN / 1,50 PLN							0,1 / 0,5 EUR			free of charge		
<b>Direct debit (service available for the debtor)</b>													
Service activation / transfer execution	free of charge		-	free of charge			-	free of charge		-	free of charge		-
Update / cancellation of consent, single transfer	3 PLN		-	3 PLN			-	free of charge		-	free of charge		-

	Konto 360°	Konto 360° Student	Konto 360° Junior	Dobre Konto	Konto Osobiste Premium	Konto Osobiste	Konto Walutowe	Konto Osobiste Prestige	Konto Osobiste Prestige Junior	Rachunek oszczędnościowo-rozliczeniowy w walucie obcej (Prestige)	Konto Bankowości Prywatnej	Konto Bankowości Prywatnej JR (Junior)	Konto Bankowości Prywatnej w walucie obcej
<b>Standing orders / Bill payments defined<sup>17)</sup></b>													
Defining / modification	free of charge						free of charge			free of charge			
Execution to account at Bank Millennium	free of charge						free of charge			free of charge			
Execution to account at another bank	free of charge						0,50 PLN	0,10 EUR	free of charge			free of charge	
<b>Transfers</b>													
Internal one-off transfer:													
- between accounts of the same Account Holder within retail banking of Bank Millennium	free of charge									free of charge			
- other internal transfers:													
- in Bank Millennium outlet	5 PLN									free of charge			
- through Millenet/ Mobile application/ Application for tablet/ Mobile Millenet/ telephone/MilleSMS	free of charge									free of charge			
Transfer to top-up of mobile phone through Millenet/Mobile application/Application for tablet/ Mobile Millenet / MilleSMS / ATM	free of charge									free of charge			
Domestic transfer in PLN:													
- in Bank Millennium outlet	7,99 PLN									free of charge			
- through Millenet/Mobile application/ Application for tablet/Mobile Millenet	free of charge						0,50 PLN			free of charge			
- through TeleMillennium: IVR / Consultant	0,50 PLN / 2 PLN				free of charge	0,50 PLN / 2 PLN			free of charge				
- through MilleSMS	free of charge									free of charge	-	free of charge	-
- instant through Millenet/Mobile application/ Application for tablet <sup>18)</sup>	5 PLN									5 PLN	-	free of charge	-
- email/phone through Millenet/Mobile application/Application for tablet <sup>19)</sup>	free of charge						0,50 PLN			free of charge	-	free of charge	-
International transfers (in foreign currencies and in zloty, sent to foreign banks and in foreign currencies, sent to domestic banks) <sup>20)</sup> :													
- Transfer in standard procedure	0,5% min 20 PLN max 125 PLN									0,5% min 20 PLN max 125 PLN		free of charge	
- Urgent/express transfers (additional fee)	25 PLN / 50 PLN									25 PLN / 50 PLN		free of charge	
- Additional fee, when all the transfer costs are covered by the Ordering Party	60 PLN									60 PLN		free of charge	
- SEPA transfer in EUR via Millenet/ in outlet	5 PLN / 10 PLN									5 PLN / 10 PLN <sup>21)</sup>		free of charge	
Issuance of transfer confirmation	3 PLN									free of charge		free of charge	

<b>Statements / Tabling (free of charge for Prestige and Private Banking Account Holders)</b>	
Monthly statement in electronic version	free of charge
Monthly statement in paper version:	
- for Clients with access to Millenet (for current accounts: Konto 360°, Konto 360° Student, Konto 360° Junior)	5 PLN
- for Clients with access to Millenet (for other current accounts)	free of charge
- for Clients without access to Millenet	free of charge
Duplicate of monthly statement - in the outlet / by telephone / via Millenet	15 PLN / 10 PLN / 10 PLN
Daily / weekly / biweekly statement (delivered by mail)	3 PLN / 4 PLN / 6 PLN
Transaction tabling - in the outlet / by mail <sup>28)</sup>	5 PLN / 8 PLN

<b>Konto Lokacyjne<sup>28)</sup> (technical account offered within Bank Millennium retail banking)</b>	
Opening Konto Lokacyjne	free of charge
Monthly account fee	free of charge
Cash deposits / Cash withdrawal at Bank Millennium outlets <sup>15)</sup>	free of charge
Internal transfer among accounts of the same Account Holder, kept within Bank Millennium retail banking (in the outlet)	free of charge
Other transfers between accounts at Bank Millennium (in the outlet)	5 PLN
Domestic interbank transfer in PLN (in the outlet)	7,99 PLN
Minimum amount of funds on the account <sup>28)</sup>	-

<b>Cheques in domestic trade</b> (free of charge for Prestige and Private Banking Account Holders)	
Ordering 3 cheque blankets over the phone / in the outlet (collection in the outlet)	4,50 / 7,50 PLN
Return of a deposited cheque (fee collected from cheque presenter)	10 PLN
Purchase of Bank Millennium cheques	0,50%
For Bank Millennium cheque (fee collected from Bank Millennium cheque presenter if there are no funds on the account to cash the cheque)	30 PLN
Cheque confirmation	30 PLN
Cancellation of domestic cheque together with / without ID	30 PLN / 20 PLN
Collection of cheque	0,5% (min 10 PLN max 200 PLN)

<b>Services</b> (free of charge for Prestige and Private Banking Account Holders)	
Issuance of certificate (per each product, unless the fee is defined in the detailed pricelist for a given product)	6 PLN
Fee for providing date certain for the collateral agreement (per page)	4 PLN
Acceptance and transferring orders to Millennium Dom Maklerski <sup>23)</sup> and orders for investment funds <sup>28)</sup>	free of charge
Cash exchange - exchanging denominations of PLN into other denominations of PLN	2% min 20 PLN
Deposits to account at another bank (other payments)	1% min 30 PLN
Issuance of an archived copy of document (per one document)	30 PLN
Acceptance / change / cancellation of pay-on-death instruction	free of charge
(free of charge for Private Banking Account Holders)	
MilleZdrowie insurance <sup>24)</sup> (monthly fee payable from ROR)	1,99 PLN
Monthly fee for safe box use (service available in selected outlets of the Bank)	30 PLN

<b>Others</b>	
Fee for failure to collect cash ordered for withdrawal <sup>15)</sup>	0,15% min 50 PLN
Fees for past-due debt reminders: SMS/ telephone/ letter/ call for payment (the maximum total of fees for reminders in each 30 day period of past-due debt is 100 PLN)	1,99 PLN/ 15 PLN/ 25 PLN/ 20 PLN
Fee for transfer in favour of the execution organ conducting execution proceedings against the account <sup>25)</sup>	30 PLN
'Pakiet Bardzo Pomocny' for Konto 360° (monthly fee payable from ROR) <sup>26)</sup>	4,99 PLN

<b>Provision of custody services<sup>27)</sup></b> (services offered for Prestige and Private Banking Account Holders)	
Opening and keeping securities account, register account and bank account by Custody Department	free of charge
Fee for safe-keeping debt securities: Treasury bills / others (quarterly fee is established as percentage of average nominal value in the quarter)	0,01%/0,05% w skali roku (min 50 PLN quarterly)
Fee for transaction settlement (quarterly fee determined as product of the number of transactions settled in quarter and fee rate)	free of charge
Fee for transfer of debt securities from Client's account outside the Bank to account at the Bank / from account at the Bank to another Client's account outside the Bank (fee established as percentage of the nominal value)	0,0% / 0,5%
Issuance of deposit certificate or another certificate for the account	50 PLN

<b>Cheques in foreign trade<sup>22)</sup></b> (free of charge for Prestige and Private Banking Account Holders)	
Cancellation of lost cheques issued / sold abroad (per each cheque)	15 PLN
Purchase of pension cheques	2% (min 20 PLN max 100 PLN)
Return of cheques not paid by foreign banks (per each cheque)	20 PLN
Sale of banker's cheques payable abroad (per each cheque)	0,5% (min 20 PLN max 300 PLN)
Collection of cheque	0,5% (min 50 PLN max 200 PLN)

#### EXPLANATIONS:

##### 1) Conditions for account keeping:

**Konto 360°:** Account Holder may have one account Konto 360°, whereas it is not possible to change your current ROR into Konto 360°.

**Konto 360° Student:** ROR kept exclusively for clients aged from 18 to 26 years. Upon completion of 26 years of age, Account Holder is under the obligation to change ROR into another account from the Bank's offer within 3 months. Otherwise, the Bank is entitled to change ROR into Konto 360°, whereof the Bank informs the Account Holder. Account Holder may have one account Konto 360° Student, whereas it is not possible to change your current ROR into Konto 360° Student.

**Konto 360° Junior:** ROR for minors. Upon coming of age, Account Holder is under the obligation to present his id and change ROR into another account from the Bank's offer within 3 months. Otherwise, the Bank is entitled to change ROR into Konto 360° Student, whereof the Bank will inform the Account Holder. Within ROR for minors there are products and services, which may be made available to minors in compliance with the imperative laws. Account Holder may have one account Konto 360° Junior, whereas it is not possible to change your current ROR into Konto 360° Junior.

**Dobre Konto:** Account Holder may have one account Dobre Konto, whereas it is not possible to change your current ROR into Dobre Konto.

**Konto Osobiste Prestige Junior / Konto Private Banking JR** are ROR for minors. Upon coming of age, Account Holder is under the obligation to present his id and change ROR into another account from the Bank's offer within 3 months. Otherwise, the Bank is entitled to change ROR into proper Personal Account - Konto Osobiste Prestige / Konto Private Banking, whereof the Bank will inform the Account Holder. Within ROR for minors there are products and services, which may be made available to minors in compliance with the imperative laws.

**Konto Osobiste Prestige:** the condition to hold the account are assets\* in Bank Millennium in minimum amount of 100 000 PLN or total external incoming funds to ROR in minimum 10 000 PLN per month (calculation of the total incoming funds does not include transfers from other accounts for individual Clients kept in favour of the Account Holder at Bank Millennium). If the condition is not met in three consecutive months, the Bank is entitled to change ROR into Konto Osobiste, whereof the Bank will inform the Account Holder.

**Konto Private Banking:** the condition for having the account were assets\* at Bank Millennium in minimum amount of 1 000 000 PLN. If this condition is not met in three consecutive months, the Bank is entitled to change type of account into Konto Osobiste, whereof the Bank will inform the Account Holder.

**Konto Walutowe / Rachunek oszczędnościowo-rozliczeniowy w walucie obcej (Prestige) / Konto Private Banking w walucie obcej** - Fees and commissions for execution of instruction of the Account Holder regarding FX accounts are collected from the savings and checking account in PLN or another account, if such account is identified by the Account Holder. Services with the debit card usage are available for accounts in EUR.

If there are not funds available on the account, monthly account fee may be collected by the Bank from another account kept in favour of the Account Holder.

In case of collection of the fee or commission in another currency than the one stipulated in the Service pricelist, the Bank performs conversion using the average rate as per „Tabela Kursów Walut Obcych Bank Millennium S.A.”/”FX rates table at Bank Millennium S.A.” in force at the Bank, on the day when the receivable is collected.

In case of bank accounts, where monthly fee exemption is available, the fee is not collected in a given month, if the fee waiver conditions were met in the previous month.

In case of no funds available at bank account, the fee for a given month may be collected by the Bank at a later date.

Within a month from the notification about change of account type, the Account Holder may submit written termination notice of the Agreement pursuant to the procedure stipulated in the General Regulations.

Fees and commissions for the debit card transactions concern cards offered for specific RORs.

For detailed information on the fees related to the transactions made with debit cards see the Service pricelist - debit cards.

- 2) Fee shall not be collected, if in the previous month, minimum one non-cash payment was made with card issued for Konto 360° and booked on Konto 360°, while external incoming funds to Konto 360° totalled min. 1 000 PLN (for calculation of the total income, transfers from other Individual Client accounts kept in favour of the Account Holder at Bank Millennium and accounts kept at Millennium Dom Maklerski are not included).<sup>28)</sup>
- 3) Fee shall not be collected, if in the previous month, minimum one non-cash payment was made with card issued for Dobre Konto and booked on Dobre Konto, while external incoming funds to Dobre Konto totalled min. 1 000 PLN (for calculation of the total income, transfers from other Individual Client accounts kept in favour of the Account Holder at Bank Millennium and accounts kept at Millennium Dom Maklerski are not included).<sup>28)</sup>
- 4) Fee shall not be collected, if the minimum average monthly balance on the account\*\* is 5 000 PLN.
- 5) Fees shall not be collected, if the FX Account was opened through Millenet and/or identified as service account for advance / mortgage loan indexed to a given currency.
- 6) Fee shall not be collected, if the account keeping condition is met. In case of accounts open before 31.08.2011, the fee shall not be collected also, if the total of average monthly credits (excluding credit cards and credits to purchase securities, and loans paid irregularly) is minimum 300 000 PLN. If the Client has more than one Prestige Personal Account, the fee waiver conditions refer separately to each and every account.
- 7) Fee shall not be collected, if the statutory representative of Minor Account Holder is released from the fee for Prestige Personal Account.
- 8) Limits in the Electronic banking (Millenet, Mobile Banking) do not refer to the operations executed between the accounts kept in favour of the Account Holder at Bank Millennium.
- 9) The main limit refers to all types of interbank transfers and internal transfers between accounts of different Clients performed via: Millenet, IVR, Mobile Application, Application for tablet, Mobile Millenet. The main limit (daily transaction limit) is granted in the Bank's outlet. The limit may be changed up to 50 000 PLN in the Bank's outlet and in the Millenet. Daily utilisation of the main limit for SMS transactions is irrespective from transactions in Millenet and TeleMillennium, Prestige Line and Private Banking/IVR Line.

- 10) Daily transaction limit in the Mobile Application / Mobile Millenet refers to all the types of individual inter-bank and internal transfers between accounts of various Clients. Limit can be changed in Millenet up to 10 000 PLN.
- 11) The daily limit applies to all types of interbank and internal transfers between accounts of various Customers. The amount of a transfer order with a future date of execution shall be charged against the Daily Limit from the day of placing the order. In case of transfers from Prestige and Private Banking accounts, excluded from the Daily Limit shall be transfers to the Customer's accounts in Millennium Dom Maklerski, transfers concerning an Order for purchase of mutual funds for a Customer, transfers concerning an Order for purchase of insurance and insurance-investment products for a Customer, which are currently available from the Bank, transfers to ZUS, to the Tax Office and on account of stamp duty as well as transfers to the Customer's business accounts, with the exception of accounts of capital companies. A Prestige Customer and a Private Banking Customer may order transfers in an amount exceeding the telephone limit, provided that he has predefined the beneficiary of such transfer with his Prestige Advisor or Private Banking Advisor.
- 12) The limit for transactions ordered with use of phone numbers dedicated to telephone service in a Bank outlet is the limit for a single transaction. In case of transfers from Private Banking accounts the Limit applies to internal and interbank transfers, except: internal transfers between the Customer's accounts, transfers to the Customer's accounts in Millennium Dom Maklerski, transfers concerning an Order for purchase of mutual funds for a Customer, transfers concerning an Order for purchase of insurance and insurance-investment products for a Customer, which are currently available from the Bank, transfers to ZUS, to the Tax Office and on account of stamp duty as well as transfers to the Customer's business accounts, with the exception of accounts of capital companies. A Private Banking Customer may order transfers in amounts exceeding the telephone limit, provided that he has predefined the beneficiary of such transfer with his Private Banking Advisor. In case of transfers from Prestige accounts, via lines dedicated to phone service in a branch, only following transactions not covered by the limit may be executed: internal transfers between the Customer's accounts, transfers to the Customer's accounts in Millennium Dom Maklerski, transfers concerning an Order for purchase of mutual funds for a Customer, transfers concerning an Order for purchase of insurance and insurance-investment products for a Customer, which are currently available from the Bank.
- 13) In the first month following service activation, SMSes are sent free of charge. Fees are collected from ROR in arrears in the first days of the next month.
- 14) The fee for the SMS Pack is charged for a calendar month. The fee is not charged for the calendar month, in which the Pack was activated for the first time by the Account Holder. In case of next activation of the Pack the fee shall be charged also for the month, in which the Pack was activated. After exhaustion of the texts in the pack, subsequent texts shall be charged at unit price. The MilleSMS Pack service does not apply to Holders of Prestige and Private Banking accounts.
- 15) Cash withdrawals require a notice according to the following principles:
  - amounts above 20 000 PLN - at least 1 business day before the withdrawal day, until 15.30,
  - any amount in currency of a European Union member state or amounts up to 10 000 USD - at least 1 business day before withdrawal day, until 15.30,
  - amounts above 10 000 USD or any amount in other convertible currencies as per „FX Rates Table of Bank Millennium S.A.” - at least 2 business days before the withdrawal day, until 15.30.Cash withdrawal orders can be cancelled with the same notice as defined above. Pre-ordered amount can be collected on the withdrawal day after 12.30. Withdrawals in foreign currency are available only for Clients of the Bank. The above limits are joint limits for withdrawals made by Account Holder within one day.
- 16) Fee shall not be collected, if in the previous month, minimum one non-cash payment was made with card issued for Konto 360° Student / Konto 360° Junior and booked on Konto 360° Student / Konto 360° Junior.

- 17) Bill payments for accounts may be defined in the Bank's outlet or by telephone, whereas they are implemented only through TeleMillennium/Prestige Line/Private Banking Line or Millennium ATMs. Bill payments service is available only for ROR accounts and FX Accounts in EUR. In case of FX Accounts in EUR the service may be performed exclusively in Bank Millennium's ATMs with Millennium Maestro Voyager cards. Standing orders for accounts in another Bank are available for PLN accounts only. Standing orders on accounts at Bank Millennium are available among accounts kept at the same currency.
- 18) Daily limit for the total amount of instant transfers submitted on a given day is 10 000 PLN for Retail/ Prestige customers and 50 000 PLN for Private Banking customers. Incoming Instant transfers in favour of the Account holder can be made only to PLN accounts.
- 19) Daily limit for total accumulated daily email/phone transfers on given day amounts or 500 PLN, and for single transaction 200 PLN. Monthly limit for accumulated monthly email/phone transfers on given month is 10 000 PLN.
- 20) Irrespective of the currency of transfer. Fee for explanation / intervention upon explanation / intervention upon Account Holder's request is 30 PLN, plus costs of other banks in the real amount incurred by the Bank. The fee is not collected when explanation / intervention does not require contact (e.g. correspondence) with another bank.
- List of currencies of the European Economic Area states, in which the Bank conducts settlements: EUR, GBP, SEK, NOK, DKK, HUF, CZK, CHF, RON, PLN.
- 21) Including SEPA transfers performed by the Prestige Line.
- 22) Fees and commissions are calculated separately for each cheque purchased / accepted for collection, unless the Client presents for purchase/collection cheques of the same characteristics (the same currency and payer's country). Then the commission is calculated on the total of the presented cheques.
- For cashing and collection Bank accepts only cheques issued in a currency mentioned in the "FX Rates Table of Bank Millennium S.A." with the exception of cheques in USD or payable in the United States.
- 23) The Client receives tables of fees and commissions in force at Millennium Dom Maklerski before conclusion of Agreement with Millennium Dom Maklerski.
- 24) Sums insured in case of permanent disability for the insured - 15 000 PLN. Sums insured in case of death as a result of accident in a means of transport of the insured - 15 000 PLN.
- 25) If the bank account is seized by an execution organ, the Account Holder may use the funds excluded from the execution only through placing payment orders directly at Bank's Outlets until 17.00.
- 26) The fee shall be charged in a fixed amount between the 20th and the 27th day of every month in advance for the next calendar month of insurance cover, irrespective of the number of Account Holders. If during the above-mentioned period the Account Holder fails to provide sufficient funds to collect the fee in the full amount, then insurance cover will be deactivated for the month, for which the fee was due. The insured has the right to resign from 'Pakiet Bardzo Pomocny' insurance at any time. In case of resignation, the insurance cover will expire as of the end of the month, for which the last insurance fee was collected. Resignation before the fee due date results in cessation of accrual of further fees. Detailed conditions of the insurance cover are defined in Terms and conditions for 'Pakiet Bardzo Pomocny'.
- 27) The fees are collected quarterly in arrears (until the 10th day of the next month). In case of other services/ activities, not mentioned in the table, the fee will be each time negotiated with the Client before the Bank performs the operation. Furthermore, the Client undertakes to refund the external costs that are incurred by the Bank as a result of execution of the instructions ordered by the Client and are not included in the table below.

\* Assets are calculated as the total of average monthly balances\*\*, converted into PLN, on all the products linked to the account, in particular: TFI participation units, insurance products, funds entrusted for Asset Management within the Bank Millennium Group, funds invested in bonds and bank securities (including bonds and bank securities issued by Bank Millennium) deposited on the accounts kept within the Bank Millennium Group and funds deposited at Millennium Dom Maklerski.

\*\* Average monthly balance on the account is calculated as the total of balances from all the calendar days, calculated as at the end of each day (including bank holidays and possible debt in the account) divided by the number of calendar days in a given month.

Interest rate for past-due debt is variable and calculated as 4-fold of the Lombard rate of the National Bank of Poland.

The minimum amount of single FX transactions subject to negotiations is 10 000 USD (or equivalent). For foreign transfers in the amount above 5 000 EUR (or equivalent), an individual FX rate may be applied. The Bank conducts negotiations in the above areas upon the Account Holder's request.

Pursuant to the requirements of Art.111 of the Banking Law Act, the information regarding the FX rates applied are available from the Outlet employee.

**28) Starting from 14.08.2014 the following changes will be introduced to the Price List**

- cancellation of position „minimum amount of funds on the account,
- cancellation of information „Interest rate for past-due debt is variable and calculated as 4-fold of the Lombard rate of the National Bank of Poland”,
- minimum amount of funds on the account and rules of calculation of Interest rate for past-due debt will be described in General regulations of opening and running bank accounts for Individuals in Bank Millennium S.A.,
- name of account „Konto Lokacyjne” will be changed to „Konto Techniczne”,
- cancellation of position „Acceptance and transferring orders to Millennium Dom Maklerski<sup>23)</sup> and orders for investment funds” and point 23 in “Explanations” part,
- in position „Transaction tabling - in the outlet / by mail” will be added that prices are related to data for max 1 month,
- in points 2 and 3 in “Explanations” part will be added that reversal of payments by debit cards are not included for calculation of minimum inflow to current account.