

Price list - credit cards

	Segment A							Segment B		Segment C		
	Millennium Visa Impresja, Millennium MasterCard Impresja	Millennium Visa Alfa	Millennium Visa, Millennium MasterCard	Millennium American Express ³⁾	ENEL-MED Millennium Visa Generali Millennium Visa ²⁹⁾	WWF Millennium MasterCard	Piotr i Paweł Millennium MasterCard	Millennium Visa Gold, Millennium MasterCard Gold	Millennium American Express ²⁾ Gold ²⁾	Millennium Visa Platinum	Minikarta PayPass ¹⁹⁾	Niebieska Visa Millennium ¹⁹⁾
Available credit limit amount	1 000 - 100 000 PLN	1 000 - 100 000 PLN	1 000 - 15 000 PLN	1 000 - 50 000 PLN	1 000 - 15 000 PLN	1 000 - 50 000 PLN	1 000 - 50 000 PLN	5 000 - 50 000 PLN	5000 - 50 000 PLN	min 20 000 PLN	due to the settings on main credit card	500 - 3 000 PLN
Fees and commissions												
Monthly fee for service of main and supplementary card if fee waiving condition is met ¹⁾	0 PLN	0 PLN	0 PLN	0 PLN	0 PLN	0 PLN	0 PLN	0 PLN	0 PLN	0 PLN	not applicable	not applicable
Monthly fee waiving condition ¹⁾	5 non-cash transactions per months										not applicable	not applicable
Monthly fee for service of main card if fee waiving condition is not met ¹⁾	7,99 PLN ²⁸⁾	7,99 PLN ²⁸⁾	4,99 PLN	4,99 PLN	4,99 PLN	4,99 PLN	4,99 PLN	12,99 PLN	12,99 PLN	24,99 PLN	not applicable	not applicable
Monthly fee for service of supplementary card if fee waiving condition is not met ¹⁾	2,99 PLN ²⁸⁾	2,99 PLN ²⁸⁾	2,99 PLN	2,99 PLN	2,99 PLN	2,99 PLN	2,99 PLN	6,99 PLN	6,99 PLN	6,99 PLN	not applicable	not applicable
Annual fee for service of main card ²⁾	not applicable	not applicable	not applicable	not applicable	not applicable	not applicable	not applicable	not applicable	not applicable	not applicable	not applicable	25 PLN
Annual fee for service of supplementary card ²⁾	not applicable	not applicable	not applicable	not applicable	not applicable	not applicable	not applicable	not applicable	not applicable	not applicable	25 PLN	not applicable
Fee for card duplicate ³⁾	0 PLN	0 PLN	0 PLN	0 PLN	0 PLN	0 PLN	0 PLN	0 PLN	0 PLN	0 PLN	25 PLN	0 PLN
Cash transaction fee ⁴⁾	3,99% min 9,99 PLN	3,99% min 9,99 PLN	3,99% min 9,99 PLN	3,99% min 9,99 PLN	3,99% min 9,99 PLN	3,99% min 9,99 PLN	3,99% min 9,99 PLN	3,99% min 9,99 PLN	3,99% min 9,99 PLN	3,99% min 9,99 PLN	not applicable	not applicable
Non-cash transaction fee ⁵⁾	No fee	No fee	No fee	No fee	No fee	No fee	No fee	No fee	No fee	No fee	No fee	No fee
Fee for non-cash purchases at merchants categorized as casinos, internet casinos, games of chance, gambling, bookmakers, lotteries and totalisators	3% min 7 PLN	3% min 7 PLN	3% min 7 PLN	3% min 7 PLN	3% min 7 PLN	3% min 7 PLN	3% min 7 PLN	3% min 7 PLN	3% min 7 PLN	3% min 7 PLN	3% min 7 PLN	3% min 7 PLN
Monthly fee for Safety Package (25 SMS per month sent to domestic/foreign phone numbers and Card Protection Insurance package) ^{17) 25)}	3,99 PLN	3,99 PLN	3,99 PLN	3,99 PLN	3,99 PLN	3,99 PLN	3,99 PLN	3,99 PLN	3,99 PLN	0 PLN	3,99 PLN	3,99 PLN
Monthly fee for SMS notification sent to domestic/foreign phone number ²⁵⁾	0,25 PLN/30 PLN	0,25 PLN/30 PLN	0,25 PLN/30 PLN	0,25 PLN/30 PLN	0,25 PLN/30 PLN	0,25 PLN/30 PLN	0,25 PLN/30 PLN	0,25 PLN/30 PLN	0,25 PLN/30 PLN	0,25 PLN/30 PLN	0,25 PLN/30 PLN	0,25 PLN/30 PLN
Additional Bank commission charged in case of VISA and MasterCard cards foreign currency transactions	2%	2%	2%	not applicable	2%	2%	2%	2%	not applicable	2%	2%	2%
American Express [®] commission charged in case of American Express [®] cards foreign currency transactions	not applicable	not applicable	not applicable	2%	not applicable	not applicable	not applicable	not applicable	2%	not applicable	not applicable	not applicable
Fee for transaction conversion into Easy Payments Credit Programme ⁴⁾	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	Programme is activated on main credit card	not applicable
Fee for transaction conversion into Easy Payments Credit Programme 0% ⁴⁾	1%	2% for 6 instalments 3% for 9 instalments 4% for 12 instalments 8% for 24 instalments	not applicable	not applicable	not applicable	not applicable	not applicable	not applicable	not applicable	not applicable	not applicable	not applicable
Fee for Repayment of debt in other bank ⁷⁾	3% min 5 PLN	3% min 5 PLN	3% min 5 PLN	3% min 5 PLN	3% min 5 PLN	3% min 5 PLN	3% min 5 PLN	3% min 5 PLN	3% min 5 PLN	3% min 5 PLN	not applicable	not applicable
Emergency card issuance (abroad)	not applicable	not applicable	not applicable	0 PLN ⁸⁾	not applicable	not applicable	not applicable	120 PLN	0 PLN ⁸⁾	0 PLN	not applicable	not applicable
Emergency cash disbursement (abroad)	not applicable	not applicable	not applicable	50 PLN	not applicable	not applicable	not applicable	120 PLN ⁹⁾	50 PLN	120 PLN ⁹⁾	not applicable	not applicable
Imposed by customer Credit limit change fee ¹⁰⁾	0 PLN / 20 PLN	0 PLN / 20 PLN	0 PLN / 20 PLN	0 PLN / 20 PLN	0 PLN / 20 PLN	0 PLN / 20 PLN	0 PLN / 20 PLN	0 PLN / 20 PLN	0 PLN / 20 PLN	0 PLN / 20 PLN	not applicable	0 PLN / 20 PLN
Transaction confirmation	6 PLN	6 PLN	6 PLN	6 PLN	6 PLN	6 PLN	6 PLN	6 PLN	6 PLN	0 PLN	6 PLN	6 PLN
Card's monthly statement duplicate fee	30 PLN	30 PLN	30 PLN	30 PLN	30 PLN	30 PLN	30 PLN	30 PLN	30 PLN	30 PLN	not applicable	30 PLN
Fee for a copy of the transaction document performed in the country	15 PLN	15 PLN	15 PLN	not applicable	15 PLN	15 PLN	15 PLN	15 PLN	not applicable	15 PLN	15 PLN	15 PLN
Fee for a copy of the transaction document performed outside the country	30 PLN	30 PLN	30 PLN	not applicable	30 PLN	30 PLN	30 PLN	30 PLN	not applicable	30 PLN	30 PLN	30 PLN
Card limit inquiry in Millennium ATMs												
- on screen	0 PLN	0 PLN	0 PLN	0 PLN	0 PLN	0 PLN	0 PLN	0 PLN	0 PLN	0 PLN	not applicable	0 PLN
- printout	0,5 PLN	0,5 PLN	0 PLN	0,5 PLN	0,5 PLN	0,5 PLN	0,5 PLN	0,5 PLN	0,50 PLN	0 PLN	not applicable	0,5 PLN
Ministatement inquiry in Millennium ATMs:												
- on screen	0 PLN	0 PLN	0 PLN	0 PLN	0 PLN	0 PLN	0 PLN	0 PLN	0 PLN	0 PLN	not applicable	0 PLN
- printout	1,5 PLN	1,5 PLN	1,5 PLN	1,5 PLN	1,5 PLN	1,5 PLN	1,5 PLN	1,5 PLN	1,5 PLN	0 PLN	not applicable	1,5 PLN
Card limit inquiry in other ATMs in Poland & abroad ¹⁰⁾	2 PLN	2 PLN	2 PLN	not applicable	2 PLN	2 PLN	2 PLN	2 PLN	not applicable	2 PLN	not applicable	2 PLN
Confirmation of debt condition fee and/or closing of the card account fee	50 PLN	50 PLN	50 PLN	50 PLN	50 PLN	50 PLN	50 PLN	50 PLN	50 PLN	50 PLN	not applicable	50 PLN
Visa Inquiry Service (abroad)	40 PLN	40 PLN	40 PLN	not applicable	40 PLN	40 PLN	not applicable	40 PLN	not applicable	40 PLN	not applicable	40 PLN
Fee for billing cycle change	20 PLN	20 PLN	20 PLN	20 PLN	20 PLN	20 PLN	20 PLN	20 PLN	20 PLN	20 PLN	not applicable	20 PLN

	Millennium Visa Impresja, Millennium MasterCard Impresja	Millennium Visa Alfa	Millennium Visa, Millennium MasterCard	Millennium American Express®	ENEL-MED Millennium Visa, Generali Millennium Visa	WWF Millennium MasterCard	Piotr i Paweł Millennium MasterCard	Millennium Visa Gold, Millennium MasterCard Gold	Millennium American Express® Gold	Millennium Visa Platinum	Minikarta PayPass ¹⁹⁾	Niebieska Visa Millennium
Interest rates¹²⁾												
Non-cash transactions	4 x lombard rate of NBP (10%)	4 x lombard rate of NBP (10%)	4 x lombard rate of NBP (10%)	4 x lombard rate of NBP (10%)	4 x lombard rate of NBP (10%)	4 x lombard rate of NBP (10%)	4 x lombard rate of NBP (10%)	4 x lombard rate of NBP (10%)	4 x lombard rate of NBP (10%)	4 x lombard rate of NBP / up to 10%	4 x lombard rate of NBP (10%)	4 x lombard rate of NBP (10%)
Cash transactions	4 x lombard rate of NBP (10%)	4 x lombard rate of NBP (10%)	4 x lombard rate of NBP (10%)	4 x lombard rate of NBP (10%)	4 x lombard rate of NBP (10%)	4 x lombard rate of NBP (10%)	4 x lombard rate of NBP (10%)	4 x lombard rate of NBP (10%)	4 x lombard rate of NBP (10%)	4 x lombard rate of NBP (10%)	4 x lombard rate of NBP (10%)	4 x lombard rate of NBP (10%)
Overdue debt ¹³⁾										4 x lombard rate of NBP (10%)		
Repayment of debt ⁷⁾	10,00%	10,00%	10,00%	10,00%	10,00%	10,00%	10,00%	10,00%	10,00%	10,00%	not applicable	not applicable
Interest rates applicable for balance repaid within Easy Payments Credit Program¹⁴⁾												
6 or 9 months repayment	0% ¹⁵⁾ /10,00%	0% ¹⁶⁾ /10,00%	10,00%	10,00%	10,00%	10,00%	10,00%	10,00%	10,00%	10,00%	not applicable	not applicable
12 months repayment	0% ¹⁵⁾ /10,00%	0% ¹⁶⁾ /10,00%	10,00%	10,00%	10,00%	10,00%	10,00%	10,00%	10,00%	10,00%	not applicable	not applicable
24 months repayment	10,00%	0% ¹⁶⁾ /10,00%	10,00%	10,00%	10,00%	10,00%	10,00%	10,00%	10,00%	10,00%	not applicable	not applicable
Insurance packages												
Safe card / Generali Safe card (Home Assistance included) ^{17) 26)}	3,99 PLN	3,99 PLN	3,99 PLN	3,99 PLN	3,99 PLN	3,99 PLN	3,99 PLN	3,99 PLN	3,99 PLN	0 PLN	3,99 PLN	3,99 PLN
Travel Insurance ^{17) 27)} /Generali Travel Insurance ^{17) 26)}	4,99 PLN	4,99 PLN	4,99 PLN	4,99 PLN	4,99 PLN	4,99 PLN	4,99 PLN	0 PLN	0 PLN	0 PLN	4,99 PLN	not applicable
Sure Payment Insurance/Generali Sure Payment Insurance ²⁶⁾	0,25%	0,25%	0,25%	0,25%	0,25%	0,25%	0,25%	0,25%	0,25%	0,25%	not applicable	0,25%
Assistance Impresja Package/Alfa Package ¹⁸⁾	4,99 PLN	4,99 PLN	not applicable	not applicable	not applicable	not applicable	not applicable	not applicable	not applicable	not applicable	not applicable	not applicable
Assistance Gold / Assistance Platinum Packages	not applicable	not applicable	not applicable	not applicable	not applicable	not applicable	not applicable	0 PLN	0 PLN	0 PLN	0 PLN ²⁰⁾	not applicable
Concierge Gold / Concierge Platinum Packages	not applicable	not applicable	not applicable	not applicable	not applicable	not applicable	not applicable	0 PLN	0 PLN	0 PLN	0 PLN ²⁰⁾	not applicable
Card repayment												
Grace period ²¹⁾	up to 51 days	up to 51 days	up to 51 days	up to 51 days	up to 51 days	up to 51 days	up to 51 days	up to 51 days	up to 51 days	up to 51 days	up to 51 days	up to 51 days
Date of repayment (counted from the date of billing cycle closure) ²²⁾	20 days from end of billing cycle	20 days from end of billing cycle	20 days from end of billing cycle	20 days from end of billing cycle	20 days from end of billing cycle	20 days from end of billing cycle	20 days from end of billing cycle	20 days from end of billing cycle	20 days from end of billing cycle	20 days from end of billing cycle	20 days from end of billing cycle	20 days from end of billing cycle
Minimal repayment rate	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%	4%
Monthly repayment rate	5%, 10%, 20%, 30%, 40%, 45%, 60%, 75%, 100%	5%, 10%, 20%, 30%, 40%, 45%, 60%, 75%, 100%	5%, 10%, 20%, 30%, 40%, 45%, 60%, 75%, 100%	5%, 10%, 20%, 30%, 40%, 45%, 60%, 75%, 100%	5%, 10%, 20%, 30%, 40%, 45%, 60%, 75%, 100%	5%, 10%, 20%, 30%, 40%, 45%, 60%, 75%, 100%	5%, 10%, 20%, 30%, 40%, 45%, 60%, 75%, 100%	5%, 10%, 20%, 30%, 40%, 45%, 60%, 75%, 100%	5%, 10%, 20%, 30%, 40%, 45%, 60%, 75%, 100%	5%, 10%, 20%, 30%, 40%, 45%, 60%, 75%, 100%	According to settings on main credit card	4%, 10%, 20%, 30%, 40%, 45%, 60%, 75%, 100%
Card validity period / EMV (chip) Card validity period ²³⁾	4 years	4 years	3 years	4 years	4 years	4 years	4 years	3 years	3 years	3 years	4 years	4 years
Contactless payments												
Card equipped with contactless technology	yes (Visa payWave) (MasterCard PayPass)	yes (Visa payWave)	no	no	no	yes (MasterCard PayPass) ³²⁾	no	yes (Visa payWave) (MasterCard PayPass) ³³⁾	no	Yes (Visa payWave) ³¹⁾	yes	Yes (Visa payWave) ³²⁾
Contactless transactions limit ²⁴⁾												
Visa payWave without PIN code confirmation (single transactions up to 50 PLN): a) transactions in offline mode b) transactions in online mode	a) Up to 150 PLN b) Up to 200 PLN or 10 transactions daily	a) Not applicable (0 PLN) b) Up to 200 PLN or 10 transactions daily	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	a) Not applicable (0 PLN) b) Up to 200 PLN or 10 transactions daily	Not applicable	a) Not applicable (0 PLN) b) Up to 200 PLN or 10 transactions daily	Yes (MasterCard PayPass)	a) Not applicable (0 PLN) b) Up to 200 PLN or 10 transactions daily
With PIN code confirmation (single transactions above 50 PLN): a) transactions in offline mode b) transactions in online mode	a) Not applicable b) Up to daily transaction limit	a) Not applicable b) Up to daily transaction limit	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	a) Not applicable b) Up to daily transaction limit	Not applicable	a) Not applicable b) Up to daily transaction limit	Not applicable	a) Not applicable b) Up to daily transaction limit

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	Millennium Visa Impresja, Millennium MasterCard Impresja	Millennium Visa Alfa	Millennium Visa, Millennium MasterCard	Millennium American Express®	ENEL-MED Millennium Visa, Generali Millennium Visa	WWF Millennium MasterCard	Piotr i Paweł Millennium MasterCard	Millennium Visa Gold, Millennium MasterCard Gold	Millennium American Express® Gold	Millennium Visa Platinum	Minikarta PayPass ¹⁹⁾	Niebieska Visa Millennium
MasterCard PayPass without PIN code confirmation (single transactions up to 50PLN): a) transactions in offline mode b) transactions in online mode	a) Not applicable b) Up to 200PLN or 10 transactions daily	Not applicable	Not applicable	Not applicable	Not applicable	a) Not applicable b) Up to 200PLN or 10 transactions daily	Not applicable	a) Not applicable b) Up to 200PLN or 10 transactions daily	Not applicable	Not applicable	a) Not applicable b) Up to 200PLN or 10 transactions daily	Not applicable
With PIN code confirmation (single transactions above 50 PLN): a) transactions in offline mode b) transactions in online mode	a) Not applicable b) Up to daily transaction limit	Not applicable	Not applicable	Not applicable	Not applicable	a) Not applicable b) Up to daily transaction limit	Not applicable	a) Not applicable b) Up to daily transaction limit	Not applicable	Not applicable	a) Not applicable b) Up to daily transaction limit	Not applicable

EXPLANATIONS

- 1) The first monthly fee shall be charged for the second full month from issuing the card. Subsequent monthly fees shall be charged in arrears - for the previous month. The fee will not be charged if in the previous month 5 non-cash transactions were done and booked on given card.
- 2) Annual fees value for service of main/supplementary cards are collected in advance.
- 3) Applies when after disposal card is exchanged.
- 4) Fees and commissions are related to Przelew z karty in Milenet.
- 5) Applies to non-cash transactions at merchants other than: casinos, internet casinos, games of chance, gambling, bookmakers, lotteries and totalisators.
- 6) The Easy Payment Credit Programme permits spreading non-cash transactions made with merchants.
- 7) Main Cardholder may order the Bank to transfer chosen amount to account of credit card issued by other bank, loan and credit in other bank. Card account in the Bank will be charged with transferred amount.
- 8) If the card is collected in chosen TSO or Bank Millennium S.A. Branch servicing retail customers. For emergency card delivery by courier to any other place the Customer is charged 400 PLN.
- 9) Service available for main cards only.
- 10) Concerns ATMs providing the service.
- 11) There is possibility of billing cycle change on one of the following cycles:
 - a) from first to the last day of the month,
 - b) from 6th to 5th day of the following month,
 - c) from 11th to 10th day of the following month,
 - d) from 16th to 15th day of the following month,
 - e) from 21st to 20th day of the following month,
 - f) from 26th to 25th days of the following month,

after billing cycle change, date of card repayment is due on 20 days from end of billing cycle.
Main cardholder may request for change of credit card billing cycle in Bank branch or TeleMillennium. Billing cycle change may be done once per 12 months from the last billing cycle change.

12) Value of interest rate is defined as multiplication of National Bank of Poland lombard rate and Banks interest multiplier, but not higher than nominal values defined in the table for particular debt categories. Banks interest multiplier is 4. Value of National Bank of Poland lombard rate, valid from 5.03.2015, is 2,50%, which results in interest rate based on Banks multiplier at 10%. Lombard rate is published at www.nbp.pl. Real annual interest rate / total cost of credit, consisting of interest and fees, have been defined in the table below (values rounded up to whole PLN). Values calculated with consideration of fee for service of card for card agreements concluded from 1st January 2015. Values have been calculated as if non-cash transaction for the value of 5 000 PLN has been made and repaid within 12 months in fixed instalments with interest rate as for non-cash transactions:

Cards	Real annual interest rate	Interest	Fees	Total cost of credit
Niebieska Visa Millennium	11,44%	320 PLN	25 PLN	345 PLN
Millennium Visa Alfa, Millennium Visa Impresja, Millennium MasterCard Impresja	14,43%	320 PLN	96 PLN	416 PLN
Millennium Visa, Millennium MasterCard, Millennium American Express, WWF Millennium MasterCard, Piotr i Paweł Millennium MasterCard	12,89%	320 PLN	60 PLN	380 PLN
Millennium Visa Gold, Millennium MasterCard Gold, Millennium American Express® Gold	17,06%	320 PLN	156 PLN	476 PLN
Millennium Visa Platinum	23,76%	320 PLN	300 PLN	620 PLN

- 13) The interest rate on past due debt is variable and amounts to 4-times the rate of National Bank of Poland Lombard loan.
- 14) Minimum value of Easy Payments Credit Program is 300 PLN and minimum value of component transaction is 50 PLN.
Nominal interest rate. Real annual interest rate & total cost of credit, consisting of interest and fees, for debt repayment within Easy Payments Credit Programme have been defined in the table below (values rounded up to whole PLN). Values have been calculated for the credit value of 8 000 PLN repaid in fixed instalments in credit period defined below, according to interest rate of 10% and with consideration of fee for transaction conversion into Easy Payments Credit Programme.

Card	All credit cards, excluding Niebieska Visa Millennium and Minikarta PayPass (which are not included in Credit Programme)
Real annual interest rate. Repayment in 6 /9/12/24 months	14,38% / 13,20% / 12,58% / 11,58%
Interest. Repayment in 6 /9/12/24 months	235 PLN / 337 PLN / 440 PLN / 860 PLN
Fees. Repayment in 6 /9/12/24 months	80 zł
Total cost of credit. Repayment in 6 /9/12/24 months	315 PLN / 417 PLN / 520 PLN / 940 PLN

Nominal interest rate. Real annual interest rate & total cost of credit for debt repayment within Easy Payments 0% Credit Programme have been defined in the table below (values rounded up to whole PLN). Values have been calculated for the credit value of 3 000 PLN repaid in fixed instalments in credit period defined below, according to interest rate of 0% and with consideration of fee for transaction conversion into Easy Payments Credit Programme.

Card	Millennium Visa Impresja, Millennium MasterCard Impresja,
Real annual interest rate. Repayment in 6 /9/12 months	3,51% / 2,44% / 1,88%
Interest. Repayment in 6 /9/12 months	0 PLN
Fees. Repayment in 6 /9/12 months	30 PLN
Total cost of credit. Repayment in 6 /9/12 months	30 PLN
Card	Millennium Visa Alfa
Real annual interest rate. Repayment in 6 /9/12/24 months	7,19% / 7,62% / 7,87% / 8,45%
Interest. Repayment in 6 /9/12/24 months	0 PLN
Fees. Repayment in 6 /9/12/24 months	60 PLN / 90 PLN / 120 PLN / 240 PLN
Total cost of credit. Repayment in 6 /9/12/24 months	60 PLN / 90 PLN / 120 PLN / 240 PLN

- 15) The offer includes transactions made with Millennium Visa / MasterCard Impresja. Cardholders of Millennium Visa Impresja and Millennium MasterCard Impresja can take advantage of two programmes, with 0% offer, during the calendar year. The maximum amount per transaction or amount of balance included in the program is 3.000 PLN.
- 16) The offer includes transactions made with Millennium Visa Alfa. Cardholders of Millennium Visa Alfa cards can take advantage of one programme, with 0% offer, during the calendar year. The maximum amount per transaction or balance included in the programme is 3000 PLN.
- 17) Fee is charged separately for main card and every supplementary card.
- 18) Depending on card type Assistance Impresja Pack or Assistance Alfa Pack shall apply.
- 19) Minikarta PayPass is issued as a supplementary card to MasterCard cards from A and B segment, excluding WWF Millennium MasterCard and Piotr i Paweł Millennium MasterCard.
- 20) Assistance Gold and Concierge Gold Packages are available only for Minikarta PayPass issued to cards from B segment.
- 21) Grace period applies to cash and non-cash transactions.
- 22) If it is a holiday, repayment day is set on the last working day before holiday or on Saturday. The repayment day is given in the statement issued after billing cycle closing. In case of cards for which due amount repayment is performed via banking account charge, funds on this account must be provided before 5 p.m. on repayment day.
- 23) Cardholder may use the card from the moment the card is issued up to the last day of the month embossed on the card as expiry date.
- 24) Contactless transactions are made in offline mode (without putting a hold on available credit limit until transaction is settled) with Visa (payWave) cards in case of transactions without PIN code confirmation (single transaction up to 50 PLN) and to a total amount of 150 PLN, while transaction with PIN code confirmation (single transactions above 50 PLN) are made in online mode (with hold on available credit limit until transaction is settled). Contactless transactions with MasterCard (PayPass) cards are done in online mode only.
- 25) If the fee for Safety Package in the particular calendar month is collected, the Bank will provide insurance cover in the next calendar month and will also not charge a fee for SMS notifications sent in the particular month under the package. For the SMS notifications sent out of package the Bank shall charge a fee in accordance with this Price List. If the fee for Safety Package is not collected, the Bank will not provide insurance cover in the next calendar month and will also charge fees for all SMS notifications sent in the calendar month in accordance with the Price List. Failure to collect the fee in a particular month does not cause deactivation of Safety Package in subsequent months. The cost of insurance cover as well as cost of activities involved with concluding and servicing the insurance agreement by the Bank is PLN 0 in the stated fee amount. Fees for SMS notifications are not charged with respect to Prestige and Private Banking customers.
- 26) The insurance may be acquired only until 27.03.2015. Starting from 28.03.2015 the insurance will not be offered.
- 27) The insurance may be acquired after 27.03.2015 only for B and C segment cards.
- 28) As regards main and supplementary Millennium Visa Impresja, Millennium MasterCard Impresja and Millennium Visa Alfa cards issued under agreements signed during the period from 1 April 2015 to 30 April 2015, the fees for the first 6 months after the month of issuing the card will not be charged.
- 29) Cards withdrawn from offer.
- 30) To 14 th February 2016 fee for credit limit change will be 20 PLN. From 15 th February 2016 the fee for credit limit change will be 0 PLN.
- 31) Concerns cards issued from 07.01.2016
- 32) Concerns credit card's agreements signed from 01.04.2016. For credit card's agreements signed until 31.03.2016 in case of renewal, duplicate, replacement service availability from 1 July 2016.
- 33) Cards withdrawn from offer from 01.08.2016

Transactions daily limit.

Standard values. Additional options available on disposal: non-cash/ cash transaction daily limit:

- Niebieska Visa Millennium: up to available card limit / 0 PLN, 2 000 PLN / 0 PLN;
- Millennium Visa Impresja, Millennium Visa Alfa, Millennium MasterCard Impresja: up to available card limit / 1 000 PLN; up to available card limit / 2 000 PLN; up to available card limit / 3 000 PLN; up to available card limit / 5 000 PLN; 2 000 PLN / 1 000 PLN; 5 000 PLN / 1 000 PLN;
- Millennium Visa / Millennium MasterCard / Millennium MasterCard Standard / Generali Millennium Visa / ENEL-MED Millennium Visa / WWF Millennium MasterCard / Piotr i Paweł Millennium MasterCard: up to available card limit / 1 000 PLN; up to available card limit / 2 000 PLN; up to available card limit / 3 000 PLN; up to available card limit / 5 000 PLN; 1 000 PLN / 500 PLN; 2 000 PLN / 1 000 PLN;
- Millennium Visa Gold / Millennium MasterCard Gold / Millennium MasterCard Premium: up to available card limit / 3 000 PLN; up to available card limit / 5 000 PLN; up to available card limit / 7 000 PLN; 10 000 PLN / 3 000 PLN; up to available card limit / 2 000 PLN;

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- Millennium Visa Platinum: up to available card limit / 5 000 PLN; up to available card limit / 10 000 PLN up to available card limit / 20 000 PLN; 10 000 PLN / 5 000 PLN; 50 000 PLN / 10 000 PLN;
- Millennium American Express®: up to available card limit / 1 000 PLN up to available card limit / 2 000 PLN; up to available card limit / 3 000 PLN; up to available card limit / 5 000 PLN; 1 000 PLN / 500 PLN; 2 000 PLN / 1 000 PLN;
- Millennium American Express® Gold: up to available card limit / 3 000 PLN ; up to available card limit / 5 000 PLN; up to available card limit / 7 000 PLN; 10 000 PLN / 3 000 PLN; up to available card limit / 2 000 PLN.