

PRICE TABLE - interest rate

Deposits in Bank Millennium are guaranteed, according to Law on Banking Guaranteed Fund. The 100% guarantee covers deposits up to the equivalent in zloty of EUR 100 000. The protection is for registered deposits of natural persons, in keeping with art. 2 item 1) of the Act.

To be used only in outlets of Bank Millennium S.A. providing service to retail Customers

Annual rates, valid from 14.07.2014.

Saving accounts - variable rates

Konto Oszczędnościowe - promotional interest rate for new money

Balance	For Konto 360** owners	For customers with another type of current account
Up to 50 000 inclusive	4,00%	3,50%
Surplus over 50 000 up to 100 000	3,50%	3,30%
Surplus over 100 000	3,10%	3,10%

The duration of promotional interest rate is 92 days and is calculated from the day of first new money inflow on Konto Oszczędnościowe during promotional period. Promotional period applies from 23 of June 2014 till 16 of August 2014. Remaining promotion details are in Promotion Bylaw.

*Including Konto 360°, Konto 360° Student, Konto 360° Junior

Konto Oszczędnościowe - monthly capitalization

Balance	Up to 50 000 inclusive	Surplus over 50 000 up to 100 000	Surplus over 100 000 up to 250 000	Surplus over 250 000
Standard interest rate	1,60%	1,80%	2,00%	2,25%

Minimum balance to calculate interests is 1000 PLN. Minimum balance does not apply for new money and when the sum of new money and money not qualified as new equals or is higher than 1000 PLN. One Client can have one Konto Oszczędnościowe, regardless to the ownership relations on the account.

Konto Oszczędnościowe Codziennie Więcej - daily capitalization

Balance	Up to 499 999,99	From 500 000
Interest rate	1,60%	2,75%

There is no minimum balance to calculate interests. In case of reaching the threshold of 500 000 PLN a higher rate (2,75%) is calculated on the total balance. One Client can have one Konto Oszczędnościowe Codziennie Więcej, regardless to the ownership relations on the account.

Konto Oszczędnościowe Twój Cel - monthly capitalization

Interest rate	2,10%
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There is no minimum balance to calculate interests. One Client can have up to five Konto Oszczędnościowe Twój Cel as a main owner of associated account and up to five Konto Oszczędnościowe Twój Cel as owner of associated joint account.

Fees for withdrawal/transfer in a calendar month from the a/m savings accounts: 1 withdrawal/transfer: free of charge; every subsequent one: 7,50 PLN

Indywidualne Konto Emerytalne - annual capitalization

Balance	>=100,00 PLN
Interest rate	4,00%

Maximum amount of deposit in 2014 is 11 238 PLN. Minimum amount is 100 PLN.

Fee for withdrawal of funds before 12-month term from the day of opening IKE

Handling fee for withdrawal of funds from IKE:

- 1) sum of all accrued interest in case of withdrawal in first 6 months from the day of opening IKE;
- 2) half of accrued interest in case of withdrawal in the period of 6-12 months from the day of opening IKE;
- 3) no fees in case of withdrawal after 12 months from the day of opening IKE.

Lokaty - fixed rates

Lokata Horyzont Zysku

Period/Amount	1 000 - 100 000 PLN
15 months	3,10%
18 months	3,30%
24 months	3,50%

Deposit for new money. Non-renewable deposit. 1 Client can open one deposit for specified tenor. Remaining offer details in Lokata Horyzont Zysku Bylaw.

Lokata Coraz Lepsza

>= 1000 PLN			
1-3 months	4-6 months	7-9 months	10-12 months
2,00%	2,25%	2,50%	2,75%
13-15 months	16-18 months	19-21 months	22-24 months
3,00%	3,25%	3,50%	4,00%

Average interest rate for whole deposit period is 2,906% annually. 24-month deposit. After 24 months time deposit will be renewed on conditions applied in Price List valid on renewal day.

Early redemption: interest shall be paid for each completed quarter.

Lokata Słodki Zysk

Period/Amount	1 000 - 49 999,99	>= 50 000 PLN
12 months	2,25%	2,50%

After 12 months time deposit will be renewed on conditions applied in Price List valid on renewal day. Interest are paid into Client's current account monthly.

Early redemption: a handling fee shall be charged from the bank account amounting to 50% of interest paid out for each completed 1-month period as of the date of deposit set-up or renewal. Interest shall not be accrued for the pending 1-month period.

Lokata Rosnąca

Period	>= 2000 PLN			
1-4 months	1,50%	1,60%	1,70%	1,80%
5-8 months	1,90%	2,00%	2,10%	2,20%
9-12 months	2,30%	2,40%	2,50%	4,00%

After 24 months time deposit will be renewed on conditions applied in Price List valid on renewal day. Average interest rate for whole deposit period is 2,906% annually.

Early redemption: interest shall be paid for each completed month.

Lokata SuperProcent in PLN / EUR

Currency	PLN	EUR
Period/Balance	>= 1 000 PLN	> = 200 EUR
3 months	2,25%	-
6 months		0,80%
12 months		1,00%

After 3-, 6-, 12-month time deposit will be renewed on conditions applied in Price List with products withdrawn from the offer for this product, valid on renewal day.

Lokata Millennium in PLN

Period/Balance	500,00 - 9 999,99	10 000,00 - 24 999,99	25 000,00 - 49 999,99	> = 50 000,00
1 - 15 days	1,00%	1,10%	1,20%	1,30%
1 month / 16 - 31 days	1,20%	1,30%	1,40%	1,50%
2, 3 months / 32 - 92 days	1,60%	1,70%	1,80%	1,90%
6,9,12 months / 93 - 366 days	1,80%	1,90%	2,00%	2,10%
24 months	1,80%	1,90%	2,00%	2,10%

Lokata Millennium in foreign currencies

Period/Balance	>=200,00 USD/EUR/GBP
3 months	0,30%
6 months	0,50%
12 months	0,60%

SuperDuet

Period/ Funds allocation	50% deposit >= 1000 PLN + 50% fund deposit sold jointly with Millennium Funds	
	3 months	4,50%
6, 12 months	4,00%	

Minimum amount of investment in SuperDuet: 2 000 PLN.

Investment units redemption: If redemption of investment units take place before maturity of time deposit connected with those funds, interest rates on time deposit will be decreased to level 3,00% for all period of deposit.

Lokata Promocyjna 3M

Period/Funds allocation	50 % Promotion Deposit >= 1000 PLN + 50 % Investment Deposit	
3 months	4,00%	Promotion Deposit sold jointly only with currently offered Investment Deposit.

Minimum total amount of the investment 2000 PLN. Deposit is available as non-renewable. Deposit package can be opened only if the principal and interest for Lokata Promocyjna and Lokata Inwestycyjna are defined to be transferred to Konto Oszczędnościowe.

Early redemption: termination of the Investment Deposit during the subscription term results in the termination of the Promotional Deposit. If the deposits are terminated before maturity, no interest shall be paid.

Deposits available only through Millenet
Lokata Millenet - fixed interest rate

Period/Currency	>=500 PLN	>=200 USD/EUR/GBP
1 - 15 days	1,30%	-
16 - 31 days	1,50%	0,20%
32 - 61 days	2,00%	0,30%
62 - 92 days	2,00%	0,40%
93 - 275 days	2,25%	0,60%
276 - 366 days	2,25%	0,70%
367 - 732 days	2,25%	-

Lokata Aukcje

Period/Interest rate	standard	maximum
15 days	1,30%	6,00%

Lokata Aukcje Bylaws available on the Bank's website www.bankmillennium.pl

Happy Hours Promotion

Within Happy Hours promotion, the Bank may increase interest rates by up to 1 percentage point for selected periods on Lokata Millenet PLN. The maximum term deposit amount for given customer during Happy Hours promotion is 20 000 PLN.

Deposits available only through Mobile Application
Lokata Mobilna - fixed interest rate

Period	500 - 10 000 PLN	
3 months	4,50%	for Konto 360°, Konto 360° Student and Konto 360° Junior owners
	4,00%	for owners of another type of current account

Non-renewable deposit. Each Customer can set up only one Mobile Deposit.

Deposit available only in the Mobile Application (starting from v. 2.9.26 for Android; from v. 3.10b12137 for iOS; from v. 2.0.0.0 for Windows Phone 8; from v. 2.0.0.2 for Windows 8; from v. 2.7.27 for BlackBerry 10).

Current Accounts - variable rates

Konto 360°	Konto 360° Student	Konto 360° Junior	Dobre Konto	Konto Osobiste	Konto Osobiste Premium	Konto Osobiste Student	Konto Osobiste Junior	Konto Internetowe	Konto Walutowe	Konto Lokacyjne
0,00%										

Additional Information

Interest on time deposits and saving accounts, with exception of IKE, is subject to taxation according to the Act on Personal Income Tax.

If the deposit is terminated before maturity, no interest shall be paid. In case of deposits where other interest payment rules apply (or a handling charge applies) information has been put under the deposit.