

Cash Loan

Interest, fees and commissions

Product type	Fixed interest rate
Cash Loan or Consolidation Loan	7,99% ¹⁾
Product type	Commission (one-off, counted on total amount of the loan)
Cash Loan	9,99%-11,99% ²⁾
Consolidation Loan	0% ³⁾
Type of fee or commission	Fee or commission
Early repayment fee	0 PLN
Fee for a contract amendment concluded within 14 days from signing a contract or signing of the Bezpieczna Pożyczka insurance agreement during validity of the contract	0 PLN
Fee for signing an amendment related to any other changes or concluded after 14 days from signing a contract	1,00% of the current balance of the loan min. 50 PLN
Overdue debt interest	Interest rate
Overdue debt from contracts signed before 20 th February 2006 (in PLN) ⁴⁾	30,00%
Overdue debt from contracts signed after 20 th February 2006 (in PLN) ⁴⁾⁵⁾	10,00%

Explanations:

- The interest rate includes the reduction by 2 percentage points, i.e. 1 percentage point conditional on signing by the Customer of an insurance agreement with scope and cover as stemming from Bezpieczna Pożyczka Terms & Conditions and identifying the Bank as the party eligible under the insurance agreement and 1 percentage point in case of monthly transfers of funds from salary or net income to customer's account at Bank Millennium, in accordance with the declaration in the terms of the contract. In other cases the interest rate is higher by 1 or 2 percentage points depending on whether one or two of the above conditions for reduction of the interest rate are applicable in the particular case.
- Commission rate depends on Customer's debt profile determined by Bank Millennium and is higher by 3 percentage points whenever the Customer does not sign an insurance agreement with scope and cover as stemming from Bezpieczna Pożyczka Terms & Conditions or when Bank was not identified as the party eligible under the insurance agreement.
- The 0% commission shall be applied as follows:
 - If the amount assigned to consolidation of credit products from outside Bank Millennium is 20 000 PLN or more - the rate is applied to the entire loan
 - If the amount assigned to consolidation of credit products from outside Bank Millennium is lower than 20 000 PLN - the rate is applied only to that amount, while the commission on the amount not assigned to consolidation of credit products from outside Bank Millennium shall be the same as the Cash Loan commission

The Consolidation Loan is a loan, part or all of the granted amount of which is assigned for consolidation of credit products from outside Bank Millennium.

- Charged on the amount of outstanding debt (principal).
- The interest rate for past-due debt is variable and is 4-times the Lombard rate of the National Bank of Poland; the interest rate presented in the table results from multiplication by 4 of the NBP Lombard rate, which on 9 May 2016 is 2,5%.

Premiums tariff

Attachment to Bezpieczna Pożyczka T&C

1. In keeping with Bezpieczna Pożyczka T&C the insurance premium for Insurance Agreements signed starting from 28.03.2015 shall be calculated in Polish zloty for the period of liability of the Insurers.
2. The insurance premiums thus calculated shall be rounded to the second decimal point.
3. The insurance premium under one Insurance Agreement shall be calculated with the following formula:

$$\text{premium} = S \times M \times \text{PNS}$$

where:

S - premium coefficient 0.3%

M - duration of the Insurance Agreement in months

PNS - basis for calculation of the insurance premium, which is:

- a. for Borrowers who sign the Insurance Agreement when signing the Loan Agreement - the total Loan amount plus loan fee (if credit-financed),
- b. for Borrowers who sign the Insurance Agreement after signing the Loan Agreement - debt outstanding as at the day of signing the Insurance Agreement,
- c. in case of extending the maturity of the Loan - debt outstanding as at the day of signing the annex to the Loan Agreement extending its maturity.