PRICE LIST – INTEREST RATES

Applies to Retail Customers, Prestige and Private Banking.

Funds deposited on accounts in the Bank, the total value of which funds does not exceed the equivalent of EUR 100 000, irrespective of the number of accounts held in the Bank, are protected by Banking Guarantee Fund, in keeping with the Act of 10 June 2016 on Banking Guarantee Fund, system of protection of deposits and compulsory restructuring. Eligible for protection are deposits and receivables of entities indicated in art. 20 of the a/m Act. For calculation of the guaranteed amount in PLN the average EUR/PLN rate is used from the day of fulfilment of the guarantee requirement, as announced by the National Bank of Poland.

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.

Interest on term deposits shall be capitalised at the end of the contractual deposit period. In cases of deposits where other interest capitalisation rules apply, the information has been placed by the deposit.

Annual rates, valid from 11.09.2026.

Saving accounts – variable rates

Konto Oszczędnościowe Profit – standard interest rate is effective from 1st August 2026

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 up to 500 000	Surplus over 500 000
Standard interest rate	0,50%	0,50%	0,50%	0,50%	0,50%

Konto Oszczędnościowe Profit account shall be opened under a Current Account Agreement (does not apply to Konto Standard and Podstawowy Rachunek Płatniczy – no possibility to open Konto Oszczędnościowe Profit account).
Capitalization at the end of the calendar month. 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. A Customer may have one Profit Konto Oszczędnościowe with each current account, to which there are various holders/co-holders present.
Fee for internal transfer order:

- first transfer in a calendar month without fees;
- for Profit Savings Accounts linked to the Millennium 360 Prestige ROR, three transfers per calendar month are free of charge.

Every next one:

- PLN 7.50 for Profit Savings Accounts opened until 24 April 2022,
- PLN 9.90 for Profit Savings Accounts opened from 25 April 2022

Fee collected from current account. Transfers from Konto Oszczędnościowe Profit sent to Konto 360º Junior account are free of charge.

Konto Oszczędnościowe Profit – promotional and premium interest rate for new money

Balance	Up to 200 000 inclusive	Surplus over 200 000
Promotional interest rate	**1,50%**	**standard**
Premium interest rate for accounts opened until 4 September 2026	**2,75%**	**-**
Premium interest rate for accounts opened from 5 September 2026	**3,75%**	**-**

The duration of promotional and premium interest rate is 91 days and is calculated from the day of first new money inflow on Konto Oszczędnościowe Profit during promotional term. Promotional term applies from 11th September 2026 to 21th October 2026. The premium interest rate increases the promotional interest rate. Remaining promotion details are in "New money on Saving account Profit. Edition 77" Promotion Bylaws.

Konto Oszczędnościowe Twój Cel – standard interest rate

Standard interest rate	0,50%

Konto Oszczędnościowe Twój Cel is available only to holders of a personal account (payment account) with Bank Millennium. A customer may have up to ten Konto Oszczędnościowe Twój Cel as the main holder of a payment account linked to a savings account, and up to 10 Konto Oszczędnościowe Twój Cel as the holder of a joint account linked to a savings account, and up to 10 Konto Oszczędnościowe Twój Cel as the legal representative of a minor. No internal transfer instruction fees. No minimum amount to accrue interest on the fixed interest rate. Interest is capitalized on the last day of the calendar month for the period from the last day of the previous month, until the penultimate day of the current month.

Konto Oszczędnościowe Twój Cel – promotional interest rate

Balance	Up to 25 000 PLN
Promotional interest rate	2,00%

The promotional interest rate is calculated until the promotional date, i.e. 01.08.2026. The promotional interest rate increases the standard interest rate up to an amount of less than PLN 25,000 for each month in which the account balance has been increased by a deposit of at least PLN 100 compared to the balance on the last day of the previous month. The condition is verified on the last calendar day of the month. Up to the amount above PLN 25,000, the standard interest rate is applied. Interest is capitalized on the first business day of the following calendar month. The promotion runs from August 1st, 2026 to March 31, 2027, inclusive. Other details of the promotion in the Regulations of the promotion "Bonus for regularity".

Konto Oszczędnościowe Walutowe - standard interest rate

Currency	EUR	USD
Standard Interest Rate	0,01%	0,01%

Capitalization at the end of the calendar month. A Customer may have one Konto Oszczędnościowe Walutowe with each current account in the currency, to which there are various holders/co-holders present. Fee for internal transfer order: first transfer in a calendar month without fees; every next one:1 EUR/USD. Fee collected from current account in a given currency.

Time deposits - fixed rates

Lokata na Nowe Środki

Term/amount	Minimum amount 1 000 PLN
3 months	3,20%

Deposit for new money. Non-renewable deposit. Remaining offer details in Lokata na Nowe Środki Bylaws.

Lokata Millenet - fixed interest rate

Term/Currency	>=500 PLN	>=200 EUR	>=200 USD/GBP
1 - 15 days	0,50%	-	-
16 - 31 days	0,50%	0,01%	0,20%
32 - 61 days	0,50%	0,01%	0,20%
62 - 92 days	1,00%	0,01%	0,20%
93 - 123 days	1,25%	0,01%	0,40%
124 - 275 days	1,50%	0,01%	0,40%
276 - 366 days	1,50%	0,01%	0,50%

Happy Hours Promotion (available through Millenet and Mobile Application)

Within Happy Hours promotion, the Bank may increase interest rates by up to 0,50 percentage point for selected terms on Lokata Millenet PLN. The maximum term deposits' amount for given customer during Happy Hours promotion is 20 000 PLN.

Lokata Millenet is available as non-renewable product.

Negotiated deposit

Product is available as non-renewable. In case of withdrawal of funds before maturity: 0,00%

Deposits available only through Mobile Application

Lokata Mobilna - fixed interest rate

Term	500 - 25 000 PLN
3 months	3,00%

Non-renewable deposit. Each Customer can set up only one Mobile Deposit. Deposit available only via the latest version of the Bank's Mobile App (for iOS and Android, available as of the day of taking the offer).

Lokata Urodzinowa - fixed interest rate

Term	1 000 - 25 000 PLN
1 month	4,00%

Deposit available for holders of a current account only via the latest version of the Bank's Mobile App (for iOS and Android, available as of the day of taking the offer) during a period of 30 days from the Customer's birthday (applies to birthdays starting from 28 March 2018). Each Customer can set up only one Birthday Deposit. Non-renewable deposit. The Birthday Deposit is available for Customers who are over the age of 18 and who were holders of a current account at least 4 days before the day of their birthday.

Other bank accounts - variable rates

Name of account	Interest rate
Millennium 360°, Konto 360° Junior Millennium 360 Prestige Konto Techniczne Konto PRP Konto Bankowości Prywatnej Current accounts in foreign currency (EUR, USD, CHF, GBP)	0,00%

Interest on past-due debt on bank accounts:

1) for agreements signed up to 10.11.2019: 4-times the current lombard loan rate of the National Bank of Poland;
2) for agreements signed from 11.11.2019: 2-times the statutory late payment interest rate as stipulated in art. 481 of the Civil Code.