

Price list - interest rates of products withdrawn from offer (1/2)

To be used only in outlets of Bank Millennium S.A. providing service to retail Customers. Annual rates, valid from 30.09.2018

Savings accounts and term deposits in PLN

Konto Oszczędnościowe - capitalization at the end of the calendar month

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	0,80%	0,90%	1,20%	1,40%

Minimum balance to calculate interests is 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	0,70%	1,90%

There is no minimum balance to calculate interests. In case of reaching the threshold of 500 000 PLN a higher rate 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 - capitalization at the end of the calendar month

Interest rate	1,60%
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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.

Fee for internal transfer order from the a/m savings accounts: first transfer in a calendar month without fees; every next one: 7,50 PLN. Fee collected from current account.

Lokata Kompletna

Term	Deposits opened:	
	from 26.10.2016 to 10.03.2017	from 11.03.2017 to 14.01.2018
1-6 months	2,10%	2,00%
7-12 months	1,70%	1,50%
Average interest rate for whole deposit term	1,90%	1,75%

12-month deposit for new money, non-renewable. Minimum amount 1000 PLN, maximum amount 200 000 PLN. Early redemption: interest shall be paid for each completed 6-month term. Remaining offer details in Lokata Kompletna Bylaws. Deposit can be opened only if the principal and interest are defined to be transferred to Konto Oszczędnościowe/Konto Oszczędnościowe Profit.

Lokata Horyzont Zysku

Term	Deposits opened:		
	from 18.07.2016 to 25.10.2016	from 26.10.2016 to 10.03.2017	from 11.03.2017 to 14.01.2018
15 months	2,00%	1,90%	1,80%
18 months	1,90%	1,90%	1,90%

Deposit for new money. Non-renewable deposit. Minimum amount 1000 PLN, maximum amount 100 000 PLN. 1 Client can open one deposit for specified tenor. Remaining offer details in Lokata Horyzont Zysku Bylaws.

Lokata Coraz Lepsza

Minimum amount 1000 PLN			
1-3 months	4-6 months	7-9 months	10-12 months
0,50%	0,55%	0,60%	0,70%
13-15 months	16-18 months	19-21 months	22-24 months
0,90%	1,25%	1,50%	2,00%

Average interest rate for whole deposit term is 1,00% per annum. 24-month deposit. After 24 months time deposit will be renewed on conditions applied in Price List valid on renewal day.

Lokata Wzrost

Balance / Subperiod	3 months ¹⁾			6 months ²⁾		
	0 - 1 month	1 - 2 months	2 - 3 months	0 - 2 months	2 - 4 months	4 - 6 months
5 000,00 - 24 999,99	1,00%	1,00%	1,00%	1,00%	1,00%	1,00%
25 000,00 - 49 999,99	1,00%	1,00%	1,00%	1,00%	1,00%	1,00%
>= 50 000,00	1,00%	1,00%	1,00%	1,00%	1,00%	1,00%
Balance/ Subperiod	12 months ³⁾					
	0 - 3 miesięcy	4 - 6 months	7 - 9 months	10 - 12 months		
1 000,00 - 24 999,99	1,00%	1,00%	1,00%	1,00%		
25 000,00 - 49 999,99	1,00%	1,00%	1,00%	1,00%		
>= 50 000,00	1,00%	1,00%	1,00%	1,00%		

Minimum opening amount: 5 000 PLN. Interest paid in the end of agreement period.

1) Fixed interest rate. Term deposit period-3 months.

2) Fixed interest rate. Term deposit period-6 months.

3) Fixed interest rate. Term deposit period-12 months.

Above interest rate involve also following time deposits after renewal: Lokata Progresywna available in the offer from 02.08.2004 to 10.10.2004, Lokata MilleOkazja, Lokata Pomarańczowa.

Millennium Plus in PLN

Subperiod /Balance	500,00 - 10 000,00	>= 10 000,01
14 days, 3/6/12 months	1,00%	

Interest capitalised quarterly, except for Millennium Plus 14 days, capitalised monthly. Minimum interest payment amount 5 PLN or equivalent.

Lokata Progresywna Plus, Lokata Progresywna Plus 10%, Lokata Progresywna and Lokata Rosnąca

Period	0,50%	0,55%	0,60%	0,65%
1-4 months	0,50%	0,55%	0,60%	0,65%
5-8 months	0,70%	0,80%	0,90%	1,00%
9-12 months	1,30%	1,40%	1,60%	2,00%

Capitalization after 12th month. Average interest rate 1,25% annually.

Fixed interest rate increased every month. Minimum amount to open product 2000 PLN.

Price list - interest rates of products withdrawn from offer (2/2)

Lokata Słodki Zysk

Period/Amount	>= 1 000
12 months	0,50%

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.

Lokata SuperZysk in PLN:

Period	0-3 month	4-6 months	7-9 months	10-12 months
First year	1,25%	1,25%	1,25%	1,25%
Second year	1,25%	1,25%	1,25%	1,25%

Minimal amount 500 PLN. Interest rate for Customers who transfer income to PLN CA each month (required activation of service in outlet). Maximum amount up to 10 declared transfers. If income transfers do not appear on the CA in 3-month period - interest rate is 1% annually. It is possible to open one account for one Client/ for one CA.

Term deposits variable interest rates in PLN

Period	1-5 months	6 months	9 months	12 months	24 months; 36 months
Interest rate	1,50%	1,50%	1,50%	1,50%	1,50%

Capitalisation after contract expiration.

Lokata Promocyjna:

Period/ Funds allocation	50 % Promotion Deposit + 50 % Investment Deposit	
1 month	1,00%	Promotion Deposit sold jointly only with Investment Deposit

Savings accounts and term deposits in FX

Millennium Plus in EUR and USD

Period/currency	> =200 USD/EUR
3/6/12 months	0,15%

Interest capitalised quarterly. Minimum interest payment amount 5 PLN or equivalent.

Term deposits - fixed interest rate

Lokata Millennium; Lokata Standardowa; Lokata Milenet

Period/currency	EUR	USD/GBP
1-15 days, 1 month, 2 months	0,05%	0,15%

Capitalisation after contract expiration.

Term deposits - variable interest rate

Period/currency	USD/EUR
6/9/12/24/36 months	0,15%

Capitalisation after contract expiration.

Early redemption penalty

Lokata Progresywna/Lokata Rosnąca

If funds would be withdrawn before the due day, interest rates will be paid for each finished 1-month period.

Lokata Coraz Lepsza

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

Millennium Plus

Early withdrawal penalty applied over amount early withdrawn, charged on CA.

	PLN	USD	EUR
Millennium Plus 14 days	0,25%	-	-
Millennium Plus 3 months	2,50%	0,75%	0,50%
Millennium Plus 6 months	3,50%	1,00%	0,75%
Millennium Plus 12 months	5,00%	1,25%	1,00%

Withdrawal before maturity - interests are ¼ of accrued interest.

Early redemption within first 30 days - interest are not paid.

Lokata Wzrost (3-, 6-, 12-months)

1. Withdrawal before first subperiod - receive only invested capital.
2. After each sub-period, interests are received for concluded sub-period time.

Lokata Słodki Zysk

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.

Remaining deposits

In case of early withdrawal no interest rates are paid.