

**PRICE LIST - INTEREST RATES OF PRODUCTS
WITHDRAWN FROM OFFER**

Annual interest rates. Price list applies for following deposits owners. 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.

Valid from 04.09.2020

Savings accounts and term deposits in PLN

Konto Oszczędnościowe - capitalization at the end of the calendar month

Balance in PLN	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	0,01%	0,01%	0,01%	0,01%

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. Standard interest rate.

Balance	Up to 499 999,99	From 500 000
Interest rate	0,01%	0,01%

There is no minimum balance to calculate interests. In case of reaching the threshold of 500 000 PLN a 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 Codziennie Więcej - daily capitalization. Promotional interest rate.

Balance	From 500 000
Interest rate	0,20%

Promotional interest rate is valid from 4 September 2020 to 31 December 2020. After this period the standard interest rate shall be applied. The condition for using the promotional interest rate is account balance of minimum PLN 500 000 on Konto Oszczędnościowe Codziennie Więcej savings account. The promotional interest rate is calculated on the entire balance.

Konto Oszczędnościowe Twój Cel - capitalization at the end of the calendar month

Interest rate	0,01%
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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 Coraz Lepsza

Minimum amount 1000 PLN			
1-3 months	4-6 months	7-9 months	10-12 months
0,01%	0,01%	0,01%	0,01%
13-15 months	16-18 months	19-21 months	22-24 months
0,01%	0,01%	0,01%	0,01%

Average interest rate for whole deposit term is 0,01% per annum. 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 Wzrost

Balance/Subperiod	3 months ¹⁾			6 months ²⁾		
	0 - 1 months	1 - 2 months	2 - 3 months	0 - 2 months	2 - 4 months	4 - 6 months
5 000,00 - 24 999,99	0,01%	0,01%	0,01%	0,01%	0,01%	0,01%
25 000,00 - 49 999,99	0,01%	0,01%	0,01%	0,01%	0,01%	0,01%
>= 50 000,00	0,01%	0,01%	0,01%	0,01%	0,01%	0,01%

Balance/Subperiod	12 months ³⁾			
	0 - 3 months	4 - 6 months	7 - 9 months	10 - 12 months
1 000,00 - 24 999,99	0,01%	0,01%	0,01%	0,01%
25 000,00 - 49 999,99	0,01%	0,01%	0,01%	0,01%
>= 50 000,00	0,01%	0,01%	0,01%	0,01%

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.

Early redemption:

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

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 (variable rate savings account)

Balance/Subperiod	500,00 - 10 000,00	> = 10 000,01
	14 days, 3/6/12 months	0,01%

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

Early redemption penalty:

Period	PLN
Millennium Plus 14 days	0,25%
Millennium Plus 3 months	2,50%
Millennium Plus 6 months	3,50%
Millennium Plus 12 months	5,00%

Early withdrawal penalty applied over amount early withdrawn, charged on CA. Withdrawal before maturity - interests are ¼ of accrued interest. Early redemption within first 30 days - interest are not paid.

Lokata Progresywna Plus, Lokata Progresywna Plus 10 %, Lokata Progresywna oraz Lokata Rosnąca

Period	Interest rate			
	1-4 months	0,01%	0,01%	0,01%
5-8 months	0,01%	0,01%	0,01%	0,01%
9-12 months	0,01%	0,01%	0,01%	0,01%

Capitalization after 12th month. Average interest rate 0,01% annually. Fixed interest rate increased every month.

Lokata Słodki Zysk

Period/Amount	>= 1 000
12 months	0,01%

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 SuperZysk in PLN

Period	0-3 months	4-6 months	7-9 months	10-12 months
1st year	0,01%	0,01%	0,01%	0,01%
2nd year	0,01%	0,01%	0,01%	0,01%

Minimal amount 500 PLN. Interest rate for Customers who transfer income to PLN CA each month (required activation of service in branch). Maximum amount up to 10 declared transfers. If income transfers do not appear on the CA in 3-month period - interest rate is 0,01% annually. It is possible to open one time deposit 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	0,01%	0,01%	0,01%	0,01%	0,01%

Capitalisation after contract expiration.

Lokata Promocyjna

Period/Funds allocation	50 % Promotion Deposit + 50 % Investment Deposit	
1 month	0,01%	Promotion Deposit sold jointly only with Investment Deposit

Savings accounts and term deposits in FX

Millennium Plus in EUR and USD (variable rate savings account)

Period/currency	> =200 USD/EUR
3/6/12 months	0,01%

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

Early redemption penalty:

Period/currency	USD	EUR
Millennium Plus 14 days	-	-
Millennium Plus 3 months	0,75%	0,50%
Millennium Plus 6 months	1,00%	0,75%
Millennium Plus 12 months	1,25%	1,00%

Early withdrawal penalty applied over amount early withdrawn, charged on CA. Withdrawal before maturity - interests are ¼ of accrued interest. Early redemption within first 30 days - interest are not paid.

Lokata Millennium; Lokata Standardowa; Lokata Millenet (fixed interest rate)

Period/currency	EUR	USD/GBP
1-15 days, 1 month, 2 months	0,01%	0,05%

Capitalisation after contract expiration.

Term deposits - variable interest rate

Period/currency	> =200 USD/EUR
6/9/12/24/36 months	0,01%

Capitalisation after contract expiration.

Savings accounts and time deposits migrated from eurobank

Rachunek Oszczędnościowy Ekstra Zysk

Fixed interest rate	
Offer for Customers without income transfer	0.01%
Offer for Customers with income transfer	0.01%

Regulations of the Rachunek Oszczędnościowy Ekstra Zysk offering, which stipulates the principles of granting particular interest Rates, is available in Branches and on www.bankmillennium.pl

Rachunek Oszczędnościowy PROgres

Balance	up to 1 000 PLN	from 1 000.01 up to 10 000 PLN	from 10 000.01 up to 50 000 PLN	from 50 000.01 up to 100 000 PLN	from 100 000.01 PLN
Fixed interest rate	0.00%	0.01%	0.01%	0.01%	0.01%

The interest rate presented for a particular range of amounts applies to the entire balance of the account.

Rachunek oszczędnościowy

Interest rate (fixed)
0.01%

Agreement on the a/m savings accounts are signed for a defined period.

Interest on money on the a/m savings accounts is capitalised at the end of the calendar month.

Fee for an internal transfer from the a/m savings accounts: first 6 transfers in a calendar month are free of charge; every subsequent transfer: 5 PLN; The fee is collected from the current account.

Lokata New money eurobank deposit

Period	Fixed interest rate up to 50 000 PLN
3 months	2.00%

A condition for setting up a deposit is for the Customer to provide new money on the account, understood to mean the difference between the balance of the Customer's account on the day of setting up the Deposit, and the balance of the Customer's account on 30.09.2019. All accounts owned or co-owned by the Customer are considered for the purpose of determining the value of new money. In case of Customers who signed the account agreement after 30.09.2019, the amount of new money is the balance of the account as of the day of setting up the Deposit. The deposit is not renewable.

Deposit in the Lokata z Funduszem "Kapitalny duet" Offer

Period	Fixed interest rate
4 months	5.00%

After 4 months the deposit shall be renewed with an interest rate valid for a 3-month tenor of Time Deposit with fixed interest rate, migrated from eurobank.

Time deposit with fixed interest rate, Mobile deposit with fixed interest rate

Period	Interest rate (irrespective of amount or channel of setting up the deposit)
1 month	0.01%
2 months	0.01%
3 months	0.01%
6 months	0.01%
9 months	0.01%
12 months	0.01%
18 months	0.01%
24 months	0.01%
36 months	0.01%
48 months	0.01%

Interest rate on deposits withdrawn before maturity:
- 36-month term deposit with fixed interest rate: 1.75% for deposits set up or renewed before 9 November 2019, 1.00% for deposits renewed starting from 9 November 2019 to 26 March 2020, 0.40% for deposits renewed starting from 27 March 2020 to 20 April 2020 and 0.00% for deposits renewed starting from 21 April 2020.
- 48-month term deposit with fixed interest rate: 2.00% for deposits set up or renewed before 9 November 2019, 1.00% for deposits renewed starting from 9 November 2019 to 26 March 2020, 0.40% for deposits renewed starting from 27 March 2020 to 20 April 2020 and 0.00% for deposits renewed starting from 21 April 2020.

Reference deposit with variable interest rate

Period	Interest rate
12 months	0.10% (NBP reference rate)
24 months	0.30% (NBP reference rate + 0.20%)
36 months	0.40% (NBP reference rate + 0.30%)

Time deposit with variable interest rate based on NBP reference rate

Period	Up to 9 999.99 PLN		From 10 000 PLN	
	Branch	Internet or phone	Branch	Internet or phone
7 days	0.00%	0.00%	0.00%	0.00%
14 days	0.00%	0.00%	0.00%	0.00%
1 month	0.00%	0.00%	0.00%	0.00%
3 months	0.00%	0.00%	0.00%	0.00%
6 months	0.05%	0.05%	0.10%	0.10%
12 months	0.40%	0.40%	0.45%	0.45%
24 months	1.25%	1.35%	1.35%	1.45%
36 months	1.35%	1.45%	1.45%	1.55%

Time deposit in foreign currency with fixed interest rate

Period	EUR	USD	GBP
1 month	-	0.01%	-
3 months	0.01%	0.01%	0.01%
6 months	0.01%	0.01%	0.01%
12 months	0.01%	0.01%	0.01%

A time deposit in foreign currency may be set up only from a current account kept in this currency.

Lokata Dynamiczna (variable interest rate dependent on the NBP reference rate)

Period	Interest rate
12 months	0.45%

If the deposit is terminated before maturity, interest shall be paid at the rate of 0.45%.

Deposit with daily capitalisation

Period	Fixed interest rate (irrespective of amount or channel of setting up the deposit)
1 month	0.01%
2 months	0.01%
3 months	0.01%
4 months	0.01%
6 months	0.01%
9 months	0.01%
12 months	0.01%
18 months	0.01%
24 months	0.01%

Interest on a deposit with daily capitalisation is capitalised at the end of every day.

Deposit with investment fund

Period	Fixed interest rate on the deposit part
3 months	0.01%
4 months	0.01%
6 months	0.01%
12 months	0.01%

100-day deposit after renewal of the deposit (fixed interest rate)

Period	Up to 10 000 PLN	From 10 000,01 to 100 000 PLN
100 days	0.01%	0.01%

Lokata Na dobry początek

Period	From 200 PLN to 100 000 PLN
3 months	2.50%/3.00%

The "Lokata Na dobry początek" promotion continued from 06.08 till 30.11.2018 as well as 01.03.2019 to 31.05.2019. The time deposit was available to Customers who during the period of at least 12 months before the day of joining the Promotion did not have an Account and during the Promotion period they conclude an agreement on maintaining an Account. A Customer can set up one Lokata Na dobry początek deposit in a branch, in the eurobank online system or in the mobile app, within 30 days from opening the Account. After 3 months the deposit shall be renewed with an interest rate valid for a 3-month tenor of Time Deposit with fixed interest rate, migrated from eurobank and valid on the day of deposit renewal.

Lokata Na dobry początek

Period	From 200 PLN to 100 000 PLN
3 months	2.50%

The "Lokata Na dobry początek" promotion continued from 01.07 till 30.09.2019. The time deposit was available to Customers who during the period of at least 12 months before the day of signing the Account Maintenance Agreement, were not owners, co-owners or authorised representatives to an Account and also were not parties to an Electronic Banking Agreement and during the Promotion period they conclude an agreement on maintaining an Account. A Customer can set up one Lokata Na dobry początek deposit in a branch, in the eurobank online system or in the mobile app, within 30 days from opening the Account. Renewed deposits shall have the interest rate, which is valid for a 3-month tenor of Time Deposit with fixed interest rate, migrated from eurobank and valid on the day of deposit renewal.

Lokata na start internetowa

Period	From 200 PLN to 10 000 PLN
3 months	3.00%

The deposit was available during 30 days from activation of the eurobank online system for the first time.

Lokata na start mobilna

Period	From 200 PLN to 10 000 PLN
3 months	3.00%

The deposit was available during 30 days from activation of the mobile app on the first device.

Deposits migrated from Bank Wschodni with fixed interest rate

Period	Interest rate
1 month	0.40%
3 months	0.40%
4 months	0.40%
12 months	0.40%

The interest rate on deposits withdrawn before maturity - for deposits renewed before 9 November 2019 it is 0.75% as well as 0.00% (no interest) for deposits renewed starting from 9 November 2019.

Deposits migrated from Bank Wschodni with variable interest rate (dependent on NBP reference rate)

The interest rate on deposits withdrawn before maturity - for deposits renewed before 9 November 2019 it is 0.75% as well as 0.00% (no interest) for deposits renewed starting from 9 November 2019.

Other time deposits - interest rate in case of renewal

Renewed Promocyjna Lokata Procentująca, Promocyjna Lokata Nowy Start, Promocyjna Lokata Nowe Oszczędności, Promocyjna Lokata Na dobry Start, Promocyjna Lokata na Nowe Środki, Promocyjna Lokata Na dobry początek deposits shall have the interest rate, which is valid for a 3-month tenor of Time Deposit with fixed interest rate, migrated from eurobank and valid on the day of deposit renewal.

Other bank accounts - variable rates

Name of account	Interest rate
Dobre Konto, Konto Osobiste, Konto Osobiste Premium, Konto Internetowe, Konto Osobiste Student, Konto Osobiste Junior, Konto Osobiste Prestige Junior, Konto Bankowości Prywatnej Junior, Konto Osobiste Piast Konto techniczne Piast Accounts migrated from eurobank: Konto W pełni Konto Standard Konto Active Konto Classic Konto Na co dzień Konto Prestige Konto Junior Rachunek walutowy w EUR/USD/GBP Podstawowy rachunek płatniczy	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.