

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 (Journal of Laws 2016.996). 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 05.07.2021.

Saving accounts - variable rates

Konto Oszczędnościowe Profit - standard interest rate

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	0,01%	0,01%	0,01%	0,01%	0,01%

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; every next one: 7,50 PLN. Fee collected from current account.

Transfers from Konto Oszczędnościowe Profit sent to Konto 360° Junior account are free of charge.

Konto Oszczędnościowe Profit - promotional interest rate for new money

Balance	Up to 50 000 inclusive	Surplus over 50 000
Interest rate	0,50%	standard

The duration of promotional interest rate is 62 days and is calculated from the day of first new money inflow on Konto Oszczędnościowe Profit during promotional term. Promotional term applies from 5th July 2021 to 4th September 2021. Remaining promotion details are in "New money on Saving account Profit. Edition 31" Promotion Bylaws.

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 particular 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.

Indywidualne Konto Emerytalne based on savings account - annual capitalization at the anniversary of opening IKE account

Balance	>=100,00 PLN
Interest rate	0,10%

Maximum amount of deposit in 2021 is 15 777 PLN. The minimum amount of the first deposit is 100 PLN.

Administrative fee for the IKE opened before 14 October 2018 for withdrawal before 12 months from the day of setting up 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 term 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.

Administrative fee for the IKE opened from 14 October 2018:

- 1) 200 PLN and sum of all accrued interest in case of: disbursement, transfer of funds, refund in first 6 months from the day of opening IKE;
- 2) 200 PLN and half of accrued interest in case of: disbursement, transfer of funds, refund after the period mentioned in point 1) to 12 months from the day of opening IKE.

Time deposits - fixed rates

Lokata Horyzont Zysku

Term/amount	Minimum amount 1 000 PLN
6 months	0,20%
12 months	0,20%

Deposit for new money. Non-renewable deposit. Remaining offer details in Lokata Horyzont Zysku Bylaws.

Lokata Millenet - fixed interest rate

Term/Currency	>=500 PLN	>=200 EUR	>=200 USD/GBP
1 - 15 days	0,01%	-	-
16 - 31 days	0,01%	0,01%	0,05%
32 - 61 days	0,01%	0,01%	0,05%
62 - 92 days	0,01%	0,01%	0,05%
93 - 123 days	0,05%	0,01%	0,05%
124 - 275 days	0,05%	0,01%	0,05%
276 - 366 days	0,05%	0,01%	0,05%
367 - 732 days	0,05%	-	-

Happy Hours Promotion (available through Millenet and Mobile Application)

Within Happy Hours promotion, the Bank may increase interest rates by up to 0,25 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.

Negotiated deposit

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

Bridge deposit

(available in the Prestige and Private Banking segments)

Currency	PLN
Interest rate	0,01%

Bridge Deposit for Banking Securities, which has maturity equal to settlement of the Securities. In case of withdrawal of funds before maturity: 0,00%. Fixed interest rate per annum. The deposit is not renewable.

Deposits available only through Millenet

Lokata Aukcje - fixed interest rate

Term/Interest rate	standard	maximum
15 days	0,01%	1,00%

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

Deposits available only through Mobile Application

Lokata Mobilna - fixed interest rate

Term	500 - 10 000 PLN	500 - 10 000 PLN in Augmented Reality functionality ¹
3 months	0,50%	0,50%

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).

¹ The Bank uses the website www.bankmillennium.pl to announce information about the possibility of setting up a Lokata Mobilna deposit in Augmented Reality functionality. Augmented Reality is available via the latest version of the Bank's Mobile App (for iOS and Android, available as of the day of taking the offer). Description of the functionality as well as information on how to set up Lokata Mobilna deposit using this functionality are available on www.bankmillennium.pl.

Lokata Urodzinowa - fixed interest rate

Term	1 000 - 10 000 PLN
1 month	1,00%

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.

Savings-investment products

Program Inwestycyjny Millennium w Duecie

Term/ Funds allocation	50% deposit i 50% Program Inwestycyjny Millennium	
3 months	1,50%	Deposit sold jointly with Program Inwestycyjny Millennium

Minimum amount of investment: 2 000 PLN. In case of renewable time deposit, after 3 months it will be renewed on conditions applied in Price List for 3-month Lokata Millennium/Lokata Standardowa in PLN valid on renewal day.

Lokata Promocyjna 3M

Term/ Funds allocation	Structured Deposit and Promotion Deposit	
3 months	0,50%	Promotion Deposit sold jointly only with currently offered Structured Deposit with investment term longer than 12 months.

Minimum amount of Promotion Deposit: 1 000 PLN. Minimum total amount of the investment 11 000 PLN (1 000 PLN Promotion Deposit and 10 000 PLN Structured Deposit). Maximum amount of Promotion Deposit is up to 50% of whole package. Structured Deposit can be opened for amount higher than of Promotion Deposit. Deposit is available as non-renewable. Early redemption: termination of Structured Deposit during the subscription term results in the termination of Promotion Deposit. Early redemption of Promotion Deposit: no interest shall be paid.

Other bank accounts - variable rates

Name of account	Interest rate
Konto 360°, Konto 360° Student, Konto 360° Junior Konto Techniczne Konto PRP Konto Prestige World, Konto Osobiste Prestige 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.