

# PRICE LIST

for customers of Small Business segment

Valid since 4<sup>th</sup> of November 2021

Millennium  
bank

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# I. PRINCIPLES FOR COLLECTING BANKING COMMISSIONS AND FEES

1. The terms used in this Price List shall denote the following:
  - 1.1 Bank – Bank Millennium S.A..
  - 1.2. Outlet - Bank's outlet providing services for Account Holders.
  - 1.3 Checking account - Customer's bank account kept at the Bank
  - 1.4 Ordering party - Customer who holds checking account, hereinafter referred to as Account Holder or Customer who does not hold an account but uses Bank's services
2. The principal submitting the bank operation order shall cover all banking commissions and fees unless the agreement or order stipulates otherwise.
3. Fees and commissions specified in the Price List are charged and collected on the day on which order is placed or operation is performed, on a monthly basis or on other dates, as agreed with the account holder:
  - 3.1. The commissions and fees charged on cash operations should be collected at the time when the operation is performed.
  - 3.2. Fees for keeping current accounts in foreign currencies shall be collected from the account kept in zloty, opened earliest in the Bank or from another settlement account identified by the Client. In case of a fee for keeping an FX account charged in foreign currency from the relevant account – the Bank shall perform conversion with use of the buy rate valid on the day of charging the fee in accordance with pt. 5a),
  - 3.3. Fees and commissions charged under other titles, if they are collected from the account holder's settlement account, shall be paid with funds on this account. If there are not funds available on the account, the Bank has the authority to collect monies from another account maintained for the Account Holder or to collect monies at a later date.
4. When calculating the commission or fee due, amounts below one-half a grosz (1/100 of one Polish zloty) shall be rounded down to the nearest whole grosz, while amounts equal to, or higher than, one-half a grosz shall be rounded up to the nearest whole grosz.
5. In justified instances and while observing the rigors associated with obeying the provisions of the Currency Law, it is permissible to charge commissions and/or fees:
  - a) in a foreign currency even though the relevant rate has been stated in Polish zloty. The Polish zloty rate shall then be converted at this currency's buy rate as stated in the Bank's Foreign Currency Exchange Table in force on the day when the settlement is made with the Principal (at the buy rate for foreign exchange – if the commission amount is debited to the principal's account, at the buy rate for money – if payment is remitted in some other form),
  - b) in Polish zloty even though the relevant rate has been stated in a foreign currency (this particularly applies to the commissions and fees charged by third party banks). The foreign currency rate shall then be converted at this currency's sell rate as stated in the Bank's Foreign Currency Exchange Table in force on the day when the settlement is made with the Principal (at the sell rate for foreign exchange – if the commission amount is debited to the principal's account, at the sell rate for money – if payment is remitted in some other form).
6. The grounds for calculating the amount of the commission specified in the Fee Schedule as a percentage of the realized order shall be the Polish zloty equivalent value of the order derived by converting the order amount in a foreign currency using the foreign exchange rate (from the table or established individually) in a given transaction.

If an order is debited / credited to the principal's foreign currency account (in the currency of the order or some other one) the order's Polish zloty equivalent value shall be derived by multiplying the foreign currency value of the order by the sell rate for foreign exchange in a given currency specified in the Bank's foreign currency exchange rate Table on the day when the order is received for processing.

The same principle shall be applied to calculating the amount of the commission due on handling foreign currency orders in which the time of charging the commission is not correlated to the time of settling the amount of the order (this applies in particular to collections, documentary letter of credit and guarantees).
7. The commissions or fees charged according to the rates specified in the Price List are not subject to reimbursement except for the case in which irregularities are asserted in the application of the applied principles for computing them.

8. The Price List is not the equivalent of the Bank's offer. The Bank is not committed to selling of a product/service if that product/service is listed in the Price List.
9. Fees and commissions for activities not stipulated in the Price List shall be charged in a way agreed with the Client directly.
10. As regards the ROR Partner account in the Pakiet Partner pack, apart from fees/commissions contained in this Price List, the Price List - fees and commissions on accounts withdrawn from the offering for individuals, regarding the Premium Personal Account, shall apply.
11. Fees and Commissions with interest rates in this Price List refer to all accounts if not described otherwise.
12. The same fees apply to Biznes Start Account, Biznes Profesja Account, Biznes PayUp Account and Biznes Oferta Specjalna Account opened until 31st of December 2013 as with Biznes Account. Biznes Start Account, Biznes Profesja Account, Biznes PayUp Account and Biznes Oferta Specjalna Account shall be not offered as of the 1st of January 2014.
13. Konto Biznes Online account shall be kept for sole traders, also for persons running agricultural holdings, however it is not possible to exchange the bank account held to-date for Konto Biznes Online.
14. The Biznes Trade Account offer is valid for Makro Cash&Carry card holders.
15. Fees and commissions according to Biznes Trade Accounts opened before 31.03.2015 are the same as for Biznes Account. Biznes Trade Account is withdrawn from offers as from April 1st 2015.
16. Fees and commissions according to Biznes Online Account opened before 09.05.2016 are the same as for Mój Biznes Account with exaptation for account maintenance and internet transfers fee. Biznes Online Account is withdrawn from offers as from May 9th 2016.
17. Mój Biznes Account is offered to self-employed persons, including persons running agricultural holdings and partners of civil law partnership however it is not possible to convert the currently held bank account into Mój Biznes Account
18. Fees and commissions in the Price List are quoted in net values (amounts) and may be increased by any applicable VAT.

## II. BANK ACCOUNTS

Bank Accounts:		Mój Biznes Account	Biznes Account
Opening a bank account			
1	Current PLN account ( including VAT account)	0 PLN	0 PLN
2	Current FX account	0 PLN	0 PLN
Account maintenance - monthly payment			
3	PLN account	0 PLN <sup>1)2)3)</sup> / 20 PLN <sup>4)</sup>	40 PLN
4	FX account (in GBP, EUR, CHF, USD)	15 PLN	
5	VAT account	0 PLN	0 PLN
Cash deposits			
Cash deposits to PLN account run in Bank		Mój Biznes Account	Biznes Account
6	Open deposit in the Bank's branch	0,70% min. 10 PLN	0,70% min. 10 PLN
7	in Cash Deposit Machine <sup>25)</sup>	0,20% min. 2 PLN	0,20% min. 2 PLN
	closed deposit <sup>5)26)</sup> :		
8		0,35% min. 5 PLN	0,35% min. 5 PLN
9	- at cash desk	0,25% min. 5 PLN	0,25% min. 5 PLN
10	- with collection from the client <sup>6)</sup>	0,25% min. 5 PLN	0,25% min. 5 PLN
11	- in night safe	30 PLN (one-off)	30 PLN (one-off)
12	Deposit made by a third party to accounts kept in the Bank	0,70% min. 10 PLN	0,70% min. 10 PLN
To FX accounts run in Bank <sup>9)</sup>			
13	open deposit	0,70% min. 10 PLN	0,70% min. 10 PLN
	closed deposit: <sup>26)</sup>		
14	- at cash desk	0,35% min. 10 PLN	0,35% min. 10 PLN
15	- with collection from the client <sup>6)</sup>	0,25% min. 5 PLN	0,25% min. 5 PLN
16	- in night safe	0,30% min. 10 PLN	0,30% min. 10 PLN
17	Cash deposit made by third persons to account run in Bank	0,70% min. 10 PLN	0,70% min. 10 PLN
18	Issuing a discrepancy report in each case of occurrence of a cash difference in a deposit made in closed form	30 PLN (one-off)	30 PLN (one-off)
Cash withdrawals:		Mój Biznes Account	Biznes Account
Cash Withdrawals from PLN bank accounts <sup>9)</sup>			
19	current accounts („Cash withdrawal")	0,70% min. 10 PLN	0,70% min. 10 PLN
20	current accounts (cheque) <sup>7)</sup>	0,50% min. 5 PLN	0,50% min. 5 PLN
21	current based upon ECW order <sup>10)</sup>	0,70% min. 10 PLN	0,70% min. 10 PLN
22	Submitting ECW <sup>10)</sup> order through Millenet	2 PLN	2 PLN
23	current accounts <sup>33)</sup> in closed form with transport option	0,20% min. 5 PLN + 150 PLN (each transport)	0,20% min. 5 PLN + 150 PLN (each transport)
24	term deposits (Clients without a current account)	0,70% min. 10 PLN	0,70% min. 10 PLN
From FX bank accounts <sup>9)</sup>			
25	current accounts („Cash withdrawal")	0,70% min. 10 PLN	0,70% min. 10 PLN
26	current accounts in closed form with transport option	0,20% min. 5 PLN + 150 PLN (each transport)	0,20% min. 5 PLN + 150 PLN (each transport)

27	Failure to pick up the cash withdrawal at the time agreed upon with the Bank (computed on the unused amount) – applies to PLN and each currency	0,15% min. 50 PLN	0,15% min. 50 PLN
28	Unnotified cash withdrawal (applies to PLN and each currency <sup>17)</sup> )	0,50%	0,50%
29	Fee for open withdrawal in accordance with a defined nominal structure	10 PLN	10 PLN
Transfers <sup>12)</sup> :		Mój Biznes Account	Biznes Account
Transfers in PLN or foreign currency, performed between the Bank's accounts, placed:			
30	in the Bank's branch	25 PLN	20 PLN
31	in TeleMillennium (by phone)	15 PLN	15 PLN
32	through Millenet, Mobile Banking	0 PLN	0 PLN
33	through MilleSMS <sup>15)28)</sup>	0 PLN	0 PLN
34	transfers between accounts of one Holder via electronic banking services	0 PLN	0 PLN
Transfers in PLN, to accounts in other banks, placed:			
35	in the Bank's branch	25 PLN	20 PLN
36	by TeleMillennium (by phone)	15 PLN	15 PLN
37	through Millenet, Mobile Banking	0 <sup>13)14)</sup> PLN / 1 PLN	0 <sup>13)</sup> PLN / 1 PLN
38	through MilleSMS <sup>15)28)</sup>	0 PLN	0 PLN
	through SORBNET <sup>16)</sup> (does not concern transfers to ZUS and Tax Office)		
39	- order below 1 million PLN	40 PLN	40 PLN
	- order equal to or above 1 million PLN		
40	- received in branch (in standard form)	10 PLN	10 PLN
41	- received through electronic banking channels (Millenet, Mobile Banking)	8 PLN	8 PLN
Instant transfers Express Elixir in PLN, to accounts in other banks, placed: <sup>17)</sup> :			
42	through Millenet/Mobile Banking	10 PLN	10 PLN
Transfers in foreign currencies other than EUR, also to accounts in other domestic banks as well as in PLN to foreign banks <sup>18) 20)</sup> :			
43	standard	0,25% min. 17 PLN max. 170 PLN	
44	urgent	0,25% min. 17 PLN max. 170 PLN + 50 PLN	
45	express	0,25% min. 17 PLN max. 170 PLN + 100 PLN	
Transfers in EUR to EEA, also to accounts in other domestic banks - depending on execution procedure selected <sup>19) 20) 32)</sup>			
46	in a Bank outlet	25 PLN	20 PLN
47	by Millenet, Mobile Banking	0 <sup>14)</sup> PLN / 1 PLN	1 PLN
	express - made in EUR within the territory of the European Economic Area:		
48	- payment below 1 000 000 PLN	40 PLN	
	- payment of 1 000 000 PLN and above		
49	- accepted in a Bank outlet (in standard form)	10 PLN	10 PLN
50	- accepted through electronic banking channels (Millenet, Mobile Banking)	8 PLN	8 PLN
Transfers in EUR outside EEA - depending on execution procedure selected <sup>18) 20) 32)</sup>			
51	standard	0,25% min. 17 PLN max. 170 PLN	
52	ekspres	0,25% min. 17 PLN max. 170 PLN + 100 PLN	
SEPA payment order in EUR <sup>19) 22)</sup> :			
53	in the Bank's branch	25 PLN	20 PLN
54	through Millenet, Mobile Banking	0 <sup>14)</sup> PLN / 1 PLN	1 PLN

Other fees concerning transfers:			
55	Additional fee for OUR option <sup>29)</sup>	100 PLN	
56	Received for performing on nonstandard forms (in the branch) <sup>27)</sup>	10 PLN	
57	Fee for a transfer in foreign currency with SHA <sup>30)</sup> or BEN <sup>31)</sup> cost options, from other domestic and foreign banks, as well as a transfer in PLN from foreign banks with SHA and BAN cost options, crediting the client's account with an amount higher than 200 PLN or the equivalent in the currency <sup>27)</sup> .	10 PLN	
Transfer in electronic invoices distribution service			
58	- domestic transfer	0 PLN <sup>28)</sup> / 0,29 PLN	0 PLN <sup>28)</sup> / 0,29 PLN
59	- instant transfer	5,29 PLN	5,29 PLN
Bill payments			
60	- definition	0 PLN	0 PLN
61	- performing in TeleMillennium	15 PLN	15 PLN
Standing orders <sup>28)</sup> :			
62	- definition	0 PLN	0 PLN
63	- performance of a repeated standard standing order (per execution)	2 PLN	2 PLN
64	- performance of a non-repeated standing order (per execution)	4 PLN	4 PLN
Premia On-Line Account in PLN		Mój Biznes Account	Biznes Account
first deposit/transfer (monthly):			
65	- in Millenet	0 PLN	0 PLN
66	- in branch/through telephone	15 PLN	15 PLN
another withdrawal / transfer (monthly):			
67	- in Millenet	7,50 PLN	7,50 PLN
68	- in branch/through telephone	15 PLN	15 PLN
Direct Debit		Mój Biznes Account	Biznes Account
Fees charged from debtor – Payer			
69	Service set-up - transaction Recipient (for each disposal)	3 PLN	3 PLN
70	Execution of direct debit (for 1 transaction)	1 PLN	1 PLN
71	Updating or cancellation of authorisation or cancellation of a single direct debit payment	3 PLN	3 PLN
Automatic Incoming Payment Identification			
72	Providing the Client with Automatic Incoming Payment Identification	0 PLN	0 PLN
73	Fee for transaction of Automatic Incoming Payment Identification	0,60 PLN	0,60 PLN
Electronic services:		Mój Biznes Account	Biznes Account
74	Monthly fee for using e-banking Millenet system and Mobile Banking for Individuals/Business <sup>22, 24)</sup>	0 PLN	0 PLN
75	Monthly fee for using e-banking Millenet system and Mobile Banking for Companies <sup>29)</sup> (irrespective of the number of bank accounts)	15 PLN	0 PLN
76	Fee for activation of Millenet	0 PLN	0 PLN
77	Unblocking of password (including courier) – (Millenet)	20 PLN	20 PLN
78	Make available for the Millenet user, on the Customer's order; the report in MT940 format	0 PLN	0 PLN
79	Authorisation SMS for Corporate Millenet, Mobile Banking	0,30 PLN	0,30 PLN
80	Authorisation SMS for Millenet, Mobile Banking for Individuals/Biznes	0 PLN	0 PLN

Limits regarding Millenet/Mobile Application for Individuals/Biznes Clients:			
81	Main limit (Mobile Authorisation) <sup>23)</sup>	200 000 PLN	
	Main limit (single-use SMS Password) <sup>23)</sup>	50 000 PLN	
	Mobile Application Limit <sup>24)</sup>	20 000 PLN	
TeleMillennium transaction limits			
82	- maximum daily limit of transaction	100 000 PLN	
83	- amount above which transaction non-defined will be confirmed by telephone	20 000 PLN	
Maintenance of bills of exchange <sup>30)</sup>		Mój Biznes Account	Biznes Account
Maintenance of bills of exchange (in domestic trade) – per bill of exchange 30) :			
84	Presenting a bill of exchange for payment	30 PLN	30 PLN
85	Protesting a bill of exchange	30 PLN	30 PLN
86	Presenting a bill of exchange for collection	30 PLN	30 PLN
Other		Mój Biznes Account	Biznes Account
87	Purchase and sale of foreign currencies	0 PLN	0 PLN
88	Cash exchange – exchanging denominations of PLN into other denominations of PLN	2% of exchange amount, min. 20 PLN	2% of exchange amount, min. 20 PLN
89	MilleZdrowie insurance - monthly fee	1,99 PLN	1,99 PLN

- 1) The monthly fee for account Mój biznes maintenance shall not be charged if the total external inflows to this account in the previous month were at least 1,000 PLN (not eligible for the calculation are transfers from other accounts for private Customers, kept for the Account Holder in Bank Millennium, as well as from other accounts of the same business and from accounts kept in Millennium Dom Maklerski and Millennium TFI S.A.) or from the account was made min. 1 ZUS/US transfer. The fee shall be charged from the full month of existence of the account. As the Account Holder is also understood partners in civil-law companies.
- 2) The monthly fee for account Mój biznes maintenance for customers, who opened an account in 12 months from the formal date of start of operating is 0 PLN for 12 months from opening an account.
- 3) The monthly fee for account Biznes Online maintenance shall not be charged if the total external inflows to this account in the previous month were at least 2,000 PLN (not eligible for the calculation are transfers from other accounts for private Customers, kept for the Account Holder in Bank Millennium, as well as from other accounts of the same business and from accounts kept in Millennium Dom Maklerski and Millennium TFI S.A.) The fee shall be charged from the full month of existence of the account.
- 4) In case of Konto Biznes Online opened until 08.05.2016: the fee for account maintenance 20 PLN
- 5) If the total sum of everyday closed deposits and / or received as closed deposit with transport option in the zone and / or out of the zone, on the Customer's account is higher than 15.000 PLN (or equivalent in FX), the Bank shall block the surplus above 15.000,- PLN until the moment of calculating it.
- 6) The transport rate shall be determined on a case-by-case basis, with consideration of the distance in kilometres as well as service time on the basis of deposit data provided by the client: collection address, collection hour and frequency.
- 7) The commission for and the commission for cashing a cheque is charged from the drawer of the cheque.
- 8) The Bank does not exchange foreign currencies.
- 9) Cash withdrawals require a notice according to the following principles:
  - amounts above 30 000 PLN – at least 1 business day before the withdrawal day, until 15.30,
  - any amount in currency of a European Union member state or amounts up to 10 000 USD – at least 1 business day before withdrawal day, until 15.30,
  - amounts above 10 000 USD or any amount in other convertible currencies as per „FX Rates Table of Bank Millennium S.A.” – at least 2 business days before the withdrawal day, until 15.30.

Cash withdrawal orders can be cancelled with the same notice as defined above. Pre-ordered amount can be collected on the withdrawal day after 12.30. Withdrawals in foreign currency are available only for Clients of the Bank. The above limits are joint



limits for withdrawals made by Account Holder within one day.

- 10) It is not possible to execute ECW instruction, if the amount of the instruction requires notification and the instruction expires on the day when the instruction is placed.
- 11) Additional commission accrued on the amount higher than the ordered amount [if order in cash] or specified in the Price List as the amount that requires earlier notification [other transactions] – this concerns each and every currency.
- 12) Transfers with future date (the execution date later than the day of submission to the Bank) without the capacity to choose the option to block the transfer, may be accepted for execution in Millenet/Mobile Banking.  
In Bank's outlet, instruction for execution of transfer with a future date (also with possible blockage of the transfer amount) shall be accepted for execution provided that it is submitted personally in the outlet by persons authorised to use the account in keeping with the valid specimen signature form.  
Within the TeleMillennium telephone service, instruction for execution of transfer with a future date (also with possible blockage of the transfer amount) may be placed with TeleMillennium Consultant.  
In case the customer selects the option to block the amount of transfer instruction with future date of execution, at the same time, the amount of the fee for the transfer is blocked in the total as of the day when the instruction is placed.
- 13) Fee for transfers to ZUS i US
- 14) For first 20 transfers in month. Not applicable for Konto Biznes Online.
- 15) For Customers (Physical persons leading economic activity) using Millenet for Individuals. NOTE: need additional fee for sending SMS.
- 16) All orders equal to or above 1 000 000 PLN are performed obligatorily through SORBNET. In case of emergency, independent from the Bank, settlement of SORBNET orders for an amount of less than 1 000 000 PLN, entered for settlement in SORBNET system, may be limited or suspended.
- 17) Daily limit for the total amount of Express ELIXIR transfers ordered on a given day is 20 000 PLN. Incoming Instant transfers in favour of the Account holder are accepted only for PLN accounts.
- 18) Execution mode determines the date of transferring the funds by Bank Millennium to the beneficiary's bank:
  - "standard" – means that the funds will be transferred to the beneficiary's bank with value date:  
(D+1) if they meet the above-mentioned conditions for SEPA orders and are denominated in currencies EUR, GBP, SEK, NOK, DKK, HUF, CZK, CHF, PLN, RON;  
(D+2) other transfers,
  - "urgent" – means that the funds will be transferred to the beneficiary's bank with (D+1) value date,
  - "express" – means that the funds will be transferred to the beneficiary's bank with the current value date (D).
- 19) SEPA payment order - order of transfer in EUR, to the account in the bank included in Single European Payment Area (SEPA), with BIC code of beneficiary's bank, its account in IBAN standard and SHA costs.
- 20) Additional costs are charged: telecommunication fees (not concern regulated payments) and correspondent bank costs. (see part VI "Miscellaneous orders").  
The Bank accepts transfer orders in PLN to accounts in banks abroad or in FX to accounts in other banks only in: Millenet, Mobile application or standard form.
- 21) This fee is charged instead of the standard fee. If the standard fee is higher than the fee for performing transfers on nonstandard forms, the higher one is charged.
- 22) Fees shall not be charged if the dispositions result from the Bank's internal procedures.
- 23) The Main Limit in Millenet applies to all types of interbank and internal transfers of various Clients ordered through: Millenet for Individuals/Biznes Clients, TeleMillennium - IVR, Mobile Application and executed under service of initiation of payment transactions by Suppliers. Limits under electronic banking services (Millenet, Mobile Application) do not apply to transactions executed between accounts maintained in favour of the Account Holder in Bank Millennium. The main limit may be changed up to 50 000 PLN in a Millennium branch and in Millenet. The limit for initiation of payment transactions is defined by the account Holder within the main limit. The main limit may be increased by the Client to 200 000 PLN in case of using Mobile Authorisation for authorising transaction confirmations.
- 24) The daily limit for transactions in the Mobile Application applies to all types of interbank and internal transfers between accounts of various Clients. The Mobile Application

limit may be changed to the amount of 20 000 PLN.

- 25) You can deposit cash in a Bank Millennium CDM in selected Millennium branches, using your debit or credit card. A debit card deposit is made to the bank account linked to this card. A credit card cash deposit is treated as early repayment of the card. CDM cash deposits are accepted only in Polish currency notes, require PIN authorisation and are counted and booked on the account at the time of the deposit. Business days for purposes of CDM cash deposits are days from Monday to Friday except statutory holidays, as well as every other day, on which the Millennium branches are opened. Addresses of branches, which provide this service, are available in any Millennium branch.
- 26) Closed deposits at the teller's desk, in the night safe as well as deposits and withdrawals with transport option have been available to the Bank's Customers non-stop since at least 6 months.
- 27) The basis for calculation of the PLN 200 threshold, from which the commission shall be accrued, is the equivalent of the received transfer, after conversion to PLN at the FX buy rate.
- 28) Does not apply to the VAT transfers.
- 29) OUR option - is an option, in which all fees related to execution of the transfer – costs of sender's Bank, beneficiary's bank - shall be paid by the sender, which means that the Holder's account will be debited with the transfer amount together with any and all costs incurred by participating banks (in the amount specified in the price list).
- 30) SHA option - is an option, in which fees involved with execution of the transfer shall be split between the transfer sender and beneficiary, costs of the sender's bank shall be paid by the sender, costs of other banks shall be paid by the beneficiary.
- 31) BEN option - is an option, in which all fees involved with execution of the transfer - costs of the sender's bank, of agent banks and the beneficiary's bank - shall be paid by the transfer beneficiary. In practice this means that only the transfer amount shall be collected from the Holder's account. Meanwhile the recipient (beneficiary) shall receive an amount less costs collected by banks participating in the transaction.
- 32) EEA is understood to mean countries of the European Economic Area (countries of the European Union as well as Iceland, Liechtenstein, Norway).

## III. PAYMENT CARDS

		MILLENNIUM VISA EXECUTIVE ELECTRON DEBIT CARD	MILLENNIUM VISA MÓJ BIZNES DEBIT CARD
1	Annual fee	0 PLN	0 PLN
2	Monthly fee for using Millennium Visa Executive Electron card	6 PLN <sup>1)</sup>	7 PLN <sup>1)</sup>
3	Card transaction fees: - purchases <sup>2)</sup> - fee on transactions at merchants identified as: casinos, Internet casinos, games of chance, bookmaker bets, lotteries and totalisators - cash advance: - in the ATMs of Bank's/Santander Bank Polska and Planet Cash network - in ATMs of other banks in Poland - in ATMs accepting the card abroad, excluding transactions in EUR in the territory of an EEA member country - in ATMs accepting the card abroad in EUR in the territory of an EEA member country - in the outlets of other banks by POS in Poland - in points accepting the card abroad excluding transactions in EUR in the territory of an EEA member country - in points accepting the card abroad in EUR in the territory of a non-EEA member country	0 PLN 5 PLN  0 PLN/1 PLN 3,5% min. 5 PLN 3,5 % min. 5 PLN  3,5 % min. 5 PLN  6 PLN 3,5 % min. 5 PLN  6 PLN	0 PLN 5 PLN  0 PLN/1 PLN 3,5 % min. 5 PLN 3,5 % min. 5 PLN  3,5, % min. 5 PLN  6 PLN 3,5, % min. 5 PLN  6 PLN
4	Issuing a copy of transaction receipt	10 PLN	10 PLN
5	„Bezpieczna Karta” (Safe Card) insurance	0 PLN	0 PLN
6	Card inquiry in Millennium/Santander Bank Polska and Planet Cash ATMs: - balance information - balance printout - list of 10 latest transactions	0 PLN / 0,50 PLN 0,50 PLN 1,50 PLN	0 PLN / 0,50 PLN 0,50 PLN 1,50 PLN
7	Additional spread charged on currency conversion in case of making transactions in foreign currencies	2%	2%
8	Card inquiry and balance printout in Euronet ATMs	2 PLN	2 PLN
9	Card validity	4 years	4 years
Daily transaction limits (in PLN)			
Option	Cash transactions	Non-cash transactions	
1	0	1000, 2000, 5000, 10000 or 15000	
2	1 000	0, 1000, 2000, 5000, 10000 or up to account balance	
3	2 000	0, 2000, 5000 or up to account balance	
4	5 000	0, 5000, 10000, 15000 or up to account balance	
5	6 000	Up to account balance	
6	10 000	0, 10000, 50000 or up to account balance	
7	20 000	Up to account balance	
Contactless payments			
Card equipped with contactless technology		No <sup>3)</sup> / Yes <sup>4)</sup>	Yes
The amount limit for single contactless transaction within Poland without PIN and signature <sup>5)</sup>		100 PLN	100 PLN

- 1) 1) The fee is not charged for the calendar month, in which the card was issued. The fee will not be charged if during the previous calendar month non-cash transactions with use of the card in the amount of at least 500 PLN are made and booked on the account.
- 2) does not apply to transactions made at merchants identified as: casinos, Internet casinos, games of chance, bookmaker bets, lotteries and totalisators.

- 3) For cards issued until 14.07.2017, cards will not be equipped with contactless technology
- 4) For cards issued from 15.07.2017, cards will be equipped with contactless technology
- 5) To ensure transaction security and protect Card Holder's interests it may be necessary to:
  - a) provide additional confirmation of the contactless transaction with PIN code or signature of the card Holder also in cases of contactless transactions in the amount not exceeding the limit amount or
  - b) execute cashless transaction as contact transaction in payment terminal despite meeting all conditions to execute a contactless transaction.
- 6) The rules for the provision of insurance cover are described in the Terms and Conditions of insurance available on the Bank's website and in the Bank's outlets.

KARTA DEBETOWA MAKRO MASTERCARD BIZNES DEBIT Issued to bank account or linked with card service account <sup>3)</sup> (card withdrawn from offer as of 1st April 2015)		
1	Card issuance	0 PLN
2	Monthly fee for using card	4,99 PLN
3	Card replacement	20 PLN
4	Card transaction fees: - purchases <sup>1)</sup> - fee on transactions at merchants identified as: casinos, Internet casinos, games of chance, bookmaker bets, lotteries and totalisators - cash advance: - in the ATMs of Bank's/Santander Bank Polska and Planet Cash network - in ATMs of other banks in Poland - in ATMs accepting the card abroad excluding transactions in EUR in the territory of an EEA member country - in ATMs accepting the card abroad in EUR in the territory of an EEA member country - in the outlets of other banks by POS in Poland - in points accepting the card abroad excluding transactions in EUR in the territory of an EEA member country - in points accepting the card abroad in EUR in the territory of a non-EEA member country	0 PLN 5 PLN  0 PLN / 1 PLN 3,5% min. 5 PLN 3,5% min. 5 PLN  3,5% min. 5 PLN  3,5% min. 5 PLN 3,5% min. 5 PLN  3,5% min. 5 PLN
5	Monthly fee for Safety Package (25 SMS per month sent to domestic/foreign phone numbers and Insurance package Safety Card) <sup>2)</sup>	3,99 PLN
6	Monthly fee for SMS notification sent to domestic/foreign phone number <sup>2)</sup>	0,30 PLN / 0,45 PLN
7	Issuing a copy of transaction receipt	10 PLN
8	Insurances (Unentitled card usage insurance, cash theft insurance, purchase and lowest price guarantee insurance, flight and luggage delay insurance, lost luggage insurance, replacement documents insurance) <sup>3)</sup>	2,99 PLN
9	Balance Inquiry: - ATM Millennium - Display - ATM Millennium - Printout - Santander Bank Polska / Planet Cash - other ATM Poland - list of 10 latest transactions - display - list of 10 latest transactions - printout	0 PLN 0,50 PLN 0,50 PLN 2 PLN 0 PLN 1,50 PLN
10	Additional spread charged on currency conversion in case of making transactions in foreign currencies	2%
Daily transaction limits (in PLN)		
Option	Cash transactions	Non-cash transactions
1	0	1 000
2	1 000	0 or up to account balance
3	5 000	0, 5000 or up to account balance
4	10 000	0, 50000 or up to account balance

- 1) Does not apply to transactions made at merchants identified as: casinos, Internet casinos, games of chance, bookmaker bets, lotteries and totalisators
- 2) If a fee for "Pakiet Bezpieczeństwa" is charged in a particular month, insurance cover shall be assured in the next calendar month, moreover fees for SMS messages sent in the particular month in the Pack will not be charged. The Bank shall charge a fee in keeping with this Price List for SMS messages sent outside the Pack. If a fee for "Pakiet Bezpieczeństwa" is not collected, insurance cover shall not be assured in the next calendar month, moreover the Bank shall charge fees for all SMS messages sent in the particular calendar month in keeping with this Price List. The fact of not collecting the fee in a particular month does not cause deactivation of "Pakiet Bezpieczeństwa" in subsequent months. The cost of insurance cover in the stated fee is PLN 0.
- 3) Insurance may be taken out only till 27.03.2015. From 28.03.2015 the insurance is not offered. The rules for the provision of insurance cover are described in the Terms and Conditions of insurance available on the Bank's website and in the Bank's outlets.

Account for debit card servicing		
1	Monthly fee for maintenance account	0 PLN
2	Internal incoming transfer	1 PLN
3	External incoming transfer	1 PLN

Account not offered as of 1.01.2014. Fees apply to accounts opened until 31.12.2013. Fees for: cash deposits made in open form in a branch; deposits on the account made by a third party – fee charged from beneficiary's account; cash withdrawals from the account made in a branch and interest rate on the account are the same as for Konto Biznes account.

MILLENNIUM VISA BUSINESS CREDIT CARD		
1	Annual fee for card service	75 PLN
2	Next annual fee for card service: The annual fee for card service in subsequent years depends on the sum of values of card transactions during the last 12 months. The listing below presents the fee amount vs. the sum of values of card transactions made during the above-mentioned period. Included in the sum of values of card transactions are non-cash as well as cash transactions with the exception of Repayment of Debt to Another Bank <sup>1)</sup>	
	- 40.000 PLN and more	0 PLN
	- from 20.000 PLN to 40.000 PLN	40 PLN
	- below 20.000 PLN	75 PLN
3	Fee for card duplicate	0 PLN
4	Replacement	75 PLN
5	Monthly fee for Safety Package (25 SMS per month sent to domestic/foreign phone numbers and Card Protection Insurance package) <sup>4)</sup>	3,99 PLN
6	Monthly fee for SMS notification sent to domestic/foreign phone number <sup>4)</sup>	0,30 PLN / 0,45 PLN
7	Cash transaction fee <sup>2)</sup>	3% min. 7 PLN
8	Fee on transactions at merchants identified as: casinos, Internet casinos, games of chance, bookmaker bets, lotteries and totalisators	3% min. 7 PLN
9	Emergency card issuance (abroad)	equivalent 250 USD
10	Emergency cash advance (abroad)	equivalent 175 USD
11	Over limit fee	50 PLN
12	Late payment fee	50 PLN
13	Transaction confirmation	6 PLN
14	Card's statement duplicate fee	30 PLN
15	Fee for a copy of the document made in Poland	15 PLN
16	Fee for a copy of the document made abroad	30 PLN

17	Card limit inquiry in Millennium, Santander Bank Polska & Planet Cash ATMs	0 PLN
18	Card limit inquiry in other ATMs in Poland & abroad	2 PLN
19	Confirmation of debt condition fee and/or closing of the card account fee (for each product)	50 PLN
20	Fee for transaction conversion into Easy Payments Credit Program	1%
21	Visa Inquiry Service (abroad)	40 PLN
22	Additional spread charged by the Bank at currency conversion in case of transactions in foreign currencies	2%
23	Available credit limit amount	up 100 000 PLN
24	Minimum value of a Credit Program Easy Payments / Minimum value of component transaction <sup>9)</sup>	300 PLN / 50 PLN
25	Grace period	up to 51 days
26	Date of repayment	20 days from end of billing cycle
27	Fee for billing cycle change <sup>3)</sup>	0 PLN / 20 PLN

There is possibility of billing cycle change on one of the following cycles: from first to the last day of the month; from 6th to 5th day of the following month; from 11th to 10th day of the following month; from 16th to 15th day of the following month; from 21st to 20th day of the following month; from 26th to 25th days of the following month,

28	Minimal repayment rate	5%
29	Monthly repayment rate	5%, 10%, 20%, 30%, 40%, 45%, 60%, 75%, 100%
30	Fee for Repayment of debt in other bank	3% min. 5 PLN

The main card holder has the possibility to order the Bank to perform a transfer of a selected amount to the account of a credit card, cash advance or loan at another bank. The amount of the transfer shall be charged to the credit card account at the Bank.

31	Safe card insurance <sup>4)</sup>	3,99 PLN
32	Card validity	4 years

#### Daily transaction limits (in PLN)

Option	Cash transactions	Non-cash transactions
1	0	1 000, 5 000 or up to available card limit
2	1 000	up to available card limit
3	5 000	up to available card limit
4	10 000	up to available card limit

#### Contactless payments

Karta wyposażona w technologię zbliżeniową	No <sup>6)</sup> / Yes <sup>7)</sup>
The amount limit for single contactless transaction within Poland without PIN and signature <sup>8)</sup>	100 PLN

- 1) Preferential rules shall apply only to credit card agreements concluded before 1 October 2013.
- 2) The fee also applies to a card transfer in Millenet.
- 3) To 28th February 2014 fee for billing cycle change will be 0 PLN. From 1st March 2014 the fee for billing cycle change will be 20 PLN. Account owner may request for change of credit card billing cycle in Bank branch or TeleMillennium. Billing cycle change may be done once per 12 months from the last billing cycle change.
- 4) If the fee for Safety Package in the particular calendar month is collected, insurance cover will be provide in the next calendar month and no fee for SMS notifications sent in the particular month under the package will be charged. For the SMS notifications sent out of package the Bank shall charge a fee in accordance with this Price List. If the fee for Safety Package is not collected, insurance cover will not be provided in the next calendar month and o Bank will charge fees for all SMS notifications sent in the calendar month in accordance with the Price List. Failure to collect the fee in a particular month does not cause deactivation of Safety Package in subsequent months. The cost of insurance cover is PLN 0 in the stated fee amount.
- 5) The insurance may be acquired only until 27.03.2015. Starting from 28.03.2015 the insurance will not be offered. The rules for the

provision of insurance cover are described in the Terms and Conditions of insurance available on the Bank's website and in the Bank's outlets.

- 6) For cards issued until 14.07.2017, cards will not be equipped with contactless technology
- 7) For cards issued from 15.07.2017, cards will be equipped with contactless technology
- 8) To ensure transaction security and protect Card Holder's interests it may be necessary to:
  - a) provide additional confirmation of the contactless transaction with PIN code or signature of the card Holder also in cases of contactless transactions in the amount not exceeding the limit amount or
  - b) execute cashless transaction as contact transaction in payment terminal despite meeting all conditions to execute a contactless transaction.
- 9) Minimum value of the Programme is 300 PLN. All non-cash transactions made in an amount above 50 PLN or the specific amount of card limit used may be split into instalments.

	CHARGE CARDS (cards withdrawn from offer as of 1st December 2013)	Millennium Visa Executive Silver	Millennium Visa Executive Gold	Millennium Mastercard Corporate
1	Annual fee	140 PLN	300 PLN	140 PLN
2	Issuing an emergency card in place of a lost/stolen card – abroad	equivalent of 250 USD	equivalent of 250 USD	equivalent of 148 USD
3	Emergency cash disbursement - abroad	equivalent of 175 USD	equivalent of 175 USD	equivalent of 95 USD
4	Card transaction fees:			
	- purchases	1,3%	1,3%	1,3%
	- fee on transactions at merchants identified as: casinos, Internet casinos, games of chance, bookmaker bets, lotteries and totalisators	3% min. 7 PLN	3% min. 7 PLN	3% min. 7 PLN
	- cash advance	3% min. 7 PLN	3% min. 7 PLN	3% min. 7 PLN
5	Issuing a copy of transaction receipt	10 PLN	0 PLN	10 PLN
6	Issuing a duplicate of transaction statement	5 PLN	0 PLN	5 PLN
7	Additional spread charged by the Bank at currency conversion in case of transactions in foreign currencies	2%	2%	2%
8	Insurance package (Unauthorised card usage insurance, cash theft insurance, travel insurance package)	0 PLN	0 PLN	0 PLN
9	Card limit inquiry in ATMs in Poland and abroad (except Millennium, Santander Bank Polska and Planet Cash ATMs) (only for ATMs that are capable of this service)	2 PLN	2 PLN	nie dotyczy
10	card validity	4 lata	4 lata	4 lata
Daily transaction limits (in PLN)				
	Option	Cash transactions	Non-cash transactions	
	1	0	1000, 5000 or up to available card limit	
	2	1 000	up to available card limit	
	3	5 000	up to available card limit	
	4	10 000	up to available card limit	

## IV. CREDITS

CREDITS IN CURRENT BANK OFFER		
Overdraft:		
1	Origination commission, calculated on the value of credit granted (due to the date of signing the agreement).	2% min. 400 PLN
2	Commission for credit renewal	1% min. 200 PLN
3	Loan administration fee calculated on the approved loan amount, charged once a year on every anniversary of concluding the loan agreement / annex (applies to loans with tenor over 12 months) <sup>1)</sup>	1% min. 200 PLN
4	Engagement fee – monthly collected (calculated on the outstanding credit amount from when day the loan is made available to the Client, payable upon interest payment day)	1% w skali roku
5	Annex fee - if amendments are made at the Client's request <sup>2)</sup>	200 PLN
6	Pre-payment fee on the credit or a part of the credit	0 PLN
Cash Loan:		
7	Origination fee - due as of the date of signing the agreement, (calculated on the loan amount/loan increase amount)	5%
8	Commitment fee	0 PLN
9	Annex fee - if amendments are made at the Client's request <sup>2)</sup>	200 PLN
10	Pre-payment fee on the credit or a part of the credit <sup>1)</sup>	1%
Investment Loan (also thermomodernisation Credit and construction Credit for housing purposes):		
11	Origination commission, calculated on the value of credit granted	5%
12	Increasing the credit amount	0,5% min. 100 PLN
13	Engagement fee (calculated on the outstanding credit amount from when day the loan (or its tranche) is made available to the Client, payable upon interest payment day)	1% p.a.
14	Annex fee - if amendments are made at the Client's request <sup>2)</sup>	200 PLN
15	Pre-payment fee on the credit or a part of the credit	0,5% of the repaid amount
Mortgage Loan for Business Development:		
16	Origination commission, calculated on the value of credit granted	3%
17	Increasing the credit amount	3%
18	Annex fee - if amendments are made at the Client's request	0,5% min. 300 PLN
19	Pre-payment fee on the credit or a part of the credit	1% of the repaid amount
20	Fee for debt restructuring upon request of the Customer or Bank	do 400 PLN
Line for:		
	- guarantees and civil law sureties;	
	- letters of credit;	
	- guarantees, civil law sureties and letters of credit;	
21	1) Origination fee (also including Line amount increases and extension of Line validity) on the Line amount, charged promptly after signing of the Agreement	2%
22	2) Annex fee (if amendments are made on the Client's request), apart from the increase of the line amount and extension of the Line period <sup>2)</sup>	100 PLN
For utilization of the respective products under the Line, the standard fees and commissions for respective products are charged in compliance with the Price List.		
Other		
23	Issuing a promise for granting a credit (for every three months expiry period)	min. 0,5% of the promise amount (min. 100 PLN)



24	Arrangement fee for organizing a banking syndicate	According to the stipulations of the agreement
25	Agency fee for the agent's work in a banking syndicate	According to the stipulations of the agreement
26	Fee for a dunning letter concerning delivery of documents in keeping with the loan agreement, security agreements	50 PLN
27	Penalty fee for default on obligations under the loan agreement, security agreements <sup>3)</sup>	200 PLN

- 1) The fee shall be charged for the first time after 12 months from the date of signing the agreement / annex.
- 2) The annex fee shall not be charged when the change in the loan agreement requested by the Borrower concerns a change of repayment account from PLN to an account in the currency of the loan (applicable in case of an agreement on a loan denominated or indexed to a currency other than the Polish currency).
- 3) the fee is charged every month until the borrower has fulfilled the contractual obligation; it is accrued for each unfulfilled obligation independently.

# V. TRADE FINANCING

FACTORING SERVICES		
1	Origination commission - per limit amount, charged yearly (granting/ increase of amount) in case of limit amount increase commission is charged for amount of increase	determined individually from 1,20%
2	Commission for administration of receivables - determined individually depending on receivables payment term	per single receivable, min. 10 PLN
3	Risk coverage commission (in case of Non-Recourse Factoring) - per single receivable	determined individually min. 0,20%
4	Fee for assessment of debtor in case of Non-Recourse Factoring - per single assessed debtor; charged yearly	150 PLN
5	Service fee - charged monthly	150 PLN
6	Declaration referring the retrocession of receivable issued upon Client's request	10 PLN
7	Transfer of funds to the other bank	20 PLN
8	Opinion on co-operation in factoring	50 PLN
9	Fee for annexation upon Client's request (not applicable to annexes prolonging and increasing limits)	100 PLN
* Note: It's necessary to add 23% VAT		
GUARANTEES		
With respect to activities, mentioned in the items below, irrespective of the commission lump-sum fees shall be collected for sending SWIFT messages, in the amount specified in part VI "Other" as well as fees for courier services at actual cost.		
SOLE GUARANTEES <sup>1)</sup>		
1	Fee for issuing the promise to grant guarantee (for every started 3-month period of validity)	0,5% of the promise amount min. 100 PLN
	Issuing a sole guarantee (for every started 3-month period of validity) :	
2	- the guaranteed amount below or equal to PLN 50 thousand (or the FX equivalent of PLN 50 thousand) <sup>2) and 3)</sup>	1% of the guaranteed amount min. 100 PLN
3	- the guaranteed amount above PLN 50 thousand (or the FX equivalent of PLN 50 thousand) <sup>2) and 3)</sup>	0,5% of the guaranteed amount min. 100 PLN
4	Issuing a sole guarantee under a counter guarantee from another bank (for every started 3-month period from issuing date of the sole guarantee to its validity date) <sup>2)</sup>	Determined individually (depending on rating of country and bank issuing counter guarantee) 0,25% - 1% of the guaranteed amount min. 100 PLN
	Increase in the sole guarantee amount:	
5	- the amount of the increase below or equal to PLN 50 thousand (or the FX equivalent of PLN 50 thousand) <sup>4)</sup>	1% of the amount of the increase min. 100 PLN
6	- the amount of the increase above PLN 50 thousand (or the FX equivalent of PLN 50 thousand) <sup>4)</sup>	0,5% of the amount of the increase min. 100 PLN
7	Increase in the amount of sole guarantee under a counter guarantee from another bank <sup>4)</sup>	Determined individually (depending on rating of country and bank issuing counter guarantee) 0,25% - 1% of the guaranteed amount min. 100 PLN
8	Other amendments to the terms of a guarantee (including extension of the validity of a sole guarantee, including also the extension of validity if this extension fits within the period for which the commission has already been charged) <sup>4)</sup>	100 PLN
9	Commission for annex to guarantee issuing agreement – if changes are made on the Client's request and do not influence the terms of a guarantee	100 PLN
10	Claim handling	0,2% min 100 PLN
11	Issuing a sole guarantee in accordance with draft enclosed by the Client accepted by the Bank	100 PLN
12	Issuing a duplicate of sole guarantee <sup>5)</sup>	200 PLN

13	Servicing of assignment of rights under sole guarantee	200 PLN
14	Other actions taken with reference to the sole guarantee	50 PLN
<b>THIRD PARTY GUARANTEES</b>		
15	Accepting the third party guarantee for deposit and/or checking the authenticity of the third party guarantee sent by the beneficiary	100 PLN
16	Accepting the amendment to the third party guarantee for deposit and/or checking the authenticity of the amendment to the third party guarantee sent by the beneficiary	75 PLN
17	Advising a third party guarantee to the beneficiary	0,1% of the guarantee amount min. 100 PLN max. 500 PLN
18	Advising an amendment to third party guarantee to the beneficiary	150 PLN
19	Filing a claim on behalf of Client under guarantee issued in his favour	0,2% of the claim amount min. 100 PLN max. 500 PLN
20	Cancellation of guarantee before its validity	100 PLN
21	Confirmation of the third party guarantee (for every started 3-month period from confirmation date to validity date) <sup>3)</sup>	Determined individually (depending on rating of country and bank issuing guarantee) 0,25% - 1% of the guaranteed amount min. 100 PLN
22	Increase in the amount of confirmed third party guarantee	Determined individually (depending on rating of country and bank issuing guarantee) 0,25% - 1% of the guaranteed amount min. 100 PLN
23	Other actions taken with reference to the third party guarantee	50 PLN

- 1) The term sole guarantee shall denote the following:
- all guarantees issued by the Bank, both under orders from Bank Clients and other banks,
  - counter guarantees in favour of other banks issuing guarantees on orders from the Bank.
- 2) In case of a guarantee commission charged for every started 3-month period of validity, the commission shall not be charged up-front for the last started period of its accrual, if it is shorter than 10 calendar days, provided that an appropriate provision is put in the agreement with the Client.
- 3) Commission is charged against current guaranteed amount including amount and/or period of validity amendments (if any).
- 4) If simultaneous amendments are made to the terms of a guarantee, one, higher commission shall be charged.
- 5) Commission for issuing a duplicate is also charged in case of a duplicate of an amendment to sole guarantee.

#### SURETIES

With respect to activities, mentioned in the items below, irrespective of the commission lump-sum fees shall be collected for sending SWIFT messages, in the amount specified in part VI "Other" as well as fees for courier services at actual cost.

1	Issuing a surety on a bill of exchange (for every started 3-month period of validity) <sup>1)</sup>	1% of the surety amount min. 100 PLN
	Issuing a civil law surety (for every started 3-month period of validity):	
2	- the amount of surety below or equal to PLN 50 thousand (or the FX equivalent of PLN 50 thousand) <sup>1) and 2)</sup>	1% of the surety amount min. 100 PLN
3	- the amount of surety below or equal to PLN 50 thousand (or the FX equivalent of PLN 50 thousand) <sup>1) and 2)</sup>	0,5% of the surety amount min. 100 PLN
	Increase in the amount of a civil law surety:	
4	- the amount of increase below or equal to PLN 50 thousand (or the FX equivalent of PLN 50 thousand) <sup>3)</sup>	1% of the amount of the increase min. 100 PLN
5	- the amount of increase above PLN 50 thousand (or the FX equivalent of PLN 50 thousand) <sup>3)</sup>	0,5% of the amount of the increase min. 100 PLN
6	Other amendments to the terms of a civil law surety (including: extension of the validity of a civil law surety, including also the extension of validity if this extension fits within the period for which the commission has already been charged) <sup>3)</sup>	100 PLN
7	Issuing a promise to issue a civil law surety (for every started 3-month period of validity)	min. 0,5% of the promise amount (min. 100 PLN)
8	Other actions taken with reference to the surety	50 PLN

- 1) In case of a commission for civil law surety or surety on a bill of exchange, charged for every started 3-month period of validity, the commission shall not be charged up-front for the last started period of its accrual, if it is shorter than 10 calendar days, provided that an appropriate provision is put in the agreement with the Client.
- 2) Commission is charged against current surety amount including amount and/or period of validity amendments (if any).
- 3) If simultaneous amendments are made to the terms of a civil law surety, one, higher commission shall be charged.

#### DOCUMENTARY LETTERS OF CREDIT (L/C)

With respect to activities, mentioned in the items below, irrespective of the commission lump-sum fees shall be collected for sending SWIFT messages, in the amount specified in part VI "Other" as well as fees for courier services at actual cost.

#### EXPORT LETTER OF CREDIT

1	Advising the beneficiary of the content of the pre-advise on issuing of an export L/C	50 PLN
2	Advising the beneficiary of an export L/C	0,1% min. 100 PLN max. 500 PLN
3	Confirmation of an export L/C (of the L/C amount for every started 3-month period from confirmation to payment date) <sup>1)</sup>	Determined individually (depending on rating of country and bank issuing L/C) min 0,25% min. 100 PLN
4	Increase in the amount of an export L/C confirmed by the Bank, of the amount of the increase	Determined individually (depending on rating of country and bank issuing L/C) min 0,25% min. 100 PLN
5	Other amendments to the terms of the L/C (including also the extension of validity if this extension fits within the period for which the commission has already been charged)	100 PLN
Examination of the documents or payment under export L/C:		
6	- payable "at sight"	0,1% of the amount of requested payment min. 100 PLN
7	- with deferred payment date	0,2% of the amount of requested payment min. 100 PLN
8	Pre- examination of the documents on Client's request (each time for the documents submitted for examination)	100 PLN
9	Presenting documents not in compliance with the terms of an export L/C (additionally to point 6 or 7)	50 PLN
10	Transferring an export L/C to second beneficiaries, domestically or abroad <sup>2)</sup>	0,2% of the L/C amount min. 100 PLN
11	Payment of all or a part of export L/C amount in favour of an agent, domestically or abroad (additionally to point 6 or 7)	50 PLN
12	Cancellation or writing down the wholly or partially unused export L/C balance	50 PLN
Transfer of the payment under the L/C on the beneficiary account in other bank:		
13	- in PLN	50 PLN
14	- in other currency	100 PLN
15	Assignment of proceeds under the L/C to third party (other than the Bank)	300 PLN
16	Commission for discounting of export L/C (instead of point 6 and 7)	0,25% of discounted amount min. 150 PLN
17	Establishment of reimbursement at the Bank for payments under the export L/Cs not confirmed by the Bank	200 PLN
18	Other actions taken with reference to the export L/C	50 PLN

#### IMPORT LETTER OF CREDIT

19	Pre-advise on issuing of an import L/C	50 PLN
20	Issuing an import L/C (for every started 3-month period of validity) <sup>4)</sup>	0,2% of the L/C amount min. 100 PLN
21	Increase in the amount of an import L/C	0,2% of the amount of the increase min. 100 PLN
22	Other amendments to the terms of an import L/C (including extension of the validity of an import L/C, including also the extension of validity if this extension fits within the period for which the commission has already been charged) <sup>5)</sup>	100 PLN

23	Deferred payment under issued L/C (for every month started since the date of releasing documents to the payer to payment date; charged in advance for the whole deferred period)	0,07% of payment amount min. 50 PLN
24	Examination of documents or payment under an import L/C (of amount of documents presentation or the payment amount accordingly)	0,10% min. 100 PLN
25	Cancellation or writing down the wholly or partially unused balance of an import L/C <sup>3)</sup>	50 PLN
26	Assignment or endorsement of transport and insurance documents received in relation to thorough or partial delivery of supplies under the L/Cs	120 PLN
27	Other actions taken with reference to an import L/C	50 PLN

- 1) Commission for confirmation is charged against current L/C amount plus tolerance percentage (if applicable) including amount and/or payment date amendments (if any).
- 2) Unless provided otherwise, the commission shall be charged to the first beneficiary.
- 3) The commission for cancellation or writing down the balance shall not be charged if:
  - a) the amount of payment under the L/C is within the allowed tolerance,
  - b) the PLN equivalent value of the unused balance is equal to, or less than 100 PLN.
- 4) The commission for issuing is charged against the current amount of the L/C plus the tolerance percentage (if applicable) including amount and/or period of validity amendments (if any).
- 5) If simultaneous amendments are made to the terms of the L/C, one, higher commission shall be charged.

#### COLLECTONS

With respect to activities, mentioned in the items below, irrespective of the commission lump-sum fees shall be collected for sending SWIFT messages, in the amount specified in part VI "Other" as well as fees for courier services at actual cost.

#### IMPORT COLLECTION

1	Collection of financial / commercial documents in order to obtain acceptance and/or payment from the Client	0,20% min. 50 PLN max. 250 PLN
2	Acceptance of the bill of exchange or issuance of the promissory note or obtaining the payment undertaking (additionally to point <sup>1)</sup> )	60 PLN
3	Release of documents free of payment	100 PLN
4	Return uncollected documents to the presenter or the presenter's bank	100 PLN
5	Amendment to the collection instruction	70 PLN
6	Drafting and transmitting the reminder about the fulfilment of terms and conditions of collection	50 PLN
7	Assignment and/or endorsement (assignment of rights to dispose of commodity and documents addressed to the Bank, in a single set of collection instruction received from a foreign bank)	120 PLN
8	Partial payment (fee charged from second payment)	50 PLN
9	Protest of the bill of exchange <sup>1)</sup>	250 PLN
10	Forwarding the collection for handling at another bank	300 PLN
11	Other actions taken with reference to the import collection	50 PLN

#### EXPORT COLLECTION

12	Collection of financial / commercial documents submitted by the Client for acceptance and/or payment	0,20% min. 50 PLN max. 250 PLN
13	Sending documents for collection with instruction to release them free of payment	100 PLN
14	Return uncollected documents to the presenter	100 PLN
15	Transfer all or a portion of the collected amount to an agent (domestically or abroad)	70 PLN
16	Amendment to the collection instruction	70 PLN
17	Drafting and transmitting the reminder about the fulfilment of terms and conditions of collection	50 PLN
18	Partial payment (fee charged from second payment)	50 PLN
19	Transfer of the part of the collected amount for the beneficiary not being the presenter	0,25% min. 50 PLN max. 300 PLN
	Transfer of the payment under the collection on the beneficiary account in other bank:	
20	- in PLN	50 PLN
21	- in other currency	100 PLN
22	Other actions taken with reference to the export collection	50 PLN

- 1) Additionally to commission for protest real notaries fees and fees for possible translations are collected.

## VI. OTHER

CUSTODIAL SERVICES		
1	Signing an agreement and opening an account	0 PLN
	Fees for safekeeping:	Fee (%) p.a.
2	- Listed equities	0,08 - 0,15
3	- State Treasury Bonds	0,04 - 0,06
4	- State Treasury bills	55 PLN
5	- Other securities	for negotiation
Safekeeping fees for securities issued and traded in Poland are calculated as a and charged monthly, based on the securities market value at the end of each month multiplied by fee with the exception of fixed income instruments where the calculation is based on securities nominal value – min. PLN 50.		
	Transaction settlement fees:	
6	- Primary market (all instruments)	100 PLN
7	- Listed equities	do 50 PLN
	- State Treasury bonds:	
8	- stock exchange	do 50 PLN
9	- interbank market	do 150 PLN
10	- interbank market but Bank is a counterparty	do 50 PLN
11	- State Treasury bills	do 20 PLN
12	- Other securities	for negotiation
Settlement fees for securities issued and traded in Poland are calculated and charge monthly, based on the number of transactions settled on clients' account during the month multiplied by fee.		
	Accept and perform an order to freeze the account under securing signed agreements:	
13	- with the Bank	0 PLN
14	- with other banks and institutions	do 100 PLN
	Other fees:	
15	- dividend service	do 100 PLN
16	- tax settlement	do 100 PLN
17	- external costs paid for Compensation Fund	at actual costs
18	- client's representation at Shareholders Meetings	for negotiation
19	Issuing account history at the client's request	50 PLN
20	Issuing other account information at the client's request	for negotiation
In case of other services not mentioned in the table, the fee shall be negotiated with the Client each time prior to execution of the transaction by the Bank. Furthermore, Client shall reimburse the Bank for external costs it incurred in effect of execution of instructions submitted by the Client and not included in the above table.		
RESTRUCTURING / RECOVERY		
21	Signing a composition agreement (of the total debt amount or of the debt amount specified in the composition for repayment)	1,50 – 2,50%
	Annex:	
22	- for rolling over the debt payment at the Debtor's request (of the outstanding debt or according to the agreement)	1,00 – 1,50%
23	- making other changes at the Debtor's request (of the outstanding debt on the date of signing the annex)	1,00%
SOFT COLLECTION FEES IN CASE OF PAST DUE DEBT		
24	Fee for text reminder <sup>1)</sup>	2 PLN

25	Fee for phone call reminder <sup>1)</sup>	15 PLN
26	Fee for dunning letter <sup>1)</sup>	20 PLN
27	Fee for demand for payment <sup>1)</sup>	20 PLN
<sup>1)</sup> The maximum monthly total amount of soft collection fees charged and collected in a particular month is 100 PLN.		
FREEZING FUNDS		
28	Accepting and performing a disposition to freeze funds on a bank account by virtue of security for agreements signed by the Account Holder:	
29	- with the Bank	0 PLN
30	- with other banks and institutions	50 PLN
	Accepting and performing a disposition to freeze funds on a bank account by virtue of security for a foreign currency payment:	
31	- made by the Bank	0 PLN
32	- made by some other foreign currency bank	50 PLN
EXECUTION OF RECEIVABLES		
33	Fee for transfer in favour of the execution organ conducting execution proceedings against the account:	30 PLN
Enforcement of a writ of execution is realised only if the current balance on the Client's accounts guarantees collection of the full fee by the Bank.		
DUPLICATES		
34	Bank account statement duplicate	15 PLN
35	Other duplicates (per document)	50 PLN
OPINIONS AND CERTIFICATES		
36	Issuing an opinion to the Client about its cooperation with the Bank	100 PLN
37	Providing information about the Bank's client to an auditor – consulting firm - only with Client's consent (charged to the Bank's Client notwithstanding its number of accounts)	200 PLN
38	Certificate concerning the amount of money on the account and/or number of account (fee charged per account)	30 PLN
39	Certificates (fee charged per product, unless the fee is specified in the detailed price list regarding the particular product)	50 PLN
40	Fee for loan certificate (per product)	100 PLN
POWER-OF-ATTORNEY		
41	Accepting a representation to grant a power-of-attorney to bank accounts	0 PLN
42	Accepting a representation to grant a power-of-attorney to dispose of the bank account to cover liabilities paid in an untimely manner by virtue of a credit extended by another bank	30 PLN
STATEMENTS		
	Monthly statements:	
43	Monthly statement in electronic form	0 PLN
	Monthly statement in paper form (sent by post):	
44	- for Clients using Millenet, Mobile Banking	20 PLN
45	- for Clients not using Millenet, Mobile Banking	0 PLN
46	Monthly statement in paper form (collected from an outlet):	20 PLN
47	- Monthly combined <sup>1)</sup>	0 PLN/20 PLN (if the statement includes at least one Biznes Online Account)
	Other periodic statements (per statement):	
	Daily statement:	
48	- daily - sent by post	3 PLN
49	- daily - collected from outlet	4 PLN

	Weekly statement:	
50	- weekly - sent by post	20 PLN
51	- weekly - collected from outlet	20 PLN
	Biweekly statement:	
52	- biweekly - sent by post	20 PLN
53	- biweekly - collected from outlet	20 PLN
	Statement on demand (current, historic) - per statement:	
54	- issued in an outlet	20 PLN
55	- sent by post	20 PLN
56	- Statements received via electronic channels: Millenet, Mobile Banking	0 PLN
The fee for statements (except for statements sent by fax) is calculated during the month and charged from the account at the end of the month.		
	Wyciągi SWIFT MT-940:	
57	- receipt of disposal concerning the sending / receiving the statement in form of MT- 940 message with the opening and closing balances and details of transactions	20 PLN (one-off)
58	- daily / monthly sending of the MT- 940 messages	500 PLN (monthly - per account)
59	- receiving the MT- 940 messages	50 PLN monthly
<b>POSTAL AND TELECOMMUNICATIONS FEES</b>		
Fees in domestic trade		
Flat-rate fees for facsimiles:		
	For fax message:	
60	- for the first page	6 PLN
61	- for every subsequent page	3 PLN
62	Postal fees	According to the postal Price List for services in domestic turnover
Flat-rate fees for sending SWIFT messages:		
63	1) Normal	5 PLN
64	2) Urgent	10 PLN
65	3) Issuing guarantee or L/C	20 PLN
66	Messenger services	According to actual expenses
Fees in foreign trade		
Flat-rate fees for facsimiles:		
67	1) for the first page	12 PLN
68	2) for every subsequent page	6 PLN
Flat-rate postal fees for normal postal consignments:		
	1) Normal postal consignment, weight up to 20 g inclusively, sent to:	
69	- European country	5 PLN
70	- non-European country	7 PLN
	2) Normal postal consignment, weight of 21-100 g inclusively, sent to:	
71	- European country	10 PLN
72	- non-European country	14 PLN
	3) For every next 100 g begun of weight in a consignment sent to:	
73	- European country	6 PLN
74	- non-European country	12 PLN



75	Registered mail postal consignment	200% of the rates stated in item 2
Flat-rate fees for sending SWIFT messages:		
76	- Standard message	5 PLN
77	- Urgent message	10 PLN
78	- Issuing guarantee, L/C	20 PLN
79	Messenger services	According to actual expenses
OTHER		
80	Portfolio to the night treasury, keys to the drop-box doors, a coin bag	According to actual expenses + 10%
81	Affirming the credibility of the signatures of Bank Clients against the signature specimen card	8 PLN
Issuing a confirmation of a performed transaction:		
82	- received in the branch	6 PLN
83	- sent by post	10 PLN
84	Copy of transaction - computer printout of single transaction	10 PLN for each printout
85	Fee for foreign bank/ domestic bank intervention or for explanation upon account holder's request (irrespective of the currency of transfer). Costs of other banks in the actual amount incurred by the Bank shall be added to the fee.	50 PLN
86	Fee for Certificate Dating of a collateral agreement (per each collateral's agreement page)	4 PLN
87	Minimum amount of average monthly balance on the account	50 PLN
SMS Service		
88	- receiving notifications on future or past events on accounts, answer to account balance inquiry, confirmation of transfer accepted for execution, information with the reason of transfer rejection	0,30 PLN/SMS
89	- cost of sending one short message MilleSMS to foreign mobile phone (receiving notifications on future or past events, answer to account balance inquiry, confirmation of transfer accepted for execution, information about the reason of transfer rejection)	0,45 PLN/SMS
90	Accept and perform an order from Tax Office to transfer money from VAT to the given CA account	100 PLN
ORDERS FOR THE BENEFIT OF MILLENNIUM TFI S.A.		
91	Fees and commissions for activities connected with acceptance and transfer of orders to Millennium TFI S.A. (per single transaction, through charging the bank account)	0 PLN
l) The fee will be charged if customer have access to the account through the KBE.		

## VII. INTEREST RATES

Interest rates on accounts						
Accounts for the firms in				PLN, USD, EUR, GBP CHF, HUF*		
Current accounts				0,00%		
*Only in cashless payment						
Term deposits interest rates (nominal)						
Term deposits in PLN <sup>1)</sup>					Term deposits in EUR and USD <sup>1)</sup>	
Balance:	2 000 - 9 999,99	10 000 - 24 999,99	25 000 - 49 999,99	>= 50 000	>=200 EUR	>=200 USD
Biznes Term Deposits 15 days	0,01%	0,01%	0,01%	0,01%	-	-
Biznes Term Deposits 1 month	0,01%	0,01%	0,01%	0,01%	-	-
Biznes Term Deposits 2 months	0,01%	0,01%	0,01%	0,01%	-	-
Biznes Term Deposits 3 months	0,01%	0,01%	0,01%	0,01%	0,01%	0,05%
Biznes Term Deposits 6 months	0,01%	0,01%	0,01%	0,01%	0,01%	0,05%
Biznes Term Deposits 9 months	0,01%	0,01%	0,01%	0,01%	-	-
Biznes Term Deposits 12 months	0,01%	0,01%	0,01%	0,01%	0,01%	0,05%
Biznes Term Deposits 24 months	0,01%	0,01%	0,01%	0,01%	-	-
Biznes Term Deposit - withdrawal of funds before maturity (all currencies):						
Interest rate in case of withdrawal from a term deposit account is: 0,00%						

Millenet deposit - Millenet for Individuals/Business or Millenet for Companies users <sup>2)</sup>								
Amount / Term	01-15 days	16 - 31 days	32 - 61 days	62 - 92 days	93 - 183 days	184 - 275 days	276 - 366 days	367 - 732 days
Millenet Term Deposit PLN > 2 000 PLN	0,01%	0,01%	0,01%	0,01%	0,05%	0,05%	0,05%	0,05%
Millenet Term Deposit > 200 EUR	-	0,01%	0,01%	0,01%	0,01%	0,01%	0,01%	-
Millenet Term Deposit > 200 USD/GBP	-	0,05%	0,05%	0,05%	0,05%	0,05%	0,05%	-
Biznes Deposit 365 days: deposit can be opened from 1 to 365 days; deposit interest rates are fixed on individual basis <sup>1)</sup> .								

Premia On-Line Biznes, product for business Customers using Millenet for Individuals / Business	
Amount thresholds	Interest rates
to 100 000 PLN	0,01%
over 100 000 PLN	0,01%
Variable interest rate, monthly capitalisation of interests based on thresholds.	

Interest rates of Credit Card Millennium Visa Business	
Non-cash transactions	The interest rate corresponds to the amount of the statutory maximum interest, pursuant to Art. 359 § 2 <sup>1)</sup> of the Civil Code (9,5%)
Cash transactions	
Overdue debt	The interest rate corresponds to the amount of the maximum statutory interest for delay, in accordance with Art. 481 § 2 <sup>1)</sup> of the Civil Code (13,5%)
Interest rates applicable for balance repaid within Easy Payments Credit Program (6, 9, 12, 18 or 24 instalments) <sup>3)</sup>	9,5%

## Credit products

Current account overdraft in PLN - WIBOR 1M + Bank's margin

Cash loan in PLN - fixed interest rate - depends on loan tenor

Mortgage Loan for Business Development in PLN- WIBOR 3M + Bank's margin

Investment loan WIBOR 1M or 3M + Bank's margin

Past due debt (also an unauthorised overdraft) is calculated using the following formula- 2 x statutory overdue interest.

Reference rate	
In case of WIBOR 3M, WIBOR 1M, LIBOR 3M, LIBOR 1M, EURIBOR 3M, EURIBOR 1M reference rates – if the rate is below zero, the Bank shall use a zero rate to calculate the variable interest rate.	
Accounts not in Bank's offer	
SuperProcent Term Deposit – fixed interest rates	Nominal interest rate p.a.
3 months	0,01%
6 months	0,01% / 0,05%*
12 months	0,05%

The interest rate applied in case of withdrawal of funds before maturity is 0%.

After 3, 6, 12 months TD will be renewed on conditions applied in Price List for standard time deposits valid on renewal day.

\* In case of opening through Millenet.

Term deposits in PLN - variable interest rates	Nominal interest rate p.a.
Term deposit 1-month	0,01%
Term deposit 3-months	0,01%
Term deposit 6-months	0,25%
Term deposit 12-months	0,25%
Term deposit 24 and 36-months	0,25%
Term deposits in foreign currencies - fixed interest rates	Nominal interest rate p.a.
Biznes Term Deposits EUR 1 month	0,01%
Millenet term deposit EUR 1-15 days	0,01%
Millenet term deposit USD/GBP 1-15 days	0,05%

- 1) Interest rate applies to total balance's amount. Interest rate is fixed. After a contractual term the interests will be transferred to the current account in appropriate currency if not agreed otherwise. The interest rate applied in case of withdrawal of funds before maturity: 0,00%
- 2) Deposit in PLN, EUR, USD, GBP for Millenet for Individuals or Millenet for Companies users. Interest rate applies to total balance's amount. Interest rate is fixed. Capitalization after a contractual term. Millenet term deposit is non-renewable or renewable. Minimum amount of term deposit is: PLN 2.000, USD 200, EUR 200, GBP 200. The interest rate applied in case of withdrawal of funds before maturity: 0,00%
- 3) The minimum value of the Program is PLN 300. Into instalments can be divided all non-cash transactions made for an amount exceeding PLN 50 or a specified amount of the used credit card limit.

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.

Millennium  
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