

PRICE LIST for customers of Small Business segment

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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
3. The principal submitting the bank operation order shall cover all banking commissions and fees unless the agreement or order stipulates otherwise.
4. 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.
- 4.1 The commissions and fees charged on cash operations should be collected at the time when the operation is performed.
- 4.2 The fees for maintenance of a current account in foreign currency are collected from the FX current account in currency of account.
- 4.3 The commissions and fees charged by virtue of other transactions, if they are collected from the customer's bank account, are subject to payment from the funds on account. If there is a lack of funds on the account, the Bank may charge the commission/fee debiting the account.
5. All commissions and fees are charged in Polish zloty, subject to item 4.2, 7 and 8.
6. 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.
7. 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).
8. 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).
9. 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.
10. 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.
11. For the services not envisaged in the Price List, fees and commissions are charged according to the Bank's decision.
12. For ROR Partner account in Partner Package, apart from the specific fees/commissions described in this Price List, the Price List for account Konto Osobiste Premium for retail Customers is applicable.
13. This Price List with extracts constitutes Exhibit no 1 to the Agreement of bank account and selected services, including cards, e-banking, closed cash deposits and cash collection by car, with annexes.
14. Fees and Commissions with interest rates in this Price List refer to all accounts if not described otherwise.
15. 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.
16. Biznes Online Account is offered to self-employed persons, including persons running agricultural holdings, however it is not possible to convert the currently held bank account into Biznes Online Account.
17. The Biznes Trade Account offer is valid for Makro Cash&Carry card holders.
18. 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.
19. 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.
20. 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

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 for residents	0 PLN	0 PLN
3	Current FX account for non-residents	20 PLN	20 PLN
Account maintenance - monthly payment			
4	PLN account	0 PLN ¹⁾²⁾³⁾ / 15 PLN ⁴⁾ PLN	25 PLN ⁵⁾⁶⁾

5	VAT account		
6	FX account (in GBP, EUR, CHF, USD)	0 ¹ GBP/1 GBP, 0 ¹ EUR/1 EUR, 0 ¹ CHF/2 CHF, 0 ¹ USD/2 USD	
Cash deposits			
Cash deposits to PLN account run in Bank			
		Mój Biznes Account	Biznes Account
7	Open deposit in the Bank's branch	0,50% min. 10 PLN	0,50% min. 5 PLN ⁸⁾
8	in Cash Deposit Machine ³²⁾ closed deposit ¹¹⁾³³⁾ :	0,20% min 2 PLN	0,20% min 2 PLN
9	- at cash desk	0,35% min 5 PLN	0,35% min. 5 PLN ⁸⁾
10	- with transport option in the zone ¹²⁾	0,25% min. 5 PLN + 35 PLN	0,25% min. 5 PLN + 35 PLN
11	- with transport option out of the zone ¹²⁾	0,25% min. 5 PLN + 150 PLN	0,25% min. 5 PLN + 150 PLN
12	- in night safe	0,25% min. 5 PLN	0,25% min. 5 PLN
13	deposited with a Millennium cheque ¹³⁾	0,5% min. 5 PLN	0,5% min. 5 PLN
To FX accounts run in Bank¹⁴⁾			
14	open deposit	0,5% min. 10 PLN	0,5% min. 10 PLN
	closed deposit: ³³⁾		
15	- at cash desk	0,35% min. 10 PLN	0,35% min. 10 PLN
16	- with transport option in the zone ¹²⁾	0,25% min. 5 PLN + 35 PLN	0,25% min. 5 PLN + 35 PLN
17	- with transport option out of the zone ¹²⁾	0,25% min. 5 PLN + 150 PLN	0,25% min. 5 PLN + 150 PLN
18	- in night safe	0,3% min. 10 PLN	0,3% min. 10 PLN
19	Cash deposit made by third persons to account run in Bank	0,5% min. 5 PLN	0,5% min. 5 PLN
Cash withdrawals			
Cash Withdrawals from PLN bank accounts¹⁵⁾			
20	current accounts („Cash withdrawal ¹⁷⁾)	0,5% min 10 PLN	0,20% min. 5 PLN
21	current accounts (cheque) ¹³⁾	0,5% min. 5 PLN	0,5% min. 5 PLN
22	current based upon ECW order ¹⁶⁾	0,5% min 10 PLN	0,20% min. 5 PLN
23	Submitting ECW order through Millenet	2 PLN	2 PLN
24	current accounts ³³⁾ in closed form with transport option	0,20% min. 5 PLN + 150 PLN (each transport)	0,20% min. 5 PLN + 150 PLN (each transport)
25	term deposits (Clients without a current account)	1,75% min. 6 PLN	1,75% min. 6 PLN
From FX bank accounts¹⁵⁾			
26	current accounts („Cash withdrawal ¹⁷⁾)	0,5% min. 20 PLN	0,5% min. 20 PLN
27	current accounts ³³⁾ in closed form with transport option	0,20% min. 5 PLN + 150 PLN (each transport)	0,20% min. 5 PLN + 150 PLN (each transport)
28	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
29	Unnotified cash withdrawal (applies to PLN and each currency ¹⁷⁾)	0,5%	0,5%
Transfers¹⁵⁾			
Transfers in PLN (including Vat transfers) or foreign currency, performed between the Bank's accounts, placed:			
30	in the Bank's branch	14,99 PLN	7,99 PLN
31	in TeleMillennium (by phone)	5 PLN	5 PLN ⁹⁾
32	through Millenet, Mobile Banking	0 PLN	0 PLN
33	through MilleSMS ²¹⁾³⁷⁾	0 PLN	0 PLN
34	transfers within one owner's accounts	0 PLN	0 PLN
Transfers in PLN(including Vat transfers), to accounts in other banks, placed:			
35	in the Bank's branch	14,99 PLN	7,99 PLN
36	by TeleMillennium (by phone)	5 PLN	5 PLN ⁹⁾⁸⁾
37	through Millenet, Mobile Banking	0 ¹⁹⁾²⁰⁾ PLN/1 PLN	0 ¹⁰⁾¹⁹⁾ PLN/1 PLN
38	through MilleSMS ²¹⁾³⁷⁾	0 PLN	0 PLN
	through SORBNET ⁴²⁾ (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:²³⁾			
42	through Millenet/Mobile Banking	10 PLN	10 PLN
Transfers in PLN to accounts in banks abroad or in FX to accounts in other banks, placed in mode:^{24) 26)}			
43	standard - in the Bank's branch, through Millenet, through Mobile application	0,25% min. 17 PLN max. 170 PLN	
44	urgent - in the Bank's branch, through Millenet, through Mobile application	0,25% min. 17 PLN max. 170 PLN + 50 PLN	
45	express - in the Bank's branch, through Millenet, through Mobile application	0,25% min. 17 PLN max. 170 PLN + 100 PLN	
SEPA payment order in EUR^{25) 26)}:			
46	- up to 250,00 EUR	9,50 PLN	
47	- in amount between 250,01 and 2000,00 EUR	18 PLN	
48	- in amount between 2000,01 and 12.500,00 EUR	30 PLN	
49	- in amount between 12.500,01 and 50.000,00 EUR	0,20% min. 25 PLN max. 200 PLN	
50	- amount from 50 000,01 EUR	0,20% min. 25 PLN max. 200 PLN	
Other fees concerning transfers:			
51	Additional fee for OUR option (all the costs are covered by the Ordering Party)	100 PLN	
52	Received for performing on nonstandard forms (in the branch) ²⁷⁾	10 PLN	
53	Fee for a transfer in foreign currency with SHA or BEN 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 ³⁴⁾	10 PLN	
Transfer in electronic invoices distribution service			
54	- domestic transfer	0 PLN ³⁵⁾ /0,29 PLN	0 PLN ³⁵⁾ /0,29 PLN
55	- instant transfer	5 PLN ³⁶⁾ /5,29 PLN	5 PLN ³⁶⁾ /5,29 PLN
Bill payments			
56	- definition	0 PLN	0 PLN
57	- performing in TeleMillennium	5 PLN	5 PLN ⁸⁾⁹⁾
Standing orders²⁸⁾			
58	- definition	0 PLN	0 PLN
59	- performance of a repeated standard standing order (per execution)	2 PLN	2 PLN
60	- 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):		
61	- in Millenet	0 PLN	0 PLN
62	- in branch/through telephone	5 PLN	5 PLN
	another withdrawal/transfer (monthly):		
63	- in Millenet	7,5 PLN	7,5 PLN
64	- in branch/through telephone	10 PLN	10 PLN
Direct Debit		Mój Biznes Account	Biznes Account
	Fees charged from debtor - Payer		
65	Service set-up - transaction Recipient (for each disposal)	3 PLN	3 PLN ⁸⁾
66	Execution of direct debit (for 1 transaction)	1 PLN	1 PLN ⁸⁾
67	Updating or cancellation of authorisation or cancellation of a single direct debit payment	3 PLN	3 PLN ⁸⁾
Automatic Incoming Payment Identification			
68	Providing the Client with Automatic Incoming Payment Identification	0 PLN	0 PLN
69	Fee for transaction of Automatic Incoming Payment Identification	0,6 PLN	0,6 PLN
Electronic services:		Mój Biznes Account	Biznes Account
70	Fee for payable visit (in case when Millenet do not works fine)	150 PLN	150 PLN
71	Monthly fee for using e-banking Millenet system and Mobile Banking for Individuals/Business ²⁹⁾	0 PLN	0 PLN
72	Monthly fee for using e-banking Millenet system and Mobile Banking for Companies ²⁹⁾ (irrespective of the number of bank accounts)	15 PLN	0 PLN
73	Fee for activation of Millenet	0 PLN	0 PLN
74	Unblocking of password (including courier) - (Millenet)	20 PLN	20 PLN
75	Make available for the Millenet user, on the Customer's order, the report in MT940 format	0 PLN	0 PLN
76	Electronic signature chipcard	50 PLN	50 PLN
77	Electronic signature chipcard reader	50 PLN	50 PLN
78	Electronic signature USB token	120 PLN	120 PLN
79	Authorisation SMS for Corporate Millenet, Mobile Banking	0,20 PLN	0,20 PLN
80	Authorisation SMS for Millenet, Mobile Banking for Individuals/Biznes	0 PLN	0 PLN
Maintenance of bills of exchange³⁰⁾		Mój Biznes Account	Biznes Account
	Maintenance of bills of exchange (in domestic trade) - per bill of exchange ³⁰⁾ :		
81	Presenting a bill of exchange for payment	30 PLN	30 PLN
82	Protesting a bill of exchange	30 PLN	30 PLN
83	Presenting a bill of exchange for collection	30 PLN	30 PLN
Cheques³⁰⁾		Mój Biznes Account	Biznes Account
	Selling of cheque blankets ordered - per 1 blanket ³¹⁾		
84	- in the branch	3 PLN	3 PLN
85	- by TeleMillennium (by phone)	2 PLN	2 PLN
86	Confirmation of cheque - per each cheque	30 PLN	30 PLN
87	Banker's cheques payable abroad - per cheque	0,5% min. 20 PLN max. 300 PLN	0,5% min. 20 PLN max. 300 PLN
88	Collection of cheque issued abroad	0,5% min. 50 PLN	0,5% min. 50 PLN
89	Blockage of cheque/"Stop Payment" disposal for banker's cheques - (per cheque)	20 PLN	20 PLN
90	Return of cheque - (received for collection or purchase, not paid by domestic or foreign banks)	20 PLN	20 PLN
Other		Mój Biznes Account	Biznes Account
91	Purchase and sale of foreign currencies	0 PLN	0 PLN
92	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
93	MilleZdrowie insurance - monthly fee	1,99 PLN	1,99 PLN

- 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.
- 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.
- 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.
- In case of Konto Biznes Online opened until 08.05.2016r. the fee for account maintenance 14,99 PLN
- In case of Konto Biznes Start and Konto Biznes PayUp opened until 31.12.2013, the fee for account maintenance is 0 PLN during the first 18 months from opening of the account
- In case of Konto Biznes Profesja and Konto Biznes Oferta Specjalna accounts, opened until 31.12.2013, the fee for account maintenance is 0 PLN during the first 12 months from opening of the account.
- 0 PLN for using foreign currency accounts opened via Millenet for Individuals/Biznes.
- In case of Konto Biznes PayUp account, opened until 31.12.2013, the fee is 0 PLN during the first 18 months from the date of opening the account.
- In case of Konto Biznes Profesja and Konto Biznes Oferta Specjalna accounts, opened until 31.12.2013, the fee is 0 PLN during the first 12 months from the date of opening the account.
- In case of Konto Biznes Start and Konto Biznes PayUp accounts, opened until 31.12.2013, the fee is 0 PLN during the first 18 months from the date of opening the account. In case of Konto Biznes Profesja and Konto Biznes Oferta Specjalna accounts, opened until 31.12.2013, the fee is 0 PLN during the first 12 months from the date of opening the account.
- 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.
- The "zone" is understood to mean following cities: Gdańsk, Szczecin, Bydgoszcz, Białystok, Poznań Warszawa, Wrocław, Katowice, Rzeszów, Olsztyn and the area in the immediate neighbourhood of these cities. The Bank shall confirm on a case-by-case basis whether the Customer's location is within the zone or out of it.
- The commission for depositing a Millennium cheque and the commission for cashing a cheque is charged from the drawer of the cheque.
- The Bank does not accept deposits in foreign currencies in coins. The Bank does not exchange foreign currencies.
- Cash withdrawals require a notice according to the following principles:
 - amounts above 20 000 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.
- 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.
- 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.

- 18) 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.
- 19) Fee for transfers to ZUS i US
- 20) For first 20 transfers in month. Not applicable for Konto Biznes Online.
- 21) For Customers (Physical persons leading economic activity) using Millenet for Individuals. NOTE: need additional fee for sending SMS.
- 22) 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.
- 23) 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.
- 24) 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).
- 25) 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.
- 26) 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.
- 27) 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.
- 28) Fees shall not be charged if the dispositions result from the Bank's internal procedures.
- 29) The maximum amount of the Main Limit (daily limit of transactions ordered via Millenet, IVR, Mobile Application, Application for tablets and Mobile Millenet for Individual/Business Customers) is granted in a Millennium Outlet. Change of limit up to amount 50 000 PLN may be applied in a Millennium Outlet and Millenet. Daily Main Limit usage for SMS operations is counted independently from transactions in TeleMillennium - IVR/Millenet. Daily limit of transactions in Mobile Application/Mobile Millenet refers to all the types of individual inter-bank and internal transfers between accounts of various Clients. Daily limit can be changed in Millenet up to 10 000 PLN by Individual/Business Customers.
- 30) Additionally, lump-sum telecommunication fees stipulated in the Service Price List are collected. For cashing and collection we will accept only cheques issued in a currency mentioned in the "FX Rates Table of Bank Millennium S.A." with the exception of cheques in USD or payable in the United States.
- 31) Cheque blankets are issued in a number of 3 or multiple of this number.
- 32) 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.
- 33) 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.
- 34) 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.
- 35) During the period till 01.06.2018 fees for transfers in electronic invoices distribution service, sent as a domestic (Elixir) transfer, shall not be charged.
- 36) During the period till 01.06.2018 fees for transfers in electronic invoices distribution service, sent as an instant transfer (Express Elixir), shall be reduced.
- 37) Does not apply to the VAT transfers

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	4,99 PLN ¹⁾²⁾³⁾	7 PLN ³⁾
3	Card transaction fees:		
	- purchases ⁴⁾	0 PLN	0 PLN
	- fee on transactions at merchants identified as: casinos, Internet casinos, games of chance, bookmaker bets, lotteries and totalisators	5 PLN	5 PLN
	- cash advance:		
	- in the ATMs of Bank's/BZWBK and Planet Cash network	0 PLN/1 PLN	0 PLN/1 PLN
- in ATMs of other banks in Poland	3% min. 5 PLN	3% min. 5 PLN	
- in ATMs of other banks abroad	2,5% min. 9 PLN	2,5% min. 9 PLN	
- in the outlets of other banks by POS in Poland	6 PLN	6 PLN	
- in the outlets of other banks by POS abroad	2,5% min. 9 PLN	2,5% min. 9 PLN	
4	Issuing a copy of transaction receipt	10 PLN	10 PLN
5	Insurances (Unauthorised card usage insurance, cash theft insurance, purchase and lowest price guarantee insurance, flight and luggage delay insurance, lost luggage insurance, replacement documents insurance)	0 PLN	0 PLN
6	Card inquiry in Millennium/ BZWBK and Planet Cash ATMs:		
	- balance information	0 PLN/0,50 PLN	0 PLN/0,50 PLN
	- balance printout	0,50 PLN	0,50 PLN
- list of 10 latest transactions	1,50 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	1000	0, 1000, 2000, 5000, 10000 or up to account balance	
3	2000	0, 2000, 5000 or up to account balance	
4	5000	0, 5000, 10000, 15000 or up to account balance	
5	6000	Up to account balance	
6	10000	0, 10000, 50000 or up to account balance	
7	20000	Up to account balance	
Contactless payments			
Card equipped with contactless technology		No ⁵⁾ / Yes ⁶⁾	Yes
Contactless transactions limits			
1	Without PIN code confirmation (single transactions up to 50 zł):	not applicable ⁵⁾ / up to 200 zł or 10	- up to 200 zł or 10

		transactions daily ⁶⁾	transactions daily
2	With PIN code confirmation (single transactions above 50 zł):	not applicable ³⁾ / up to 200 zł or 10 transactions daily ⁶⁾	up to daily transaction limit

- 1) The fee is collected from Biznes Start Account and Biznes PayUp Account opened until 31.12.2013 from the 19th month of existence of the Account
- 2) The fee is collected from Biznes Profesja Account and Biznes Oferta Specjalna Account opened until 31.12.2013 since the 13th month of existence of the Account
- 3) 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 300 PLN are made and booked on the account.
- 4) does not apply to transactions made at merchants identified as: casinos, Internet casinos, games of chance, bookmaker bets, lotteries and totalisators.
- 5) For cards issued until 14.07.2017, cards will not be equipped with contactless technology
- 6) For cards issued from 15.07.2017, cards will be equipped with contactless technology

KARTA DEBETOWA MAKRO MASTERCARD BIZNES DEBIT
Issued to bank account or linked with card service account³⁾
(card withdrawn from offer as of 1st April 2015)

1	Card issuance	0 PLN
2	Monthly fee for using card ¹⁾	4,99 PLN
3	Card replacement	20 PLN
4	Card transaction fees: - purchases ²⁾ - 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/BZWBK and Planet Cash network - in ATMs of other banks in Poland - in ATMs of other banks abroad - in the outlets of other banks by POS in Poland - in the outlets of other banks by POS abroad	0 PLN 5 PLN 0 PLN/1 PLN 3% min. 5 PLN 2,5% min. 9 PLN 3% min. 7 PLN 2,5% min. 9 PLN
5	Monthly fee for Safety Package (25 SMS per month sent to domestic/foreign phone numbers and Insurance package Safety Card) ⁴⁾	3,99 PLN
6	Monthly fee for SMS notification sent to domestic/foreign phone number ⁴⁾	0,25 zł/0,30 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) ⁵⁾	2,99
9	Balance Inquiry: - ATM Millennium - Display - ATM Millennium - Printout - BZ WBK/ 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 1,5 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	1000
2	1000	0 or up to account balance
3	5000	0, 5000 or up to account balance
4	10000	0, 50000 or up to account balance

- 1) For cards issued until 30.06.2013 the monthly fee will be charged 13 months after card issuance date.
- 2) does not apply to transactions made at merchants identified as: casinos, Internet casinos, games of chance, bookmaker bets, lotteries and totalisators
- 3) Card not offered as of 01.01.2014. Fees apply to cards issued until 31.12.2013.
- 4) If the fee for Safety Package in the particular calendar month is collected, the Bank will provide insurance cover in the next calendar month and will also not charge a fee for SMS notifications sent in the particular month under the package. 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, the Bank will not provide insurance cover in the next calendar month and will also 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 as well as cost of activities involved with concluding and servicing the insurance agreement by the Bank 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.

Account for debit card servicing

1	Monthly fee for maintenance account	0 PLN
3	Internal incoming transfer	1 PLN
4	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:	75 PLN
	The annual card service fee in the next years depends on the sum of card transaction values over the previous 12 months. The schedule below presents the level of fees depending on the sum of card transaction values made during previous 12 months. The sum of card transaction values includes both non-cash and cash transactions with the exception of a balance transfer from another bank. ¹⁾	
	- 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)	3,99 PLN

6	Monthly fee for SMS notification sent to domestic/foreign phone number	0,25 PLN/30 PLN
7	Cash transaction fee ²⁾	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 of 250 USD
10	Emergency cash advance (abroad)	equivalent of 175 USD
11	Over limit fee	50 PLN
12	Late payment fee	50 PLN
13	Application fee for the granting of enforcement clause to the BTE	50 PLN
14	Transaction confirmation	6 PLN
15	Card's statement duplicate fee	30 PLN
16	Fee for a copy of the document made in Poland	15 PLN
17	Fee for a copy of the document made abroad	30 PLN
18	Card limit inquiry in Millennium, BZ WBK & Planet Cash ATMs	0 PLN
19	Card limit inquiry in other ATMs in Poland & abroad	2 PLN
20	Confirmation of debt condition fee and/or closing of the card account fee (for each product)	50 PLN
21	Fee for transaction conversion into Easy Payments Credit Program	1%
22	Visa Inquiry Service (abroad)	40 PLN
23	Additional spread charged by the Bank at currency conversion in case of transactions in foreign currencies	2%
24	Available credit limit amount	up to 100 000 PLN
25	Minimum value of a Credit Program Easy Payments / Minimum value of component transaction	300 PLN / 50 PLN
26	Grace period	up to 51 days
27	Date of repayment	20 days from end of billing cycle
28	Fee for billing cycle change ³⁾	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,

29	Minimal repayment rate	5%
30	Monthly repayment rate	5%, 10%, 20%, 30%, 40%, 45%, 60%, 75%, 100%
31	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.		
32	Safe card (Unauthorised card usage insurance, cash theft insurance, purchase and lowest price guarantee insurance)	3,99 PLN
33	card validity	4 years

Daily transaction limits (in PLN)		
Option	Cash transactions	Non-cash transactions
1	0	1000, 5000 or up to available card limit
2	1000	up to available card limit
3	5000	up to available card limit
4	10000	up to available card limit

Contactless payments		
Card equipped with contactless technology		No ⁶⁾ / Yes ⁷⁾
Contactless transactions limits		
1	Without PIN code confirmation (single transactions up to 50 zł):	- up to 200 zł or 10 transactions daily
2	With PIN code confirmation (single transactions above 50 zł):	- up to 200 zł or 10 transactions daily

- 1) Preferential rules are applied only to credit card agreements concluded before 1st of 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, the Bank will provide insurance cover in the next calendar month and will also not charge a fee for SMS notifications sent in the particular month under the package. 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, the Bank will not provide insurance cover in the next calendar month and will also 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 as well as cost of activities involved with concluding and servicing the insurance agreement by the Bank 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.
- 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

	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, BZ WBK and Planet Cash ATMs) (only for ATMs that are capable of this service)	2 PLN	2 PLN	not applicable
10	card validity	4 years	4 years	4 years
Daily transaction limits (in PLN)				

Option	Cash transactions	Non-cash transactions
1	0	1000, 5000 or up to available card limit
2	1000	up to available card limit
3	5000	up to available card limit
4	10000	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	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% p.a.
4	Annex fee - if amendments are made at the Client's request ¹⁾	200 PLN
5	Pre-payment fee on the credit or a part of the credit	0 PLN
Cash Loan:		
6	Origination fee - due as of the date of signing the agreement, (calculated on the loan amount/loan increase amount)	5%
7	Commitment fee	0 PLN
8	Annex fee - if amendments are made at the Client's request ¹⁾	200 PLN
9	Pre-payment fee on the credit or a part of the credit ¹⁾	1%
Investment Loan (also thermomodernisation Credit and construction Credit for housing purposes):		
10	Origination commission, calculated on the value of credit granted	5%
11	Increasing the credit amount	0,5% min. 100 PLN
12	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.
13	Annex fee - if amendments are made at the Client's request ¹⁾	200 PLN
14	Pre-payment fee on the credit or a part of the credit	0,5% of the repaid amount
Mortgage Loan for Business Development		
15	Origination commission, calculated on the value of credit granted	3%
16	Increasing the credit amount	3%
17	Annex fee - if amendments are made at the Client's request	0,5% min. 300 PLN
18	Pre-payment fee on the credit or a part of the credit	1% of the repaid amount
19	Fee for debt restructuring upon request of the Customer or Bank	do 400 PLN
Line for:		
	- guarantees and sureties;	
	- letter of credits;	
	- guarantees, sureties and letters of credit;	
20	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) Origination fee (also including Line amount increases and extension of Line validity) on the Line/Line increase amount, charged promptly after signing of the Agreement	2%
21	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 ¹⁾	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		
22	Issuing a promise for granting a credit (for every three months expiry period)	min. 0,5% of the promise amount (min. 100 PLN)
23	Arrangement fee for organizing a banking syndicate	According to the stipulations of the agreement
24	Agency fee for the agent's work in a banking syndicate	According to the stipulations of the agreement
25	Fee for a dunning letter concerning delivery of documents in keeping with the loan agreement, security agreements	50 PLN
26	Penalty fee for default on obligations under the loan agreement, security agreements ²⁾	200 PLN

¹⁾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).

²⁾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

In regard to all the actions mentioned in the following items, notwithstanding the fees, flat-rate postal and / or telecom fees shall be charged in the amount stated in Part VI "Other orders" to the scope of activities conducted by the Bank entailing mailing / telecommunications activities.		
Issuing of sole guarantee (for each trimester or any part thereof):		
1	- below or equal to PLN 50 thousand (or the FX equivalent of PLN 50 thousand)	1% of the guarantee amount, min. 100 PLN
2	- above PLN 50 thousand (or the FX equivalent of PLN 50 thousand)	0,5% of the guarantee amount
3	Issuing a PLN-denominated sole guarantee under a counter guarantee from a foreign or domestic bank	0,25% - 1% of the guarantee amount min. 100 PLN
4	Confirming a guarantee of another bank or issuing a sole FX guarantee under a counter guarantee	0,25% - 1% of the guarantee amount min. 100 PLN

	from another bank (for each trimester or any part thereof)	
	Increasing the sole guarantee amount:	
5	- below or equal to PLN 50 thousand (or the FX equivalent of PLN 50 thousand)	1% of the amount of the increase, min. 100 PLN
6	- above PLN 50 thousand (or the FX equivalent of PLN 50 thousand)	0,5% of the amount of the increase
7	Increasing the amount of a sole guarantee or confirmed guarantee under a counter guarantee from another bank	0,25% - 1% of the amount of the increase min. 100 PLN
8	Extension of the validity of a sole guarantee, including the extension of validity if this extension fits within the period for which the commission has already been charged	100 PLN
9	Advising a guarantee to the beneficiary	0,1% of the guarantee amount, min. 100 PLN max. 1.500 PLN
10	Issuing o promise to issue a guarantee (for each trimester or any part thereof)	min. 0,5% of the promise amount, (min. 100 PLN)
11	Placing the customer's claim under loro guarantee issued in his favour (loro guarantee deposited within the bank)	100 PLN
12	Others (including other changes in the terms of the guarantee, preparing a non-standard guarantee/promise for granting a guarantee, preparing an opinion on the guarantee/promise for granting a guarantee)	100 PLN
If simultaneous changes are made to the terms of a guarantee, one, higher commission shall be charged. The term sole guarantee shall denote the following: - all guarantees issued by the Bank, both under orders from Bank Clients and other domestic and foreign banks, - counter guarantees in favour of other banks issuing guarantees on orders from the Bank. In case of the commission on a guarantee, to be charged for each trimester or any part thereof, the commission for the period of validity shall be charged unless it is shorter than 10 calendar days, which should be stated in the guarantee utilization agreement.		
SURETIES		
1	Issuing of a surety on a bill of exchange (for each trimester or any part thereof)	1% of the surety amount, min. 100 PLN
	Issuing of a civil law surety (for each trimester or any part thereof):	
2	- below PLN 50 thousand (or the FX equivalent of PLN 50 thousand)	1% of the surety amount, min. 100 PLN
3	- above PLN 50 thousand (or the FX equivalent of PLN 50 thousand)	0,5% of the surety amount
	Increasing the amount of a civil law surety:	
4	- below or equal to PLN 50 thousand (or the FX equivalent of PLN 50 thousand)	1% of the amount of the increase, min. 100 PLN
5	- above PLN 50 thousand (or the FX equivalent of PLN 50 thousand)	0,5% of the amount of the increase
6	Extending the validity of a civil law surety, including the extension of the term of validity if this extension fits within the period for which the commission has already been charged.	50 PLN
7	Issuing o promise to issue a surety (for each trimester or any part thereof)	min. 0,5% of the promise amount (min. 100 PLN)
8	Others (including other changes in the terms of a civil law surety, preparing a non-standard surety/promise for granting a surety, preparing an opinion on the surety/promise for granting a surety)	50 PLN
In case of the commission on a civil law surety or an aval to be charged for each trimester or any part thereof, the commission for the period of validity shall be charged unless it is shorter than 10 calendar days, which should be stated in the guarantee utilization agreement.		
DOCUMENTARY LETTER OF CREDIT		
In regard to all the actions mentioned in the following items, notwithstanding the fees, flat-rate postal and / or telecom fees shall be charged in the amount stated in Part VI "Other orders" to the scope of activities conducted by the Bank entailing mailing / telecommunications activities.		
EXPORT LETTER OF CREDIT		
1	Advising the beneficiary of the content of the pre-advise upon the opening of the L/C by a foreign bank (export L/C)	30 PLN
	Advising the beneficiary of the content of opening the L/C issued by a foreign bank or of the increased amount the foreign L/C:	
	- without confirmation:	
2	- on the content of opening, on the amount of the L/C	0,1% min. 100 PLN max. 1.000 PLN
3	- on the increased amount, on the amount of the increase	0,1% min. 50 PLN max. 500 PLN
4	- with confirmation, on the amount of the L/C/ on the amount of the increase (for each trimester or any part thereof)	min 0,25% min. 100 PLN
	The fee is charged against the value of the L/C / increasing of the L/C value plus the tolerance percentage (if applicable).	
	Advising the beneficiary of the L/C'S extension of validity (maturity):	
5	- without confirmation, on the balance of the L/C	0,1% min. 50 PLN max. 500 PLN
6	- with confirmation, on the balance of the L/C (for each trimester or any part thereof)	min 0,25% min. 100 PLN
7	Other changes to the terms of the L/C (including an extension of its validity, if not falling beyond the period covered by commission already charged)	50 PLN
	Negotiating documents or disbursement (payment) within a foreign L/C (on the amount of the presented documents)	
8	- payable "on sight"	0,1% min. 100 PLN
9	- payable within deferred payment clause	0,2% min. 100 PLN
10	Presenting documents in contravention with the terms of the foreign L/C (in addition to item 5)	30 PLN
11	Assignment of a foreign L/C to secondary beneficiaries, domestically or abroad Unless agreed otherwise, the fee specified shall be charged to the first beneficiary.	0,2% min. 200 PLN
12	Disbursing all or a part of the foreign L/C amount in favour of an agent, domestically or abroad	30 PLN
13	Annulling or writing down the wholly or partially unused foreign L/C balance	50 PLN
The fee shall not be charged if the value of the unused balance or the PLN equivalent value of the unused balance is equal to, or less than, PLN 50.		
	Letter of Comfort	
19	- issuing	50 PLN
20	- making changes and supplements	30 PLN
21	- annulling	10 PLN
22	Instituting a reimbursement at the Bank on payments under foreign L/Cs not confirmed by the Bank	200 PLN
IMPORT LETTER OF CREDIT		
23	Pre-advise of opening of an import L/C	30 PLN
24	Opening of a sole L/C or increasing the amount of a sole L/C, on the L/C amount/ on the amount of the increase (for each trimester or any part thereof) The opening fee is charged against the value of the L/C plus the tolerance percentage (if applicable).	0,2% min. 100 PLN
25	Extending the term of validity of a L/C, on the balance of the L/C (counting from the following calendar day after the elapse of the period for which the commission was already charged)	0,2% min. 100 PLN
26	Other changes to the terms of the sole L/C (including an extension of its validity, if not falling beyond the period covered by commission already charged)	50 PLN
27	Deferred payment under a sole L/C issued by the Bank (for each month or any part thereof starting from the date of delivering the documents to the payer)	50 PLN
28	Negotiation of documents or disbursement (payment) within a sole L/C by the Bank (on the amount of the documents presented)	0,1% min. 100 PLN
29	Annulling or writing down the wholly or partially unused balance of an L/C	50 PLN

	The fee shall not be charged if the value of the unused balance or the PLN equivalent value of the unused balance is equal to, or less than, PLN 50.	
30	Assignment or endorsement of waybills and insurance documents received in one set of documents in connection with the total or partial fulfilment of the deliveries of the commodities specified in the L/C	100 PLN
31	Consultations and intermediation in connection with servicing L/Cs, giving opinions on commercial contracts (per hour)	50 PLN
DOCUMENTARY COLLECTION		
	In regards to all the actions mentioned in items 1 -11 notwithstanding the fees, flat-rate postal and / or telecom fees shall be charged in the amount stated in Part VI "Other orders" to the scope of activities conducted by the Bank entailing mailing / telecommunications activities.	
1	Collection of financial/commercial documents placed by the Bank's client (if among these documents there is a bill of exchange, fee from item 10 is charged additionally)	0,2% min. 10 PLN max. 200 PLN
2	Accepting financial/commercial documents for collection, received to buy up by the Bank's client (if among these documents there is a bill of exchange, fee from item 10 is charged additionally)	0,2% min. 10 PLN max. 200 PLN
3	Captain's collection (on the amount collected)	0,2% min. 10 PLN max. 100 PLN
	The commission for captain's collection shall be charged to the presenter of the collection.	
4	Issuing documents without payment	30 PLN
5	Returning uncollected documents to the presenter or the presenter's bank	30 PLN
6	Transferring all or a portion of the collected amount to an agent, domestically or abroad (home or abroad)	30 PLN
7	Sending collection documents to the payer (postal fee charged only to the principal)	10 PLN
8	Changing the collection instructions	30 PLN
9	Drafting and transmitting the message on purchasing the collection documents	10 PLN
10	Servicing bills of exchange (in foreign trade) - per bill of exchange	50 PLN
11	Assignment and/ or endorsement (assignment of rights to dispose of commodity and documents addressed to the Bank, in a single set of collection instructions received from a foreign bank)	100 PLN

VI. OTHER

CUSTODIAL SERVICES

1	Signing an agreement and opening an account	0 PLN
2	Fees for safekeeping:	Fee (%) p.a.
3	- Listed equities	0,08 - 0,15
4	- State Treasury Bonds	0,04 - 0,06
5	- State Treasury bills	55 PLN
6	- 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:	
7	- Primary market (all instruments)	100 PLN
8	- Listed equities	do 50 PLN
	- State Treasury bonds:	
9	- stock exchange	do 50 PLN
10	- interbank market	do 150 PLN
11	- interbank market but Bank is a counterparty	do 50 PLN
12	- State Treasury bills	do 20 PLN
13	- 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:	
14	- with the Bank	0 PLN
15	- with other banks and institutions	do 100 PLN
	Other fees:	
16	- dividend service	do 100 PLN
17	- tax settlement	do 100 PLN
18	- external costs paid for Compensation Fund	at actual costs
19	- client's representation at Shareholders Meetings	for negotiation
20	Issuing account history at the client's request	50 PLN
21	Issuing other account information at the client's request	for negotiation

In case of other services no listed in the above table, fee will be negotiated on case-by-case basis prior to execution of Client's instruction. Moreover, the Client agrees to cover external cost of Bank connected with the execution of the instruction not covered by this table.

RESTRUCTURING/RECOVERY		
1	Signing a composition agreement (of the total debt amount or of the debt amount specified in the composition for repayment) Annex:	1,5 - 2,5%
2	- for rolling over the debt payment at the Debtor's request (of the outstanding debt or according to the agreement)	1,0 - 1,5%
3	- 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		
4	Fee for text reminder ¹⁾	2 PLN
5	Fee for phone call reminder ¹⁾	15 PLN
6	Fee for dunning letter ¹⁾	20 PLN
7	Fee for demand for payment ¹⁾	20 PLN

¹⁾ The maximum monthly total amount of soft collection fees charged and collected in a particular month is 100 PLN.

FREEZING FUNDS		
	Accepting and performing a disposition to freeze funds on a bank account by virtue of security for agreements signed by the Account Holder:	
8	- with the Bank	0 PLN
9	- with other banks and institutions	20 PLN
	Accepting and performing a disposition to freeze funds on a bank account by virtue of security for a foreign currency payment:	
10	- made by the Bank	0 PLN
11	- made by some other foreign currency bank	20 PLN
EXECUTION OF RECEIVABLES		
12	Fee for transfer in favour of the execution organ conducting execution proceedings against the	30 PLN

	account:	
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		
13	Bank account statement duplicate	15 PLN
14	Other duplicates (per document)	30 PLN
OPINIONS AND CERTIFICATES		
15	Issuing an opinion to the Client about its cooperation with the Bank	70 PLN
16	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)	150 PLN
17	Certificate concerning the amount of money on the account and/or number of account (fee charged per account)	30 PLN
18	Other certificates and opinions (per product, unless the fee is defined in the detailed pricelist for the product)	50 PLN
19	Fee for loan certificate (per product)	100 PLN
POWER-OF-ATTORNEY		
20	Accepting a representation to grant a power-of-attorney to bank accounts	0 PLN
21	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		
	On demand (the fee is charged for each statement):	
22	- received in the branch	12 PLN
23	- sent by post	10 PLN
	Receiving via electronic channels	
24	- Millenet, Mobile Banking	0 PLN
	Sent periodically (by post) - for each statement:	
25	- Daily	3 PLN
26	- Weekly	4 PLN
27	- Bi-weekly	6 PLN
28	- Monthly	8 PLN
29	- Monthly combined ¹⁾	0 PLN/8 PLN (if the statement includes at least one Biznes Online Account)
	Receiving in branch	
30	- Daily	4 PLN
31	- Weekly	8 PLN
32	- Bi-weekly	10 PLN
33	- Monthly	12 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.		
	SWIFT MT- 940 statements	
34	- 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
35	- daily / monthly sending of the MT- 940 messages	500 PLN
36	- receiving the MT- 940 messages	50 PLN monthly
POSTAL AND TELECOMMUNICATIONS FEES		
Fees in domestic trade		
Flat-rate fees for facsimiles:		
	1) For a long-distance facsimile:	
37	- for the first page	6 PLN
38	- for every subsequent page	3 PLN
	2) For a local facsimile	
39	- for the first page	4 PLN
40	- for every subsequent page	2 PLN
41	Postal fees	According to the postal Price List for services in domestic turnover
Flat-rate fees for sending SWIFT messages:		
42	1) Normal	5 PLN
43	2) Urgent	10 PLN
44	3) Opening a line of credit or guarantee	20 PLN
45	Messenger services	According to actual expenses
Fees in foreign trade		
Flat-rate fees for facsimiles:		
46	1) for the first page	12 PLN
47	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:	
48	- European country	5 PLN
49	- non-European country	7 PLN
	2) Normal postal consignment, weight of 21-100 g inclusively, sent to:	
50	- European country	10 PLN
51	- non-European country	14 PLN
	3) For every next 100 g begun of weight in a consignment sent to:	
52	- European country	6 PLN
53	- non-European country	12 PLN
54	Registered mail postal consignment	200% of the rates stated in item 2
Flat-rate fees for sending SWIFT messages:		
	1) Standard messages	
55	- documentary collection, other	5 PLN
56	- pre-advisement	10 PLN
57	- opening of a letter of credit, guarantee	20 PLN
	2) Urgent messages	
58	- documentary collection, other	10 PLN
59	- pre-advisement	20 PLN
60	- opening of a letter of credit, guarantee	40 PLN
61	Messenger services	According to actual expenses
OTHER		

62	Portfolio to the night treasury, keys to the drop-box doors, a coin bag	According to actual expenses + 10%
63	Affirming the credibility of the signatures of Bank Clients against the signature specimen card	8 PLN
	Issuing a confirmation of a performed transaction:	
64	- received in the branch	6 PLN
65	- sent by post	10 PLN
66	Copy of transaction - computer printout of single transaction	10 PLN for each printout
67	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
68	Fee for Certificate Dating of a collateral agreement (per each collateral's agreement page)	4 PLN
	TeleMillennium transaction limits:	
69	- maximum daily limit of transaction	100.000 PLN
70	- amount above which transaction non-defined will be confirmed by telephone	20.000 PLN
71	Minimum amount of average monthly balance on the account	50 PLN
	SMS Service	
72	- 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	0,25 PLN/SMS
73	- 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)	0,30 PLN/SMS
74	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.		
74	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

1) 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 ¹⁾					Term deposits in EUR and USD ¹⁾			
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	0,50%	0,50%	0,50%	0,50%	-	-		
Biznes Term Deposits 1 month	0,50%	0,50%	0,50%	0,50%	-	-		
Biznes Term Deposits 2 months	0,50%	0,50%	0,50%	0,50%	-	-		
Biznes Term Deposits 3 months	0,50%	0,50%	0,50%	0,50%	0,05%	0,30%		
Biznes Term Deposits 6 months	0,50%	0,50%	0,50%	0,50%	0,10%	0,50%		
Biznes Term Deposits 9 months	0,50%	0,50%	0,50%	0,50%	-	-		
Biznes Term Deposits 12 months	0,50%	0,50%	0,50%	0,50%	0,20%	0,60%		
Biznes Term Deposits 24 months	0,50%	0,50%	0,50%	0,50%	-	-		
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 users²⁾								
Amount / Term	1-15 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	0,50%	0,50%	0,50%	0,60%	0,70%	0,80%	0,80%	0,80%
Millenet Term Deposit > 200 EUR	-	0,05%	0,05%	0,05%	0,05%	0,10%	0,20%	-
Millenet Term Deposit > 200 USD/GBP	-	0,20%	0,30%	0,40%	0,60%	0,60%	0,70%	-
Biznes Deposit 365 days: deposit can be opened from 1 to 365 days; deposit interest rates are fixed on individual basis ¹⁾ .								
Premia On-Line Biznes, product for business Customers using Millenet for Individuals/Business								
Amount thresholds				Interest rates				
to 100 000 PLN				0,80%				
over 100 000 PLN				1,20%				
Variable interest rate, monthly capitalisation of interests based on thresholds.								
SuperProcent Term Deposit								
Period/Amount				from 1000 PLN				
3 months				0,75%				
6 months				0,80%/1,20%*				
12 months				1,30%				
Minimum amount of deposit: 1000 PLN								
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.								
Interest rates of Credit Card Millennium Visa Business								
Non-cash transactions					4 x lombard rate of NBP (10%) ³⁾			
Cash transactions								
Overdue debt								
Repayment of debt					10,00%			
Interest rates applicable for balance repaid within Easy Payments Credit Program (6, 9, 12, 18 or 24 instalments)					10,00%			

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, EURIBOR1M 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

Term deposits in PLN - variable interest rates	Nominal interest rate p.a.
Term deposit 1-month	1,50%
Term deposit 3-months	1,50%
Term deposit 6-months	1,75%
Term deposit 12-months	1,75%
Term deposit 24 and 36-months	1,75%
Term deposits in foreign currencies - fixed interest rates	Nominal interest rate p.a.
Biznes Term Deposits EUR 1 month	0,05%
Millenet term deposit EUR 1-15 days	0,05%
Millenet term deposit USD/GBP 1-15 days	0,15%

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) Value of the interest rate is defined as the multiple of the value of lombard rate of the National Bank of Poland and of the interest rate multiplier, however not more than nominal values defined in the table for individual types of debt. The interest rate multiplier is 4. The lombard rate last announced by the National Bank of Poland, valid from 05-03-2015, is 2,50%, therefore the interest rate counted on the basis of the multiplier is 10%. The lombard rate is published on the website www.nbp.pl.

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.

Note: The Bank reserves the right to change this price table according to the market conditions.