

PRICE LIST - fees and commissions for customers of Small Business segment

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 Bank ¹⁴⁾			
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		Mój Biznes Account	Biznes Account
Cash Withdrawals from PLN bank accounts ¹⁵⁾			
20	current accounts („Cash withdrawal ¹⁹⁾)	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 accounts ¹⁵⁾			
26	current accounts („Cash withdrawal ¹⁹⁾)	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%
Transfers ¹⁵⁸⁾		Mój Biznes Account	Biznes Account
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 ⁶⁾
32	through Millenet, Mobile Banking	0 PLN	0 PLN
33	through MilleSMS ²¹⁾³⁵⁾	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 ⁷⁾⁸⁾
37	through Millenet, Mobile Banking	0 ¹⁹⁾²⁰⁾ PLN/1 PLN	0 ¹⁰⁾¹⁹⁾ PLN/1 PLN
38	through MilleSMS ²¹⁾³⁵⁾	0 PLN	0 PLN
	through SORBNET ²²⁾ (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	
	express - in the Bank's branch, through Millenet, through Mobile application in EUR on EOG		
46	- order below 1 million PLN	40 PLN	
	- order equal to or above 1 million PLN		
47	- received in branch (in standard form)	10 PLN	10 PLN
48	- received through electronic banking channels (Millenet, Mobile Banking)	8 PLN	8 PLN
SEPA payment order in EUR ^{25) 26)}:			
49	in the Bank's branch	14,99 PLN	7,99 PLN
50	through Millenet, Mobile Banking	0 ²⁰⁾ PLN/1 PLN	1 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
55	- instant transfer	5 PLN ³⁶⁾ /5,29 PLN
Bill payments		
56	- definition	0 PLN
57	- performing in TeleMillennium	5 PLN
58	- definition	0 PLN
59	- performance of a repeated standard standing order (per execution)	2 PLN
60	- performance of a non-repeated standing order (per execution)	4 PLN
Premia On-Line Account in PLN		
	first deposit/transfer (monthly):	
61	- in Millenet	0 PLN
62	- in branch/through telephone	5 PLN
	another withdrawal/transfer (monthly):	
63	- in Millenet	7,5 PLN
64	- in branch/through telephone	10 PLN
Direct Debit		
	Fees charged from debtor - Payer	
65	Service set-up - transaction Recipient (for each disposal)	3 PLN
66	Execution of direct debit (for 1 transaction)	1 PLN
67	Updating or cancellation of authorisation or cancellation of a single direct debit payment	3 PLN
Automatic Incoming Payment Identification		
68	Providing the Client with Automatic Incoming Payment Identification	0 PLN
69	Fee for transaction of Automatic Incoming Payment Identification	0,6 PLN
Electronic services:		
70	Fee for payable visit (in case when Millenet do not works fine)	150 PLN
71	Monthly fee for using e-banking Millenet system and Mobile Banking for Individuals/Business	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
73	Fee for activation of Millenet	0 PLN
74	Unblocking of password (including courier) - (Millenet)	20 PLN
75	Make available for the Millenet user, on the Customer's order, the report in MT940 format	0 PLN
76	Electronic signature USB token	120 PLN
77	Authorisation SMS for Corporate Millenet, Mobile Banking	0,20 PLN
78	Authorisation SMS for Millenet, Mobile Banking for Individuals/Biznes	0 PLN
Limits regarding Millenet/Mobile Application for Individuals/Biznes Clients:		
79	Main limit (Mobile Authorisation) ²⁹⁾	200 000 PLN
	Main limit (single-use SMS Password) ²⁹⁾	50 000 PLN
	Mobile Application Limit ²⁹⁾	20 000 PLN
Maintenance of bills of exchange ³⁰⁾		
	Maintenance of bills of exchange (in domestic trade) - per bill of exchange ³⁰⁾ :	
80	Presenting a bill of exchange for payment	30 PLN
81	Protesting a bill of exchange	30 PLN
82	Presenting a bill of exchange for collection	30 PLN
Other		
83	Purchase and sale of foreign currencies	0 PLN
84	Cash exchange - exchanging denominations of PLN into other denominations of PLN	2% of exchange amount, min. 20 PLN
85	MilleZdrowie insurance - monthly fee	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. As the Account Holder is also understood partners in civil-law companies.
- 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.

- 13) The commission for depositing a Millennium cheque and the commission for cashing a cheque is charged from the drawer of the cheque.
- 14) The Bank does not accept deposits in foreign currencies in coins. The Bank does not exchange foreign currencies.
- 15) 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.
- 16) 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.
- 17) 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"").
- 27) 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.
- 28) 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.
- 29) Fees shall not be charged if the dispositions result from the Bank's internal procedures.
- 30) 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.

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.
- 31) 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.
- 32) 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.
- 33) 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.
- 34) 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.
- 35) 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.
- 36) Does not apply to VAT transfers.

This document constitute extract from Price List for Customers of small business segment.