

PRICE LIST - accounts' rates for customers of Small Business segment

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 & 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 Deposit 15 days	0,01%	0,01%	0,01%	0,01%	-	-		
Biznes Term Deposit 1 month	0,01%	0,01%	0,01%	0,01%	-	-		
Biznes Term Deposit 2 months	0,01%	0,01%	0,01%	0,01%	-	-		
Biznes Term Deposit 3 months	0,01%	0,01%	0,01%	0,01%	0,01%	0,05%		
Biznes Term Deposit 6 months	0,01%	0,01%	0,01%	0,01%	0,01%	0,05%		
Biznes Term Deposit 9 months	0,01%	0,01%	0,01%	0,01%	-	-		
Biznes Term Deposit 12 months	0,01%	0,01%	0,01%	0,01%	0,01%	0,05%		
Biznes Term Deposit 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 ²⁾								
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	0,01%	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 ¹⁾ .								
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.								
SuperProcent Term Deposit - available for users of Millenet for Individuals/Business and in branches								
Period/Amount				from 1000 PLN				
3 months				0,01%				
6 months				0,01%/0,05%*				
12 months				0,05%				
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					The interest rate corresponds to the amount of the statutory maximum interest, pursuant to Art. 359 § 2 ¹⁾ of the Civil Code (7,2%)			
Cash transactions								
Overdue debt					The interest rate corresponds to the amount of the maximum statutory interest for delay, in accordance with Art. 481 § 2 ¹⁾ of the Civil Code (11,2%)			
Interest rates applicable for balance repaid within Easy Payments Credit Program (6, 9, 12, 18 or 24 instalments) ³⁾					7,2%			
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.								

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/Business 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.

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

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