

PRICE LIST - Cards for customers of Small Business segment

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 accepting the card abroad, including a cross-border payment transaction using a debit card for cash payments, excluding transactions in EUR in the territory of an EEA member country	2,5% min. 9 PLN	2,5% min. 9 PLN	
- in ATMs accepting the card abroad, including a cross-border payment transaction using a debit card for cash payments, in EUR in the territory of an EEA member country	2,5% min. 5 PLN	2,5% min. 5 PLN	
- in the outlets of other banks by POS in Poland	6 PLN	6 PLN	
- in points accepting the card abroad, including a cross-border payment transaction using a debit card for cash payments, excluding transactions in EUR in the territory of an EEA member country	2,5% min. 9 PLN	2,5% min. 9 PLN	
- in points accepting the card abroad, including a cross-border payment transaction using a debit card for cash payments, in EUR in the territory of a non-EEA member country	6 PLN	6 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 i 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
The amount limit for single contactless transaction within Poland without PIN and signature ⁷⁾	100 PLN	100 PLN

- 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
- 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
- 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.
- does not apply to transactions made at merchants identified as: casinos, Internet casinos, games of chance, bookmaker bets, lotteries and totalisators.
- For cards issued until 14.07.2017, cards will not be equipped with contactless technology
- For cards issued from 15.07.2017, cards will be equipped with contactless technology
- To ensure transaction security and protect Card Holder's interests it may be necessary to:
 - 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
 - execute cashless transaction as contact transaction in payment terminal despite meeting all conditions to execute a contactless transaction.

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⁾	0 PLN
	- fee on transactions at merchants identified as: casinos, Internet casinos, games of chance, bookmaker bets, lotteries and totalisators	5 PLN
	- cash advance:	
	- in the ATMs of Bank's/BZWBK and Planet Cash network	0 PLN/1 PLN
- in ATMs of other banks in Poland	3% min. 5 PLN	
- in ATMs accepting the card abroad, including a cross-border payment transaction using a debit card for cash payments, excluding transactions in EUR in the territory of an EEA member country	2,5% min. 9 PLN	

	- in ATMs accepting the card abroad, including a cross-border payment transaction using a debit card for cash payments, in EUR in the territory of an EEA member country	2,5% min. 5 PLN
	- in the outlets of other banks by POS in Poland	3% min. 7 PLN
	- in points accepting the card abroad, including a cross-border payment transaction using a debit card for cash payments, excluding transactions in EUR in the territory of an EEA member country	2,5% min. 9 PLN
	- in points accepting the card abroad, including a cross-border payment transaction using a debit card for cash payments, in EUR in the territory of a non-EEA member country	2,5% min. 7 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)	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

- For cards issued until 30.06.2013 the monthly fee will be charged 13 months after card issuance date.
- does not apply to transactions made at merchants identified as: casinos, Internet casinos, games of chance, bookmaker bets, lotteries and totalisators
- Card not offered as of 01.01.2014. Fees apply to cards issued until 31.12.2013.
- 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.
- 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: 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. - 40.000 PLN and more - from 20.000 PLN to 40.000 PLN - below 20.000 PLN	0 PLN 40 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 Insurance package Safety Card) ³⁾	3,99 PLN
6	Monthly fee for SMS notification sent to domestic/foreign phone number ³⁾	0,25 zł/0,30 PLN
7	Cash transaction fee ¹⁾	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	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, BZ WBK & 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 to 100 000 PLN
24	Minimum value of a Credit Program Easy Payments / Minimum value of component transaction	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 ²⁾	0 PLN / 20 PLN
<i>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,</i>		
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 ⁴⁾	3,99 PLN
32	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⁾
The amount limit for single contactless transaction within Poland without PIN and signature ⁸⁾	100 PLN

- 1) The fee also applies to a card transfer in Millenet.
- 2) 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.
- 3) If the fee for Safety Package in the particular calendar month is collected, insurance cover will be provide in the next calendar month and also 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 will also 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.
- 4) The insurance may be acquired only until 27.03.2015. Starting from 28.03.2015 the insurance will not be offered.
- 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.
- 7) 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.

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