

PRICE LIST - INTEREST RATES

Applies to Retail Customers, Prestige and Private Banking.

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.

Interest on time deposits and saving accounts, with exception of IKE, is subject to taxation according to the Act on Personal Income Tax.

If the deposit is terminated before maturity, no interest shall be paid. In case of deposits where other interest payment rules apply (or a handling charge applies) information has been put under the deposit.

Interest on term deposits shall be capitalised at the end of the contractual deposit period. In cases of deposits where other interest capitalisation rules apply, the information has been placed by the deposit.

Annual rates, valid from 16.06.2019.

Saving accounts - variable rates

Konto Oszczędnościowe Profit - standard interest rate

Balance	Up to 50 000 inclusive	Surplus over 50 000 up to 100 000	Surplus over 100 000 up to 250 000	Surplus over 250 000 up to 500 000	Surplus over 500 000
Standard interest rate	0,60%	0,70%	0,90%	1,00%	1,10%

Capitalization at the end of the calendar month. Minimum balance to calculate interests is 1000 PLN. Minimum balance does not apply for new money and when the sum of new money and money not qualified as new equals or is higher than 1000 PLN. A Customer may have one Profit Konto Oszczędnościowe with each current account, to which there are various holders/co-holders present.

Fee for internal transfer order: first transfer in a calendar month without fees; every next one: 7,50 PLN. Fee collected from current account.

Konto Oszczędnościowe Profit - promotional interest rate for new money

Balance	Up to 100 000 inclusive	Surplus over 100 000
Promotional interest rate	2,70%	1,40%

The duration of promotional interest rate is 92 days and is calculated from the day of first new money inflow on Konto Oszczędnościowe Profit during promotional term. Promotional term applies from 26th May 2019 to 20th July 2019. Remaining promotion details are in "New money on Saving account Profit. Edition 14" Promotion Bylaws.

Konto Oszczędnościowe Walutowe - standard interest rate

Currency	EUR	USD
Standard Interest Rate	0,20%	0,50%

Capitalization at the end of the calendar month. A Customer may have one Konto Oszczędnościowe Walutowe with each current account in the particular currency, to which there are various holders/co-holders present. Fee for internal transfer order: first transfer in a calendar month without fees; every next one: 1 EUR/USD. Fee collected from current account in a given currency.

Konto Oszczędnościowe Walutowe - promotional interest rate for new money

Balance (in a given currency)	EUR	Balance (in a given currency)	USD
Up to 25 000 inclusive	0,40%	Up to 50 000 inclusive	1,20%
Surplus over 25 000	0,20%	Surplus over 50 000	0,50%

Promotional term applies from 16th June 2019 to 3rd August 2019. The duration of promotional interest rate is 100 days and is calculated from the day of first new money inflow on Konto Oszczędnościowe Walutowe during promotional term. Remaining promotion details are in "New Money on FX Saving Account. Edition 15" Promotion Bylaws.

Indywidualne Konto Emerytalne based on savings account - annual capitalization at the anniversary of opening IKE account

Balance	>=100,00 PLN
Interest rate	3,00%

Maximum amount of deposit in 2019 is 14 295 PLN. The minimum amount of the first deposit is 100 PLN.

Administrative fee for the IKE opened before 14 October 2018 for withdrawal before 12 months from the day of setting up IKE:

- 1) sum of all accrued interest in case of withdrawal in first 6 months from the day of opening IKE;
- 2) half of accrued interest in case of withdrawal in the term of 6-12 months from the day of opening IKE;
- 3) no fees in case of withdrawal after 12 months from the day of opening IKE.

Administrative fee for the IKE opened from 14 October 2018:

- 1) 200 PLN and sum of all accrued interest in case of: disbursement, transfer of funds, refund in first 6 months from the day of opening IKE;
- 2) 200 PLN and half of accrued interest in case of: disbursement, transfer of funds, refund after the period mentioned in point 1) to 12 months from the day of opening IKE.

Time deposits - fixed rates

Lokata Horyzont Zysku

Term/amount	Minimum amount 1 000 PLN
6 months	1,70%
12 months	1,90%
24 months	2,00%

Deposit for new money. Non-renewable deposit. Remaining offer details in Lokata Horyzont Zysku Bylaws.

Lokata SuperProcent in PLN / EUR

Currency	PLN	EUR
Term/Balance	Minimum amount 1 000 PLN	Minimum amount 200 EUR
3 months	0,95%	-
6 months	1,00%/1,40%*	0,10%
12 months	1,50%	0,20%
24 months	1,80%	-

After 3-, 6-, 12-, 24-month time deposit will be renewed on conditions applied in Price List for Lokata Millennium/Standardowa in PLN/EUR valid on renewal day.

* In case of opening through Millenet.

Lokata Millennium/Standardowa* in PLN

Lokata Millennium*	1-366 days								24 months	
	Lokata Standardowa*	1 day	15 days	1 month	2 months	3 months	6 months	9 months		12 months
Minimum amount 500 PLN	0,50%	0,50%	0,50%	0,50%	0,50%	0,50%	0,50%	0,50%	0,50%	0,50%

Lokata Millennium/Standardowa* in EUR/USD/GBP**

	3 months	6 months	12 months
Minimum amount 200 EUR	0,05%	0,10%	0,20%
Minimum amount 200 USD/GBP**	0,30%	0,50%	0,60%

* Lokata Millennium available in the Retail segment, Lokata Standardowa available in the Prestige and Private Banking segments.
** Deposit in GBP available only in the Retail segment.

Negotiated deposit

Product is available as non-renewable. In case of withdrawal of funds before maturity: 0,00%

Bridge deposit

(available in the Prestige and Private Banking segments)

Currency	PLN
Interest rate	1,00%

Bridge Deposit for Banking Securities, which has maturity equal to settlement of the Securities. In case of withdrawal of funds before maturity: 0,00%. Fixed interest rate per annum. The deposit is not renewable.

Deposits available only through Millenet

Lokata Millenet - fixed interest rate

Term/Currency	>=500 PLN	>=200 EUR	>=200 USD/GBP
1 - 15 days	0,60%	-	-
16 - 31 days	0,60%	0,05%	0,20%
32 - 61 days	0,60%	0,05%	0,30%
62 - 92 days	0,90%	0,05%	0,40%
93 - 123 days	0,90%	0,05%	0,60%
124 - 275 days	1,00%	0,10%	0,60%
276 - 366 days	1,00%	0,20%	0,70%
367 - 732 days	1,00%	-	-

Happy Hours Promotion

Within Happy Hours promotion, the Bank may increase interest rates by up to 1 percentage point for selected terms on Lokata Millenet PLN. The maximum term deposits' amount for given customer during Happy Hours promotion is 20 000 PLN.

Lokata Aukcje

Term/Interest rate	standard	maximum
15 days	1,00%	3,00%

Lokata Aukcje Bylaws available on the Bank's website www.bankmillennium.pl

Deposits available only through Mobile Application

Lokata Mobilna - fixed interest rate

Term	500 - 10 000 PLN	500 - 10 000 PLN in Augmented Reality functionality ¹
3 months	2,25%	2,50%

Non-renewable deposit. Each Customer can set up only one Mobile Deposit.

Deposit available only in the Mobile Application (starting from v. 4.14.37 for Android; from v. 4.14.0 for iOS; from v. 3.1.0.0 for Windows Phone 8; from v. 3.1.0.0 for Windows 8).

¹ The Bank uses the website www.bankmillennium.pl to announce information about the possibility of setting up a Lokata Mobilna deposit in Augmented Reality functionality. Setting Lokata Mobilna with use of this functionality increases the fixed interest rate on the deposit by 0.25 percentage point. Augmented Reality is available in apps for iOS starting from version 4.3.0 and for Android from version 5.0 (except phones with x86 and mips chipsets). Description of the functionality as well as information on how to set up Lokata Mobilna deposit using this functionality are available on www.bankmillennium.pl.

Lokata Urodzinowa - fixed interest rate

Term	1 000 - 10 000 PLN
1 month	3,00%

Deposit available for holders of a current account only via the latest version of the Bank's Mobile App (for iOS and Android, available as of the day of taking the offer) during a period of 30 days from the Customer's birthday (applies to birthdays starting from 28 March 2018). Each Customer can set up only one Birthday Deposit. Non-renewable deposit. The Birthday Deposit is available for Customers who are over the age of 18 and who were holders of a current account at least 4 days before the day of their birthday.

Savings-investment products

DuetPlus

Term/ Funds allocation	50% deposit (minimum amount 1000 PLN) and 50% fund	
	deposit sold jointly with Millennium Funds	
3 months	3,50%	Deposit sold jointly with Absolute Return Subfund, Global Stable Growth Subfund, Global Equity Subfund, Global Alternatives Subfund or Corporate Bond Subfund.
6 months	3,00%	

Minimum amount of investment in DuetPlus: 2 000 PLN.

Investment units redemption: If redemption of investment units take place before maturity of time deposit connected with those funds, interest rates on time deposit will be decreased to level 1,00% per annum for all term of deposit.

Wygodny Duet

Term/ Funds allocation	50% deposit and 50% Wygodny Portfel Investment Programme	
3 months	3,50%	Deposit sold jointly only with Wygodny Portfel Investment Programme.

Minimum amount of investment in Wygodny Duet: 20 000 PLN.

Interest on the term deposit shall be accrued at the fixed rate of 1% per annum for the entire life of the deposit in case of withdrawal from the Wygodny Portfel Investment Programme agreement within 30 days from its signing or complete redemption of monies from Wygodny Portfel Investment Programme during validity of the term deposit.

Lokata Promocyjna 3M

Term/ Funds allocation	Structured Deposit and Promotion Deposit	
3 months	3,00%	Promotion Deposit sold jointly only with currently offered Structured Deposit with investment term longer than 12 months.

Minimum amount of Promotion Deposit: 1000 PLN. Minimum total amount of the investment 2000 PLN. Maximum amount of Promotion Deposit is up to 50% of whole package. Structured Deposit can be opened for amount higher than of Promotion Deposit. Deposit is available as non-renewable. Deposit package can be opened only if the principal and interest for Promotion Deposit and Structured Deposit are defined to be transferred to Konto Oszczędnościowe/Konto Oszczędnościowe Profit. Early redemption: termination of Structured Deposit during the subscription term results in the termination of Promotion Deposit. Early redemption of Promotion Deposit: no interest shall be paid.

Depozyt w Duecie

Term/ Funds allocation	50% deposit (minimum amount 1000 PLN) and 50% fund	
	deposit sold jointly with Millennium Funds - unit class B	
3 months	3,30%	Deposit sold jointly with Classic Bond Subfund, Debt Instruments Subfund, Stable Growth Subfund, Economic Trend Subfund, Dynamic Subfund or Equity Subfund.
6 months	3,00%	

Minimum total investment amount: 2 000 PLN.

Maximum deposit amount is 100 000 PLN. A Customer may only have one deposit for a particular term i.e. one 3-month Deposit and one 6-month Deposit.

MegaDuet (product available only in the Prestige and Private Banking segments)

Allocation	Term	50/50
Deposit/ External funds ¹⁾	3 months	3,00%
Deposit/BlackRock off shore funds ²⁾	3 months	3,00%
Deposit/World Investment Programme ³⁾	3 months	3,00%
Deposit/Structured Products ⁴⁾	3 months	3,00%

MegaDuet - Minimum amount of investment: 50 000 PLN (25 000 PLN on term deposit and 25 000 PLN on investment product). Maximum amount paid into term deposit may constitute to 50% of whole investment. There is possibility to invest higher amount on investment product than on term deposit. Within one MegaDuet deposit client can choose more than one investment product but only from products with the same interest rate on deposit. In case of opening MegaDuet and Client resignation from investment product within MegaDuet, interest rate on time deposit will be decreased to the level of 1,00% per annum for whole term of deposit. The interest rate applied in case of withdrawal of funds before maturity: 0,00%.

1) Stable growth, balanced, equity funds from: NN Investment Partners TFI SA, Esaliens TFI S.A., Investors TFI S.A.

2) BlackRock Global Funds. In case of choice of MegaDuet with BlackRock Global Funds in currency EUR/USD the deposit is opened in PLN.

3) World Investment Programme with investment funds: PZU TFI S.A., Aviva Investors Poland TFI S.A., NN Investment Partners TFI S.A., Investors TFI S.A., Millennium TFI S.A., Union Investment TFI S.A., Quercus TFI S.A., Skarbiec TFI S.A., Ilopema TFI S.A., BlackRock Global Funds, Franklin Templeton, Schroder Investment Management, Fidelity Investments. For MegaDuet with World Investment Programme in EUR/USD deposit part is in PLN currency.

4) Structured Products - Banking Securities and Structured Bonds according with the current offer in the Bank.

Other bank accounts - variable rates

Name of account	Interest rate
Konto 360°, Konto 360° Student, Konto 360° Junior Konto Osobiste, Konto Osobiste Premium, Konto Osobiste Student, Konto Osobiste Junior Dobre Konto, Konto Internetowe Konto Techniczne Konto Walutowe	0,00%
Current accounts for the Prestige and Private Banking segments in PLN, EUR, USD, CHF, GBP	0,00%