

Pricelist - loan commissions, fees and interest rates

	Standard	For Prestige Customers	For Private Banking Customers
Payment Account Overdraft (Personal Account Overdraft) in PLN			
Interest rate: ^{1) 2)}			
i. when Customer utilizes Overdraft up to 7 days in settlement month	0,00%	0,00%	0,00%
ii. when Customer utilizes Overdraft for more than 7 days in settlement month:			
- for credit agreements with variable interest rate	Lombard rate ³⁾ x multiplier 4,0	Lombard rate ³⁾ x multiplier 4,0	Lombard rate ³⁾ x multiplier 4,0
- for credit agreements with fixed interest rate	10%	9%	9%
Commission for Overdraft approval (on credit amount)	1,99% min. 59 PLN	1,99% min. 59 PLN	1,99% min. 59 PLN
Commission for Overdraft increase (on amount of increase)	1,99% min. 59 PLN	1,99% min. 59 PLN	1,99% min. 59 PLN
Commission for Overdraft renewal (on credit amount)	1,99% min. 59 PLN	1,99% min. 59 PLN	1,99% min. 59 PLN
For contracts signed since 1.04.2017:			
Commission for Overdraft approval (on credit amount)	2,49% min. 69 PLN	2,49% min. 69 PLN	2,49% min. 69 PLN
Commission for Overdraft increase (on amount of increase)	2,49% min. 69 PLN	2,49% min. 69 PLN	2,49% min. 69 PLN
Commission for Overdraft renewal (on credit amount)	2,49% min. 69 PLN	2,49% min. 69 PLN	2,49% min. 69 PLN
Loan secured on assets (in PLN)			
Interest rate	WIBOR 3M ³⁾ + 3,00% margin	WIBOR 3M ³⁾ + 3,00% margin	WIBOR 3M ³⁾ + 3,00% margin
Commission for Loan approval (on loan amount) ⁴⁾	1,00%	1,00%	1,00%
Commission for early Loan repayment	0,00%	0,00%	0,00%
Fee for annex to the agreement ⁵⁾	0 PLN	0 PLN	0 PLN
Credit line for purchase of securities (in PLN) ⁶⁾			
Interest rate	-	WIBOR 1M ³⁾ + 6,50% margin	WIBOR 1M ³⁾ + 6,50% margin
Commission for Credit line approval (on credit amount) ⁴⁾	-	1,00% min. 100 PLN	1,00% min. 100 PLN
For annex to the agreement ⁵⁾	-	100 PLN	100 PLN
Loan for purchase of securities (in PLN) ^{6) 11)}			
Interest rate	WIBOR 1M ³⁾ + 4,00% margin	WIBOR 1M ³⁾ + 4,00% margin	WIBOR 1M ³⁾ + 4,00% margin
Commission for Loan approval (on loan amount) ⁴⁾	0,50%	from 0,50% to 0,20% ⁷⁾	from 0,50% to 0,20% ⁷⁾
Commission for early Loan repayment	0,00%	0,00%	0,00%
Fee for annex to the agreement ⁵⁾	100 PLN	100 PLN	100 PLN
Discontinued products			
Cash Loan Prestige (in PLN) and Cash Loan Private (in PLN)			
Fixed interest rate	-	9,90%	9,90%
Variable interest rate ⁸⁾	-	WIBOR 1M/3M/6M ³⁾ + margin	WIBOR 1M/3M/6M ³⁾ + margin
Commission for Loan approval (on loan amount) ⁴⁾	-	2,50%	2,50%
Commission for early Loan repayment	-	0,00%	0,00%
Fee for annex to the agreement ⁵⁾	-	100 PLN	100 PLN
Insurance, charged upfront for the entire term of credit and included in the overall amount of the credit	-	0,30% of the granted amount per each month	-
Loan secured on assets (in foreign currency)			
Interest rate	LIBOR 3M ³⁾ + 3,00% margin	LIBOR 3M ³⁾ + 3,00% margin	LIBOR 3M ³⁾ + 3,00% margin
Commission for Loan approval (on loan amount) ⁴⁾	1,00%	1,00%	1,00%
Commission for early Loan repayment	0,00%	0,00%	0,00%
Fee for annex to the agreement ⁵⁾	0 PLN	0 PLN	0 PLN
Overdue liabilities interest rate			
i. for agreements concluded before 20th February 2006 ⁹⁾		35,00%	
ii. for agreements concluded from 20th February 2006 ¹⁰⁾		10,00%	

Notes:

- Interest on overdraft used shall be collected every monthly settlement cycle for the following period: from the last day of the previous month until the last-but-one day of the current month. If the personal account overdraft was used for up to any 7 days in the monthly settlement cycle, interest shall not be accrued (this applies to personal account overdrafts up to 150 000 PLN). If the overdraft was used for more than 7 days, interest shall be accrued for all the days of the overdraft and the accrued interest shall be collected on the last business day of the month.
- Overdraft interest rate for agreements concluded before 15.10.2015 r.is fixed, unless the Borrower give separate consent to change the type of interest rate. For agreements concluded from 15.10.2015 the Bank offers only variable interest rate.
- Current rates are presented in the table of Reference rates used for interest rates calculation below.
- Commission on amount of the loan granted and on the amount of credit increase in case of increase of credit amount during financing term. The commission is charged also in case of renewal.
- Does not apply to extension or increase of the credit limit. If two (or more) fees or commissions overlap then the Bank shall apply only one - the higher of them.
- Minimum credit amount 20 000 PLN.
- Commission: 0,20% for credit 1 MM PLN -10 MM PLN, 0,30% for credit 200 tsd. PLN - 999 tsd. PLN, 0,40% for credit 100 tsd. PLN - 199 tsd. PLN, 0,50% for credit 20 tsd. PLN - 99 tsd. PLN.
- Interest rates based on indices WIBOR 1M/3M/6M respectively to credit currency and repayment schedule.
- Accrued on loan (principal) amount in default. Not charged in case of Overdraft and Credit line for securities purchase regardless agreement conclusion date.
- Accrued on loan (principal) amount in default. Minimum interest rate on past-due debt is variable and is equal to the quadruple Lombard rate of NBP. Charged in case of Overdraft and Credit line for securities purchase regardless agreement conclusion date.
- The product is currently not available.

Reference rates used for interest rates calculation	Rates	Validity	Amount
i. Payment Account Overdraft (Personal Account Overdraft)	NBP Lombard rate	from 05.03.2015	2,5000%
ii. Loan secured on assets (in PLN)	WIBOR 3M	from 31.03.2019	1,7200%
iii. Loan secured on assets (in foreign currency)	LIBOR 3M (CHF)	from 31.03.2019	-0,7122%
	LIBOR 3M (USD)	from 31.03.2019	2,5997%
	LIBOR 3M (EUR)	from 31.03.2019	-0,3480%
iv. Credit line for purchase of securities; Loan for purchase of securities	WIBOR 1M	from 31.05.2019	1,7500%
v. Cash Loan Prestige, Cash Loan Private	WIBOR 1M	from 31.05.2019	1,7500%
	WIBOR 3M	from 31.03.2019	1,7200%
	WIBOR 6M	from 31.12.2018	2,0000%

Reference rates:

- Lombard rate - determines the highest level of interest on loans granted by the central bank to commercial banks under the pledge of securities (so-called Lombard Loans). It is also the basis for determining the maximum interest rate on loans and advances in accordance with Art. 359 § 2¹⁾ of the Civil Code.
- WIBOR (1M/3M) - (Warsaw Interbank Offered Rate), interest rate announced by Reuters at 11.00 a.m. GMT, based on the arithmetic average 1 or 3-month quotes respectively, at which the banks are ready to sell their financial surpluses on the interbank market in the case of a PLN loan.
- LIBOR (3M) - (London Interbank Offered Rate), interest rate announced by Reuters, established at 11.00 a.m. GMT in London, based on the arithmetic average 3-month quotes, at which the banks are ready to sell their financial surpluses on the London interbank market in the case of a USD / CHF / EUR / GBP / JPY loan.

The rules for defining the level and changing of loan interest based on WIBOR / LIBOR 1M / 3M / 6M rates and the NBP Lombard rate are specified in credit agreements. Interest rates are charged on the respective loan amount or credit limit at the level indicated for the credit product. Currency-indexed loans are converted to PLN according to the Bank Millennium S.A. FX rates - valid on the day, on which withdrawals or deposits were executed: FX buy rate for deposits and FX sell rate for withdrawals, as available on the Bank's website.