

## Price list - co-branded debit cards Makro Millennium

	Makro Millennium Maestro
<b>Card fees</b>	
Fee for card issuance	0 PLN
Monthly fee for card <sup>1)</sup>	4 PLN <sup>2)</sup>
Card replacement <sup>3)</sup>	20 PLN / 0 PLN <sup>4)</sup>
<b>Transactions and other disposals available with the card</b>	
<b>POS purchases:</b>	
- Commission for POS purchase transactions <sup>5)</sup>	0 PLN
- Commission for POS purchases at merchants categorized as casinos, internet casinos, games of chance, gambling, bookmakers, lotteries and totalisators	5 PLN
<b>Cash withdrawal:</b>	
- In Poland in Millennium ATMs	0 PLN / 1 PLN <sup>7)</sup>
- In Poland in BZ WBK and Planet Cash ATMs	1 PLN
- In Poland in other ATMs	5 PLN
- In Poland in POS	6 PLN
- In ATMs abroad	2,5% no less than 9 PLN
- In POS abroad	2,5% no less than 9 PLN
- In Cash Back points	0 PLN
<b>Other disposals:</b>	
- Balance inquiry at Millennium ATMs: display on screen / printout	0 PLN / 0,5 PLN <sup>7)</sup>
- Balance inquiry at BZ WBK and Planet Cash ATMs: display on screen / printout	0,5 PLN / 0,5 PLN
- Balance inquiry at other ATMs in Poland and abroad <sup>8)</sup>	2 PLN
- Ministatement: display on screen at ATM / printout	0 PLN / 1,5 PLN
- Daily limits change for POS transactions / Cash withdrawals	0 PLN
- PIN changes	0 PLN
- H@sto 2 printout	0 PLN
<b>Other fees</b>	
Monthly fee for Safety Package (25 SMS per month sent to domestic/foreign phone numbers and Insurance package Safety Card) <sup>12)</sup>	3,99 PLN
Monthly fee for SMS sent to domestic/foreign phone number <sup>12)</sup>	0,25 PLN/30 PLN
Additional Bank commission charged while foreign currency exchange in case of transactions performed in foreign currency	2%
Transaction confirmation	6 PLN
Fee for a copy of transaction document:	
- Performed in the country / Performed outside the country	15 PLN / 30 PLN
<b>Limits of transactions</b>	
POS transaction daily limit <sup>6)</sup>	Up to the account balance
ATM withdrawal daily limit <sup>6)</sup>	2 000 zł
Maximum amount of Cash Back withdrawal	300 zł
<b>Contactless payments</b>	
Card equipped with contactless technology	Yes (Maestro PayPass)
Contactless transactions limits: <sup>11)</sup>	
- without PIN code confirmation	up to 50 PLN for single transaction / total up to 200 PLN or 10 transactions daily
- with PIN code confirmation	above 50 PLN for single transaction / total up to card daily transaction limit
<b>Insurances for the card <sup>13)</sup></b>	
Safe Card (package includes: Fraudulent card use insurance, Cash robbery insurance, Purchase protection insurance, Lowest price guarantee insurance, Flight delay insurance, Luggage delay insurance, Luggage loss insurance)	2,99 PLN (monthly fee for insurance package) <sup>9)</sup>
<b>Other</b>	
Card validity period <sup>10)</sup>	4 years

### Explanations:

- 1) Monthly fees for card are charged in arrears. In case of no funds available at bank account, the monthly fee for card for a given month may be collected by the Bank at the later date. The fee is charged for every valid and not restricted card, regardless of card activation.
- 2) The fee is not charged for the calendar month in which card was issued. In the next months fee is not charged if in the preceding month was made with a card and booked min. 1 non-cash transaction.
- 3) Applies when, on Customer's request, card is exchanged e.g. when card is damaged.
- 4) The fee is not charged for Makro Millennium Maestro card wired with Account for card servicing.
- 5) Does not apply to POS purchases at merchants categorized as casinos, internet casinos, games of chance, gambling, bookmakers, lotteries and totalisators.
- 6) Standard values. Additional options are available after submitting a disposal: POS transaction daily limit/ATM withdrawal: up to the account balance/1000PLN; up to the account balance/2000PLN; up to the account balance/5000PLN; up to the account balance/100000PLN; 0PLN/500PLN; 500PLN/500PLN; 1000PLN/500PLN; 700PLN/700PLN; 2000PLN/1000PLN.
- 7) The fee is charged for Makro Millennium Maestro card wired with Account for card servicing.
- 8) Concerns ATMs providing service.
- 9) The fee is charged on 27th of each month upfront for the insurance coverage in the next calendar month. If on that day there is no efficient fund on the current account to charge the full fee, the Bank will collect the fee on the other working day up to the end of the month. If there is no efficient funds on the current account to charge the full fee up to end of the month, then the card is excluded from the insurance coverage for the month for which the fee was not charged.
- 10) The card may be used by Cardholder from the moment the card is issued up to the last day of the month embossed on the card as validity date.
- 11) Presented limits concern transactions made in online mode. Transactions made with MasterCard cards are done in online mode only.
- 12) 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. Fees for SMS notifications are not charged with respect to Prestige and Private Banking customers.
- 13) The insurance may be acquired only until 27.03.2015. Starting from 28.03.2015 the insurance will not be offered.