

PRICE LIST – CASH LOAN

Applies to contracts concluded until March 28, 2025

In this price list we described interest rate, fees and commissions relating to cash loan. At the end of this document we prepared explanations, so you can easily understand this document. If you need, we will be happy to help and answer your questions. You can visit our bank's branches or call us: 801 331 331. We have also posted this information on our website: www.bankmillennium.pl.



INTEREST RATE

Product type	Interest rate
Cash Loan or Consolidation Loan	From 5.59% to 14.99% ^{1) 2) 5)}



COMMISSION (CALCULATED ON THE ENTIRE LOAN AMOUNT)

Product type	Amount of commission
Cash Loan or Consolidation Loan	0% ²⁾



OTHER FEES AND COMMISSIONS

Type of fee or commission	Amount of fee or commission
Early repayment commission	0 PLN
Fee for an annex concluded within 14 days from signing the agreement or an annex regarding insurance contract offered by the bank during the life of the agreement	0 PLN
Fee for an annex regarding other changes or concluded after 14 days from signing the agreement	50 PLN



PAST-DUE DEBT

Past-due debt	Interest rate
For agreements concluded to April 30, 2020 ³⁾	20.5 %
For agreements concluded from May 1, 2020 ⁴⁾	20.5 %



EXPLANATIONS

1. Interest rate for a Cash Loan or Consolidation Loan may be fixed or variable. The type of interest rate is specified in the loan agreement. If it is fixed, it does not change throughout the loan period.
If it is variable, it may change during the loan period, in accordance with the provisions of the loan agreement. The variable interest rate on the loan consists of the sum of:
 - the bank's fixed margin specified in the loan agreement and
 - the NBP reference rate, which may change.If the NBP reference rate assumes the value of zero or smaller, the interest rate on the loan is equal to the bank's margin.
We will change the interest rate on the loan by the value of the change in the NBP reference rate as of the date of the new NBP reference rate.
The interest rate on the loan may not exceed the statutory maximum interest rate.
2. The amount of the fixed interest rate on the loan, the fixed bank's margin or commission set out in the loan agreement depends on the individual terms of the loan, including loan amount, submission of a declaration of inflows to the current account in our bank and loan security. Detailed information is available at the bank's branches.
3. The interest rate on past-due debt for the indicated agreements is variable and is 4-times the NBP lombard rate. The interest rate on overdue debt is calculated on the sum of the amounts of the principal part of instalments not repaid on time. From September 4, 2025, the NBP lombard rate is 5.25%.
4. The interest rate on past-due debt for the indicated contracts is variable and corresponds to the maximum late payment interest in accordance with Art. 481 § 2¹ of the Civil Code. The interest rate on overdue debt is calculated on the sum of the amounts of the principal part of instalments not repaid on time.
5. Interest rate as per the Promotion Regulations is applied to agreements concluded under promotional offerings.