

0% commission

for granting Mortgage Loan/Home Equity Loan and for early repayment

Spread lower for active BM Customers (versus the margins indicated in the tables below):

Variant I: by 0,3% - for holders of personal accounts and debit cards ¹

Variant II: by 0,5% - for holders of personal accounts and debit cards, whose salary or net income is paid to the account ²

Interest Rate

(Reference Rate + Bank's margin), but not less than 3%.

Interest rate Mortgage Loan (housing loan)

(loan of which more than 70% is allocated to housing purposes)

also relates Mortgage Loan in "Flat for the Young" programme

Loan amount in PLN to value of property on which collateral is to be established	Standard interest rate reference rate (RR) + Bank's margin	
LTV up to 60%	4,12%	(RR+ 2,40%)
LTV from 60,01% to 80%	4,22%	(RR+ 2,50%)
LTV from 80,01% to 90%	4,52%	(RR+ 2,80%)
Penalty interest rate ³	10,00%	
Current applied reference rate WIBOR 3M on the date of 31.05.2019	1,7200%	

Interest rate Home Equity Loan

(home equity loan for all indefinite purpose)

Loan amount in PLN to value of property on which collateral is to be established	Standard interest rate reference rate (RR) + Bank's margin	
LTV up to 50%	5,92%	(RR+ 4,20%)
LTV from 50,01%	6,27%	(RR+ 4,55%)
Penalty interest rate ³	10,00%	
Current applied reference rate WIBOR 3M on the date of 31.05.2019	1,7200%	

Interest rate Consolidation Loan (more than 30% of loan intended for non-housing purpose)

- consolidation of debt for housing purpose - Mortgage Loan margin

- consolidation of debt for non-housing purpose - Home Equity Loan margin

- in case of combining consolidation of debt for housing and non-housing purposes in one loan agreement - weighted spread margin shall be calculated - Mortgage Loan margin for housing purpose and Home Equity Loan margin for non-housing purpose.

Reference rate

WIBOR 3M rate - (Warsaw Interbank Offered Rate), interest rate given by GPW Benchmark S.A. at 11.00 hours, based on the arithmetic average 3-month quotes at which the banks are ready to sell their financial surpluses on the interbank market in the case of a PLN loan.

I. The interest rates included in the table was rounded up to two decimal places.

II. Price list - Home Equity Loan is also valid for Mortgage Loan (housing loan) for the loan amount granted for non-housing purposes. In this case weighted spread margin shall be calculated.

III. Margins included in the table are also valid for increasing the loan amount and changing loan currency if margins before increasing the loan amount or changing currency are lower than margins on the day of submitting application.

* Price list refers also to applications for Consolidation Loan, mortgage loan in the "Flat for the Young" programme (loan with financial support provided by the Subsidy Fund in keeping with provisions of the Act of 27 September 2013 on Assistance of the State in Purchasing the First Home by Young People (Journal of Laws of 2013, item 1304)).

¹ The offer is available for the Borrowers who fulfil jointly the following conditions throughout the credit period:

- holders of personal accounts in Bank Millennium

- users of debit card to the account in Bank Millennium (realize with the card non-cash transaction totaling min 500 PLN monthly)

² The offer is available for the Borrowers who fulfil jointly the following conditions throughout the credit period:

- holders of personal accounts in Bank Millennium, to which salary or net income is paid monthly also

- users of debit card to the account in Bank Millennium (realize with the card non-cash transactions totaling min 500 PLN monthly)

³ Penalty interest is four times the NBP's Lombard rate and from 05.03.2015 it is 10%.

Price list Mortgage Loan/ Home Equity Loan*

Loan granting commission (counted on the granted loan amount)	
For Mortgage Loan, For Mortgage Loan in "Flat for the Young" programme, For Consolidation Loan and Home Equity Loan	0%
Early repayment commission (counted on amount of prepayment)	
For credit agreements, for which the loan application was filed from 1 May 2017	0%
For credit agreements, for which the loan application was filed until 30 April 2017 if the total amount of overpayments exceeds in the first 4 years of credit term 30% of the granted loan amount ⁴	2%
For credit agreements, for which the loan application was filed until 30 April 2017 - in other cases	0%
For Business Mortgage in case of early repayment during 5 first years of loan period	1%
For Business Mortgage in case of early repayment after 5 first years of loan period	0%
Loan amount increase commission (counted on the granted loan amount)	
For loans in PLN	2%
Fee for opinion of collateral value ⁵	
Apartment / plot of land	480 PLN
Dwelling house (detached house / terraced house / semi-detached house / all-year summer house)	800 PLN
Investment control fee in case of loan secured on other property than funding or/and loan disbursed in tranches	300 PLN
Fee for updating of opinion about loan collateral	300 PLN
Fees for operations ⁶	
Annex fee ⁷	200 PLN
Fee for lengthening of lending period	500 PLN
Fee for introducing an additional grace period/ lengthening grace period	500 PLN
Fee for shortening grace period	200 PLN
Fee for removing or adding co-borrower/s	500 PLN
Fee for changing loan repayment (equal to decreasing or conversely)	500 PLN
Fee for lengthening of loan/ tranche disbursement	500 PLN
Fee for collateral change	500 PLN
Fee for changing PZU group insurance of rights under property/ construction or Borrower's life into individual policy	500 PLN
Fee for postponement of deadline for establishing collateral within a period defined in the renewable credit line agreement	300 PLN
Fee for changing loan repayment date	200 PLN
Fee for change of account for loan service to an account in PLN	500 PLN
Fee for loan restructuring requested by the Customer and resulting in amended loan agreement or settlement ⁸	0,5% loan amount
Fees for operations executed by Millenet ⁹	
Fee for shortening grace period	100 PLN
Fee for changing loan repayment date	100 PLN
Commission for issuing certificate re. mortgage loan's paid interest	0 PLN
Other charges	
Fee for increased risk until the mortgage is written in the relevant mortgage book ¹⁰	0,0833% of debt amount
High LTV insurance ¹¹	3,50%
Fee for acquisition of the copy of mortgage book by the Bank (re. Customers who signed mortgage loan agreement with the Bank) ¹²	300 PLN
Fee for mortgage register entry when applied for the Bank ¹³	400 PLN
Verification of property registration file fee	100 PLN
Commission for issuing certificate re. mortgage loan's paid interest	6 PLN
Commission for issuing mortgage certificate/ opinion	100 PLN
Penalty charge for default against an obligation under credit/loan agreement ¹⁴	100 PLN
Fee for actions taken by the Bank in cooperation with external company when Customer fails to fulfill terms of loan agreement	500 PLN

4 Commission is charged by the Bank from the sum of all early repayments and will be charged from each next early repayment made during first 4 years, however the fee shall not be charged if the money comes from additional financial support under the "Flat for the Young" programme. The fee is also for operations in Millenet.

5 An opinion concerning loan security is available only for mortgage/home equity loans in the Bank's portfolio. The fee for the opinion is charged before the credit decision has been issued.

6 When several modifications are requested in one application, the fee will be charged for each modification separately. The fee is in accordance with the Price List in force on the date of submission of the application.

7 The annex fee is not charged when Bank collects a fee for a particular modification.

8 Fee is calculated of debt amount in PLN as at decision's moment.

9 Available for Borrowers that operate mortgage product through personal account in Bank Millennium, also being only one Borrower or in case of more than one Borrower - after signing Bank's statement, subject to these actions being available via Millenet, with respect to the Preferential Mortgage Loans, only after subsidy provision does no longer apply.

10 The Bank shall charge a fee for increased risk, of 0,0833% of the loan debt amount as of the last day of the previous month. The fee amount shall be rounded to full zloty. The fee shall be collected on the eighth day of each month starting from the month coming after the month, in which the loan or its first tranche was disbursed. The last fee shall be collected for the month, in which the Bank receives an excerpt from the mortgage book kept for the real property/cooperative ownership right, which secures the loan, with a legally valid entry of a first mortgage in favour of the Bank. In case of fees collected for the period from the day of writing the mortgage in the Bank's favour, the Bank shall return them for this period.

11 The cost of high LTV insurance (concerns Mortgage Loan and Consolidation Loans) - fee charged once for a 3-year period, counted on the loan amount / amount of debt on account of the granted loan, which exceeds 80% of the value of real estate securing the loan.

12 The fee may be collected if Customer didn't supply the copy from mortgage book kept for the property in the time specified by loan agreement.

13 The fee may be collected if Customer fails to make the entry in the time specified by loan agreement.

14 Maximum total number of charges for non-performance of an obligation within one month shall be five.