



# Price List

Mortgage Loan / Home Equity Loan

Valid from 4 th of September 2025



The Price List describes the interest rates, fees and commissions for mortgage-backed loans and credits. At the end, we have provided explanations of certain terms to help you understand this document more easily. If you need any help or have any questions, we will be happy to assist you – visit us at one of our branches or call us at +48 22 598 40 60 or 801 331 331. We look forward to hearing from you!

## Loan origination fee

Product	Fee amount
Mortgage Loan / Home Equity Loan / Consolidation Loan	0%

## Standard interest rate on a mortgage loan

Re. a loan, more than 70% of which is intended for housing purpose.

LTV	Periodically fixed interest rate for 5 years	Variable interest rate occurring after the period of periodically fixed interest rate bank margin + reference index WIBOR 6M (RI)  If, during the variable interest rate period, the RI applicable in a given interest period reaches zero or negative, the interest rate on the loan in this interest period will be equal to the margin.
up to 60%	6,73%	2,60% + RI
from 60,01% to 80%	6,83%	2,70% + RI
from 80,01% to 90% for applications for provision of credit information submitted by 31.12.2024.	8,28%	4,15% + RI

RI - current benchmark WIBOR 6M as on 29.08.2025 is: 4,67%.

If you use part of your mortgage loan for purposes other than housing, we will apply the interest rate applicable to the home equity loan to that part. For this type of loan, we will apply a weighted average margin or a weighted average periodically fixed interest rate. This means that you will receive an interest rate that will be based on the fact that:

- for the part of the loan intended for housing purposes, we will apply the interest rate for a mortgage loan,
- for the portion of the loan intended for purposes other than housing, we will apply the interest rate for a home equity loan.

The interest rate on your loan will depend on the proportion of these purposes in the loan amount.

### Standard interest rate on a home equity loan

Loan for any purpose.

LTV	Periodically fixed interest rate for 5 years	Variable interest rate occurring after the period of periodically fixed interest rate bank margin + reference index WIBOR 6M (RI)  If, during the variable interest rate period, the RI applicable in a given interest period reaches zero or negative, the interest rate on the loan in this interest period will be equal to the margin.
up to 50%	<b>8,33%</b>	<b>4,20% + RI</b>
from 50,01% to 70%	<b>8,68%</b>	<b>4,55% + RI</b>

**RI** - current benchmark WIBOR 6M as on 29.08.2025 is: **4,67%**.

### Standard interest rate on a consolidation loan

A consolidation loan is a loan that allows you to repay various liabilities at other banks and allocate part of the amount for housing purposes. The amount allocated for purposes other than housing should exceed 30% of the loan amount. To this loan, we will apply a weighted average margin or a weighted average periodically fixed interest rate.

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### Example

You undertake a consolidation loan at 200 thous., of which:

- 100 thous. for housing purposes. This part is subject to interest as for a mortgage loan, e.g. 4%
- 100 thous. for purposes other than housing. This part is subject to interest as for a home equity loan, e.g. 6%.

You can calculate interest rate according the following formula:  $(4\% \times 100 \text{ thous.} + 6\% \times 100 \text{ thous.}) / 200 \text{ thous.} = 5\%$

Your interest rate will be 5%.

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### Offer with interest rate reduction

You can receive a reduction in the interest rate compared to the standard offer by:

- **0,2 p.p.** – under Offer with personal account and debit card to the account in Bank Millennium S.A. or
- **0,4 p.p.** – under Offer with personal account and debit card to the account and inflow of remuneration or net income to the account in Bank Millennium S.A.

You can receive an additional discount of **0,2 p.p.** on each of the above offers if you take out a life insurance policy through our intermediation. When we offer this insurance, we act as an insurance agent for Towarzystwo Ubezpieczeń na Życie Europa S.A.

The detailed conditions you must meet in order to receive the above-mentioned interest rate reduction for using additional products and services, as well as the consequences of opting out of them, are described in the loan agreement.

### Interest rate on past due debt

Interest for late repayment of a loan or credit (interest on overdue debt) is equal to the statutory maximum interest for delay referred to in art. 481 § 21 of the Civil Code. Currently this interest is charged at **20,50%** p.a.

## Explanations

1. **LTV** (loan to value) means the ratio of the amount of the loan/credit to the value of the property that will secure the loan.
2. **A periodically fixed interest rate** is a rate that remains unchanged for 60 months from the date the loan disbursement. After this period, the interest rate on the loan will be variable, unless we sign an annex to the loan agreement in which we agree on a new fixed interest rate for the next 60-month lending term.
3. **Variable interest rate** is the sum of the WIBOR 6M benchmark and the Bank's margin. If, during the variable interest rate period, the WIBOR 6M benchmark is zero or negative, the interest rate on the loan in this interest period will be equal to the Bank's margin.
4. **WIBOR 6M** is a benchmark used for calculation of variable interest rate. The Benchmark is updated every 6 months. We always do this on the same day of the month on which we entered into the agreement with you, or if that day does not occur in a given calendar month, on the last day of that month. After the change, the benchmark will have the value on the last working day of the previous month. This means that even if you repay your loan in equal instalments, the amount of your instalments may vary throughout the lending term. The administrator of the WIBOR 6M benchmark, i.e. the entity that controls its calculation, is GPW Benchmark S.A. Information about the WIBOR 6M benchmark is available on the GPW Benchmark website, in national newspapers and on internet portals.
5. The interest rates given in the table have been rounded to two decimal places.
6. If you apply for an increase or conversion of your loan/credit and the margin or periodically fixed interest rate of your loan prior to this change is lower than the margin or periodically fixed interest rate specified in the price list valid on the date of submitting the application for this change, we will apply the margin or periodically fixed interest rate specified in this price list.

## Fees and commissions

No.	What we charge fees or commissions for	Fee/commission amount
1	Early Loan Repayment	0%
2	Extension of the deadline for establishing the required collateral / submission of documents after the loan/credit disbursement	300 zł
3	Shortening the grace period	200 zł 100 zł in Millenet <sup>1</sup>
4	Change the day of the month on which you repay your loan/credit instalment	200 zł 100 zł in Millenet <sup>1</sup>
5	Amending the credit/loan agreement at your request: <ul style="list-style-type: none"> <li>• extension of the lending term</li> <li>• addition or removal of a borrower</li> <li>• change of instalment type (from equal to decreasing or vice versa)</li> <li>• extension of the loan/loan tranche disbursement date</li> <li>• change in loan/credit security</li> <li>• change of group property or life insurance of the borrower to an individual policy</li> <li>• change of a loan/credit servicing account to an account in zloty</li> <li>• introduction of an additional grace period / extension of the grace period</li> </ul>	500 zł (for each change)
6	Another change that requires an annex to be signed and is not listed in this price list	200 zł

No.	What we charge fees or commissions for	Fee/commission amount
7	Debt restructuring at your request, which requires the conclusion of an annex or settlement agreement (the fee is calculated based on the amount of debt, which we convert into zloty on the date of our decision on restructuring)	0,5%
8	Increase in the loan amount (calculated on the amount of the increase granted)	2%
9	Increased risk until the mortgage is entered in the relevant land and mortgage register for loan agreements concluded before 17th September 2022 <sup>2</sup>	0,0833%
10	Increased risk until the mortgage is entered in the relevant land and mortgage register for loan agreements concluded from 17th September 2022	0%
11	High LTV Insurance cost (once every 3 years, the fee is calculated on the portion of the loan/debt exceeding 80% of the value of the property securing the loan)	3,50%
12	Obtaining, by the Bank, of a copy of the land and mortgage register <sup>3</sup>	300 zł
13	Application by the bank for mortgage registration <sup>4</sup>	400 zł
14	Examination of entries in the land and mortgage register	100 zł
15	Issue of a certificate confirming the amount of interest paid on your mortgage loan upon your request submitted at a branch	6 zł

No.	What we charge fees or commissions for	Fee/commission amount
16	Issue of a certificate confirming the amount of interest paid on your mortgage loan upon your request submitted through Millenet <sup>1</sup>	0 zł
17	Issue of a certificate/opinion on a credit/loan	100 zł
18	Failure to fulfil an obligation under a credit/loan agreement <sup>5</sup>	100 zł
19	Actions taken by the bank in cooperation with an external company in connection with your failure to establish the required collateral for the loan/credit	500 zł
20	Project inspection if the loan is secured on real estate other than the financed property and/or the loan is disbursed in tranches	300 zł

1. If you request several changes to the terms and conditions listed in points 2 to 7, we will charge you for each separate activity.
2. The fee amount will be in accordance with the Price List valid on the date of submission of the application.
3. The Price List do not constitute an offer in the meaning of art. 66 of the Civil Code. The bank's offer is a positive credit decision.
4. If we have provided the Price List to the consumer upon conclusion of the mortgage loan agreement, it shall constitute part of that agreement upon conclusion of the mortgage loan agreement and may be subject to changes in accordance with the rules set out in the regulations.



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<sup>1</sup> In the case of a joint loan agreement concluded before 28th February 2021, in order for the borrower to be able to submit instructions to Millenet on behalf of the other borrowers, they must sign an appropriate power of attorney.

<sup>2</sup> We calculate the commission based on the amount of debt on the last day of the previous month. The fee shall be collected on the eighth day of each month commencing from the month immediately following the month, in which the loan or the first tranche thereof was disbursed. Fee amount shall be rounded up to full zloty. The last fee shall be collected for a month in which the Bank receives an excerpt from mortgage register of the real property/cooperative ownership title constituting collateral securing the loan with valid and effective first mortgage entry in our favour. We will refund the fee we charged for the period from the date the mortgage was registered in our favour. If the mortgage was registered on or after 17th September 2022, we will refund the entire fee charged.

<sup>3</sup> We may charge a fee if you fail to provide us with a copy of the land and mortgage register within the time limit specified in the loan/credit agreement.

<sup>4</sup> We may charge a fee if you fail to establish the mortgage within the time limit specified in the loan/credit agreement.

<sup>5</sup> We may charge a maximum of five fees for unfulfilled obligations in a single month.