

0% commission

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

Spread lower for active BM Customers (versus the margin\ periodically fixed interest rate 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 table

Loan amount/ home equity loan in PLN to value of property on which collateral is to be established	Types of interest	
	Periodically fixed interest rate	Variable interest rate occurring after the period of periodically fixed interest rate. (Reference index (RI) + Bank's margin), and if WIBOR 6M benchmark reaches zero or negative value, the loan will bear interest, over such period of time, equal to Bank's margin
Interest rate Mortgage Loan (housing loan) (loan of which more than 70% is allocated to housing purposes)		
LTV up to 60%	7,46%	(RI+ 2,90%)
LTV from 60,01% to 80%	7,56%	(RI+ 3,00%)
LTV from 80,01% to 90%	8,36%	(RI+ 3,80%)
Interest rate Home Equity Loan (home equity loan for all indefinite purpose)		
LTV up to 50%	8,76%	(RI+ 4,20%)
LTV from 50,01%	9,11%	(RI+ 4,55%)
Current applied reference index WIBOR 6M on the date of 29-09-2023		5,6300%
Penalty interest rate ³		23,00%

- I. Interest rate periodically fixed - interest rate fixed for 60 months from loan disbursement. In the subsequent period of the loan interest rate will be variable unless Parties in the annex to the loan agreement agree upon a new fixed rate applicable to consecutive lending term of 60 months.
- II. Variable interest rate occurring after the term of periodically fixed interest rate is a sum of a benchmark WIBOR 6M and Bank margin; in case the benchmark WIBOR 6M value is zero or negative, interest loan in this period will be equal to the Bank's margin. The WIBOR 6M (WR) benchmark changes in 6-month cycles, on the same day of the month, in which the Loan Agreement was concluded, or if this day does not occur in a given calendar month - on the last day of that month and assumes the value from the last business day of the month preceding the month, in which the change occurs. The administrator of the WIBOR 6M benchmark, i.e. the entity, which exercises control over its preparation, is GPW Benchmark S.A. Information about the 6M reference rate may be obtained on the GPW Benchmark website.
- III. Interest rate Consolidation Loan (more than 30% of loan intended for non-housing purpose)
 - consolidation of debt for housing purpose - margin/temporarily fixed interest rate for Mortgage Loan is applied
 - consolidation of debt for non-housing purpose -
 - margin/temporarily fixed interest rate for Home Equity Loan is applied
 - 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.
- IV. 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/ average-weighted temporarily fixed interest rate.
- V. The interest rates included in the table was rounded up to two decimal places.
- VI. 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.

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)

Price list Mortgage Loan/ Home Equity Loan

Price list refers also to applications for Consolidation 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 ³	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%
Fees for operations ⁴	
Annex fee ⁵	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 ⁶	0,5% loan amount
Fees for operations executed by Millenet ⁷	
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	
For loan agreements concluded before 17 September 2022 ⁸	0,0833% of debt amount
For loan agreements concluded from 17 September 2022	0%
High LTV insurance ⁹	3,50%
Fee for acquisition of the copy of mortgage book by the Bank (re. Customers who signed mortgage loan agreement with the Bank) ¹⁰	300 PLN
Fee for mortgage register entry when applied for the Bank ¹¹	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 ¹²	100 PLN
Fee for actions taken by the Bank in cooperation with external company when Customer fails to fulfil terms of loan agreement	500 PLN
Investment control fee in case of loan secured on other property than funding or/and loan disbursed in tranches	300 PLN

- The Price List is not an offer in the meaning of art. 66 of the Civil Code and may be changed by the Bank any time, subject to items 2 and 3 below.
- Positive credit decision shall constitute the Bank's offer.
- If the Price List was delivered to the consumer at conclusion of the mortgage loan agreement, it constitutes - upon conclusion of the mortgage loan agreement - a part thereof and may be subject to change in accordance with the rules stipulated in the mortgage loan agreement.

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 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.

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

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

7 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.

9 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.

In the event of entering the mortgage in the land and mortgage register made by the land and mortgage register court on 17 September 2022 or at a later date, the Bank will return the entire commission charged for increased risk.

10 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.

11 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.

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

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