

Price list - credit card Makro Millennium

	Makro MasterCard Credit	Makro MasterCard Biznes Credit
Fees and commissions		
Annual fee for service of main card ¹⁾	75 PLN/40 PLN/0 PLN ²⁾	
Annual fee for service of supplementary card	not applicable	
Fee for card duplicate ³⁾	30 PLN	
Cash transaction fee ⁹⁾	3% minimum 7 PLN	
Non-cash transaction fee ¹⁴⁾	No fee	
Fee for non-cash purchases at merchants categorized as casinos, internet casinos, games of chance, gambling, bookmakers, lotteries and totalisators	3% minimum 7 PLN	
Fee for transaction conversion into Easy Payments Credit Programme ¹⁰⁾	1%	
Fee for Repayment of debt in other bank ⁴⁾	3% min 5 PLN	
Emergency card issuance (abroad)	not applicable	
Emergency cash disbursement (abroad)	not applicable	
Late Payment Service Fee	not applicable ¹²⁾	13 PLN
Over limit Fee ¹¹⁾	not applicable ¹²⁾	40 PLN
Imposed by customer Credit limit change fee	20 PLN	
Application fee for the granting of enforcement clause to the BTE	not applicable ¹²⁾	50 PLN
Transaction confirmation	6 PLN	
Card's monthly statement duplicate fee	30 PLN	
Fee for a copy of the transaction document performed in the country	15 PLN	
Fee for a copy of the transaction document performed outside the country	30 PLN	
Card limit inquiry in Millennium ATMs:		
on screen	0 PLN	
printout	0,5 PLN	
Ministatement inquiry in Millennium ATMs:		
on screen	0 PLN	
printout	1,5 PLN	
Card limit inquiry in other ATMs in Poland & abroad ⁵⁾	2 PLN	
Confirmation of debt condition fee and/or closing of the card account fee	50 PLN	
Fee for billing cycle change	0 PLN / 20 PLN	
Interest rates⁶⁾		
Non-cash transactions	4 x lombard rate of NBP (16%)	
Cash transactions ⁹⁾		
Overdue debt ¹³⁾		
Repayment of debt ⁴⁾	11,90%	
Interest rates applicable for balance repaid within Easy Payments Credit Program⁸⁾		
6 or 9 months repayment	15,90%	
12 months repayment	16,00%	
24 months repayment	16,00%	
Insurance packages		
Safe Card	3,99 PLN	
Travel Insurance	4,99 PLN	non applicable
Sure Payment Insurance	0,25%	non applicable
Limits		
Available credit limit amount	1 000 - 100 000 PLN	
Minimum value of Easy Payments Credit Program / Minimum value of component transaction	300 PLN / 50 PLN	
Card repayment		
Grace period	up to 51 days ¹⁵⁾	
Date of repayment ⁷⁾⁽¹⁶⁾	20 days from end of billing cycle	
Minimal repayment rate	5%	
Monthly repayment rate	5%, 10%, 20%, 30%, 40%, 45%, 60%, 75%, 100%	
Card validity period	4 years	

Becomes effective on 1st August 2014. Apply to the branches of Bank Millennium S.A. that offer the service for retail, prestige and small business clients.

MasterCard PayPass without PIN code confirmation (single transactions up to 50PLN): - transactions in offline mode - transactions in online mode	- Not applicable - Up to 200PLN or 10 transactions daily
With PIN code confirmation (single transactions above 50 PLN): - transactions in offline mode - transactions in online mode	- Not applicable - Up to daily transaction limit

EXPLANATIONS

Contactless technology is available for Makro MasterCard Credit and Makro MasterCard Biznes Credit cards.

1) Annual fee for service is charged upfront. For Makro MasterCard Credit cards issued from August 1st, 2014 till December 31st, 2014 the annual fee for servicing card in the first year will not be charged on the condition 3 non-cash (POS) transactions with the card (repayment of debt is excluded) by the 90th day from the date of card issue (the transaction must be accounted on the card account by that day).

2) Annual fee value for service of main card is subject to sum of transactions value made with card and accounted during last 12 months. Both cash and non-cash transactions are included in sum of transactions value. Returns from POS on card's account decrease sum of transactions value. Debt repayment transactions are excluded. Following table presents annual fee value with reference to the sum of transactions value. Pay & Win programme applies only to credit card agreements concluded before 1st October 2013 and is valid to 31st December 2013, which means that possibility to waive the next upcoming annual fee (the annual fee that is to be posted until the end of 2014) will be kept in line with the rules of Pay & Win programme described in this point

Card type		Makro MasterCard Biznes Credit/ Makro MasterCard Credit
Annual Fee Waived	Sum of transactions value made during last 12 months	12 000 PLN
	Fee for card servicing in next year	0 PLN
Annual Fee discount up to 50%	Sum of transactions value made during last 12 months	8 000 PLN
	Fee for card servicing in next year	40 PLN

3) Applies when after disposal card is exchanged.

4) Main Cardholder may order the Bank to transfer chosen amount to account of credit card issued by other bank, loan and credit in other bank. Card account in the Bank will be charged with transferred amount.

5) Concerns ATMs providing the service.

6) Value of interest rate is defined as multiplication of National Bank of Poland lombard rate and Banks interest multiplier, but not higher than nominal values defined in the table for particular debt categories. Banks interest multiplier is 4. Value of National Bank of Poland lombard rate, valid from 04.07.2013, is 4,00%, which results in interest rate based on Banks multiplier at 16%. Lombard rate is published at www.nbp.pl. Real annual interest rate / total cost of credit have been defined in the table below. Values have been calculated as if non-cash transaction for the value of 5000 PLN has been made and repaid within 12 months in fixed installments with interest rate as for non-cash transactions:

Card type	Makro MasterCard Biznes Credit/Makro MasterCard Credit
Real annual interest rate	20,53%
Total cost of credit	596 PLN

7) If it is a holiday, repayment day is set on the last working day before holiday or on Saturday. The repayment day is given in the statement. In case of cards for which due amount repayment is performed via banking account charge, funds on this account must be provided before 5 p.m. on repayment day.

8) Nominal interest rate. Real annual interest rate & total cost of credit for debt repayment within Easy Payments Credit Programme have been defined in the table below. Values have been calculated for the credit value of 8000 PLN repaid in fixed installments in credit period defined below.

Card	Real annual interest rate. Repayment in 6 / 9 / 12 / 24 months	Total cost of credit. Repayment in 6 / 9 / 12 / 24 months
Makro MasterCard Biznes Credit/ Makro MasterCard Credit	20,97% / 19,85% / 19,37% / 18,37%	488 PLN / 657 PLN / 834 PLN / 1 546 PLN

9) Fees and commissions are related to Przelew z karty in Millenet.

10) The Easy Payment Credit Programme permits spreading non-cash transactions made with merchants.

11) The fee is charged for every month in which over limit occurs.

12) Fees for past-due debt reminders:

- SMS 1,99 PLN
- telephone 15 PLN
- letter 25 PLN
- call for payment 20 PLN

The maximum total of fees for reminders in each 30 day period of past-due debt is 100 PLN.

13) The interest rate on past due debt is variable and amounts to 4-times the rate of National Bank of Poland Lombard loan.

14) Applies to non-cash transactions at merchants other than: casinos, internet casinos, games of chance, gambling, bookmakers, lotteries and totalisators

15) Grace period applies to cash and non-cash transactions.

16) There is possibility of billing cycle change on one of the following cycles: from first to the last day of the month; from 6th to 5th day of the following month; from 11th to 10th day of the following month; from 16th to 15th day of the following month; from 21st to 20th day of the following month; from 26th to 25th days of the following month.

After billing cycle change, date of card repayment is due on 20 days from end of billing cycle.

Main cardholder may request for change of credit card billing cycle in Bank branch or TeleMillennium. Billing cycle change may be done once per 12 months from the last billing cycle change.

17) Contactless payment with MasterCard (PayPass) cards are made in online mode only (with hold on available credit limit until the transaction is settled).

Transactions daily limit:

Standard values. Additional options available on disposal: non-cash/ cash transaction daily limit:

Makro MasterCard Biznes Credit/ Makro MasterCard Credit: up to available card limit/1000 PLN, up to available card limit/2000 PLN, up to available card limit/3000 PLN, up to available card limit/5000 PLN; 2000 PLN/ 1000 PLN, 5000 PLN/ 1000 PLN.

Foreign currency transactions: Additional Bank commission charged in case of MasterCard cards foreign currency transactions: 2%.