

# Price list - credit cards

|   | Segment A  |  |  |                               |                               |                               |                                     | Segment B  |  | Segment C                                  |  |                               |
|---|--|--|--|-------------------------------|-------------------------------|-------------------------------|-------------------------------------|--|--|--|--|-------------------------------|
|   | Millennium Visa Impresja, Millennium MasterCard Impresja | Millennium Visa, Millennium MasterCard   | Millennium American Express®           | ENEL-MED Millennium Visa      | Generali Millennium Visa      | WWF Millennium MasterCard     | Piotr i Paweł Millennium MasterCard | Millennium Visa Gold, Millennium MasterCard Gold | Millennium American Express® Gold          | Millennium Visa Platinum                   | Minikarta PayPass <sup>18)</sup>             | Niebieska Visa Millennium     |
| Available credit limit amount   | 1 000 - 100 000 PLN                                      | 1 000 - 15 000 PLN                       | 1 000 - 50 000 PLN                     | 1 000 - 15 000 PLN            | 1 000 - 15 000 PLN            | 1 000 - 50 000 PLN            | 1 000 - 50 000 PLN                  | 5 000 - 50 000 PLN                               | 500 - 50 000 PLN                           | min 20 000 PLN                             | due to the settings on main credit card      | 500 - 3 000 PLN               |
| Fees and commissions  |  |  |  |                               |                               |                               |                                     |  |  |  |  |                               |
| Annual fee for service of main card <sup>1)</sup>   | 75 PLN <sup>2)</sup>                                     | 45 <sup>22)</sup> / 75 PLN <sup>2)</sup> | 45 <sup>22)</sup> 75 PLN <sup>2)</sup> | 75 PLN <sup>2)</sup>          | 70 PLN <sup>2)</sup>          | 60 PLN <sup>2)</sup>          | 70 PLN <sup>2)</sup>                | 150 <sup>22)</sup> / 200 PLN <sup>2)</sup>       | 150 <sup>22)</sup> / 200 PLN <sup>2)</sup> | 300 <sup>22)</sup> / 500 PLN <sup>9)</sup> | not applicable                               | 25 PLN                        |
| Annual fee for service of supplementary card <sup>1)</sup>  | 30 PLN   | 30 PLN                                   | 30 PLN                                 | 30 PLN                        | 35 PLN                        | 30 PLN                        | 35 PLN                              | 75 PLN   | 100 PLN                                    | 100 PLN <sup>15)</sup>                     | 25 PLN                                       | not applicable                |
| Fee for card duplicate <sup>3)</sup>  | 0 PLN  | 0 PLN                                    | 0 PLN                                  | 0 PLN                         | 0 PLN                         | 0 PLN                         | 0 PLN                               | 0 PLN  | 0 PLN                                      | 0 PLN                                      | 25 PLN                                       | 0 PLN                         |
| Cash transaction fee <sup>14)</sup>   | 3,99% min 9,99 PLN                                       | 3,99% min 9,99 PLN                       | 3,99% min 9,99 PLN                     | 3,99% min 9,99 PLN            | 3,99% min 9,99 PLN            | 3,99% min 9,99 PLN            | 3,99% min 9,99 PLN                  | 3,99% min ,99 PLN                                | 3,99% min 9,99 PLN                         | 3,99% min 9,99 PLN                         | not applicable                               | not applicable                |
| Non-cash transaction fee <sup>21)</sup>   | No fee   | No fee                                   | No fee                                 | No fee                        | No fee                        | No fee                        | No fee                              | No fee   | No fee                                     | No fee                                     | No fee                                       | No fee                        |
| Fee for non-cash purchases at merchants categorized as casinos, internet casinos, games of chance, gambling, bookmakers, lotteries and totalisators | 3% min 7 PLN   | 3% min 7 PLN                             | 3% min 7 PLN                           | 3% min 7 PLN                  | 3% min 7 PLN                  | 3% min 7 PLN                  | 3% min 7 PLN                        | 3% min 7 PLN                                     | 3% min 7 PLN                               | 3% min 7 PLN                               | 3% min 7 PLN                                 | 3% min 7 PLN                  |
| Fee for transaction conversion into Easy Payments Credit Programme <sup>17)</sup>   | 1%   | 1%                                       | 1%                                     | 1%                            | 1%                            | 1%                            | 1%                                  | 1%   | 1%   | 1%   | Programme is activated on main credit card   | not applicable                |
| Fee for Repayment of debt in other bank <sup>4)</sup>   | 3% min 5 PLN   | 3% min 5 PLN                             | 3% min 5 PLN                           | 3% min 5 PLN                  | 3% min 5 PLN                  | 3% min 5 PLN                  | 3% min 5 PLN                        | 3% min 5 PLN                                     | 3% min 5 PLN                               | 3% min 5 PLN                               | not applicable                               | not applicable                |
| Emergency card issuance (abroad) <sup>5)</sup>  | not applicable   | not applicable                           | 0 PLN <sup>6)</sup>                    | not applicable                | not applicable                | not applicable                | not applicable                      | 120 PLN  | 0 PLN <sup>6)</sup>                        | 0 PLN                                      | not applicable                               | not applicable                |
| Emergency cash disbursement (abroad)  | not applicable   | not applicable                           | 50 PLN                                 | not applicable                | not applicable                | not applicable                | not applicable                      | 120 PLN <sup>5)</sup>                            | 50 PLN                                     | 120 PLN <sup>65)</sup>                     | Fees are charged on main credit card account | not applicable                |
| Imposed by customer Credit limit change fee   | 20 PLN   | 20 PLN                                   | 20 PLN                                 | 20 PLN                        | 20 PLN                        | 20 PLN                        | 20 PLN                              | 20 PLN   | 20 PLN                                     | 20 PLN                                     |  | 20 PLN                        |
| Transaction confirmation  | 6 PLN  | 6 PLN                                    | 6 PLN                                  | 6 PLN                         | 6 PLN                         | 6 PLN                         | 6 PLN                               | 6 PLN  | 6 PLN                                      | 0 PLN                                      | 6 PLN  | 6 PLN                         |
| Card's monthly statement duplicate fee  | 30 PLN   | 30 PLN                                   | 30 PLN                                 | 30 PLN                        | 30 PLN                        | 30 PLN                        | 30 PLN                              | 30 PLN   | 30 PLN                                     | 30 PLN                                     | not applicable                               | 30 PLN                        |
| Fee for a copy of the transaction document performed in the country   | 15 PLN   | 15 PLN                                   | not applicable                         | 15 PLN                        | 15 PLN                        | 15 PLN                        | 15 PLN                              | 15 PLN   | not applicable                             | 15 PLN                                     | 15 PLN                                       | 15 PLN                        |
| Fee for a copy of the transaction document performed outside the country  | 30 PLN   | 30 PLN                                   | not applicable                         | 30 PLN                        | 30 PLN                        | 30 PLN                        | 30 PLN                              | 30 PLN   | not applicable                             | 30 PLN                                     | 30 PLN                                       | 30 PLN                        |
| Card limit inquiry in Millennium ATMs   |  |  |  |                               |                               |                               |                                     |  |  |  |  |                               |
| - on screen   | 0 PLN  | 0 PLN                                    | 0 PLN                                  | 0 PLN                         | 0 PLN                         | 0 PLN                         | 0 PLN                               | 0 PLN  | 0 PLN                                      | 0 PLN                                      | not applicable                               | 0 PLN                         |
| - printout  | 0,5 PLN  | 0,5 PLN                                  | 0 PLN                                  | 0,5 PLN                       | 0,5 PLN                       | 0,5 PLN                       | 0,5 PLN                             | 0,5 PLN  | 0,50 PLN                                   | 0 PLN                                      | not applicable                               | 0,5 PLN                       |
| Ministatement inquiry in Millennium ATMs:   |  |  |  |                               |                               |                               |                                     |  |  |  |  |                               |
| - on screen   | 0 PLN  | 0 PLN                                    | 0 PLN                                  | 0 PLN                         | 0 PLN                         | 0 PLN                         | 0 PLN                               | 0 PLN  | 0 PLN                                      | 0 PLN                                      | not applicable                               | 0 PLN                         |
| - printout  | 1,5 PLN  | 1,5 PLN                                  | 1,5 PLN                                | 1,5 PLN                       | 1,5 PLN                       | 1,5 PLN                       | 1,5 PLN                             | 1,5 PLN  | 1,5 PLN                                    | 0 PLN                                      | not applicable                               | 1,5 PLN                       |
| Card limit inquiry in other ATMs in Poland & abroad <sup>7)</sup>   | 2 PLN  | 2 PLN <sup>13)</sup>                     | not applicable                         | 2 PLN                         | 2 PLN                         | 2 PLN                         | 2 PLN                               | 2 PLN <sup>13)</sup>                             | not applicable                             | 2 PLN                                      | not applicable                               | 2 PLN                         |
| Confirmation of debt condition fee and/or closing of the card account fee   | 50 PLN   | 50 PLN                                   | 50 PLN                                 | 50 PLN                        | 50 PLN                        | 50 PLN                        | 50 PLN                              | 50 PLN   | 50 PLN                                     | 50 PLN                                     | not applicable                               | 50 PLN                        |
| Visa Inquiry Service (abroad)   | 40 PLN   | 40 PLN                                   | not applicable                         | 40 PLN                        | 40 PLN                        | not applicable                | not applicable                      | 40 PLN   | not applicable                             | 40 PLN                                     | not applicable                               | 40 PLN                        |
| Fee for billing cycle change  | 20 PLN   | 20 PLN                                   | 20 PLN                                 | 20 PLN                        | 20 PLN                        | 20 PLN                        | 20 PLN                              | 20 PLN   | 20 PLN                                     | 20 PLN                                     | not applicable                               | 20 PLN                        |
| Interest rates <sup>8)</sup>  |  |  |  |                               |                               |                               |                                     |  |  |  |  |                               |
| Non-cash transactions   | 4 x lombard rate of NBP (16%)                            | 4 x lombard rate of NBP (16%)            | 4 x lombard rate of NBP (16%)          | 4 x lombard rate of NBP (16%) | 4 x lombard rate of NBP (16%) | 4 x lombard rate of NBP (16%) | 4 x lombard rate of NBP (16%)       | 4 x lombard rate of NBP (16%)                    | 4 x lombard rate of NBP (16%)              | 4 x lombard rate of NBP / up to 16%        | 4 x lombard rate of NBP (16%)                | 4 x lombard rate of NBP (16%) |
| Cash transactions <sup>13)</sup>  |  |  |  |                               |                               |                               |                                     |  |  | 4 x lombard rate of NBP (16%)              |  |                               |
| Overdue debt <sup>20)</sup>   |  |  |  |                               |                               |                               |                                     |  |  |  |  |                               |
| Repayment of debt <sup>4)</sup>   | 11,90%   | 11,90%                                   | 11,90%                                 | 11,90%                        | 11,90%                        | 11,90%                        | 11,90%                              | 11,90%   | 11,90%                                     | 11,90%                                     | not applicable                               | not applicable                |
| Interest rates applicable for balance repaid within Easy Payments Credit Program <sup>12)</sup>   |  |  |  |                               |                               |                               |                                     |  |  |  |  |                               |
| 6 or 9 months repayment   | 0% <sup>16)</sup> / 15,90%                               | 15,90%                                   | 15,90%                                 | 15,90%                        | 15,90%                        | 15,90%                        | 15,90%                              | 13,90%   | 13,90%                                     | 10,90%                                     | not applicable                               | not applicable                |
| 12 months repayment   | 0% <sup>16)</sup> / 16,00%                               | 16,00%                                   | 16,00%                                 | 16,00%                        | 16,00%                        | 16,00%                        | 16,00%                              | 15,90%   | 15,90%                                     | 10,90%                                     | not applicable                               | not applicable                |
| 24 months repayment   | 16,00%   | 16,00%                                   | 16,00%                                 | 16,00%                        | 16,00%                        | 16,00%                        | 16,00%                              | 15,90%   | 15,90%                                     | 10,90%                                     | not applicable                               | not applicable                |
| Insurance packages  |  |  |  |                               |                               |                               |                                     |  |  |  |  |                               |
| Safe card / Generali Safe card (Home Assistance included) <sup>14)</sup>  | 3,99 PLN   | 3,99 PLN                                 | 3,99 PLN                               | 3,99 PLN                      | 3,99 PLN                      | 3,99 PLN                      | 3,99 PLN                            | 3,99 PLN   | 3,99 PLN                                   | 0 PLN                                      | 3,99 PLN                                     | 3,99 PLN                      |
| Travel Insurance /Generali Travel Insurance <sup>14)</sup>  | 4,99 PLN   | 4,99 PLN                                 | 4,99 PLN                               | 4,99 PLN                      | 4,99 PLN                      | 4,99 PLN                      | 4,99 PLN                            | 0 PLN  | 0 PLN                                      | 0 PLN                                      | 4,99 PLN                                     | not applicable                |
| Sure Payment Insurance/Generali Sure Payment Insurance  | 0,25%  | 0,25%                                    | 0,25%                                  | 0,25%                         | 0,25%                         | 0,25%                         | 0,25%                               | 0,25%  | 0,25%                                      | 0,25%                                      | not applicable                               | 0,25%                         |
| Assistance Impresja Package   | 4,99 PLN   | not applicable                           | not applicable                         | not applicable                | not applicable                | not applicable                | not applicable                      | not applicable                                   | not applicable                             | not applicable                             | not applicable                               | not applicable                |
| Assistance Gold / Assistance Platinum Packages  | not applicable   | not applicable                           | not applicable                         | not applicable                | not applicable                | not applicable                | not applicable                      | 0 PLN  | 0 PLN                                      | 0 PLN                                      | 0 PLN <sup>19)</sup>                         | not applicable                |
| Concierge Gold / Concierge Platinum Packages  | not applicable   | not applicable                           | not applicable                         | not applicable                | not applicable                | not applicable                | not applicable                      | 0 PLN  | 0 PLN                                      | 0 PLN                                      | 0 PLN <sup>19)</sup>                         | not applicable                |

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|  | Millennium Visa Impresja, Millennium MasterCard Impresja           | Millennium Visa, Millennium MasterCard      | Millennium American Express®                | ENEL-MED Millennium Visa                    | Generali Millennium Visa                    | WWF Millennium MasterCard                   | Piotr i Paweł Millennium MasterCard         | Millennium Visa Gold, Millennium MasterCard Gold | Millennium American Express® Gold           | Millennium Visa Platinum                    | Minikarta PayPass                                     | Niebieska Visa Millennium                   |
|--|--|---|---|---|---|---|---|--|---|---|---|---|
| <b>Card repayment</b>  |  |   |   |   |   |   |   |  |   |   |   |   |
| Grace period <sup>23)</sup>  | up to 51 days  | up to 51 days                               | up to 51 days                               | up to 51 days                               | up to 51 days                               | up to 51 days                               | up to 51 days                               | up to 51 days                                    | up to 51 days                               | up to 51 days                               | up to 51 days   | up to 51 days                               |
| Date of repayment <sup>10) 24)</sup>   | 20 days from end of billing cycle                                  | 20 days from end of billing cycle           | 20 days from end of billing cycle           | 20 days from end of billing cycle           | 20 days from end of billing cycle           | 20 days from end of billing cycle           | 20 days from end of billing cycle           | 20 days from end of billing cycle                | 20 days from end of billing cycle           | 20 days from end of billing cycle           | 20 days from end of billing cycle                     | 20 days from end of billing cycle           |
| Minimal repayment rate   | 5%   | 5%  | 5%  | 5%  | 5%  | 5%  | 5%  | 5%   | 5%  | 5%  | 5%  | 4%  |
| Monthly repayment rate   | 5%, 10%, 20%, 30%, 40%, 45%, 60%, 75%, 100%                        | 5%, 10%, 20%, 30%, 40%, 45%, 60%, 75%, 100% | 5%, 10%, 20%, 30%, 40%, 45%, 60%, 75%, 100% | 5%, 10%, 20%, 30%, 40%, 45%, 60%, 75%, 100% | 5%, 10%, 20%, 30%, 40%, 45%, 60%, 75%, 100% | 5%, 10%, 20%, 30%, 40%, 45%, 60%, 75%, 100% | 5%, 10%, 20%, 30%, 40%, 45%, 60%, 75%, 100% | 5%, 10%, 20%, 30%, 40%, 45%, 60%, 75%, 100%      | 5%, 10%, 20%, 30%, 40%, 45%, 60%, 75%, 100% | 5%, 10%, 20%, 30%, 40%, 45%, 60%, 75%, 100% | According to settings on main credit card             | 4%, 10%, 20%, 30%, 40%, 45%, 60%, 75%, 100% |
| Card validity period / EMV (chip) Card validity period <sup>11)</sup>  | 4 years  | 4 years                                     | 3 years                                     | 4 years                                     | 4 years                                     | 4 years                                     | 4 years                                     | 3 years  | 3 years                                     | 3 years                                     | 4 years   | 4 years                                     |
| <b>Contactless payments</b>  |  |   |   |   |   |   |   |  |   |   |   |   |
| Card equipped with contactless technology  | yes  | no  | no  | no  | no  | no  | no  | no   | no  | no  | yes   | no  |
| Contactless transactions limit <sup>25)</sup>  |  |   |   |   |   |   |   |  |   |   |   |   |
| <b>Visa payWave</b><br>without PIN code confirmation (single transactions up to 50PLN):<br>- transactions in offline mode<br>- transactions in online mode       | - Up to 150 pln<br>- Up to 200 PLN or 10 transactions dailyo daily | Not applicable                              | Not applicable                              | Not applicable                              | Not applicable                              | Not applicable                              | Not applicable                              | Not applicable                                   | Not applicable                              | Not applicable                              | Not applicable  | Not applicable                              |
| With PIN code confirmation (single transactions above 50 PLN):<br>- transactions in offline mode<br>- transactions in online mode                                | - Not applicable<br>- Up to daily transaction limit                | Not applicable                              | Not applicable                              | Not applicable                              | Not applicable                              | Not applicable                              | Not applicable                              | Not applicable                                   | Not applicable                              | Not applicable                              | Not applicable  | Not applicable                              |
| <b>MasterCard PayPass</b><br>without PIN code confirmation (single transactions up to 50PLN):<br>- transactions in offline mode<br>- transactions in online mode | - Not applicable<br>- Up to 200PLN or 10 transactions daily        | Not applicable                              | Not applicable                              | Not applicable                              | Not applicable                              | Not applicable                              | Not applicable                              | Not applicable                                   | Not applicable                              | Not applicable                              | - Not applicable<br>- Up to 200PLN or 10 transactions | Not applicable                              |
| With PIN code confirmation (single transactions above 50 PLN):<br>- transactions in offline mode<br>- transactions in online mode                                | - Not applicable<br>- Up to daily transaction limit                | Not applicable                              | Not applicable                              | Not applicable                              | Not applicable                              | Not applicable                              | Not applicable                              | Not applicable                                   | Not applicable                              | Not applicable                              | - Not applicable<br>- Up to daily transaction limit   | Not applicable                              |

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### EXPLANATIONS

Cards with contactless technology: Millennium MasterCard Impresja, Minikarta PayPass

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

1) Annual fees for service are charged upfront. For 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).The promotion does not relate to Minikarta PayPass.

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 (Pay & Win programme). 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   | Annual Fee waived                                    |                                     | Annual Fee discount up to 50%                        |                                     |
|---|--|-------------------------------------|--|-------------------------------------|
|   | Sum of transactions value made during last 12 months | Fee for card servicing in next year | Sum of transactions value made during last 12 months | Fee for card servicing in next year |
| Millennium Visa Impresja / Millennium MasterCard Impresja / Millennium Visa / Millennium MasterCard / Sephora Millennium Visa / ENEL-MED Millennium Visa / Generali Millennium Visa / Piotr i Pawel Millennium Mastercard / Millennium American Express | 12 000 PLN   | 0 PLN                               | 8 000 PLN  | 40 PLN                              |
| WWF Millennium MasterCard   | 12 000 PLN   | 0 PLN                               | 8 000 PLN  | 30 PLN                              |
| Millennium Visa Gold / Millennium MasterCard Gold / Millennium American Express Gold  | 30 000 PLN   | 0 PLN                               | 20 000 PLN   | 100 PLN                             |
| Millennium Visa Platinum  | 60 000 PLN   | 0 PLN                               | 40 000 PLN   | 250 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) Service available for main cards only.

6) If the card is collected in chosen TSO or Bank Millennium S.A. Branch servicing retail customers. For emergency card delivery by courier to any other place the Customer is charged 400 PLN.

7) Concerns ATMs providing the service.

8) 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](http://www.nbp.pl). Real annual interest rate / total cost of credit have been defined in the table below. Values calculated in two price Variants: (Variant 1) with consideration of annual fee for card servicing for card agreements concluded from 1<sup>st</sup> October 2013 and (Variant 2) with consideration of annual fee for card servicing for credit card agreements concluded before 1<sup>st</sup> October 2013. Values have been calculated as if non-cash transaction for the value of 8 000 PLN has been made and repaid within 12 months in fixed installments with interest rate as for non-cash transactions:

| Karta   | Variant 1                 |                      | Variant 2                 |                      |
|---|---------------------------|----------------------|---------------------------|----------------------|
|   | Real annual interest rate | Total cost of credit | Real annual interest rate | Total cost of credit |
| Niebieska Visa Millennium   | n.a.                      | n.a.                 | 17,84%                    | 859                  |
| Millennium Visa Impresja, Millennium MasterCard Impresja, , ENEL-MED Millennium Visa, | 19,31%                    | 909                  | 19,31%                    | 909                  |
| Millennium Visa, Millennium MasterCard, Millennium American Express                   | 18,47%                    | 879                  | 19,31%                    | 909                  |
| WWF Millennium MasterCard   | 18,89%                    | 894                  | 18,89%                    | 894                  |
| Piotr i Pawel Millennium Mastercard   | 19,17%                    | 904                  | 19,17%                    | 904                  |
| Generali Millennium Visa  | 19,17%                    | 904                  | 19,17%                    | 904                  |
| Millennium Visa Gold, Millennium MasterCard Gold, Millennium American Express® Gold   | 21,44%                    | 984                  | 22,90%                    | 1 034                |
| Millennium Visa Platinum  | 25,89%                    | 1134                 | 32,22%                    | 1 334                |

9) The annual fee will be waived if an average monthly assets balance deposited in Bank Millennium by main card holder calculated for previous 12-months period is at least PLN 100 000 (or an equivalent in foreign currency). The above rules concerning annual fee waiver apply only to credit card agreements concluded before 1<sup>st</sup> October 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 described in this point.

10) 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 issued after billing cycle closing. In case of cards for which due amount repayment is performed via banking account charge, funds on this account must be repaid before 5 p.m. on repayment day.

11) Cardholder may use the card from the moment the card is issued up to the last day of the month embossed on the card as expiry date.

12) Minimum value of Easy Payments Credit Program is 300 PLN and minimum value of component transaction is 50 PLN.

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 8 000 PLN repaid in fixed installments in credit period defined below.

| Card | Millennium Visa Impresja, Millennium MasterCard Impresja, Millennium Visa, Millennium MasterCard, ENEL-MED Millennium Visa, Generali Millennium Visa, Millennium American Express®, WWF Millennium MasterCard, Piotr i Pawel Millennium Mastercard | Millennium Visa Gold, Millennium MasterCard Gold, Millennium American Express Gold | Millennium Visa Platinum |
|------|--|--|--------------------------|
|------|--|--|--------------------------|



|  |   |   |   |
|--|---|---|---|
| Real annual interest rate. Repayment in 6 / 9 / 12 / 24 months | 20,97% / 19,85% / 19,37% / 18,37%       | 18,70% / 17,52% / 19,22% / 18,24%       | 15,25% / 14,10% / 13,49% / 12,53%       |
| Total cost of credit. Repayment in 6 / 9 / 12 / 24 months      | 488 PLN / 657 PLN / 834 PLN / 1 546 PLN | 425 PLN / 572 PLN / 828 PLN / 1 535 PLN | 332 PLN / 445 PLN / 560 PLN / 1 029 PLN |

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

14) Fee is charged separately for main card and every supplementary card.

15) Annual fee for service of supplementary card is not charged if the supplementary card is issued to primary card, which annual fee is waived based on the assets.

16) The offer includes transactions made with Millennium Visa / MasterCard Impresja. Cardholders of Millennium Visa Impresja and Millennium MasterCard Impresja can take advantage of two programs, with 0% offer, during the calendar year. The maximum amount per transaction or amount of balance included in the program is 3.000PLN.

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

18) Minikarta PayPass is issued as a supplementary card to MasterCard cards from A and B segment, excluding WWF Millennium MasterCard and Piotr i Pawel Millennium MastreCard.

19) Assistance Gold and Concierge Gold Packages are available only for Minikarta PayPass issued to cards from B segment.

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

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

22) Annual fee rates applied to credit card agreements concluded from 1<sup>st</sup> October 2013. For credit card agreements concluded before 1<sup>st</sup> October 2013 r. annual fee rates will apply from 1<sup>st</sup> January 2015.

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

24) There is possibility of billing cycle change on one of the following cycles:

- from first to the last day of the month,
- from 6<sup>th</sup> to 5<sup>th</sup> day of the following month,
- from 11<sup>th</sup> to 10<sup>th</sup> day of the following month,
- from 16<sup>th</sup> to 15<sup>th</sup> day of the following month,
- from 21<sup>st</sup> to 20<sup>th</sup> day of the following month,
- from 26<sup>th</sup> to 25<sup>th</sup> 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.

25) Contactless transactions are made in offline mode (without putting a hold on available credit limit until transaction is settled) with Visa (payWave) cards in case of transactions without PIN code confirmation (single transaction up to 50 PLN) and to a total amount of 150 PLN, while transaction with PIN code confirmation (single transactions above 50 PLN) are made in online mode (with hold on available credit limit until transaction is settled). Contactless transactions with MasterCard (PayPass) cards are done in online mode only.

### Transactions daily limit.

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

- Niebieska Visa Millennium: up to available card limit / 0 PLN, 2 000 PLN / 0 PLN;
- Millennium Visa Impresja, Millennium MasterCard Impresja: up to available card limit / 1 000 PLN; up to available card limit / 2 000 PLN; up to available card limit / 3 000 PLN; up to available card limit / 5 000 PLN; 2 000 PLN / 1000 PLN; 5 000 PLN / 1 000 PLN;
- Millennium Visa / Millennium MasterCard / Millennium MasterCard Standard / Generali Millennium Visa / ENEL-MED Millennium Visa / WWF Millennium MasterCard / Piotr i Pawel Millennium MasterCard: up to available card limit / 1 000 PLN; up to available card limit / 2 000 PLN; up to available card limit / 3 000 PLN; up to available card limit / 5 000 PLN; 1 000 PLN / 500 PLN; 2 000 PLN / 1 000 PLN;
- Millennium Visa Gold / Millennium MasterCard Gold / Millennium MasterCard Premium: up to available card limit / 3 000 PLN; up to available card limit / 5 000 PLN; up to available card limit / 7 000 PLN; 10 000 PLN / 3 000 PLN; up to available card limit / 2 000 PLN;
- Millennium Visa Platinum: up to available card limit / 5 000 PLN; up to available card limit / 10 000 PLN up to available card limit / 20 000 PLN; 10 000 PLN / 5 000 PLN; 50 000 PLN / 10 000 PLN;
- Millennium American Express®: up to available card limit / 1 000 PLN up to available card limit / 2 000 PLN; up to available card limit / 3 000 PLN; up to available card limit / 5 000 PLN; 1 000 PLN / 500 PLN; 2 000 PLN / 1 000 PLN;
- Millennium American Express® Gold: up to available card limit / 3 000 PLN ; up to available card limit / 5 000 PLN; up to available card limit / 7 000 PLN; 10 000 PLN / 3 000 PLN; up to available card limit / 2 000 PLN.

### Foreign currency transactions:

American Express® commission charged in case of American Express® cards foreign currency transactions: 2%.

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