

Pricelist - loans' commissions and interest rates

Current account limit	in PLN	
Preparatory fee (calculated on the loan amount)	1% min 50 PLN	
Fee for limit increase (calculated on the loan amount increased)	1% min 50 PLN	
Limit renewal (fee calculated on the loan amount)	1% min 50 PLN	
Interest rates, when Customer utilizes limit up to 7 days in settlement month	0% ¹⁾	
Interest rates, when Customer utilizes limit for more than 7 days in settlement month ²⁾	from 10% to 16% ^{3, 1)}	
Overdue liabilities interest rates ⁴⁾	16,00%	
Loan secured on assets	in PLN	in CHF, EUR, USD ⁵⁾
Preparatory fee (calculated on the loan amount)	1%	1%
Fee for change in loan currency	0 PLN	0 PLN
Interest rates	WIBOR 3M + 3% ^{6, 7)}	LIBOR 3M + 3% ^{6, 7)}
Overdue liabilities interest rates for agreements concluded before 20.02.2006 (in PLN) ⁸⁾	35,00%	16,00%
Overdue liabilities interest rates for agreements concluded from 20.02.2006 (in PLN) ⁴⁾	16,00%	16,00%
IPO loan ⁵⁾	in PLN	
Preparatory fee (calculated on the loan amount)	0,5%	
Commission for conclusion of annex regarding other changes (for current debt balance)	99 PLN	
Interest rates	WIBOR 1M + 3% ⁹⁾	
Overdue liabilities interest rates for agreements concluded before 20.02.2006 (in PLN) ⁸⁾	35,00%	
Overdue liabilities interest rates for agreements concluded from 20.02.2006 (in PLN) ⁴⁾	16,00%	
Other fees and commissions		
Fee for earlier credit repayment	0 PLN	
Fees for past-due debt reminders: SMS / telephone / letter / call for payment (the maximum total of fees for reminders in each 30 day period of past-due debt is 100 PLN)	1,99 PLN / 15 PLN / 25 PLN / 20 PLN	

Notes:

1) Interest for limit utilization is collected in monthly settlement cycles, for the period: from the last day of the previous month until the last-but-one day of the current month. If limit in the personal account has been utilized for up to any 7 days in monthly settlement cycle, the interest shall not be accrued (this regards limits in personal accounts up to 150 000 PLN). If limit in the account has been utilized for more than 7 days, the interest shall be accrued for all the days of limit utilization and the accrued interest shall be collected on the last business day of the month.

2) Effective annual percentage rate (EAPR) is 18,11%. The value was calculated for a representative example as of March 27th, 2014 with following assumptions: overall limit amount 3554.08 PLN, fixed annual interest rate 16%, origination fee 25 PLN, loan tenor 12 months, during the whole tenor the limit remains fully utilised, interest payment is monthly, with principal being repaid in a single payment at end of the tenor, total amount due is 4147.73 PLN.

3) The standard interest rate equals 16%. In case of a limit granted under evaluation procedure when taking over a product from another Bank, interest rate is reduced by 2 p.p. against the interest rate applied for the limit at the other Bank and it may total minimum 10%.

4) Accrued on loan (principal) amount in default. The interest rate on past due debt is variable and amounts to 4-times the rate of National Bank of Poland lombard loan.

5) Product currently not in the offer.

6) As of June 30th 2014 WIBOR 3M=2,6800%; LIBOR 3M (CHF)=0,0080%; LIBOR 3M (USD)=0,2307%; LIBOR(EUR) 3M=0,1757%. Interest rate margin and commissions negotiable.

7) Interest rate of assets blocked loan, which is totally or partly secured by 3 months SuperDuet in PLN is equal to interest rate of 3 months SuperDuet in PLN, which secures the assets blocked loan.

8) Accrued on loan (principal) amount in default.

9) As of June 30st 2014 WIBOR 1M=2,75%.

Reference rates:

WIBOR (1M/3M) rate - (Warsaw Interbank Offered Rate), interest rate given by Reuters at 11.00 hours, based on the arithmetic average 1 or 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.

LIBOR (3M) rate - (London Interbank Offered Rate), interest rate given by Reuters, established at 11.00 GMT in London, based on the arithmetic average 3-month quotes at which the banks are ready to sell their financial surpluses on the London interbank market in the case of a USD / CHF / EUR loan.

Interest rates collected on the respective loan amount or credit limit. Currency-indexed loans converted to PLN according to "Bank Millennium S.A. FX rate table" in force as of the day, on which withdrawal or deposit executed: FX buy rate for deposits and FX sell rate for withdrawals.

Pursuant to the requirements of Art. 111 of the Banking Law Act, the information concerning the FX rates applied and conditions for execution of transborder transfers are available from every outlet employee.