

Price List- Konto Internetowe, Konto Osobiste Student, Konto Osobiste Junior

For current accounts opened before 31.05.2014.

Account opening and account keeping¹⁾
Account opening
Monthly account fee
Electronic Banking Channels²⁾
Access through Electronic Banking Channels
Main limit ³⁾ / Mobile Application Limit ⁴⁾ / Mobile Millenet Limit ⁴⁾
Telephone limit:
SMS services
Sending one SMSP@ssword for order authorisation
Sending one MilleSMS to domestic / foreign phone number (notifications and questions) ⁶⁾
Fee for MilleSMS Pack (20 texts in a month to domestic phone numbers) ⁷⁾
Sending one SMS top-up to number 8058
Cash deposits
Cash in a Bank Millennium branch / Bank Millennium Cash Deposit Machine
Bank Millennium's cheque
Cash withdrawals
At Bank Millennium outlets ⁸⁾
At Bank Millennium ATMs
At ATMs of BZ WBK and Cash4You
At other ATMs
At ATMs abroad
At POS where the card is accepted in Poland
Withdrawal of FX in currency different than account currency ⁸⁾
Basic information
Check of balance / 10 last transactions on the Millennium ATM's screen
Printout of balance / 10 last transactions in Millennium ATM
Direct debit (service available for the debtor)
Service activation / transfer execution
Update / cancellation of consent, single transfer
Standing orders / Bill payments defined⁹⁾
Defining / modification
Execution to account at Bank Millennium
Execution to account at another bank
Transfers
Internal one-off transfer:
- between accounts of the same Account Holder within retail banking of Bank Millennium
- other internal transfers:
- in Bank Millennium outlet
- through Millenet/ Mobile application/ Application for tablet/ Mobile Millenet/ telephone/MilleSMS
Transfer to top-up of mobile phone through Millenet/Mobile application/ Application for tablet/ Mobile Millenet / MilleSMS / ATM
Domestic transfer in PLN:
- in Bank Millennium outlet
- through Millenet/ Mobile application/ Application for tablet/ Mobile Millenet
- through TeleMillennium: IVR / Consultant
- through MilleSMS
- instant through Millenet/ Mobile application/ Application for tablet ¹⁰⁾
- email/ phone through Millenet/ Mobile application/ Application for tablet ¹¹⁾
International transfers (in foreign currencies and in zloty, sent to foreign banks and in foreign currencies, sent to domestic banks) ¹²⁾ :
- Transfer in standard procedure
- Urgent/express transfers (additional fee)
- Additional fee, when all the transfer costs are covered by the Ordering Party
- SEPA transfer in EUR via Millenet/ in outlet
Issuance of transfer confirmation

Konto Internetowe	Konto Osobiste Student	Konto Osobiste Junior
free of charge	free of charge	free of charge
free of charge	2 PLN	2 PLN
free of charge		
50 000 PLN / 10 000 PLN / 10 000 PLN		
TeleMillennium ⁵⁾ : 30 000 PLN		
free of charge		
0,25 PLN / 0,30 PLN		
2,99 PLN		
free of charge		
4,99 PLN/free of charge	free of charge	
	0,10 PLN	
4,99 PLN	free of charge	
free of charge		
1 PLN		
5 PLN		
2,5% min 9 PLN		
6 PLN		
10 PLN		
free of charge		
0,50 PLN / 1,50 PLN		
free of charge		-
3 PLN		-
free of charge		
free of charge		
free of charge	0,50 PLN	
free of charge		
9 PLN	5 PLN	
free of charge		
free of charge		
9,99 PLN	7,99 PLN	
free of charge	0,50 PLN	
0,50 PLN / 2 PLN		
free of charge		
5 PLN		
free of charge	0,50 PLN	
0,5% min 20 PLN max 125 PLN		
25 PLN / 50 PLN		
60 PLN		
5 PLN / 10 PLN		
3 PLN		

Statements / Tabling	
Monthly statement in electronic version	free of charge
Monthly statement in paper version	free of charge
Duplicate of monthly statement - in the outlet / by telephone / via Millenet	15 PLN / 10 PLN / 10 PLN
Daily / weekly / biweekly statement (delivered by mail)	3 PLN / 4 PLN / 6 PLN
Transaction tabling - in the outlet / by mail (related to data for max 1 month)	5 PLN / 8 PLN

Cheques in domestic trade	
Ordering 3 cheque blankets over the phone / in the outlet (collection in the outlet)	4,50 / 7,50 PLN
Return of a deposited cheque (fee collected from cheque presenter)	10 PLN
Purchase of Bank Millennium cheques	0,50%
For Bank Millennium cheque (fee collected from Bank Millennium cheque presenter if there are no funds on the account to cash the cheque)	30 PLN
Cheque confirmation	30 PLN
Cancellation of domestic cheque together with / without ID	30 / 20 PLN
Collection of cheque	0,5% (min 10 PLN max 200 PLN)

Cheques in foreign trade ¹³⁾	
Cancellation of lost cheques issued / sold abroad (per each cheque)	15 PLN
Purchase of pension cheques	2% (min 20 PLN max 100 PLN)
Return of cheques not paid by foreign banks (per each cheque)	20 PLN
Sale of banker's cheques payable abroad (per each cheque)	0,5% (min 20 PLN max 300 PLN)
Collection of cheque	0,5% (min 50 PLN max 200 PLN)

Services	
Issuance of certificate (per each product, unless the fee is defined in the detailed pricelist for a given product)	6 PLN
Fee for providing date certain for the collateral agreement (per page)	4 PLN
Cash exchange - exchanging denominations of PLN into other denominations of PLN	2% min 20 PLN
Deposits to account at another bank (other payments)	1% min 30 PLN
Issuance of an archived copy of document (per one document)	30 PLN
Acceptance / change / cancellation of pay-on-death instruction	free of charge
MilleZdrowie insurance ¹⁴⁾ (monthly fee payable from ROR)	1,99 PLN
Monthly fee for safe box use (service available in selected outlets of the Bank)	30 PLN

Others	
Fee for failure to collect cash ordered for withdrawal ⁸⁾	0,15% min 50 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
Fee for transfer in favour of the execution organ conducting execution proceedings against the account ¹⁵⁾	30 PLN

EXPLANATIONS:

1) Conditions for account keeping:

- Konto Internetowe: Account Holder cannot change his current ROR into Konto Internetowe.
- Konto Osobiste Student: ROR kept exclusively for students aged from 18 to 26 years. Upon completion of 26 years of age, Account Holder is under the obligation to change ROR into another account from the Bank's offer within 3 months. Otherwise, the Bank is entitled to change ROR into Personal Account, whereof the Bank informs the Account Holder.
- Konto Osobiste Junior: ROR for minors. Upon coming of age, Account Holder is under the obligation to present his id and change ROR into another account from the Bank's offer within 3 months. Otherwise, the Bank is entitled to change ROR into Konto Osobiste, whereof the Bank will inform the Account Holder. Within ROR for minors there are products and services, which may be made available to minors in compliance with the imperative laws.

If there are not funds available on the account, monthly account fee may be collected by the Bank from another account kept in favour of the Account Holder.

In case of collection of the fee or commission in another currency than the one stipulated in the Service pricelist, the Bank performs conversion using the average rate as per „Tabela Kursów Walut Obcych Bank Millennium S.A.”/“FX rates table at Bank Millennium S.A.” in force at the Bank, on the day when the receivable is collected.

In case of bank accounts, where monthly fee exemption is available, the fee is not collected in a given month, if the fee waiver conditions were met in the previous month.

In case of no funds available at bank account, the fee for a given month may be collected by the Bank at a later date.

Within a month from the notification about change of account type, the Account Holder may submit written termination notice of the Agreement pursuant to the procedure stipulated in the General Regulations.

Fees and commissions for the debit card transactions concern cards offered for specific RORs. For detailed information on the fees related to the transactions made with debit cards see the Service pricelist - debit cards.

2) Limits in the Electronic banking (Millenet, Mobile Banking) do not refer to the operations executed between the accounts kept in favour of the Account Holder at Bank Millennium.

- 3) The main limit refers to all types of interbank transfers and internal transfers between accounts of different Clients performed via: Millenet, IVR, Mobile Application, Application for tablet, Mobile Millenet. The main limit (daily transaction limit) is granted in the Bank's outlet. The limit may be changed up to 50 000 PLN in the Bank's outlet and in the Millenet. Daily utilisation of the main limit for SMS transactions is irrespective from transactions in Millenet and TeleMillennium, Prestige Line and Private Banking/IVR Line.
- 4) Daily transaction limit in the Mobile Application / Mobile Millenet refers to all the types of individual inter-bank and internal transfers between accounts of various Clients. Limit can be changed in Millenet up to 10 000 PLN.
- 5) The daily limit applies to all types of interbank and internal transfers between accounts of various Customers. The amount of a transfer order with a future date of execution shall be charged against the Daily Limit from the day of placing the order. In case of transfers from Prestige and Private Banking accounts, excluded from the Daily Limit shall be transfers to the Customer's accounts in Millennium Dom Maklerski, transfers concerning an Order for purchase of mutual funds for a Customer, transfers concerning an Order for purchase of insurance and insurance-investment products for a Customer, which are currently available from the Bank, transfers to ZUS, to the Tax Office and on account of stamp duty as well as transfers to the Customer's business accounts, with the exception of accounts of capital companies. A Prestige Customer and a Private Banking Customer may order transfers in an amount exceeding the telephone limit, provided that he has predefined the beneficiary of such transfer with his Prestige Advisor or Private Banking Advisor.
- 6) In the first month following service activation, SMSes are sent free of charge. Fees are collected from ROR in arrears in the first days of the next month.
- 7) The fee for the SMS Pack is charged for a calendar month. The fee is not charged for the calendar month, in which the Pack was activated for the first time by the Account Holder. In case of next activation of the Pack the fee shall be charged also for the month, in which the Pack was activated. After exhaustion of the texts in the pack, subsequent texts shall be charged at unit price. The MilleSMS Pack service does not apply to Holders of Prestige and Private Banking accounts.
- 8) Cash withdrawals require a notice according to the following principles:
 - amounts above 20 000 PLN - at least 1 business day before the withdrawal day, until 15.30,
 - any amount in currency of a European Union member state or amounts up to 10 000 USD - at least 1 business day before withdrawal day, until 15.30,
 - amounts above 10 000 USD or any amount in other convertible currencies as per „FX Rates Table of Bank Millennium S.A.” - at least 2 business days before the withdrawal day, until 15.30.
 Cash withdrawal orders can be cancelled with the same notice as defined above. Pre-ordered amount can be collected on the withdrawal day after 12.30. Withdrawals in foreign currency are available only for Clients of the Bank. The above limits are joint limits for withdrawals made by Account Holder within one day.
- 9) Bill payments for accounts may be defined in the Bank's outlet or by telephone, whereas they are implemented only through TeleMillennium/Prestige Line/Private Banking Line or Millennium ATMs. Bill payments service is available only for ROR accounts and FX Accounts in EUR. In case of FX Accounts in EUR the service may be performed exclusively in Bank Millennium's ATMs with Millennium Maestro Voyager cards. Standing orders for accounts in another Bank are available for PLN accounts only.

Standing orders on accounts at Bank Millennium are available among accounts kept at the same currency.
- 10) Daily limit for the total amount of instant transfers submitted on a given day is 10 000 PLN for Retail/ Prestige customers and 50 000 PLN for Private Banking customers. Incoming Instant transfers in favour of the Account holder can be made only to PLN accounts.
- 11) Daily limit for total accumulated daily email/phone transfers on given day amounts or 500 PLN, and for single transaction 200 PLN. Monthly limit for accumulated monthly email/phone transfers on given month is 10 000 PLN.
- 12) Irrespective of the currency of transfer. Fee for explanation / intervention upon explanation / intervention upon Account Holder's request is 30 PLN, plus costs of other banks in the real amount incurred by the Bank. The fee is not collected when explanation / intervention does not require contact (e.g. correspondence) with another bank.

List of currencies of the European Economic Area states, in which the Bank conducts settlements: EUR, GBP, SEK, NOK, DKK, HUF, CZK, CHF, RON, PLN.
- 13) Fees and commissions are calculated separately for each cheque purchased / accepted for collection, unless the Client presents for purchase/collection cheques of the same characteristics (the same currency and payer's country). Then the commission is calculated on the total of the presented cheques.

For cashing and collection Bank accepts only cheques issued in a currency mentioned in the “FX Rates Table of Bank Millennium S.A.” with the exception of cheques in USD or payable in the United States.
- 14) Sums insured in case of permanent disability for the insured - 15 000 PLN. Sums insured in case of death as a result of accident in a means of transport of the insured - 15 000 PLN.
- 15) If the bank account is seized by an execution organ, the Account Holder may use the funds excluded from the execution only through placing payment orders directly at Bank's Outlets until 17.00.

The minimum amount of single FX transactions subject to negotiations is 10 000 USD (or equivalent). For foreign transfers in the amount above 5 000 EUR (or equivalent), an individual FX rate may be applied. The Bank conducts negotiations in the above areas upon the Account Holder's request.

Pursuant to the requirements of Art.111 of the Banking Law Act, the information regarding the FX rates applied are available from the Outlet employee.