

Price list for Prestige Customers - interest rates (1/2)

Current accounts				Individual Retirement Account (Millennium IKE)	
Currency:		USD	0,00%	Balance >= 100 PLN	Interest rate: 4,00%
	PLN	0,00%	CHF	0,00%	Variable interest rate. Capitalisation after 12 months period. Maximum amount of deposit in 2014 is 11 238 PLN. Minimum amount is 100 PLN.
	EUR	0,00%	GBP	0,00%	
Current account Junior					
	PLN	0,00%			

Savings accounts¹⁾Konto Oszczędnościowe

	Up to 50 000 inclusive	Surplus over 50 000 up to 100 000	Surplus over 100 000 up to 250 000	Surplus over 250 000
Balance:				
Standard interest rate:	1,60%	1,80%	2,00%	2,25%

Promotional interest rate for new money

	Up to 50 000 inclusive	Surplus over 50 000 up to 100 000	Surplus over 100 000
Balance:			
Promotional interest rate:	3,30%	3,20%	3,10%

Product available also through Millenet.

Promotional interest rate applies for new money. The duration of promotional interest rate is 122 days and is calculated from the day of first new money inflow on Konto Oszczędnościowe during promotional period. Promotional period applies from 18 of August 2014 till 27 of September 2014. Remaining promotion details are in Promotion Bylaw.

Standard interest rate applies to money not qualified as new and means not qualified under any other promotion. Variable interest rate. Monthly capitalisation of interests. Minimum balance to calculate interests is 1000 PLN. Minimum balance does not apply for new money and when the sum of new money and money not qualified as new equals or is higher than 1000 PLN. In this case for money not qualified as new standard interest rate applies.

Cost of withdrawal/transfer from Konto Oszczędnościowe in monthly (calendar) period:
First withdrawal/transfer free of charge
each next: 7,5 PLN
Current account is required through which withdrawals and transfers are done.
One Client can have one Konto Oszczędnościowe, regardless to the ownership relations on the account.

Konto Oszczędnościowe Codzienne Więcej

	Up to 499 999,99 PLN	From 500 000 PLN
Balance:		
Interest rate:	1,60%	2,75%

In case of reaching the threshold of 500 000 PLN a higher rate (2,75%) is calculated on the total balance.

Product available also through Millenet.

Variable interest rate. Daily capitalisation of interest on the account or daily transfer of interest to the related current account. There is no minimum balance to calculate interests. Cost of withdrawal/transfer from Konto Oszczędnościowe Codzienne Więcej in monthly (calendar) period:
First withdrawal/transfer free of charge
each next: 7,5 PLN
Current account is required through which withdrawals and transfers are done. One Client can have one Konto Oszczędnościowe Codzienne Więcej, regardless to the ownership relations on the account.

Konto Oszczędnościowe Twój Cel

Interest rate:	2,10%
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Product available only through Millenet.

Variable interest rate. Monthly capitalisation of interests. There is no minimum balance to calculate interests. Cost of withdrawal/transfer from Konto Oszczędnościowe Twój Cel in monthly (calendar) period:
First withdrawal/transfer free of charge
each next: 7,5 PLN
Current account is required through which withdrawals and transfers are done. One Client can have up to five Konto Oszczędnościowe Twój Cel as a main owner of associated account and up to five Konto Oszczędnościowe Twój Cel as owner of associated joint account.

Term deposits

Lokata Horyzont Zysku

Term / Interest rate	1000 - 100 000
15 months	3,10%
18 months	3,30%
24 months	3,50%

Lokata Horyzont Zysku - Minimum amount of deposit: 1 000 PLN. Maximum amount of deposit 100 000 PLN per tenor. Non-renewable deposit. 1 Client can open one deposit for specified tenor. Deposit for new money. Remaining offer details in Lokata Horyzont Zysku Bylaw.

Lokata Coraz Lepsza

Term / Interest rate:

1-3 months	4-6 months	7-9 months	10-12 months
2,00%	2,25%	2,50%	2,75%
13-15 months	16-18 months	19-21 months	22-24 months
3,00%	3,25%	3,50%	4,00%

Lokata Coraz Lepsza - Minimum amount: 1000 PLN. Average interest rate for deposit period 2,906% annually. 24-month deposit. After 24 months time deposits will be renewed on conditions applied in Price List valid on renewal day. If deposit is closed before maturity interest shall be paid to each completed quarter.

Lokata Słodki Zysk

Deposit term / Amount:	1 000 - 49 999,99	>= 50 000
12 months	2,25%	2,50%

Lokata Słodki Zysk - Minimum amount of deposit: 1000 PLN. After 12 months time deposits will be renewed on conditions applied in Price List valid on renewal day. Interests are paid into Client's current account monthly. In case of early withdrawal the manipulation fee shall be charged from the bank account amounting to 50% of interest paid out for each ended 1 month period as of the date of deposit opening or renewal. Interest shall not be accrued for the pending 1 month period.

SuperDuet

Deposit term:	Allocation: 50% deposit / 50% TFI fund
3 months	4,50%
6 months	4,00%
12 months	4,00%

Deposit sold jointly with Stable Growth Subfund, Economic Trend Subfund, Equity Subfund and Dynamic Caps Subfund, Absolute Return Subfund, Global Stable Growth Subfund or Global Equity Subfund.

SuperDuet Minimum amount of deposit: 1 000 PLN. Minimum amount of whole investment: 2 000 PLN. The interest rate applied in case of withdrawal of funds before maturity: 0,00%. Product constitutes a joint investment into 3-month, 6-month or 12-month term deposit and one chosen Millennium TFI fund within the SuperDuet Plan. If redemption of investment unit will take place before maturity of time deposit connected with those funds, interest rates on time deposit will be decreased to level 3,00% for all period of deposit. Product available through Millenet as well.

MegaDuet

Allocation:	50 / 50
Deposit/ External funds ²⁾	3 months 4,50%
Deposit/ Millennium TFI funds ³⁾	3 months 4,50%
Deposit/BlackRock off shore funds ⁴⁾	3 months 4,50%
Deposit/Multicurrency Investment Programme ⁵⁾	3 months 4,50%

MegaDuet - Minimum amount of investment: 50 000 PLN (25 000 PLN on term deposit and 25 000 PLN on investment product). Maximum amount paid into term deposit may constitute to 50% of whole investment. There is possibility to invest higher amount on investment product than on term deposit. Within one MegaDuet deposit client can choose more than one investment product but only from products with the same interest rate on deposit. In case of opening MegaDuet and Client's resignation from investment product within MegaDuet, interest rate on time deposit will be decreased to the level of 3,00% for whole period of deposit. The interest rate applied in case of withdrawal of funds before maturity: 0,00%.

Price list for Prestige Customers - interest rates (2/2)

Lokata Promocyjna 3M

Deposit term:	Allocation: 50% Promotion Deposit / 50% Investment Deposit
3 months	4,00%

Promotion Deposit sold jointly only with currently offered Investment Deposit, which investment period is minimum 12 months.

Lokata Promocyjna 3M - Minimum deposit amount **1000 PLN**. Minimum total amount of the investment **2000 PLN**. Deposit is available as non-renewable.

In consequence of the use of deposit package (Promotional Deposit + Investment Deposit), termination of the Investment Deposit during the subscription term results in the termination of the Promotional Deposit. The interest rate applied in case of withdrawal of the Promotional Deposit before maturity: 0,00%.

Deposit package can be opened only if the principal and interest for Lokata Promocyjna and Lokata Inwestycyjna are defined to be transferred to Konto Oszczędnościowe.

Lokata SuperProcent (PLN / EUR)

Currency:	PLN	EUR
Deposit term:	>= 1 000 PLN	>= 200 EUR
3 months	2,25%	-
6 months	2,25%	0,80%
12 months	2,25%	1,00%

Lokata SuperProcent - Minimum amount of deposit: **1000 PLN / 200 EUR**

The interest rate applied in case of withdrawal of funds before maturity: 0,00%

After 3, 6 or 12 months TD will be renewed on conditions applied in Price List for standard time deposits in PLN / EUR valid on renewal day.

Lokata Rosnaca (PLN)

Term:				
months 1-4	1,50%	1,60%	1,70%	1,80%
months 5-8	1,90%	2,00%	2,10%	2,20%
months 9-12	2,30%	2,40%	2,50%	4,00%

Lokata Rosnąca (PLN) - Minimum amount of deposit: 2000 PLN. Average interest rate for whole Time Deposit period 2,16% annually. After 12-month time deposit will be renewed on conditions applied in Price List with products withdrawn from the offer for this product, valid on renewal day. If the deposit is terminated before maturity, interest shall be paid for each completed 1-month period.

Lokata Milenet

Deposit term:	PLN (>=500,00)	>=200,00 USD/EUR/GBP
1 - 15 days	1,30%	-
16 - 31 days	1,50%	0,20%
32 - 61 days	2,00%	0,30%
62 - 92 days	2,00%	0,40%
93 - 275 days	2,25%	0,60%
276 - 366 days	2,25%	0,70%
367 - 732 days	2,25%	-

The interest rate applied in case of withdrawal of funds before maturity: 0,00%

Lokata Aukcje

Term: 15 days / Currency: PLN

Maximum interest rate: **6,00%**

Standard interest rate: 1,30%

In case of withdrawal of funds before maturity: 0,00%

Lokata Coraz Lepsza, Lokata Rosnąca and Lokata SuperProcent in PLN/EUR are available via Milenet as non-renewable products.

Within **Happy Hours** promotion, the Bank may increase interest rates by up to **1 percentage point** for selected periods on Lokata Milenet PLN. The maximum term deposit amount for given Customer during Happy Hours promotion is 20 000 PLN.

Lokata Mobilna - fixed interest rate

Term:	500 - 10 000 PLN
3 months	4,00%

Non-renewable deposit available only in the Mobile Application (starting from v. 2.9.26 for Android; from v. 3.10b12137 for iOS; from v. 2.0.0.0 for Windows Phone 8; from v. 2.0.0.2 for Windows 8; from v. 2.7.27 for BlackBerry 10). Each Customer can set up only one Mobile Deposit. The interest rate used in case of withdrawal of the money before the contractual term is: 0,00%

Standard deposits

Fixed interest rate:

Term:	PLN	USD / EUR
1 day/15 days	1,45%	-
1 month	1,60%	-
2 months	1,70%	-
3 months	2,00%	0,30%
6 months	2,20%	0,50%
9 months	2,20%	-
12 months	2,20%	0,60%
24 months	2,20%	-

Standard deposits - Minimum amount of deposit: **500 PLN / 200 USD / 200 EUR**.

In case of withdrawal of funds before maturity: 0,00%

Bridge deposit

Currency	PLN
Interest rate	3,00%

Bridge Deposit for Banking Securities, which has maturity equal to settlement of the Securities. In case of withdrawal of funds before maturity: 0,00%. Fixed interest rate per annum. The deposit is not renewable.

Negotiated deposit

Product is available as non-renewable. In case of withdrawal of funds before maturity: 0,00%

Comments:

¹⁾ The savings account can be opened by branch and Milenet.

²⁾ Stable growth, balanced, equity funds from ING, Legg Mason, Investors offer.

³⁾ Mutual funds Millennium TFI: Dynamic Caps, Equity, Economic Trend, Stable Growth, Global Stable Growth, Global Equity.

⁴⁾ BlackRock Global Funds. In case of choice of MegaDuet with BlackRock Global Funds in currency EUR/USD the deposit is opened in PLN.

⁵⁾ Multicurrency Investment Programme with investment funds: PZU, ING, Legg Mason, Investors, Millennium, Union Investment, Quercus, Skarbiec, Arka BZ WBK, HSBC, BlackRock, Franklin Templeton, Schroders, Ipopema. For MegaDuet with Multicurrency Investment Programme in EUR/USD deposit part is in PLN currency.

Interest on time deposits and saving accounts, with exception of IKE, is subject to taxation according to the Act on Personal Income Tax.

Deposits in Bank Millennium are guaranteed, according to Law on Banking Guaranteed Fund. The 100% guarantee covers deposits up to the equivalent in zloty of EUR 100 000. The protection is for registered deposits of natural persons, in keeping with art. 2 item 1) of the Act.

Early redemption penalty:

Indywidualne Konto Emerytalne - fee for withdrawal of funds before 12-month term from the day of opening IKE:

- 1) sum of all accrued interest in case of withdrawal in first 6 months from the day of opening IKE;
- 2) half of accrued interest in case of withdrawal in the period of 6-12 months from the day of opening IKE;
- 3) no fees in case of withdrawal after 12 months from the day of opening IKE.