

Price List - credit cards

Millennium MasterCard World Signia/Elite, Millennium MasterCard World Signia/Elite VIP

	Millennium MasterCard World Signia/Elite Millennium MasterCard World Signia/Elite VIP
Fees and commissions	
Annual fee for service of main card	2 000 PLN / 0 PLN ¹⁾
Annual fee for service of supplementary card	0 PLN
Fee for card duplicate	0 PLN
Cash transaction fee ²⁾	0 PLN
Non cash transaction fee ³⁾	0 PLN
Fee for POS purchases at merchants categorized as casinos, internet casinos, games of chance, gambling, bookmakers, lotteries and totalisators	3% min 7 PLN
Fee for transaction conversion into Easy Payments Credit Programme ⁴⁾	1%
Fee for Repayment of debt in other bank ⁵⁾	3% min 5 PLN
Emergency card issuance (abroad)	0 PLN
Emergency cash disbursement (abroad)	0 PLN
Imposed by customer Credit limit change fee	0 PLN
Transaction confirmation	0 PLN
Card's monthly statement duplicate fee	0 PLN
Fee for a copy of the transaction document performed in the country	0 PLN
Fee for a copy of the transaction document performed outside the country	0 PLN
Card limit inquiry in Millennium ATMs	
- On screen	0 PLN
- Printout	0 PLN
Ministatement inquiry in Millennium ATMs:	
- On screen	0 PLN
- Printout	0 PLN
Card limit inquiry in other ATMs in Poland & abroad ⁶⁾	0 PLN
Confirmation of debt condition fee and/or closing of the card account fee	0 PLN
Interest rates ⁷⁾	
Non-cash transactions	4 x lombard rate of NBP (16%) / up to 14,90%
Cash transactions ²⁾	4 x lombard rate of NBP (16%)
Overdue debt	
Prepayment of debt ⁵⁾	11,90%
Interest rates applicable for balance repaid within Easy Payments Credit Program⁸⁾	
6 or 9 months repayment	10,90%
12 months repayment	10,90%
24 months repayment	10,90%
Insurance packages	
Safe card	0 PLN
AXA Travel insurance	0 PLN
Sure Payment Insurance	0,25%
Additional service package	
Priority Pass Program - lounge entrance fee	0 PLN
Concierge service	0 PLN
Travel assistance	0 PLN
Limits	
Available credit limit amount	50 000 - 1 000 000 PLN
Minimum value of Easy Payments Credit Program	300 PLN
Card repayment	
Grace period	Up to 56 days
Date of repayment ⁹⁾	25 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	3 years

Contactless payments (MasterCard PayPass) ¹⁰⁾	
Without PIN code confirmation (single transactions up to 50 PLN) - transactions in offline mode - transactions in online mode	- not applicable (0 PLN) - up to 200 PLN or 10 transactions daily
With PIN code confirmation (single transactions above 50 PLN) - Transaction in offline mode - Transaction in online mode	- not applicable (0 PLN) - up to card daily transaction limit

EXPLANATIONS:

Contactless technology is available for Millennium MasterCard World Signia/Elite and Millennium MasterCard World Signia/ Elite VIP Cards.

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 fee value for service of the card does not apply to the owners of Private Banking Account.

2) Fees and commissions are related to Przelew z karty in Milenet.

3) Applies to POS purchases at merchants **other than**: casinos, internet casinos, games of chance, gambling, bookmakers, lotteries and totalisators.

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

5) 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.

6) Concerns ATMs providing the service.

7) 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 for credit have been defined in the table below. Values calculated in two price Variants: (Variant 1) with consideration of annual fee waived as in the promotion described in point 1 and (Variant 2) with consideration of standard interest rate and annual fee for card servicing. Values resulting from non-cash transactions for the value of 50 000 PLN repaid within 12 months, considering each month 1/12 part of the capital is repaid:

Card		Millennium MasterCard World Signia/Elite, Millennium MasterCard World Signia/Elite VIP
Variant 1	RRSO	15,90%
	Total cost of credit	4 838 PLN
Variant 2	RRSO	25,09%
	Total cost of credit	6 838 PLN

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 8 000 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
Millennium MasterCard World Signia/Elite Millennium MasterCard World Signia/Elite VIP	15,25% / 14,10% / 13,49% / 12,53%	332 PLN / 445 PLN / 560 PLN / 1 029 PLN

9) 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 of this account must be provided before 5 p.m. on repayment day.

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 25 days from end of billing cycle.

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

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

Foreign currency transactions:

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