

PRICE LIST - Cards

for customers of Small Business segment

MILLENNIUM VISA EXECUTIVE ELECTRON DEBIT CARD		
1	Annual fee	0 PLN
2	Monthly fee for using Millennium Visa Executive Electron card	4,99 PLN ¹⁾²⁾³⁾
3	Card transaction fees:	
	- purchases ⁴⁾ - fee on transactions at merchants identified as: casinos, Internet casinos, games of chance, bookmaker bets, lotteries and totalisators - cash advance:	0 PLN 5 PLN
4	- in the ATMs of Bank's/BZWBK and Cash4you network	0 PLN/1 PLN
	- in ATMs of other banks in Poland	3% min. 5 PLN
	- in ATMs of other banks abroad	2,5% min. 9 PLN
	- in the outlets of other banks by POS in Poland	6 PLN
	- in the outlets of other banks by POS abroad	2,5% min. 9 PLN
5	Issuing a copy of transaction receipt	10 PLN
6	Insurances (Unauthorised card usage insurance, cash theft insurance, purchase and lowest price guarantee insurance, flight and luggage delay insurance, lost luggage insurance, replacement documents insurance)	0 PLN
7	Card inquiry in Millennium/ BZWBK i Cash4you ATMs:	
	- balance information	0 PLN/0,50 PLN
	- balance printout	0,50 PLN
8	- list of 10 latest transactions	1,50 PLN
9	Additional spread charged on currency conversion in case of making transactions in foreign currencies	2%
10	Card inquiry and balance printout in Euronet ATMs	2 PLN
11	Card validity	4 years

Daily transaction limits (in PLN)		
Option	Cash transactions	Non-cash transactions
1	0	1000, 2000, 5000, 10000 or 15000
2	1000	0, 1000, 2000, 5000, 10000 or up to account balance
3	2000	0, 2000, 5000 or up to account balance
4	5000	0, 5000, 10000, 15000 or up to account balance
5	6000	Up to account balance
6	10000	0, 10000, 50000 or up to account balance
7	20000	Up to account balance

- The fee is collected from Biznes Start Account and Biznes PayUp Account opened until 31.12.2013 from the 19th month of existence of the Account
- The fee is collected from Biznes Profesja Account and Biznes Oferta Specjalna Account opened until 31.12.2013 since the 13th month of existence of the Account
- The fee is not charged for the calendar month, in which the card was issued. The fee will not be charged if during the previous calendar month non-cash transactions with use of the card in the amount of at least 300 PLN are made and booked on the account.
- does not apply to transactions made at merchants identified as: casinos, Internet casinos, games of chance, bookmaker bets, lotteries and totalisators.

KARTA DEBETOWA MAKRO MASTERCARD BIZNES DEBIT Issued to bank account or linked with card service account ³⁾		
1	Card issuance	0 PLN
2	Monthly fee for using card ¹⁾	4,99 PLN
3	Card replacement	20 PLN
4	Card transaction fees:	
	- purchases ²⁾ - fee on transactions at merchants identified as: casinos, Internet casinos, games of chance, bookmaker bets, lotteries and totalisators - cash advance:	0 PLN 5 PLN
5	- in the ATMs of Bank's/BZWBK and Cash4you network	0 PLN/1 PLN
	- in ATMs of other banks in Poland	3% min. 5 PLN
	- in ATMs of other banks abroad	2,5% min. 9 PLN
	- in the outlets of other banks by POS in Poland	3% min. 7 PLN
	- in the outlets of other banks by POS abroad	2,5% min. 9 PLN
6	Issuing a copy of transaction receipt	10 PLN
7	Insurances (Unentitled card usage insurance, cash theft insurance, purchase and lowest price guarantee insurance, flight and luggage delay insurance, lost luggage insurance, replacement documents insurance)	2,99
8	Balance Inquiry:	
	- ATM Millennium - Display	0 PLN
	- ATM Millennium - Printout	0,50 PLN
	- BZ WBK/Cash4You	0,50 PLN
	- other ATM Poland	2 PLN
9	- list of 10 latest transactions - display	0 PLN
10	- list of 10 latest transactions - printout	1,5 PLN
11	Additional spread charged on currency conversion in case of making transactions in foreign currencies	2%

Daily transaction limits (in PLN)		
Option	Cash transactions	Non-cash transactions
1	0	1000
2	1000	0 or up to account balance
3	5000	0, 5000 or up to account balance
4	10000	0, 50000 or up to account balance

- For cards issued until 30.06.2013 the monthly fee will be charged 13 months after card issuance date.
- does not apply to transactions made at merchants identified as: casinos, Internet casinos, games of chance, bookmaker bets, lotteries and totalisators
- Card not offered as of 01.01.2014. Fees apply to cards issued until 31.12.2013.

Account for debit card servicing		
1	Monthly fee for maintenance account	0 PLN
3	Internal incoming transfer	1 PLN

4	External incoming transfer	1 PLN
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Account not offered as of 1.01.2014. Fees apply to accounts opened until 31.12.2013. Fees for: cash deposits made in open form in a branch; deposits on the account made by a third party - fee charged from beneficiary's account; cash withdrawals from the account made in a branch and interest rate on the account are the same as for Konto Biznes account.

MILLENNIUM VISA BUSINESS CREDIT CARD		
1	Annual fee for card service	75 PLN
2	Next annual fee for card service:	75 PLN
	The annual card service fee in the next years depends on the sum of card transaction values over the previous 12 months. The schedule below presents the level of fees depending on the sum of card transaction values made during previous 12 months. The sum of card transaction values includes both non-cash and cash transactions with the exception of a balance transfer from another bank. ¹⁾	
	- 40.000 PLN and more	0 PLN
	- from 20.000 PLN to 40.000 PLN	40 PLN
	- below 20.000 PLN	75 PLN
3	Fee for card duplicate	0 PLN
4	Replacement	75 PLN
5	Cash transaction fee ²⁾	3% min. 7 PLN
6	Fee on transactions at merchants identified as: casinos, Internet casinos, games of chance, bookmaker bets, lotteries and totalisators	3% min. 7 PLN
7	Emergency card issuance (abroad)	equivalent of 250 USD
8	Emergency cash advance (abroad)	equivalent of 175 USD
9	Over limit fee	50 PLN
10	Late payment fee	50 PLN
11	Application fee for the granting of enforcement clause to the BTE	50 PLN
12	Transaction confirmation	6 PLN
13	Card's statement duplicate fee	30 PLN
14	Fee for a copy of the document made in Poland	15 PLN
15	Fee for a copy of the document made abroad	30 PLN
16	Card limit inquiry in Millennium, BZ WBK & Cash4you ATMs	0 PLN
17	Card limit inquiry in other ATMs in Poland & abroad	2 PLN
18	Confirmation of debt condition fee and/or closing of the card account fee (for each product)	50 PLN
19	Fee for transaction conversion into Easy Payments Credit Program	1%
20	Visa Inquiry Service (abroad)	40 PLN
21	Additional spread charged by the Bank at currency conversion in case of transactions in foreign currencies	2%
22	Available credit limit amount	up to 100 000 PLN
23	Minimum value of a Credit Program Easy Payments / Minimum value of component transaction	300 PLN / 50 PLN
24	Grace period	up to 51 days
25	Date of repayment	20 days from end of billing cycle
26	Fee for billing cycle change ³⁾	0 PLN / 20 PLN
	<i>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,</i>	
27	Minimal repayment rate	5%
28	Monthly repayment rate	5%, 10%, 20%, 30%, 40%, 45%, 60%, 75%, 100%
29	Fee for Repayment of debt in other bank	3% min. 5 PLN
	The main card holder has the possibility to order the Bank to perform a transfer of a selected amount to the account of a credit card, cash advance or loan at another bank. The amount of the transfer shall be charged to the credit card account at the Bank.	
30	Safe card (Unauthorised card usage insurance, cash theft insurance, purchase and lowest price guarantee insurance)	3,99 PLN
31	card validity	4 years
Daily transaction limits (in PLN)		
Option	Cash transactions	Non-cash transactions
1	0	1000, 5000 or up to available card limit
2	1000	up to available card limit
3	5000	up to available card limit
4	10000	up to available card limit

1) Preferential rules are applied only to credit card agreements concluded before 1st of October 2013

2) The fee also applies to a card transfer in Millenet.

3) To 28th February 2014 fee for billing cycle change will be 0 PLN. From 1st March 2014 the fee for billing cycle change will be 20 PLN. Account owner 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.

This document constitute extract from Price List for Customers of small business segment