

PRICE LIST - accounts' rates for customers of Small Business segment

Interest rates on accounts								
Accounts for the firms in				PLN, USD, EUR, GBP CHF, HUF*				
Current accounts				0,00%				
* Only in cashless payment								
Term deposits interest rates (nominal)								
Term deposits in PLN ¹⁾						Term deposits in EUR & USD ¹⁾		
Balance:	2.000 - 9.999,99	10.000 - 24.999,99	25.000 - 49.999,99	>= 50 000	>=200 EUR/USD			
Biznes Term Deposits 15 days	1,00%	1,10%	1,20%	1,30%	-			
Biznes Term Deposits 1 month	1,20%	1,30%	1,40%	1,50%	-			
Biznes Term Deposits 2 months	1,60%	1,70%	1,80%	1,90%	-			
Biznes Term Deposits 3 months	1,60%	1,70%	1,80%	1,90%	0,30%			
Biznes Term Deposits 6 months	1,80%	1,90%	2,00%	2,10%	0,50%			
Biznes Term Deposits 9 months	1,80%	1,90%	2,00%	2,10%	-			
Biznes Term Deposits 12 months	1,80%	1,90%	2,00%	2,10%	0,60%			
Biznes Term Deposits 24 months	1,80%	1,90%	2,00%	2,10%	-			
Biznes Term Deposit - withdrawal of funds before maturity (all currencies):								
Interest rate in case of withdrawal from a term deposit account is: 0,00%								
Millenet deposit - Millenet for Individuals/Business or Millenet for Companies users ²⁾								
Amount / Term	1-15 days	16 - 31 days	32 - 61 days	62 - 92 days	93 - 183 days	184 - 275 days	276 - 366 days	367 - 732 days
Millenet Term Deposit PLN > 2 000 PLN	1,20%	1,30%	1,50%	1,50%	1,80%	1,90%	2,00%	2,10%
Millenet Term Deposit > 200 EUR/USD/GBP	-	0,20%	0,30%	0,40%	0,60%	0,60%	0,70%	-
Biznes Deposit 365 days: deposit can be opened from 1 to 365 days; deposit interest rates are fixed on individual basis ¹⁾ .								
Premia On-Line Biznes, product for business Customers using Millenet for Individuals/Business								
Amount thresholds			Interest rates					
to 100 000 PLN			1,60%					
over 100 000 PLN			2,00%					
Variable interest rate, monthly capitalisation of interests based on thresholds.								
SuperProcent Term Deposit								
Period/Amount			from 1000 PLN					
3/6/12 months			2,25%					
Minimum amount of deposit: 1000 PLN								
The interest rate applied in case of withdrawal of funds before maturity is 0%.								
After 3, 6, 12 months TD will be renewed on conditions applied in Price List for standard time deposits valid on renewal day.								
Interest rates of Credit Card Millennium Visa Business								
Non-cash transactions					4 x lombard rate of NBP (16%) ³⁾			
Cash transactions								
Overdue debt								
Repayment of debt					11,90%			
Interest rates applicable for balance repaid within Easy Payments Credit Program (6, 9, 12, 18 or 24 instalments)					16,00%			
Credit products								
Current account overdraft in PLN - WIBOR 1M + Bank's margin								
Cash loan in PLN - fixed interest rate - depends on loan tenor								
Mortgage Loan for Business Development in PLN- WIBOR 3M + Bank's margin								
Investment loan WIBOR 1M or 3M + Bank's margin								
Past due debt (also an unauthorised overdraft) is calculated using the following formula- 4 x lombard rate of NBP.								

1) Interest rate applies to total balance's amount. Interest rate is fixed. After a contractual term the interests will be transferred to the current account in appropriate currency if not agreed otherwise. The interest rate applied in case of withdrawal of funds before maturity: 0,00%

2) Deposit in PLN, EUR, USD, GBP for Millenet for Individuals/Business or Millenet for Companies users. Interest rate applies to total balance's amount. Interest rate is fixed. Capitalization after a contractual term. Millenet term deposit is non-renewable or renewable. Minimum amount of term deposit is: PLN 2.000, USD 200, EUR 200, GBP 200. The interest rate applied in case of withdrawal of funds before maturity: 0,00%

3) Value of the interest rate is defined as the multiple of the value of lombard rate of the National Bank of Poland and of the interest rate multiplier, however not more than nominal values defined in the table for individual types of debt. The interest rate multiplier is 4. The lombard rate last announced by the National Bank of Poland, valid from 04.07.2013, is 4,00%, therefore the interest rate counted on the basis of the multiplier is 16%. The lombard rate is published on the website www.nbp.pl. Deposits placed with Bank Millennium are guaranteed in keeping with the Act on Bank Guarantee Fund. The guarantee in 100% covers funds, the zloty amount of which does not exceed the equivalent of 100 000 euro. Subject to the guarantee are registered zloty and foreign currency deposits of: legal persons, organisational persons without legal personality, if such have legal capacity, school savings institutions as well as employee benefit-lending schemes with the exception of entities listed in art.2 item 1) of the Act on Bank Guarantee Fund.

Note: The Bank reserves the right to change this price table according to the market conditions.

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