

PRICE LIST - fees and commissions for customers of Small Business segment

Bank Accounts:		Biznes Online Account	Biznes Account Biznes Trade Account
Opening a bank account			
1	Current PLN account	0 PLN	0 PLN
2	Current FX account for residents	0 PLN	0 PLN
3	Current FX account for non-residents	20 PLN	20 PLN
Account maintenance - monthly payment			
4	PLN account	0 PLN ¹⁾ / 14,99 PLN	25 PLN ²⁾³⁾
5	FX account (in GBP, EUR, CHF, USD)	0 ⁴⁾ GBP/1 GBP, 0 ⁴⁾ EUR/1 EUR, 0 ⁴⁾ CHF/2 CHF, 0 ⁴⁾ USD/2 USD	
Cash deposits			
Cash deposits to PLN account run in Bank		Biznes Online Account	Biznes Account Biznes Trade Account
6	Open deposit in the Bank's branch	0,50% min. 10 PLN	0,50% min. 5 PLN ⁵⁾
7	in Cash Deposit Machine ²⁹⁾ closed deposit ⁸⁾³⁰⁾ :	0,20% min 2 PLN	0,20% min 2 PLN
8	- at cash desk	0,35% min 5 PLN	0,35% min. 5 PLN ⁵⁾
9	- with transport option in the zone ⁹⁾	0,25% min. 5 PLN + 35 PLN	0,25% min. 5 PLN + 35 PLN
10	- with transport option out of the zone ⁹⁾	0,25% min. 5 PLN + 150 PLN	0,25% min. 5 PLN + 150 PLN
11	- in night safe	0,25% min. 5 PLN	0,25% min. 5 PLN
12	deposited with a Millennium cheque ¹⁰⁾	0,5% min. 5 PLN	0,5% min. 5 PLN
To FX accounts run in Bank ¹¹⁾			
13	open deposit closed deposit: ³⁰⁾	0,5% min. 10 PLN	0,5% min. 10 PLN
14	- at cash desk	0,35% min. 10 PLN	0,35% min. 10 PLN
15	- with transport option in the zone ⁹⁾	0,25% min. 5 PLN + 35 PLN	0,25% min. 5 PLN + 35 PLN
16	- with transport option out of the zone ⁹⁾	0,25% min. 5 PLN + 150 PLN	0,25% min. 5 PLN + 150 PLN
17	- in night safe	0,3% min. 10 PLN	0,3% min. 10 PLN
18	Cash deposit made by third persons to account run in Bank	0,5% min. 5 PLN	0,5% min. 5 PLN
Cash withdrawals		Biznes Online Account	Biznes Account Biznes Trade Account
Cash Withdrawals from PLN bank accounts ¹²⁾			
19	current accounts („Cash withdrawal“)	0,5% min 10 PLN	0,20% min. 5 PLN
20	current accounts (cheque) ¹⁰⁾	0,5% min. 5 PLN	0,5% min. 5 PLN
21	current based upon ECW order ¹³⁾	0,5% min 10 PLN	0,20% min. 5 PLN
22	Submitting ECW order through Millenet	2 PLN	2 PLN
23	current accounts ³⁰⁾ in closed form with transport option	0,20% min. 5 PLN + 150 PLN (each transport)	0,20% min. 5 PLN + 150 PLN (each transport)
24	term deposits (Clients without a current account)	1,75% min. 6 PLN	1,75% min. 6 PLN
From FX bank accounts ¹⁴⁾			
25	current accounts („Cash withdrawal“)	0,5% min. 20 PLN	0,5% min. 20 PLN
26	current accounts ³⁰⁾ in closed form with transport option	0,20% min. 5 PLN + 150 PLN (each transport)	0,20% min. 5 PLN + 150 PLN (each transport)
27	Failure to pick up the cash withdrawal at the time agreed upon with the Bank (computed on the unused amount) - applies to PLN and each currency	0,15% min. 50 PLN	0,15% min. 50 PLN
28	Unnotified cash withdrawal (applies to PLN and each currency ¹⁵⁾	0,5%	0,5%
Transfers ¹⁶⁾		Biznes Online Account	Biznes Account Biznes Trade Account
Transfers in PLN or foreign currency, performed between the Bank's accounts, placed:			
29	in the Bank's branch	14,99 PLN	7,99 PLN
30	in TeleMillennium (by phone)	5 PLN	5 PLN ⁶⁾
31	through Millenet, Mobile Banking	0 PLN	0 PLN
32	through MilleSMS ⁷⁾	0 PLN	0 PLN
33	transfers within one owner's accounts	0 PLN	0 PLN
Transfers in PLN, to accounts in other banks, placed:			
34	in the Bank's branch	14,99 PLN	7,99 PLN
35	by TeleMillennium (by phone)	5 PLN	5 PLN ⁶⁾¹⁵⁾
36	through Millenet, Mobile Banking	0 ¹⁷⁾ PLN/1 PLN	0 ¹⁷⁾¹⁷⁾ PLN/1 PLN
37	through MilleSMS ¹⁸⁾	0 PLN	0 PLN
	through SORBNET ¹⁹⁾ (does not concern transfers to ZUS and Tax Office)		
38	- order below 1 million PLN - order equal to or above 1 million PLN	40 PLN	40 PLN
39	- received in branch (in standard form)	10 PLN	10 PLN
40	- received through electronic banking channels (Millenet, Mobile Banking)	8 PLN	8 PLN
Instant transfers Express Elixir in PLN, to accounts in other banks, placed: ²⁰⁾:			
41	through Millenet/Mobile Banking	10 PLN	10 PLN
Transfers in PLN to accounts in banks abroad or in FX to accounts in other banks, placed in mode: ²¹⁾²³⁾:			
42	standard - in the Bank's branch, through Millenet	0,25% min. 17 PLN max. 170 PLN	
43	urgent - in the Bank's branch, through Millenet	0,25% min. 17 PLN max. 170 PLN + 50 PLN	
44	express - in the Bank's branch, through Millenet	0,25% min. 17 PLN max. 170 PLN + 100 PLN	
SEPA payment order in EUR ²²⁾²³⁾:			
45	- up to 250,00 EUR	9,50 PLN	
46	- in amount between 250,01 and 2000,00 EUR	18 PLN	
47	- in amount between 2000,01 and 12.500,00 EUR	30 PLN	
48	- in amount between 12.500,01 and 50.000,00 EUR	0,20% min. 25 PLN max. 200 PLN	
49	- amount from 50 000,01 EUR	0,20% min. 25 PLN max. 200 PLN	
Other fees concerning transfers:			
50	Additional fee for OUR option (all the costs are covered by the Ordering Party)	100 PLN	

51	Received for performing on nonstandard forms (in the branch) ²⁴⁾		10 PLN
52	Fee for a transfer in foreign currency with SHA or BEN cost options, from other domestic and foreign banks, as well as a transfer in PLN from foreign banks with SHA and BAN cost options, crediting the client's account with an amount higher than 200 PLN or the equivalent in the currency ³¹⁾		10 PLN
Bill payments			
53	- definition	0 PLN	0 PLN
54	- performing in ATM	2 PLN	2 PLN
55	- performing in TeleMillennium	5 PLN	5 PLN ⁵⁾
Standing orders²⁵⁾			
56	- definition	0 PLN	0 PLN
57	- performance of a repeated standard standing order (per execution)	2 PLN	2 PLN
58	- performance of a non-repeated standing order (per execution)	4 PLN	4 PLN
Premia On-Line Account in PLN		Biznes Online Account	Biznes Account Biznes Trade Account
first deposit/transfer (monthly):			
59	- in Millenet	0 PLN	0 PLN
60	- in branch/through telephone	5 PLN	5 PLN
another withdrawal/transfer (monthly):			
61	- in Millenet	7,5 PLN	7,5 PLN
62	- in branch/through telephone	10 PLN	10 PLN
Direct Debit		Biznes Online Account	Biznes Account Biznes Trade Account
Fees charged from debtor - Payer			
63	Service set-up - transaction Recipient (for each disposal)	3 PLN	3 PLN ⁵⁾
64	Execution of direct debit (for 1 transaction)	1 PLN	1 PLN ⁵⁾
65	Updating or cancellation of authorisation or cancellation of a single direct debit payment	3 PLN	3 PLN ⁵⁾
Automatic Incoming Payment Identification			
66	Providing the Client with Automatic Incoming Payment Identification	0 PLN	0 PLN
67	Fee for transaction of Automatic Incoming Payment Identification	0,6 PLN	0,6 PLN
Electronic services:		Biznes Online Account	Biznes Account Biznes Trade Account
68	Fee for payable visit (in case when Millenet do not works fine)	150 PLN	150 PLN
69	Monthly fee for using e-banking Millenet system and Mobile Banking for Individuals/Business ²⁶⁾	0 PLN	0 PLN
70	Monthly fee for using e-banking Millenet system and Mobile Banking for Companies ²⁶⁾ (irrespective of the number of bank accounts)	15 PLN	0 PLN
71	Fee for activation of Millenet	0 PLN	0 PLN
72	Unblocking of password (including courier) - (Millenet)	20 PLN	20 PLN
73	Make available for the Millenet user, on the Customer's order, the report in MT940 format	0 PLN	0 PLN
74	Electronic signature chipcard	50 PLN	50 PLN
75	Electronic signature chipcard reader	50 PLN	50 PLN
76	Electronic signature USB token	120 PLN	120 PLN
77	Authorisation SMS for Corporate Millenet, Mobile Banking	0,20 PLN	0,20 PLN
78	Authorisation SMS for Millenet, Mobile Banking for Individuals/Biznes	0 PLN	0 PLN
Maintenance of bills of exchange²⁷⁾		Biznes Online Account	Biznes Account Biznes Trade Account
Maintenance of bills of exchange (in domestic trade) - per bill of exchange ²⁷⁾ :			
79	Presenting a bill of exchange for payment	30 PLN	30 PLN
80	Protesting a bill of exchange	30 PLN	30 PLN
81	Presenting a bill of exchange for collection	30 PLN	30 PLN
Cheques²⁷⁾		Biznes Online Account	Biznes Account Biznes Trade Account
Selling of cheque blankets ordered - per 1 blanket ²⁸⁾			
82	- in the branch	3 PLN	3 PLN
83	- by TeleMillennium (by phone)	2 PLN	2 PLN
84	Confirmation of cheque - per each cheque	30 PLN	30 PLN
85	Banker's cheques payable abroad - per cheque	0,5% min. 20 PLN max. 300 PLN	0,5% min. 20 PLN max. 300 PLN
86	Collection of cheque issued abroad	0,5% min. 50 PLN	0,5% min. 50 PLN
87	Blockage of cheque/"Stop Payment" disposal for banker's cheques - (per cheque)	20 PLN	20 PLN
88	Return of cheque - (received for collection or purchase, not paid by domestic or foreign banks)	20 PLN	20 PLN
Other		Biznes Online Account	Biznes Account Biznes Trade Account
89	Purchase and sale of foreign currencies	0 PLN	0 PLN
90	Cash exchange - exchanging denominations of PLN into other denominations of PLN	2% of exchange amount, min. 20 PLN	2% of exchange amount, min. 20 PLN
91	MilleZdrowie insurance - monthly fee	1,99 PLN	1,99 PLN

- The monthly fee for account maintenance shall not be charged if the total external inflows to this account in the previous month were at least 2,000 PLN (not eligible for the calculation are transfers from other accounts for private Customers, kept for the Account Holder in Bank Millennium, as well as from other accounts of the same business and from accounts kept in Millennium Dom Maklerski and Millennium TFI S.A.). The fee shall be charged from the full month of existence of the account. In case of Konto Biznes Start and Konto Biznes PayUp opened until 31.12.2013, the fee for account maintenance is 0 PLN during the first 18 months from opening of the account.
- In case of Konto Biznes Start and Konto Biznes PayUp accounts, opened until 31.12.2013, the fee for account maintenance is 0 PLN during the first 18 months from the date of opening the account.
- In case of Konto Biznes Profesja and Konto Biznes Oferta Specjalna accounts, opened until 31.12.2013, the fee for account maintenance is 0 PLN during the first 12 months from opening of the account.
- 0 PLN for using foreign currency accounts opened via Millenet for Individuals/Biznes.
- In case of Konto Biznes PayUp account, opened until 31.12.2013, the fee is 0 PLN during the first 18 months from the date of opening the account.
- In case of Konto Biznes Profesja and Konto Biznes Oferta Specjalna accounts, opened until 31.12.2013, the fee is 0 PLN during the first 12 months from the date of opening the account.
- In case of Konto Biznes Start and Konto Biznes PayUp accounts, opened until 31.12.2013, the fee is 0 PLN during the first 18 months from the date of opening the account. In case of Konto Biznes Profesja and Konto Biznes Oferta Specjalna accounts, opened until 31.12.2013, the fee is 0 PLN during the first 12 months from the date of opening the account.

- 8) If the total sum of everyday closed deposits and / or received as closed deposit with transport option in the zone and / or out of the zone, on the Customer's account is higher than 15.000 PLN (or equivalent in FX), the Bank shall block the surplus above 15.000,- PLN until the moment of calculating it.
- 9) The "zone" is understood to mean following cities: Gdańsk, Szczecin, Bydgoszcz, Białystok, Poznań Warszawa, Wrocław, Katowice, Rzeszów, Olsztyn and the area in the immediate neighbourhood of these cities. The Bank shall confirm on a case-by-case basis whether the Customer's location is within the zone or out of it.
- 10) The commission for depositing a Millennium cheque and the commission for cashing a cheque is charged from the drawer of the cheque.
- 11) The Bank does not accept deposits in foreign currencies in coins. The Bank does not exchange foreign currencies.
- 12) Valid till 29.06.2014: In case of withdrawal of amount in excess of 20.000 PLN, the withdrawal requires the recipient of the withdrawal to give at least 1 day notice at any outlet of the Bank until 15.30 and to make withdrawal not later than on the second business day following the placement of the notification in the same outlet. The cash ordered shall be available in the Outlet for withdrawal on the day when the order is executed as of 12:30.
Will come into force on 30.06.2014: 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.
- 13) It is not possible to execute ECW instruction, if the amount of the instruction requires notification and the instruction expires on the day when the instruction is placed.
- 14) Valid till 29.06.2014: Amounts of withdrawal in FX require at least 2 day notice, whereas withdrawal of any amount in EUR and amount up to 10 000,00 USD requires at least 1 day notice.
From 30.06.2014 to Cash Withdrawals from FX bank accounts will be applied note number 12).
- 15) Additional commission accrued on the amount higher than the ordered amount [if order in cash] or specified in the Price List as the amount that requires earlier notification [other transactions] - this concerns each and every currency.
- 16) Transfers with future date (the execution date later than the day of submission to the Bank) without the capacity to choose the option to block the transfer, may be accepted for execution in Millenet/Mobile Banking.
In Bank's outlet, instruction for execution of transfer with a future date (also with possible blockage of the transfer amount) shall be accepted for execution provided that it is submitted personally in the outlet by persons authorised to use the account in keeping with the valid specimen signature form.
Within the TeleMillennium telephone service, instruction for execution of transfer with a future date (also with possible blockage of the transfer amount) may be placed with TeleMillennium Consultant.
In case the customer selects the option to block the amount of transfer instruction with future date of execution, at the same time, the amount of the fee for the transfer is blocked in the total as of the day when the instruction is placed.
- 17) Fee for transfers to ZUS i US
- 18) For Customers (Physical persons leading economic activity) using Millenet for Individuals. NOTE: need additional fee for sending SMS.
- 19) All orders equal to or above 1 000 000 PLN are performed obligatorily through SORBNET. In case of emergency, independent from the Bank, settlement of SORBNET orders for an amount of less than 1 000 000 PLN, entered for settlement in SORBNET system, may be limited or suspended.
- 20) Daily limit for the total amount of Express ELIXIR transfers ordered on a given day is 20 000 PLN. Incoming Instant transfers in favour of the Account holder are accepted only for PLN accounts.
- 21) Execution mode determines the date of transferring the funds by Bank Millennium to the beneficiary's bank:
 - "standard" - means that the funds will be transferred to the beneficiary's bank with value date: (D+1) if they meet the above-mentioned conditions for SEPA orders and are denominated in currencies EUR, GBP, SEK, NOK, DKK, HUF, CZK, CHF, PLN, RON; (D+2) other transfers,
 - "urgent" - means that the funds will be transferred to the beneficiary's bank with (D+1) value date,
 - "express" - means that the funds will be transferred to the beneficiary's bank with the current value date (D).
- 22) SEPA payment order - order of transfer in EUR, to the account in the bank included in Single European Payment Area (SEPA), with BIC code of beneficiary's bank, its account in IBAN standard and SHA costs.
- 23) Additional costs are charged: telecommunication fees (not concern regulated payments) and correspondent bank costs. (see part VI "Miscellaneous orders").
The Bank accepts transfer orders in PLN to accounts in banks abroad or in FX to accounts in other banks only in: Millenet or standard form.
- 24) This fee is charged instead of the standard fee. If the standard fee is higher than the fee for performing transfers on nonstandard forms, the higher one is charged.
- 25) Fees shall not be charged if the dispositions result from the Bank's internal procedures.
- 26) The maximum amount of the Main Limit (daily limit of transactions ordered via Millenet, IVR, Mobile Application, Application for tablets and Mobile Millenet for Individual/Business Customers) is granted in a Millennium Outlet. Change of limit up to amount 50 000 PLN may be applied in a Millennium Outlet and Millenet. Daily Main Limit usage for SMS operations is counted independently from transactions in TeleMillennium - IVR/Millenet. Daily limit of transactions in Mobile Application/Mobile Millenet refers to all the types of individual inter-bank and internal transfers between accounts of various Clients. Daily limit can be changed in Millenet up to 10 000 PLN by Individual/Business Customers.
- 27) Additionally, lump-sum telecommunication fees stipulated in the Service Price List are collected. For cashing and collection we will accept 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.
- 28) Cheque blankets are issued in a number of 3 or multiple of this number.
- 29) You can deposit cash in a Bank Millennium CDM in selected Millennium branches, using your debit or credit card. A debit card deposit is made to the bank account linked to this card. A credit card cash deposit is treated as early repayment of the card. CDM cash deposits are accepted only in Polish currency notes, require PIN authorisation and are counted and booked on the account at the time of the deposit. Business days for purposes of CDM cash deposits are days from Monday to Friday except statutory holidays, as well as every other day, on which the Millennium branches are opened. Addresses of branches, which provide this service, are available in any Millennium branch.
- 30) Closed deposits at the teller's desk, in the night safe as well as deposits and withdrawals with transport option have been available to the Bank's Customers non-stop since at least 6 months.
- 31) The basis for calculation of the PLN 200 threshold, from which the commission shall be accrued, is the equivalent of the received transfer, after conversion to PLN at the FX buy rate.

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