



PRICE LIST

for customers of Corporate Banking

also constituting the document referred-to in valid agreements as „Price list for clients from the mid-corporate segment” or „Price list for clients from the big-corporate segment” or „Price list for clients from the strategic-corporate segment”

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PART I. GENERAL PRINCIPLES FOR COLLECTING BANKING FEES AND COMMISSIONS

1. Price list for customers of Corporate Banking, hereinafter referred to as "Price list" lays down the principles of provision of services in favour of Clients applied by Bank Millennium S.A., fees and commissions, collected for performance of the stipulated banking activities and interest rate for banking products covered by the Price list.
2. The expressions used in this Price List shall have the following meanings:
 - a) Bank - Bank Millennium Spółka Akcyjna,
 - b) Client - entity, resident or non-resident, being a party to a Bank Agreement concluded with the Bank or party applying for concluding a Bank Agreement, i.e.: legal persons, organisational units not possessed of legal personality, provided they possess legal capacity and ability to contract obligations or natural persons running a business for their own account, including persons running farms,
 - c) Outlet - an outlet of the Bank providing customer service,
 - d) Current account – Client's bank account kept at the Bank,
 - e) Person ordering the transaction – Client, who holds current account, or who does not have account, but use the Bank's services.
3. All and any bank fees and commissions shall be paid by the person ordering the bank transaction, unless the agreement or the order specify otherwise.
4. Fees and commissions charged on cash transactions should be collected upon performance of the transaction.
5. Fees and commissions charged against the current account shall be payable with the funds from the account, which the transaction concerns, unless the agreement concluded with the Bank or the Client order specify otherwise.
6. If there are no funds on the account (when the fees and commissions are collected from the current account) the Bank reserves the right to debit the account with the fees and commissions due to the Bank in an amount exceeding the funds available on the account.
7. The fees and commissions specified in the Price List shall be accrued and collected on the day of order submission or execution of the transaction, on a monthly basis or in other periods agreed with the Client. The fees and commissions concerning Custodial Services shall be collected up to 10th every month or in other periods agreed with the Client.
8. The fees for maintenance of a current account in foreign currency are collected from the zloty current account, which was the earliest to be opened at the Bank, or from another current account provided by the Client.
9. Fees and commissions are collected in zloty, subject to item 11.
10. In calculating the amount of due fee or commission, an amount below half grosz shall be rounded-down to a full grosz, while an amount equal to or higher than half a grosz shall be rounded-up to a full grosz.
11. The Bank shall collect fees and commissions in foreign exchange:
 - a) Due on FX loans granted when the current account kept in the currency of the loan is specified in the loan agreement for servicing payments of Bank's loan receivables, including fees and commissions; if the fee or commission is expressed in the Price list as an amount and in zloty, then for collection purposes it is subject to conversion into the loan's currency,
 - b) Due on other FX bank operations provided it is stipulated in the Price list or agreement concluded with the Client.
12. The Bank shall perform conversions of due fees and provisions on the basis of the Foreign Exchange Rate Table of Bank Millennium S.A. in force at the time of collection, in accordance with the following rules:
 - a) Fees or commissions established in zloty and collected in foreign currency – the Bank shall convert at the average Bank rate being the arithmetic mean of the buying and selling rates of foreign exchange, in case of collection, letter of credit, guarantee and surety, where a foreign exchange buy rate for corporate credit products apply,
 - b) Fees and commissions set in foreign exchange and collected in zloty – the Bank shall convert at the average Bank rate being the arithmetic mean of the buying and selling rates of foreign exchange, in case of collection, letter of credit, guarantee and surety, where a foreign exchange buy rate for corporate credit products apply, provided no other rate was stipulated in the definition of fee, commission or in the Client's agreement.
13. For conversions referred to in item 12 an individual rate may be applied, as agreed with the Client, in accordance with the FX table in force at the Bank.
14. The fees and commissions charged by the Bank are not refundable. The Bank shall refund a fee, commission or its part in case of relevant unjustified collection or incorrect accrual.
15. In justified individual cases the Bank may agree with the Client a different amount/rate of fee and commission than the one indicated in the Price List.
16. Fees and commissions for non-standard operations that are not stipulated in the Price List shall be accrued in a way agreed directly with the Client
17. The Bank shall inform Clients about changes of the Price List by displaying information in the Bank's premises and in keeping with the provisions of the agreement concluded with the Client.
18. The Price List does not constitute an offer in the meaning of the Civil Law. The existence of a specific item in the Price List does not oblige the Bank to sell the relevant product/service.
19. Irrespective of the fees and commissions stipulated in the Price list the Bank shall also collect fees and commissions and other costs charged by third banks (domestic and foreign) acting as intermediaries in performing the order in the amount specified by these banks.
20. Fees and commissions in the Price List are quoted in net values (amounts) and may be increased by any applicable VAT.

PART II. BANK ACCOUNTS

I.	Open a bank account	in PLN	
I.1	Settlement (current or auxiliary) account in PLN, including VAT account and foreign currencies	0	further accounts for a Client who has access to Millenet + 100 in paper version by Millenet + 200 in paper version provided in a different way than by Millenet
I.2	Payroll account	0	further accounts for a Client who has access to Millenet + 100 in paper version by Millenet + 200 in paper version provided in a different way than by Millenet
I.3	Term deposits	0	
I.4	Escrow, fiduciary account, residential trust deed account	Individual conditions defined in agreement	
I.5	For a non-resident	1000	
2.	Bank account maintenance	in PLN	
2.1	Settlement (current or auxiliary) account in PLN – FIRMA/ KORPORACJA Millennium Account	100	monthly
2.2	Payroll account	100	monthly
2.3	Settlement (current or technical) account in FX	100	monthly
2.4	Auxiliary account to settle term deposit/loans/foreign exchange	0	
2.5	Residential trust deed account	100	monthly
2.5.1	Consideration of an application for opening a trust account, residential trust account, escrow account if the agreement is not signed	min. 1000	
2.5.2	Annex to Agreement on trust account, residential trust account, escrow account	min. 1000	
2.5.3	Establishment of an assignment from a residential trust account to the benefit of the trustee's financing institution	min. 1000	
2.5.4	Request for withdrawal from a residential trust account (above 10 requests)	250	
2.5.5	Processing a statement, title deed or assignment from the entrustor to a residential trust account in paper version sent in a manner other than Millenet	200	
2.6	Escrow, fiduciary account with other fees including annex to the agreement concerning escrow, fiduciary account, residential trust deed account	Conditions defined in agreement/individually agreed	
2.7	EUROMillennium	0	
2.8	VAT account	0	
2.9	Overnight term deposit*		
	1. Define of automated overnight term deposit (ON deposits)	250	one-off
	2. Monthly serice of automated overnight term deposit (ON deposits)	100	
2.10	Monthly service of individually negotiated account's interest rate (interest plan)	75	monthly
2.11	Closing of account/accounts	50	for one account

2.12	Fee for maintaining a high balance on settlement accounts (current or auxiliary) in EUR	a) 1/12 of the absolute value of the current deposit rate in EUR announced by the European Central Bank on the average monthly balance on the account, where the deposit rate in EUR is less than 0, or b) 1/12 of the rate of 0,5% charged on the average monthly balance on the account where the value of the current deposit rate in EUR announced by the European Central Bank is equal to or greater than 0	Fee charged monthly, till the 10th day of the month coming after the calendar month, for which it is accrued if the monthly average balance of the account in EUR is equal to or higher than 250 thous. EUR
2.13	The annual fee for keeping a high balance on bank accounts, including i.a. current, auxiliary, custody, escrow, escrow accounts for developers, automatic ON deposits, time deposits in all currencies	0,25%	The annual fee shall be charged if the sum of positive balances as of 31 December, on all the customer's accounts and deposits converted to PLN exceeds the value of 5 mln PLN. For purposes of converting the balances in other currencies to PLN the Bank shall convert the balance with use of the NBP average rate valid for the particular currency on the day, for which the commission is charged. The Bank reserves the right to calculate the commission as of end of 31 December every calendar year and to charge the commission within 30 days from this date.
2.14	Applying individual pricing conditions	20	monthly
2.15	Fee for non-standard cut-off time		
	1) implementation	100 one-off	
	2) monthly fee	10	
2.16	Operating fee for additional operational processes for the execution of payment orders	monthly fee min 100	
2.17	Preparation of a non-standard implementation of a product or service, i.e.: preparation and consultation of non-standard documentation and implementation of non-standard parametrisation	min 500	

Note:

*/ Service not available in the Bank's offering since 19 October 2020. The terms stipulated in the Price List apply to orders concluded before 19 October 2020 until expiry of the period of notice of termination of the service, submitted by the Bank

3.	Cash deposits	in PLN	
3.1	Made in the following form:		
	1) open		
	- made by the Client	0,60%	min. 30 PLN
	- made by third persons	0,60%	min. 30 PLN charged to the payer
	- made by third persons pursuant to arrangements between the Client and the Bank	0,60%	min. 30 PLN charged to Client's account or to the payer
	- in a Bank Millennium cash deposit machine with use of a debit card or charge card */	0,40%	min 10
	- at an external cash deposit machine (EURONET and Planet Cash) with use of a debit card or charge card */	0,50%	min. 10 PLN
	2) closed		
	- in cashier-desk and night treasury (trezor)	0,50%	min. 30 PLN

	- with pickup at the Customer's premises or deposit directly at the external Company	0,40%	min 10
3.2	Additional fee for cash deposit with pickup at the Customer's premises	Individual conditions	
3.3	Issuance of cash discrepancy protocol related to deposit made in closed form	30	one-off payment
3.4	Fee for deposit made on non-standard order	10	one-off payment, additional fee
3.5	Fee for acceptance for execution of a closed payment order prepared in a manner inconsistent with the agreement, including clarification of irregularities found	50	additional fee

Note:

*/ A deposit with use of a debit card is made on the bank account connected with the card. A charge card deposit is treated as early repayment of the card. Cash deposits in a cash deposit machine may be made only with notes issued by NBP, are authorised by using the PIN number and are counted and booked on the account upon making the deposit or on the first working day after making the deposit if the deposit was made on a Sunday or holiday. Addresses of branches, which offer the service, are available in the Bank's branches.

4.	Cash withdrawals	in PLN	
4.1	Open		
	Made in the following form:		
	1) based upon disposition of withdrawal	0,60%	min. 30 PLN
	2) based upon cheque	0,60%	min. 30 PLN, charged to cheque issuer
	3) based upon Electronic Cash Withdrawal order */	0,2%	min 5 charged to Client's account
4.2	Closed		
	made in the Bank's branches or at the Customer's premises	0,50%	min. 30 PLN
4.3	Additional fee for withdrawal at the Customer's premises	Individual conditions	
4.4	Submitting Electronic Cash Withdrawal order through Millenet	2	
4.5	Failure to collect the amount by the deadline agreed with the Bank's organizational unit	0,50%	min.100 PLN (on amount collected)
4.6	Without prior notification	0,50%	Withdrawal of the amount higher than that stipulated in the Bank account agreement without stipulated term of notice
4.7	Additional fee for open withdrawal consistent with the specified nominal structure	10	

Note:

*/ The Bank may refuse to make a withdrawal, which is of the serial withdrawals type, i.e. such withdrawals where the daily number per one outlet exceeds 50, with consideration of rules stipulated in the General terms and conditions of opening and keeping bank accounts for Customers of Corporate Banking in Bank Millennium SA

5.	FX exchange and replacement	in PLN	
5.1	exchange of one foreign exchange into another foreign exchange made as a change in the balances on FX accounts	0	
5.2.	cash replacement – replacement of currency notes into other notes of this currency	2%	on the replacement amount; min 50

Note:

Service available for owners of Millennium VISA Executive Electron.

6.	Transfers:	in PLN	per each transfer
6.1	In PLN, including VAT transfers, made:		
	1) between accounts of a single Client through electronic banking	0	
	2) to other accounts through electronic banking	2,5	
	3) through Bank's branch and TeleMillennium to other accounts in Banku Millennium	30	+ additional fee 50 for a transfer order on a non-standard form
	4) through Bank's branch and TeleMillennium made to accounts in other banks	30	

6.2	In PLN, including VAT transfers, settled through other systems made:		
	1) through SORBNET (regardless of the form of payment delivery)	30	
	2) Fast transfers (ordered through Millenet)	40	
6.3	In FX made:		
	1) Made between accounts of a single Client through electronic banking	0	
	2) Made to other accounts Holder in Bank Millennium through electronic banking	2,5	
	3) Made through Bank's branch and TeleMillennium to other accounts in Banku Millennium	30	+ additional fee 50 for a transfer order on a non-standard form
6.4	In FX (other than EUR) made to accounts in other domestic and foreign banks and in PLN made to accounts in foreign banks – depending on the execution mode chosen ***:		
	1) Standard mode	0,25%	min 50, max 200
	2) Urgent mode	0,25%	min 50, max 200 + additional fee 50
	3) Express mode	0,25%	min 50, max 200 + additional fee 100
6.5	In EUR to EOG incl. made to accounts in other domestic banks – depending on the execution mode chosen ⁵		
	1) Standard mode	2,5	
	2) Express mode	30	
6.6	In EUR outside EOG – depending on the execution mode chosen ^{4***} :		
	1) Standard mode	0,25%	min 17 max 170 + additional fee 50
	2) Express mode	0,25%	min 17 max 170 + additional fee 100
6.7	SEPA transfer	2,5	
6.8	Crediting account holder:		
	1) In FX made from other accounts in domestic and foreign banks, and in PLN made from accounts in foreign banks and SEPA	10	
	2) In EUR made from other accounts in EOG and made from accounts in other domestic banks and SEPA	0	
	3) In PLN*/**	0,50	
6.9	Additional fee for OUR option i.e. in which all the costs covered by the Orderer***	150	

Note:

1. Fees shall not be charged if the order instructions result from the Bank's internal procedures.
 2. Costs of the third party banks, other than the one mentioned in the point 6.9, shall be deducted separately, in accordance with the point 19, Part I.
 3. Limit assigned to a single fast transfer referred to in point 6.2.2., shall be 100 000 PLN.
 4. EOG – UE countries and Island, Lichtenstain and Norway.
- * The fee is not charged for transfers for which a fee is charged in accordance with pt. 11. Automatic Identification of Incoming Payments (AIPP)
- ** The fee is charged for each transfer if the number of transfers crediting the Customer's accounts in a given month exceeds 10,000. The fee shall be collected on an aggregate basis.
- *** Additional fees (50 and 100 PLN) mentioned in the points 6.4.2. - 6.4.3, 6.6.1-6.6.2 of the price list are additional to the basic fee for foreign transfers (point 6.4 and 6.6 of the Price List).

7.	Standing orders	in PLN	
7.1	Standard orders		
	1) acceptance/ change of the standing order		
	- in a branch	10	
	- Millenet	0	
	2) annulling of the standing order	0	
	3) execution of a single standing order to another account kept in the Bank		
	- placed in a Branch	10	
	- via Millenet	2	

	4) execution of a single standing order to another bank		
	- placed in a Branch	10	
	- via Millenet	2	
7.2	Non-standard performance		
	1) acceptance of the one-off order	50	
	2) acceptance/change of a standing order disposal	100	
	3) annulling of a disposal	0	
	4) execution of a single standing order (for each transfer)	30	+ transfer fee
8.	Postal orders via postal operator	in PLN	
8.1	sending postal order through Millenet for execution by a postal operator (per postal order)	PLN 7,10 + 1% of postal order amount	
8.2	execution of a postal order by the Bank	2,50	
8.3	return confirmation of receipt of the transfer	Fee in accordance with currently applicable rate indicated in the Price List of Poczta Polska SA	
8.4	postal order return by a postal operator	Fee in accordance with the current rate stipulated in the Poczta Polska SA Price List	
8.5	execution of postal order return by the Bank	2,50	
8.6	ZPO (confirmation of receipt)	10	Per item
Note:			
Sending a postal order for execution by a postal operator means that the Customer agrees for the Bank to provide the postal operator with data necessary to execute the transfer. With respect to activities stipulated in items 8.1, 8.3 and 8.4 the fee is a refund of costs incurred by the Bank towards the postal operator and is not negotiable.			
9.	Direct debit	in PLN	
9.1	fees collected from payee's account:		
9.1.1	Define of service	250	one-off payment
9.1.2	Monthly service of direct debit	200	one-off payment
9.1.3	instructions in electronic form:		
	1) debiting payer's account at the Bank	1,5	
	2) debiting payer's account in another bank	2	
	3) rejection of order by payer's bank	0	
9.1.4	Sending consent to the payer's bank and obtaining confirmation about consent submission	10	
9.1.5	fees collected from payer's account		for each transaction
	1) acceptance/ actualisation/ refusal	0	
	2) execution of the direct debit from the payer's account	2	
	3) cancellation of the executed direct debit by the payer with account at the Bank	5	
10.	Mass payment		
10.1	Monthly service	50	monthly
11.	Automatic Identification of Incoming Payments (AIPP)	in PLN	
11.1	Define of service	250	one-off payment
11.2	Monthly service of AIPP	100	monthly
11.3	settlement of a single transaction	0,60	
11.4	additional services	as per agreement	
12.	Bill of exchange services in domestic turnover	in PLN	
12.1	presentation of a bill of exchange for payment, protest a bill of exchange, presentation of a bill of exchange for collection	100	per one bill of exchange

I3.	Electronic Banking services	in PLN	
I3.1	Electronic Banking system Millenet with Trade Finance, Foreign Currency Exchange module and Mobile Application	200	monthly fee
I3.2	First configuration of Millenet and Mobile Application	0	
I3.3	Adding a new user; change of user configuration, change of authorization rules made:		
	- in Millenet	0	
	- by the Bank based on the customer's application submitted in paper form*	100	per each user
I3.4	Authorisation SMS	0,40	
I3.5	Receive a new password via SMS	0	
I3.6	Issuing an envelope with a new password	100	applies to unlocking the password
I3.7	additional services at Client's site	500	for a service visit by Bank's IT engineer at Client's site
I3.8	Electronic signature token with graphic code reader	200	fee for assigning device
I3.19	Per text message about incidents on the Customer's accounts		
	- to a local phone number	0,25	
	- to a foreign phone number	0,45	
I3.10	Millenet Link service	500	monthly fee (contains 500 messages)
I3.11	Millenet Link service activation	2000	
I3.12	Receipt/sending of single message in Millenet Link service	0.50	
I3.13	SwiftNet service	200	monthly fee
I3.14	SwiftNet service activation	500	
Note:			
* The fee does not apply to applications to amend only the permission to authorize changes to the authorization rules			
I4.	Cash pooling service	in PLN	
I4.1	Define of service	250	one-off payment
I4.2	Monthly service of cash pooling	100	on each account covered by the consolidation service + 500 on each credit account covered by the service
I5.	Net balance service	in PLN	
I5.1	Define of service	250	
I5.2	Monthly service of balance service	100	
I6.	Individual Deposits System Service (SID)	in PLN	
I6.1	Providing the Client with SID application	250	irrespective of the number of work stations
I6.2	SID system maintenance fee	100	monthly
I6.3	Additional services at Client's site	150	for a service visit by Bank's employee at Client's site
I7.	Deposit boxes	in PLN	
I7.1	Taking documentary or key deposit in safe envelope	250	service not available in branches not having adequate conditions for keeping the deposit
I7.2	Keeping the deposit	100	for each month started
I8.	MT101/MT101 Multiple	in PLN	
I8.1	Access to MT101/MT101 Multiple service	negotiable	one-off min 1000
I8.2	Maintenance of MT101/MT101 Multiple service	negotiable	monthly min 500

18.3	MT101/MT101 Multiple message cancellation not later than up to the end of the last working day before transaction execution	100 PLN	for each transaction
18.4	Information of the transaction execution record on the client request	100 PLN	for each information of the transaction execution record

Note:

All fees for the transfers via MT101 message disposition are the same as if for standard transfers.

19.	Distribution of information about liabilities	in PLN	
19.1	Instructions in electronic form: - with account to be credited in Bank Millennium - with account to be credited in other bank	1,50 2,00	fee charged only for instructions paid-for by the payer
20.	Millennium PAY payment gateway	in PLN	
20.1	Fee for accepting a transaction made in the Millennium PAY gateway with any of the available payment methods in the first year of using the service	0,70%	on the amount of the transaction
20.2	Fee for accepting a transaction made in the Millennium PAY gateway with any of the available payment methods in the second and subsequent years of using the service	0,95%	on the amount of the transaction
20.3	Fee for return made to the payer	0 PLN	

PART III. LOANS

I.	Current Account overdraft facility*	in PLN	
I.1	Commission for preparation, based on the total overdraft value (granting/amount increasing) - charged for every started 12 month period (a priori) as of the moment of signing the master agreement /annex In case of increasing the loan value the commission is charged based on the value of increase.	2,0%	
I.2	Commission for period prolongation charged as of the moment of: - signing the master agreement /annex or - sending by Bank the information of renewal of the initial / annexed limit period (annex does not exist)	2,0%	
I.3	Commitment fee, calculated daily on the unutilised overdraft value from the day of setting the amount for disposal, charged at the day of the instalment payment	2,50%	p.a.
I.4	Financing fee, based on the total overdraft value, charged for every started 3 month period, started as of the moment of signing the master agreement up to pay off the whole debt amount	0,40%	
I.5	Compensation fee – calculated on the loan amount if the client gives notice of termination of the agreement thus shortening the loan tenor. The fee is payable on the date when the loan becomes due and payable.	1,5%	
I.6	Annex fee* – if the change is made on the Client request, the fee is based on the total overdraft value, charged from the day of signing the annex (Not applicable to amount increase/extension/shortening of the loan tenor in result of agreement termination)	0,4%	
I.7	Administrative fee accruing against the amount of debt (utilised loan) on the last day of each month or on 31 December of each year. In case of fees collected monthly, the Bank shall collect fee on the first day of the consecutive month. In case of annual fee, the Bank shall collect fee by the end of Q1 of the next year	established individually	monthly/annually
2.	Revolving loan*	in PLN	
2.1	Commission for preparation, based on the total overdraft value (granting/amount increasing) - charged for every started 12 month period (a priori) as of the moment of signing the master agreement /annex In case of increasing the loan value the commission is charged based on the value of increase.	2,0%	
2.2	Commission for period prolongation charged as of the moment of: - signing the master agreement /annex or - sending by Bank the information of renewal of the initial / annexed limit period (annex does not exist)	2,0%	
2.3	Commitment fee, calculated daily on the unutilized loan value from the day of setting the amount for disposal, charged at the day of the instalment payment	2,50%	p.a.
2.4	Financing fee, based on the total revolving value, charged for every 3 month period started, started as of the moment of signing the master agreement up to pay off the all amount debt	0,40%	
2.5	Compensation fee – calculated on the loan amount if the client gives notice of termination of the agreement thus shortening the loan tenor. The fee is payable on the date when the loan becomes due and payable.	1,5%	
2.6	Annex fee* – if the change is made on the Client request, the fee is based on the total loan value, charged from the day of signing the annex (Not applicable to amount increase/extension/shortening of the loan tenor in result of agreement termination)	0,4%	

2.7	Administrative fee accruing against the amount of debt (utilised loan) on the last day of each month or on 31 December of each year. In case of fees collected monthly, the Bank shall collect fee on the first day of the consecutive month. In case of annual fee, the Bank shall collect fee by the end of Q1 of the next year	established individually	monthly/annually
Note: *If in accordance with the Agreement on Current Account Overdraft / Revolving Loan within the "Loan Tenor" "Limit Periods" shall be used – the Commission for preparation / Commission for period prolongation shall be charged up front for every started month of the granted "Limit Period"; proportionately in the amount of 1/12 of the annual fee, on the first day of validity of the next limit period.			
3.	Working capital loan	in PLN	
3.1	Commission for preparation, based on the total value (granting/amount increasing) - charged as of the moment of signing the master agreement /annex In case of increasing the loan value the commission is charged based on the value of increase.	2,0%	
3.2	Commission for period prolongation charged as of the moment of signing the master agreement /annex	2,0%	
3.3	Financing fee, based on the loan amount, charged for every started 3 month period, started as of the moment of signing the master agreement up to pay off the whole debt amount	0,40%	
3.4	Annex fee* – if the change is made on the Client request, the fee is based on the total loan value, charged from the day of signing the annex (not applicable to amount increase/extension of the loan)	0,4%	
3.5	Fee for early payment of the loan or its part, accrued on the early payment amount and payable on the date of the early loan payment	2,00%	
3.6	Administrative fee accruing against the amount of debt (utilised loan) on the last day of each month or on 31 December of each year. In case of fees collected monthly, the Bank shall collect fee on the first day of the consecutive month. In case of annual fee, the Bank shall collect fee by the end of Q1 of the next year	established individually	monthly/annually
4.	Loan against contract	in PLN	
4.1	Commission for preparation, based on the total value (granting/amount increasing) - charged as of the moment of signing the master agreement /annex In case of increasing the loan value the commission is charged based on the value of increase.	2,0%	
4.2	Commission for period prolongation charged as of the moment of signing the master agreement /annex	2,0%	
4.3	Financing fee, based on the loan amount, charged for every started 3 month period, started as of the moment of signing the master agreement up to pay off the whole debt amount	0,40%	
4.4	Annex fee* – if the change is made on the Client request, the fee is based on the total overdraft value, charged from the day of signing the annex (not applicable to amount increase/extension of the loan)	0,4%	
4.5	Fee for early payment of the loan or its part, accrued on the early payment amount and payable on the date of the early loan payment	2,00%	
4.6	Administrative fee accruing against the amount of debt (utilised loan) on the last day of each month or on 31 December of each year. In case of fees collected monthly, the Bank shall collect fee on the first day of the consecutive month. In case of annual fee, the Bank shall collect fee by the end of Q1 of the next year	established individually	monthly/annually
5.	Real estate loan (mortgage loan)	in PLN	
5.1	Commission for preparation, based on the total value (granting/amount increasing) - charged as of the moment of signing the master agreement /annex In case of increasing the loan value the commission is charged based on the value of increase.	2%	if financing period up to 3 years
		2,5%	if financing period above 3 years

5.2	Commission for period prolongation charged as of the moment of signing the annex	2%	
5.3	Financing fee, based on the loan amount, charged for every started 3 month period, started as of the moment of signing the master agreement up to pay off the whole debt amount	0,40%	
5.4	Annex fee* – if the change is made on the Client request, the fee is based on the total overdraft value, charged from the day of signing the annex (not applicable to amount increase/extension of the loan)	0,40%	
5.5	Fee for early payment of the loan or its part, accrued on the early payment amount and payable on the date of the early loan payment	2,00%	
5.6	Administrative fee accruing against the amount of debt (utilised loan) on the last day of each month or on 31 December of each year. In case of fees collected monthly, the Bank shall collect fee on the first day of the consecutive month. In case of annual fee, the Bank shall collect fee by the end of Q1 of the next year	established individually	monthly/annually
6.	Investment/investment-type loan: bridge loan, loan for technological innovations, loan for financing construction/projects/facilities, technological loan, ecological loan, loan for photovoltaics	in PLN	
6.1	Commission for preparation:		
	1) Commission for preparation, based on the total value (granting/ amount increasing) - charged as of the moment of signing the master agreement /annex In case of increasing the loan value the commission is charged based on the value of increase.	2,6%	
	2) Commission for preparation, in the case of a loan covered by green financing, the purpose of which was defined by the Bank as green	0%	
6.2	Commission for period prolongation charged as of the moment of signing the master agreement /annex	2,6%	
6.3	Commitment fee, calculated daily on the unutilized loan value from the day of setting the amount for disposal, charged at the day of the instalment payment	2,50%	p.a.
6.4	Financing fee, based on the loan amount, charged for every 3 month period started, started as of the moment of signing the master agreement up to pay off the all amount debt	0,40%	
6.5	Annex fee* – if the change is made on the Client request, the fee is based on the total loan value, charged from the day of signing the annex (not applicable to amount increase/extension of the loan)	0,4%	
6.6	Fee for early payment of the loan or its part, accrued on the early payment amount and payable on the date of the early loan payment	2,00%	
6.7	Administrative fee accruing against the amount of debt (utilised loan) on the last day of each month or on 31 December of each year. In case of fees collected monthly, the Bank shall collect fee on the first day of the consecutive month. In case of annual fee, the Bank shall collect fee by the end of Q1 of the next year	established individually	monthly/annually
7.	Multi-product line / Multicurrency/ Umbrella-product line	in PLN	
7.1	Commission for preparation, based on the Global Limit (granting/ amount increasing) - from the day of signing the master agreement/the annex In case of increasing the loan value the commission is charged based on the value of increase.	2,0%	
7.2	Commission for period prolongation charged as of the moment of signing the annex	2,0%	
7.3	Financing fee, based on the global limit value, charged for every 3 month period started, started as of the moment of signing the master agreement up to pay off the whole debt amount	0,40%	

7.4	Annex fee* – if the change is made on the Client request, the fee is based on the Global limit value, charged from the day of signing the annex. In case of limit increase the fee is based on the invrease value. (not applicable to amount increase/extension of the loan)	0,4%	
7.5	Administrative fee accruing against the amount of debt (utilised loan) on the last day of each month or on 31 December of each year. In case of fees collected monthly, the Bank shall collect fee on the first day of the consecutive month. In case of annual fee, the Bank shall collect fee by the end of Q1 of the next year	established individually	monthly/annualy

Note:

Bank shall collect fees against global limit amount as provided for in the Master Agreement. No additional fees shall be collected against overdraft facility and revolving loan incorporated in the structure of the multi-product/multicurrency/umbrella-product line besides the administrative fee. Standard fees and charges shall apply to the use of bank guarantees, documentary L/Cs and charge cards, respectively to the above mentioned products in line with the Price List.

8.	Discount facility	in PLN	
8.1	Commission for preparation, based on the total value (granting/amount increasing) - charged as of the moment of signing the master agreement /annex In case of increasing the loan value the commission is charged based on the value of increase.	2,0%	
8.2	Commission for period prolongation charged as of the moment of signing the master agreement /annex	2,0%	
8.3	Annex fee* – if the change is made on the Client request, the fee is based on the total overdraft value, charged from the day of signing the annex (not applicable to amount increase/extension of the loan)	0,4%	min 400
8.4	Administrative fee calculated against debt outstanding amount (utilised loan) as on 31 December of each year. The bank shall collect the fee by end of Q1 of the following year.	0,17%	
9.	Issuing promise to grant loan	in PLN	
9.1	Fee for issuing promise to grant loan	0,50%	min 1000
10.	Reimbursement of expenses incurred by the Bank by virtue of the following:	in PLN	
10.1	Legal services	According to the actual expenses	
10.2	date certification of collateral agreement (security deposit, assignment of receivables, transfer of ownership, transfer of ownership as collateral)	4	per page of the agreement
11.	Documents for monitoring	in PLN	
11.1	Lack of financial documents enabling monitoring of the financial and economic situation (not applicable to entrepreneurs-consumers)	500	once for each required period
12.	Explanation of the creditworthiness assessment performed; in PLN	in PLN	
12.1	Commission for explanation of the bank's creditworthiness assessment	0,1% of the requested loan amount	min 1000
13.	Loan for Development	in PLN	
13.1	1) Origination Fee, calculated on the loan amount (granting the loan/ increasing the amount) – charged from the moment of signing the loan agreement/annex In the event of an increase in the loan amount, a fee charged on the amount of the increase	1%	
	2) Origination Fee, in the case of Clients whose activities the Bank recognizes as green (the company generates the majority of its revenue from the sale of products or provision of services related to sustainable development or environmental protection)	0%	
13.2	Commission for period prolongation charged as of the moment of signing the master agreement /annex	1%	

13.3	Fee for financing, calculated on the entire loan amount charged for each commenced 3-month period, starting from the date of conclusion of the agreement until the full repayment of the debt	0,40%	
13.4	Fee for the annex – if the changes are made at the request of the Client, calculated on the amount of the loan outstanding as at the date of conclusion of the annex, charged from the moment of signing the annex to the loan agreement (does not apply to the increase of the amount/ extension of the loan period)	0,40%	
13.5	Fee for early repayment of the loan or its part, calculated on the amount of early repayment of the loan and payable on the date of early repayment of the loan	2,00%	
13.6	Administrative fee calculated on the amount of debt (used loan) on the last day of each month or on 31 December of each year: In the case of fees charged monthly, the Bank charges the fee on the first day of the following month. In case of an annual fee the Bank shall collect the fee by the end of the 1st quarter of the next year	established individually	

Comments to the LOANS PART:

- 1/ The date on which the loan/product limits are placed at the Client's disposal – is the date on which, in accordance with the agreement, the loan/product limits may be disbursed and the Client has fulfilled the conditions for the disbursement of the loan/product limits.
- 2/ In the case of simultaneous extension of the loan period and increase of the loan amount, one fee "Fee for extension of the loan period" is charged, which is calculated on the amount of the increased loan (understood as the sum of: the amount of the loan/line originally granted plus the amount of the increase).

PART IV. GUARANTEES, STAND-BY LETTERS OF CREDIT AND SURETIES

I.	Guarantees issued by our Bank *I	in PLN	
I.1	Fee for issuing a promise to grant guarantee	0,75%	of the guaranteed amount for each started 3-month validity period; min. 200
I.2	Admission to the execution of an order to issue guarantee submitted:		
	1) in paper form	200	
	2) in electronic form through the electronic banking system	0	
I.3	Issuing guarantee by our Bank:		of the guaranteed amount for each started 3-month validity period
	1) the guaranteed amount below or equal to PLN 50 thousand or the FX equivalent of PLN 50 thousand	1,50%	min. 200
	2) the guaranteed amount above PLN 50 thousand or the FX equivalent of PLN 50 thousand	0,75%	min. 200
I.4	Issuing guarantee by our Bank secured with a counter-guarantee of another bank (domestic or foreign bank)	Determined individually (depending on rating of country and bank issuing counter-guarantee)	of the guaranteed amount for each started 3-month period from issuing date of the guarantee to its validity date; min. 400
Note: Commission for issuing stated in item I.3 and I.4 is charged against current guaranteed amount including amount and/or validity period amendments (if any)			
I.5	Admission to the execution of an order for amendment to guarantee submitted:		
	1) in paper form	100	
	2) in electronic form through the electronic banking system	0	
I.6	Increase in amount of guarantee issued by our Bank:		of the amount of the increase
	1) the amount of the increase below or equal to PLN 50 thousand or the FX equivalent of PLN 50 thousand	1,00%	min. 200
	2) of the amount of the increase above PLN 50 thousand or the FX equivalent of PLN 50 thousand	0,50%	min. 200
I.7	Increase in amount of guarantee secured with a counter-guarantee of another bank (domestic or foreign bank)	Determined individually (depending on rating of country and bank issuing counter-guarantee)	of the amount of the increase; min. 400
I.8	Other amendments to the terms of a guarantee	200	
Note: If simultaneous amendments are made to the terms of a guarantee, one, higher commission shall be charged.			
I.9	Commission for annex to the agreement on granting guarantee- if changes are made on the Client's request and do not affect the terms of guarantee	0,40%	of the guaranteed amount; min 100; max 1000
I.10	Claim handling	0,2%	min. 200
I.11	Issuing guarantee in accordance with draft enclosed by the Client accepted by the Bank	100	
I.12	Preparing a draft of guarantee or guarantee amendment	150	
I.13	Issuing a duplicate of guarantee issued by our Bank	200	
Note: Commission for issuing a duplicate is also charged in case of a duplicate of amendment to guarantee.			
I.14	Servicing of assignment of rights under guarantee issued by our Bank	200	
I.15	Other actions taken with reference to the guarantee issued by our Bank	50	

2.	Third-party guarantees*2	in PLN	
2.1.	Accepting the third party guarantee for deposit and/or checking the authenticity of the third party guarantee sent by the beneficiary	200	
2.2	Accepting the amendment to the third party guarantee for deposit and/or checking the authenticity of the amendment to the third party guarantee sent by the beneficiary	150	
2.3	Advising the beneficiary of the content of third party guarantee	0,10%	of the guarantee amount min. 200; max. 500
2.4	Advising the beneficiary of the content of the amendment to the third-party guarantee	150	
2.5	Filing a claim on behalf of Client under guarantee issued in his favour	0,2%	min. 200; max 500
2.6	Cancellation of guarantee before its validity	100	
2.7	Confirmation of the third party guarantee	Determined individually (depending on rating of country and bank issuing guarantee)	of the guaranteed amount for each started 3-month period from confirmation date to validity date; min 400
Note: Commission for confirmation is charged against current guaranteed amount including amount and/or validity period amendments (if any)			
2.8	Increase in the amount of confirmed third party guarantee	Determined individually (depending on rating of country and bank issuing guarantee)	of the amount of the increase; min. 400
2.9	Other actions taken with reference to the third party guarantee	50	
3.	Sureties	in PLN	
3.1	Issuing a surety on a bill of exchange (aval)	1,50%	of the amount of surety for each started 3-month validity period; min. 200
3.2	Issuing a civil law surety:		of the amount of surety for each started 3-month validity period
	1) the amount of surety below or equal to PLN 50 thousand or the FX equivalent of PLN 50 thousand	1,50%	min. 200
	2) the amount of surety above PLN 50 thousand or the FX equivalent of PLN 50 thousand	0,75%	min. 200
Note: Commission for issuing stated in item 3.1 and 3.2 is charged against current surety amount including amount and/or validity period amendments (if any)			
3.3	Increase in amount of civil law surety:		of the amount of increase
	1) the amount of increase below or equal to PLN 50 thousand or the FX equivalent of PLN 50 thousand	1,00%	min. 200
	2) the amount of increase above PLN 50 thousand or the FX equivalent of PLN 50 thousand	0,50%	min. 200
3.4	Other amendments to the terms of a civil law surety	200	
Note: If simultaneous amendments are made to the terms of a civil law surety, one, higher commission shall be charged.			
3.5	Issuing a promise to issue a surety	min 0,75%	of the amount of surety for each started 3-month validity period min. 200
Note: The commission for issuing the promise may be increased if the Bank's risk is elevated			

3.6	Other actions taken with reference to the surety	50	
4.	Line for bank guarantees and civil law sureties*3	in PLN	
4.1	Commission for preparation, based on the total amount line (granting/amount increasing) charged as of the moment of signing the master agreement /annex In case of increasing the line value the commission is charged based on the value of increase.	2,5%	
4.2	Commission for period prolongation charged as of the moment of signing the master agreement /annex	2,5%	
4.3	Annex fee (if amendments are made on the Client's request), apart from the increase of the Line amount and extension of the Line period	0,4%	
4.4	Management fee calculated on the entire amount of the granted line as of the last day of every month or as of 31 December every year. In case of fees charged monthly, the Bank charges the fee on the first day of the next month. In case of the annual fee the Bank charges the fee until the end of the 1 st quarter of the next year.	established individually	monthly/annually

Note to all PART GUARANTEES, STAND-BY LETTERS OF CREDIT AND SURETIES:

*1. The term guarantee issued by our Bank shall denote the following

- a) all guarantees issued by the Bank, both under orders from Bank Clients and other domestic and foreign banks,
- b) counter-guarantees in favour of other banks issuing guarantees on orders from the Bank,
- c) stand-by letters of credit.

*2. The term third party guarantee shall also denote stand-by letters of credit.

*3. The commissions stated in item 4 are also valid for "Line for bank guarantees, civil law sureties and documentary letters of credit"

4. Irrespective of the commissions Client shall be charged by flat-rate fees for sending SWIFT messages in the amounts defined below in the Price List and the actual courier costs.

PART V. DOCUMENTARY LETTER OF CREDIT (L/C)

I.	Letter of credit issued by our Bank	in PLN	
I.1	Pre-advice of the issuing L/C by our Bank	100	
I.2	Admission to the execution of an order to issue the L/C submitted:		
	1) in paper form	200	
	2) in electronic form through the electronic banking system	0	
I.3	Issuing L/C by our Bank	0,20%	of the amount of the L/C for each started 3-month validity period; min. 200
Note: The commission for issuing is charged against the current amount of the L/C plus the tolerance percentage (if applicable) including amount and/or validity period amendments (if any).			
I.4	Admission to the execution of an order for amendment to the L/C submitted		
	1) in paper form	100	
	2) in electronic form through the electronic banking system	0	
I.5	Increase in amount of L/C issued by our Bank	0,20%	of the amount of the increase; min. 200
I.6	Other amendments to the terms of the L/C issued by our Bank	150	
Note: If simultaneous amendments are made to the terms of the L/C, one, higher commission shall be charged.			
I.7	Examination of documents or payment under the L/C issued by our Bank	0,15%	of amount of documents presentation or the payment amount accordingly; min. 200
I.8	Deferred payment under the L/C issued by our Bank	0,07%	of payment amount for each month started since the date of releasing documents to the payer to payment date; charged in advance for the entire deferred period; min 50
I.9	Cancellation or writing down the wholly or partially unused balance of the L/C issued by our Bank	100	
Note: The commission for cancellation or writing down the balance shall not be charged if: a) the amount of payment under the L/C is within the allowed tolerance b) the PLN equivalent value of the unused balance is equal to, or less than 100 PLN			
I.10	Assignment or endorsement of transport and insurance documents received in relation to thorough or partial delivery of supplies under the L/Cs	120	
I.11	Presentation of the documents that do not comply with L/C terms (discrepant fee)	300	each time at discrepant presentation; payable by the beneficiary
I.12	Admission to the execution of an order to waive the discrepancies / refuse discrepant documents presented under the L/C submitted in paper form	100	
I.13	Other actions taken with reference to the L/C issued by our Bank	50	
2.	Letter of credit issued by another bank	in PLN	
2.1	Advising the beneficiary of the content of the pre-advice on opening of the L/C issued by another bank	100	
2.2	Advising the beneficiary of the L/C issued by another bank	0,10%	min. 200; max.500

2.3	Confirmation of the L/C	Determined individually (depending on rating of country and bank issuing L/C)	of the amount of the L/C for each started 3-month period from confirmation to payment date; min. 400
Note: Commission for confirmation is charged against current L/C amount plus tolerance percentage (if applicable) including amount and/or payment date amendments (if any)			
2.4	Increase in the amount of the L/C confirmed by the Bank	Determined individually (depending on rating of country and bank issuing L/C)	of the amount of the increase; min. 400
2.5	Other amendments to the terms of the L/C issued by another bank	150	
2.6	Examination of documents or payment under the L/C issued by another bank:		
	1) payable "at sight"	0,15%	of the amount of requested payment; min. 200
	2) with deferred payment	0,25%	of the amount of requested payment; min. 200
2.7	Pre-examination of documents on Client's request	150	each time for the documents submitted for examination
2.8	Presenting documents not in compliance with the terms of L/C	50	additionally to pt 2.6
2.9	Transfer of the L/C issued by another bank or by our Bank to second beneficiaries, at home or abroad	0,20%	of the amount of the L/C; min. 200
Note: Unless provided otherwise, the commission for L/C transfer shall be charged to the first beneficiary.			
2.10	Payment of all or a part of L/C amount in favour of an agent, at home or abroad	50	additionally to pt 2.6
2.11	Cancellation or writing down the wholly or partially unused L/C balance	100	
Note: The commission for cancellation or writing down the balance shall not be charged if: a) the amount of payment under the L/C is within the allowed tolerance b) the PLN equivalent value of the unused balance is equal to, or less than 100 PLN			
2.12	Transfer of the payment under the L/C on the beneficiary account in other bank:		
	1) in PLN	50	
	2) in other currency	100	
2.13	Assignment of proceeds under the L/C to third party (other than the Bank)	300	
2.14	Commission for discounting of the L/C issued by another bank	0,3%	of amount of receivables; min 250; instead of pt 2.6
2.15	Establishment of reimbursement at the Bank for payments under the L/Cs issued by another bank not confirmed by the Bank	200	
2.16	Other actions taken with reference to the L/C issued by another bank	50	
Note to all PART DOCUMENTARY LETTER OF CREDIT (L/C): Irrespective of the commissions Client shall be charged by flat-rate fees for sending SWIFT messages in the amounts defined below in the Price List and the actual courier costs.			
3.	Line for documentary letters of credit *1	in PLN	
3.1	Commission for preparation, based on the total amount line (granting/amount increasing) charged as of the moment of signing the master agreement /annex In case of increasing the line value the commission is charged based on the value of increase.	2,5%	

3.2	Commission for period prolongation charged as of the moment of signing the master agreement /annex	2,5%	
3.3	Annex fee (if amendments are made on the Client's request), apart from the increase of the Line amount and extension of the Line period	0,4%	
3.4	Management fee calculated on the entire amount of the granted line as of the last day of every month or as of 31 December every year. In case of fees charged monthly, the Bank charges the fee on the first day of the next month. In case of an annual fee the Bank charges the fee until the end of the 1 st quarter of the next year.	established individually	monthly/annualy

Note:

*\The commissions stated in item 3 are also valid for "Line for bank guarantees, civil law sureties and documentary letters of credit". Utilization - standard commissions and fees for relevant products are charged in keeping with the Price List.

PART VI. COLLECTIONS

I.	Import collection	w PLN	
I.1	Collection of financial and/or commercial documents in order to obtain acceptance and/or payment from the Client	0,25%	min. 70; max. 350
I.2	Acceptance of the bill of exchange or issuance of the promissory note or obtaining the payment undertaking	60	
I.3	Release of documents free of payment	100	
I.4	Return uncollected documents to the presenter or the presenter's bank	100	
I.5	Amendment to the collection instruction	70	
I.6	Drafting and transmitting the reminder about the fulfillment of terms and conditions of collection	50	
I.7	Assignment and/or endorsement – assignment of rights to dispose of commodity and documents addressed to the Bank, in a single set of collection instruction received from a foreign bank	120	
I.8	Partial payment	50	from second payment
I.9	Protest of the bill of exchange	250	
Note: Additionally to commission for protest real notaries fees and fees for possible translations etc. are collected.			
I.10	Sending the collection for handling at another bank	300	
I.11	Other actions taken with reference to the import collection	50	
2.	Export collection	in PLN	
2.1	Collection of financial and/or commercial documents submitted by the Client for acceptance and/or payment	0,25%	min 70; max 350
2.2	Sending documents for collection with instruction to release them free of payment	100	
2.3	Return uncollected documents to the presenter	100	
2.4	Transfer all or a portion of the collected amount to an agent, domestically or abroad	70	
2.5	Amendment to the collection instruction	70	
2.6	Drafting and transmitting the reminder about the fulfillment of terms and conditions of collection	50	
2.7	Partial payment	50	from second payment
2.8	Transfer of the part of the collected amount for the beneficiary not being the presenter	0,25%	min 50; max 300
2.9	Transfer of the payment under the collection on the beneficiary account in other bank:		
	1) in PLN	50	
	2) in other currency	100	
2.10	Other actions taken with reference to the export collection	50	
Note to all PART COLLECTIONS: Irrespective of the commissions Client shall be charged by flat-rate fees for sending SWIFT messages in the amounts defined below in the Price List and the actual courier costs.			

PART VII. BANK CARDS

I.	Millennium VISA Executive Silver charge card: - valid 4 years - contactless technology ³	in PLN	
I.1	Annual fee for the card	140	
I.2	The fee for an application for a card submitted:	0	for a Client who has access to Millenet + 100 in paper version by Millenet + 200 in paper version provided in a different way than by Millenet
I.3	Issuing an emergency card in place of a lost / stolen card - abroad	Equivalent of 250 USD	
I.4	Travel insurance package	0	
I.5	Emergency cash disbursement - abroad	Equivalent of 175 USD	
I.6	Card transactions:		
	1) Purchases	1,3%	other than categorized as casinos, internet casinos, games of chance, gambling, bookmakers, lotteries and totalisators
	2) Purchases at merchants categorized as casinos, internet casinos, games of chance, gambling, bookmakers, lotteries and totalisators	3% min. 7	
	3) Cash advance	3% min. 7	
I.7	Commission charged in case of foreign currency transactions	5%	
I.8	Issuing a duplicate of a transaction statement	50	
I.9	Card inquiry in Millennium ATMs:		
	- balance information	0	
	- balance printout	0,50	
	- list of 10 latest transactions	1,50	
I.10	Card limit inquiry in ATMs other than Millennium network (applicable to ATMs supporting this service)	2	
I.11	Fee for second card issued after restriction	100	
I.12	Change of settlements cycle	20	
2.	Millennium VISA Executive Gold charge card - valid 4 years - contactless technology ³	in PLN	
2.1	Annual card fee	300	
2.2	The fee for an application for a card submitted:	0	for a Client who has access to Millenet + 100 in paper version by Millenet + 200 in paper version provided in a different way than by Millenet
2.3	Issuing an emergency card in place of a lost / stolen card - abroad	Equivalent of 250 USD	
2.4	Travel insurance package	0	
2.5	Emergency cash disbursement - abroad	Equivalent of 175 USD	
2.6	Card transactions:		
	1) Purchases	1,3%	other than categorized as casinos, internet casinos, games of chance, gambling, bookmakers, lotteries and totalisators

	2) Purchases at merchants categorized as casinos, internet casinos, games of chance, gambling, bookmakers, lotteries and totalisators	3% min. 7	
	3) Cash advance	3% min. 7	
2.7	Commission charged in case of foreign currency transactions	5%	
2.8	Issuing a duplicate of a transaction statement	50	
2.9	Card inquiry in Millennium ATMs:		
	1) balance information	0	
	2) balance printout	0,50	
	3) list of 10 latest transactions	1,50	
2.10	Card limit inquiry in ATMs other than Millennium network (applicable to ATMs supporting this service)	2	
2.11	Fee for second card issued after restriction	200	
2.12	Change of settlement cycle	20	
3.	Millennium MasterCard Corporate charge card - valid 4 years - contactless technology³	in PLN	
3.1	Annual fee for the card	140	
3.2	The fee for an application for a card submitted:	0	for a Client who has access to Millenet + 100 in paper version by Millenet + 200 in paper version provided in a different way than by Millenet
3.3	Issuing an emergency card in place of a lost / stolen card - abroad	Equivalent of 149 USD	
3.4	Travel insurance package	0	
3.5	Emergency cash disbursement - abroad	Equivalent of 95 USD	
3.6	Card transactions:		
	1) Purchases	1,3%	other than categorized as casinos, internet casinos, games of chance, gambling, bookmakers, lotteries and totalisators
	2) Purchases at merchants categorized as casinos, internet casinos, games of chance, gambling, bookmakers, lotteries and totalisators	3% min. 7	
	3) Cash advance	3% min. 7	
3.7	Commission charged in case of foreign currency transactions	5%	
3.8	Issuing a duplicate of a transaction statement	50	
3.9	Card inquiry in Millenium ATMs:		
	1) balance information	0	
	2) balance printout	0,50	
	3) list of 10 latest transactions	1,50	
3.10	Card limit inquiry in ATMs other than Millennium network (applicable to ATMs supporting this service)	2	
3.11	Fee for second card issued after restriction	100	
3.12	Change of settlement cycle	20	
3.13	An airport lounge entry fee under the Lounge Key program (price for a single visit for one person)	equivalent of 32 USD	Conversion into PLN according to the rules in the Card Terms and Conditions
4.	Millennium MasterCard Corporate Executive charge card - valid 4 years	in PLN	
4.1	Annual fee for the card	400	

4.2	Issuing an emergency card in place of a lost / stolen card - abroad	Equivalent of 149 USD	
4.3	Travel insurance package	0	
4.4	Additional services package (participation in LoungeKey, Mastercard Concierge, Mastercard Priceless Specials programs)	0	
4.5	Emergency cash disbursement - abroad	Equivalent of 95 USD	
4.6	Card transactions:		
	1) Purchases	1,3%	other than categorized as casinos, internet casinos, games of chance, gambling, bookmakers, lotteries and totalisators
	2) Purchases at merchants categorized as casinos, internet casinos, games of chance, gambling, bookmakers, lotteries and totalisators	3% min. 7	
	3) Cash advance	3% min. 7	
4.7	Commission charged in case of foreign currency transactions	5%	
4.8	Issuing a duplicate of a transaction statement	50	
4.9	Card inquiry in Millennium ATMs:		
	1) balance information	0	
	2) balance printout	0	
	3) list of 10 latest transactions	0	
4.10	Card limit inquiry in ATMs other than Millennium network (applicable to ATMs supporting this service)	2	
4.11	Change of settlement cycle	20	
4.12	An airport lounge entry fee under the Lounge Key program (price for a single visit for one person)	equivalent of 32 USD	Conversion into PLN according to the rules in the Card Terms and Conditions
5.	Millennium VISA Executive debit multi-currency card: - valid 4 years - contactless technology³	in PLN	
5.1	Issuing and reissuing a card	0	
5.2	The fee for an application for a card submitted:	0	for a Client who has access to Millenet + 100 in paper version by Millenet + 200 in paper version provided in a different way than by Millenet
5.3	Fee for usage card	4,99	monthly
5.4	Emergency cash disbursement - abroad	Equivalent of 175 USD	
5.5	Travel insurance package	0	
5.6	Card transactions:		
	1) Purchases	0	other than categorized as casinos, internet casinos, games of chance, gambling, bookmakers, lotteries and totalisators
	2) Purchases at merchants categorized as casinos, internet casinos, games of chance, gambling, bookmakers, lotteries and totalisators	5	
	3) Cash advance		
	- in the ATMs of the Bank network in Poland	1	
	- in the ATMs of other banks and in the outlets accepting the card in Poland and in EUR in the ATMs in the EOG ⁴ country	2% min.5	the amount of the fee is charged in a currency consistent with the currency of the account on which the transaction was settled
	- in ATMs of other banks and in the outlets accepting the card abroad, except in EUR in the ATMs in the EOG ⁴ country	3% min.7	
5.7	Commission charged in case of foreign currency transactions	5%	

5.8	Card inquiry in Millennium ATMs:		
	- balance information	0	
	- balance printout	0,5	
	- list of 10 latest transactions	1,5	
5.9	Card limit inquiry in ATMs other than Millennium network (applicable to ATMs supporting this service)	2	
5.10	Fee for second card issued after restriction	10	
6.	Millennium MasterCard Prepaid Commercial card: - valid 4 years - contactless technology ³	in PLN	
6.1	Implementation/set up fee	negotiable	
6.2	The fee for an application for a card submitted:	0	for a Client who has access to Millenet + 100 in paper version by Millenet + 200 in paper version provided in a different way than by Millenet
6.3	Monthly service fee	negotiable	
6.4	Annual card usage fee	30	The fee is not charged if monthly card usage fee is charged
6.5	Monthly card usage fee	3	The fee is not charged if annual card usage fee is charged
6.6	Card issuing fee	15	One-off payment on the day of a card production
6.7	Card issuance costs refundation fee	30	Charged when customer withdraws from the agreement within 14 days from the day of conclusion of an agreement
6.8	Non cash transactions fee	0	other than categorized as casinos, internet casinos, games of chance, gambling, bookmakers, lotteries and totalisators
6.9	Purchases at merchants categorized as casinos, internet casinos, games of chance, gambling, bookmakers, lotteries and totalisators	5	
6.10	Cash transactions fees:		
	- in the ATMs of the Bank	3	
	- in the ATMs of other banks and in the outlets accepting the card in Poland and in EUR in the ATMs in the EOG ⁴ country	5	
	- in ATMs and in the outlets accepting the card abroad except in EUR in the ATMs in the EOG ⁴ country	2,5 %, min 10	
	- cash back	1	Maximum amount of a single cash back transaction is 1000 PLN
6.11	Fees for operations executed at Millennium ATMs:		
	- balance check (display or printout)	0	
	- list of 10 latest transactions	2	
	- PIN change	2	
6.12	Card balance check at ATM other than Millennium	2	
6.13	Commission charged in case of foreign currency transactions	5%	
6.14	Card loading fee	0	
6.15	Remaining balance withdrawal fee (card unloading fee)	12	
6.16	Card inactivity monthly fee ¹	3	Calculated beginning from the 7 th month of card inactivity and charged if card account balance is positive

7.	Millennium MasterCard Prepaid Commercial EUR card: - valid 4 years - contactless technology ³	in EUR	
7.1	Implementation/set up fee	negotiable	
7.2	Fee for card application made on the form:	0 PLN	for a Client who has access to Millenet + 100 in paper version by Millenet + 200 in paper version provided in a different way than by Millenet
7.3	Monthly service fee	negotiable	
7.4	Annual card usage fee	10	The fee is not charged if monthly card usage fee is charged
7.5	Monthly card usage fee	1	The fee is not charged if annual card usage fee is charged
7.6	Card issuing fee	3	One-off payment on the day of a card production
7.7	Card issuance costs refundation fee	10	Charged when customer withdraws from the agreement within 14 days from the day of conclusion of an agreement
7.8	Non cash transactions fee	0	other than categorized as casinos, internet casinos, games of chance, gambling, bookmakers, lotteries and totalisators
7.9	Purchases at merchants categorized as casinos, internet casinos, games of chance, gambling, bookmakers, lotteries and totalisators	1	
7.10	Cash transactions fees:		
	- in the ATMs of the Bank	1,5	
	- in the ATMs of other banks and in the outlets accepting the card in Poland and in EUR in the ATMs in the EOG ⁴ country	1,5	
	- in ATMs and in the outlets accepting the card abroad except in EUR in the ATMs in the EOG ⁴ country	2,5	
	- cash back	0,5	Maximum amount of a single cash back transaction is 1000 PLN
7.11	Fees for operations executed at Millennium ATMs:		
	- balance check (display or printout)	0	
	- list of 10 latest transactions	0,5	
	- PIN change	0,5	
7.12	Card balance check at ATM other than Millennium	0,5	
7.13	Commission charged in case of foreign currency transactions	5%	
7.14	Card loading fee	0	
7.15	Remaining balance withdrawal fee (card unloading fee)	4	
7.16	Card inactivity monthly fee ¹	1	Calculated beginning from the 7th month of card inactivity and charged if card account balance is positive
8.	Millennium MasterCard Prepaid Commercial USD card: - valid 4 years - contactless technology ³	in USD	
8.1	Implementation/set up fee	negotiable	
8.2	Fee for card application made on the form:	0 PLN	for a Client who has access to Millenet + 100 in paper version by Millenet + 200 in paper version provided in a different way than by Millenet
8.3	Monthly service fee	negotiable	

8.4	Annual card usage fee	12	The fee is not charged if monthly card usage fee is charged
8.5	Monthly card usage fee	1,5	The fee is not charged if annual card usage fee is charged
8.6	Card issuing fee	3,5	One-off payment on the day of a card production
8.7	Card issuance costs refundation fee	12	Charged when customer withdraws from the agreement within 14 days from the day of conclusion of an agreement
8.8	Non cash transactions fee	0	other than categorized as casinos, internet casinos, games of chance, gambling, bookmakers, lotteries and totalisators
8.9	Purchases at merchants categorized as casinos, internet casinos, games of chance, gambling, bookmakers, lotteries and totalisators	1,5	
8.10	Cash transactions fees:		
	- in the ATMs of the Bank	2	
	- in the ATMs of other banks and in the outlets accepting the card in Poland and in EUR in the ATMs in the EOG ⁴ country	2	
	- in ATMs and in the outlets accepting the card abroad except in EUR in the ATMs in the EOG ⁴ country	3	
	- cash back	1	Maximum amount of a single cash back transaction is 1000 PLN
8.11	Fees for operations executed at Millennium ATMs:		
	- balance check (display or printout)	0	
	- list of 10 latest transactions	1	
	- PIN change	1	
8.12	Card balance check at ATM other than Millennium	1	
8.13	Commission charged in case of foreign currency transactions	5%	
8.14	Card loading fee	0	
8.15	Remaining balance withdrawal fee (card unloading fee)	6	
8.16	Card inactivity monthly fee ¹	1,5	Calculated beginning from the 7th month of card inactivity and charged if card account balance is positive
9.	Millennium MasterCard Prepaid Commercial GBP card: - valid 4 years - contactless technology ³	in GBP	
9.1	Implementation/set up fee	negotiable	
9.2	Fee for card application made on the form:	0 PLN	for a Client who has access to Millenet + 100 in paper version by Millenet + 200 in paper version provided in a different way than by Millenet
9.3	Monthly service fee	negotiable	
9.4	Annual card usage fee	8	The fee is not charged if monthly card usage fee is charged
9.5	Monthly card usage fee	0,5	The fee is not charged if annual card usage fee is charged
9.6	Card issuing fee	2,5	One-off payment on the day of a card production
9.7	Card issuance costs refundation fee	8	Charged when customer withdraws from the agreement within 14 days from the day of conclusion of an agreement

9.8	Non cash transactions fee	0	other than categorized as casinos, internet casinos, games of chance, gambling, bookmakers, lotteries and totalisators
9.9	Purchases at merchants categorized as casinos, internet casinos, games of chance, gambling, bookmakers, lotteries and totalisators	0,5	
9.10	Cash transactions fees:		
	- in the ATMs of the Bank	1	
	- in the ATMs of other banks and in the outlets accepting the card in Poland and in EUR in the ATMs in the EOG ⁴ country	1	
	- in ATMs and in the outlets accepting the card abroad except in EUR in the ATMs in the EOG ⁴ country	2	
	- cash back	0,5	Maximum amount of a single cash back transaction is 1000 PLN
9.11	Fees for operations executed at Millennium ATMs:		
	- balance check (display or printout)	0	
	- list of 10 latest transactions	0,5	
	- PIN change	0,5	
9.12	Card balance check at ATM other than Millennium	0,5	
9.13	Commission charged in case of foreign currency transactions	5%	
9.14	Card loading fee	0	
9.15	Remaining balance withdrawal fee (card unloading fee)	3	
9.16	Card inactivity monthly fee ¹	0,5	Calculated beginning from the 7th month of card inactivity and charged if card account balance is positive

Note:

¹ Inactive card is a valid and not restricted card which account has not been debited or credited within 6 consecutive months by a transaction other than fee or commission

² The fee does not apply to new customers who submit card applications together with account opening.

³ The amount limit for a one-time non-cash contactless transaction carried out in Poland without the need to enter a PIN code is 100 PLN.

⁴ EOG – UE countries and Island, Lichtenstein, Norway.

PART VIII. FACTORING SERVICES AND RECEIVABLES FINANCING */

I.	Factoring services	in PLN	
I.1	Adding a counterparty to the list of counterparties to factoring agreement	100	
I.2	Adding a creditor to the list of creditors/adding a supplier to the list of suppliers, to a reverse factoring agreement	50	
I.3	Increase of counterparty's limit upon the Client's request	100	
I.4	Increase of supplier's limit upon the Client's request	50	
I.5	Risk coverage commission (in case of non-recourse factoring)	determined individually min. 0,22%	on gross invoice value
I.6	Fee for assessment of debtor in case of non-recourse factoring	150	per single assessed counterparty, due on the date of entry of the counterparty into the List of Counterparties and annually, on the date of each anniversary of signing the agreement
I.7	Service fee	determined individually min.250	charged monthly
I.8	Fee for failure to return to the Factor by the deadline required by the Bank of the amount due from the Client by way of repayment received from the Counterparty to the Client's account or settlement by way of offsetting or adjustment made	1%	on the amount paid by the counterparty directly to the Client or on the amount of offset/adjustment
I.9	Declaration referring the retrocession of receivable issued upon Client's request	50	
I.10	Transfer of funds upon the Client's request to the Client's account other than specified in the agreement	50	
I.11	Opinion on co-operation in factoring issued upon Client's request	100	
I.12	Fee for annex - if the changes are made upon the Client's request, accrued on the entire amount of Client's limit, charged from the moment of signing the annex to the agreement (does not apply to increase of amount/extension)	0,4%	
I.13	Fee for factoring financing shall accrue against the amount of utilised limit as on the last day of each month/quarter or as on 31 December of each year. In case of fees collected monthly/quarterly, the Bank shall collect fee on the first day of the consecutive month/quarter. In case of annual fee, the Bank shall collect fee by the end of Q1 of the next year	determined individually	monthly/quarterly/annually
I.14	Giving consent upon the Client's request, to conclude a deal with the factor, to which the Client is transferring exposure	1%	on the balance of exposure repaid
2.	Receivables financing	in PLN	
2.1	Inclusion of a counterparty on the list of counterparties to the receivables financing agreement	100	per single counterparty, charged on the date of entry of the counterparty into the list of counterparties and annually, on the date of each anniversary of agreement conclusion
2.2	Increase of counterparty's limit upon the Client's request	100	
2.3	Service fee	determined individually min. 250	charged monthly
2.4	Fee for financing shall accrue against the amount of utilised limit as on the last day of each month/quarter or as on 31 December of each year. In case of fees collected monthly/quarterly, the Bank shall collect fee on the first day of the consecutive month/quarter. In case of annual fee, the Bank shall collect fee by the end of Q1 of the next year	determined individually	monthly/quarterly/annually
2.5	Annex fee – if the change is made on the Client request, the fee is based on the total amount of the Client's Limit, charged from the day of signing the annex (not applicable to amount increase/extension)	0,4%	

PART IX. CUSTODIAL SERVICES

		w PLN	
1.	Signing an agreement and opening an account	0	
2.	Fees for safekeeping:		
2.1	Listed equities	0,09 – 0,15%	Commissions are calculated on the grounds of the market value of the securities kept on Client's account at the end of the quarter.
2.2	Bonds	0,04 – 0,06%	Commissions are calculated on the grounds of the par value of the bonds kept on Client's account at the end of the quarter.
2.3	Treasury bills	55	quarterly
2.4	Other securities	negotiable	Commission is calculated on the nominal value of the securities per quarter or in another way appropriate for a given security
3.	Settlement fees transaction:		
3.1	Listed equities – primary market	50	
3.2	Listed equities – secondary market	35	
3.3	bonds – secondary market	150	
3.4	Listed security – transfer	50	
3.5	Non listed security	negotiable	
4.	Accept a tender bid to purchase treasury bills on the primary market or at the issuer's repurchase tender	90	
5.	Accept and perform an order to freeze the account under securing signed agreements:		
	1) with the Bank	0	
	2) with other banks and institutions	100	
6.	Other fees:		
	1) dividend service	100	for each disbursement
	2) tax settlement	100	
	3) Client's representation at General Meeting of Shareholders	negotiable	
7.	Issuing account history at the client's request	10	
8.	Issuing other account information at the client's request	50	

PART X. VARIOUS ORDERS

I.	Bank opinions and certificates	in PLN		
I.1	Issuing the confirmation (certificate) of transaction execution	50		
I.2	Issuing the account debit confirmation	50		
I.3	Issuing confirmation of foreign transfer in SWIFT format	50	at the Client's request, sent in the manner indicated in the order	
		15	in electronic form in Millenet	
I.4	Issuing confirmation of balance on the account on other date than the end of the year	100		
I.5	Issuing an opinion/ certificate - information about the client of the Bank to audit – consulting company concerning: Note: If the opinion/certificate contains assessment of credit capacity, an additional fee shall be charged as for the activity, mentioned in point I.7		Information to audit firm can be provided only with the consent of the client	
		1) one account		min 200
		2) two accounts		min 400
		3) three accounts		min 600
		4) four accounts		min 800
		5) five and more accounts		min 1000
I.6	Issuing an opinion/ certificate (issuing an opinion for tender - without credit capacity appraisal), about: - current account (running, turnovers), - loans, - credit cards Note: If the opinion/certificate contains an assessment of credit capacity, an additional fee shall be charged as for the activity, mentioned in point I.7	min 200		
I.7	Preparation of credit capacity assessment upon the Customer's request	0,1% of the amount of credit capacity, min PLN 1000		
I.8	Issuing a certificate concerning funds on the accounts			
		1) For the current year	50	
	2) For every past year	100		
I.9	Issuing a certificate: explanation of credit capacity appraisal, mortgage loans / investment account with Millennium Dom Maklerski, registers with Millennium TFI, foreign treasury bonds and notes, other	for negotiation min 300		
I.10	Issuing copy of the banking document related to servicing account upon the request of the Client:			
	1) For the current year	10	Per single document	
	2) For every past year	10	Per single document	
I.11	Preparation and reconciliation at the client's request of any amendment to the bank account agreement, including change of the client's name/company, address or legal form – in the case of a merger, takeover or other change in the client's structure, change of address, specimen signature card, including preparation of an annex	min 100	one-off payment	
I.12	Other written confirmation not mentioned in Price List	100	one-off payment	
2.	Power-of-attorney	in PLN		
2.1	Accept a representation to grant a power-of-attorney to bank accounts	100		

2.2	Accept a representation to grant a power-of-attorney to use the bank account to cover irregular liabilities under credit granted by another bank	1000	
3.	Statements	in PLN	
3.1	Standard statements (monthly from the account): for current account KORPORACJA owners, send by mail	0	with no access to Millenet
		30	with access to Millenet *
3.2	Standard statements (monthly combined): for current account FIRMA owners, send by mail	0	with no access to Millenet
		30	with access to Millenet *
3.3	Statements available upon Clients request:		
3.3.1	Online, downloadable for Millenet and Mobile Application	0	
3.3.2	Receipt in branch		
	- monthly	50	
	- fortnight	50	
	- weekly	50	
	- daily	10	
3.3.3	Statements send by mail		
	- monthly combined - for current account KORPORACJA	30	
	- monthly from the account - for current account FIRMA	30	
	- fortnight	30	
	- weekly	30	
	- daily	10	
	- from charge card	30	for each statement
3.3.4	Copy of transaction (computer printout of a single transaction)	10	per single transaction
3.4	Duplicate of the statement		availability of archival account statements depending on the form and date of the statement
	1) Send by mail	2	Per one page
	2) receipted in branch	3	Per one page
	3) electronic channels	0	
3.5	List of transaction on demand	10	Per one page
3.6	SWIFT MT-940 statements		
	1) receipt of disposal concerning the sending/receiving the statement in form of SWIFT MT940 message with the opening and closing balances and the details of transactions	100	
	2) daily/monthly sending of the SWIFT MT940 messages	500	monthly
	3) receiving the SWIFT MT940 messages	50	monthly
Note:			
* Concern Customers with Master agreement on accounts and banking services.			
4.	Freezing funds	in PLN	
4.1	Accepting and performing an instruction to freeze funds on bank account under securing agreements signed by the Client:		
	1) with the Bank	0	
	2) with other banks and institutions	1000	
5.	Execution of receivable	in PLN	
5.1	Enforcement of a writ of execution or a document holding the force of such a writ:		fee is collected from owner of account
	For each transfer	30	

Note:

Enforcement of a writ of execution is realized only if the current balance on the Client's accounts guarantees collection of the full fee by the Bank.

6.	Debt collection	in PLN	
6.1	agreement:		
	1) Signing a composition agreement	1,50 – 2,50%	On the total debt amount or of the debt amount specified in the composition for repayment
6.2	Annex to the composition agreement		
	1) extension of the debt payment term at the Debtor's request	1,00 -1,50%	of the outstanding debt or according to the agreement
	2) Making other changes at the Debtor's request	1%	of the outstanding debt on the date of signing the annex
6.3	Sending a reminder and call for payment	11	in every instance
7.	Others	in PLN	
7.1	Fee for refund of the Bank's costs involved with activating the service of closed deposits to the night treasury	at actual costs incurred by the Bank + 10 % Bank margin	
7.2	Affirming the credibility of the signatures of Bank Clients against the signature specimen card	30	
7.3	Fee for interventions and claims from foreign/domestic bank or clarification executed at account owner's request		Irrespective of all the fees below the account owner covers also the fees calculated by domestic or foreign bank
	1) related to domestic payments	30	
	2) related to foreign payments	60	
7.4	Services that are not stipulated in the Schedule	at actual costs or as per agreement signed with Client	
7.5	Issuance and sending out request for payment related to illegitimate debit balance	50	one-off payment
7.6	Execution of consent of Head of Tax Office to transfer funds from a VAT account to a specified bank account	100	
8.	Orders for the benefit of Millennium TFI S.A.	in PLN	
	Fees and commissions for activities connected with acceptance and transfer of orders to Millennium TFI S.A.	0	per single transaction, through charging the bank account
9.	Define and periodic delivery of non-standard reports via agreed bank's electronic channel (including customer own specification) for:	In PLN	
9.1	Millenet once per month end	100	monthly
9.2	Millenet daily	150	monthly
9.3	Millenet several times daily	300	monthly
9.4	E-mail, irrespectively of frequency	100	monthly
9.5	VPN/sFTP, irrespectively of frequency	300	monthly
9.6	One-off delivery of report on demand	Negotiable min. 500	
9.7	Unified Control File report:		
	1) activation of service	500	one-off payment
	2) each generated report	100	for each report

PART XI. POSTAL AND TELECOMMUNICATIONS FEE

I.	Fees in the domestic turnover:	in PLN	
I.1	Flat-rate fees for facsimiles:		
	1) Long distances facsimile		
	- first page	6	
	- every subsequent page	3	
	2) Local facsimile		
	- first page	4	
	- every subsequent page	2	
I.2	Flat-rate fees for sending SWIFT messages:		
	1) basic rate	5	
	2) opening L/C, guarantee	20	
	3) investigation	10	
I.3	Postal fees	according to the price list of Poczta Polska	For postal services in the domestic turnover
I.4	Courier services through courier companies	at actual costs	
2.	Fees in foreign trade	in PLN	
2.1	Flat-rate fees for facsimiles:		
	1) For the first page	12	
	2) For every subsequent page	6	
2.2	Flat-rate fees for sending SWIFT messages:		
	1) basic rate	5	
	2) opening L/C, guarantee	20	
	3) investigation	10	
2.3	Flat rate postage for regular mail		
	1) mail of up to 20 g inclusively, sent to:		
	- a European country	5	
	- a non-European country	7	
	2) mail of 21 g to 100 g inclusively, sent to:		
	- a European country	10	
	- a non-European country	14	
	3) for every next 100 g. of weight started, in case of mail sent to:		
	- European country	6	
	- non-European country	12	
2.4	Registered mail	200 % of the rates	Defined in item 2.3.
2.5	Courier services through courier companies	at actual costs	

PART XII. INTEREST RATES

1. Current accounts						
Accounts	Balance	PLN	USD	EUR	GBP	CHF/AUD/CAD/JPY/NOK*/ SEK*/CZK/HUF*/RON*/ CNY*/ DKK*/VAT account in PLN
	Regardless the balance	0,0%	0,0%	0,0%	0,0%	0,00%

* HUF, RON, CNY, DKK, NOK, SEK - without cash service

Monthly capitalization

Variable interest rate

Minimal amount of the average monthly balance on the account equals the amount of the fee for maintenance of the settlement account in PLN.

Fee for storage of funds remaining in the account after renunciation/termination of the agreement is deducted monthly and is of 50% of the fee for maintenance of the settlement account in PLN.

2. Term deposits			
2.1	Term deposits – fixed interest rate		
Term deposits fixed interest rate		PLN	USD
15 days		1,00%	0,01%
1-month		1,50%	0,05%
2-months		2,00%	0,10%
3-months		2,50%	0,10%

Capitalization after the contractual term

Minimum amount of deposit:

- in PLN: 5.000 PLN
- in USD: 2.000 USD

Earlier termination of the deposit agreement:

If the deposit agreement is terminated before the contractual term the interest for the whole contractual period of the deposit validity shall amount to 1/4 of the interest accrued at the date preceding the agreement termination date.

The interest shall not be due if the deposit agreement is terminated during the first 30 days of its validity.

2.2		Millenet deposit – fixed interest rate						
Millenet deposit – fixed interest rate		15 days	1 Month	2 Months	3 Months	6 Months	9 Months PLN/Average 6/12 Months FX	12 Months
Balance/ Period		1 – 15 days	16 - 31 days	32 - 61 days	62 – 92 days	93 – 183 days	184 – 275 days	276 – 366 days
PLN	5000 - 24 999,99	0,75%	1,50%	1,50%	1,50%	1,25%	1,25%	1,75%
	25 000,00 - 49 999,99	1,00%	1,70%	1,75%	1,75%	1,50%	1,50%	2,00%
	50 000,00 - 99 999,99	1,25%	1,75%	2,00%	2,00%	1,75%	1,75%	2,25%
	> = 100 000,00	1,50%	2,00%	2,25%	2,25%	2,00%	2,00%	2,50%
USD		0,75%	0,80%	0,80%	0,80%	1,00%	1,00%	1,05%

Capitalization after the contractual term

Minimum amount of Millenet deposit:

- in PLN: 5.000 PLN

- in USD: 200 USD

Earlier termination of the deposit agreement:

If the deposit agreement is terminated before the contractual term the interest for the whole contractual period of the deposit validity shall not be due.

3. Overdue debt in PLN and FX	
	Interest rate: 2 x statutory overdue interest. Calculation method: for each day of overdue debt.
4. Reference rate	
	Reference rate – in case the value of the reference rate is lower than 0, the Bank adopts value 0 for determination of the floating interest rate.

PART XIII. INFORMATION OF THE DEPOSIT GUARANTEE SYSTEM

1. Deposits opened at the Bank are guaranteed pursuant to the Act of 10th of June 2016 on the Bank Guarantee Fund, Deposit Guarantee System and Forced Restructuring (Journal of Laws of 2016 item 996). The guarantees of the Fund cover in 100% PLN equivalent of up to 100 000 EUR.
2. The protection covers registered PLN and FX deposits of individuals, legal persons, organisational units without legal personality, provided they have legal capacity, school savings unions and employee savings and loan associations.
3. The following deposits shall not be covered by the protection:
 - 1) State Treasury;
 - 2) National Bank of Poland;
 - 3) Banks, foreign banks and credit institutions referred to in the Banking Law Act;
 - 4) Credit unions and the National Credit Union (Krajowa Spółdzielcza Kasa Oszczędnościowo-Kredytowa);
 - 5) Bank Guarantee Fund;
 - 6) Financial institutions;
 - 7) Investment firms referred to in Art. 4 section 1 item 2 of Regulation (EU) No 575/2013 and recognised investment firms from third country referred to in Art. 4 section 1 item 25 of this Regulation;
 - 8) Persons and entities who were not classified by the entity covered by the deposit guarantee system;
 - 9) Domestic and foreign insurance companies and domestic and foreign re-insurance companies, referred to in the Act of 11th of September 2015 on Insurance and Re-insurance Activity (Journal of Laws of 2015 item 1844 and 2016 item 615);
 - 10) Investment funds, investment fund companies, foreign funds, management companies and branches of investment companies, referred to in the Act of 27th of May 2004 on Investment Funds and Management of Alternative Investment Funds (Journal of Laws of 2014 item 157 as later amended);
 - 11) Open pension funds, employee pension funds, universal pension fund companies and employee pension fund companies, referred to in the Act of 28th of August 1997 on organisation and Operation of Pension Funds (Journal of Laws of 2016 item 291 and 615);
 - 12) Units of local government;
 - 13) Body of public authority of member state other than the Republic of Poland and third country, in particular, central governments, regional governments and units of local government of these states.
4. The guaranteed funds are paid out in Polish zloty - calculation of the PLN equivalent of the amount in EUR is based on the average rate announced by the National Bank of Poland on the day when the guarantee condition is met, in understanding of Art. 2 item 10 of the Act dated 10th of June 2016 on the Bank Guarantee Fund, Deposit Guarantee System and Forced Restructuring (Journal of Laws of 2016 item 996) of the entity covered by the deposit guarantee system.

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