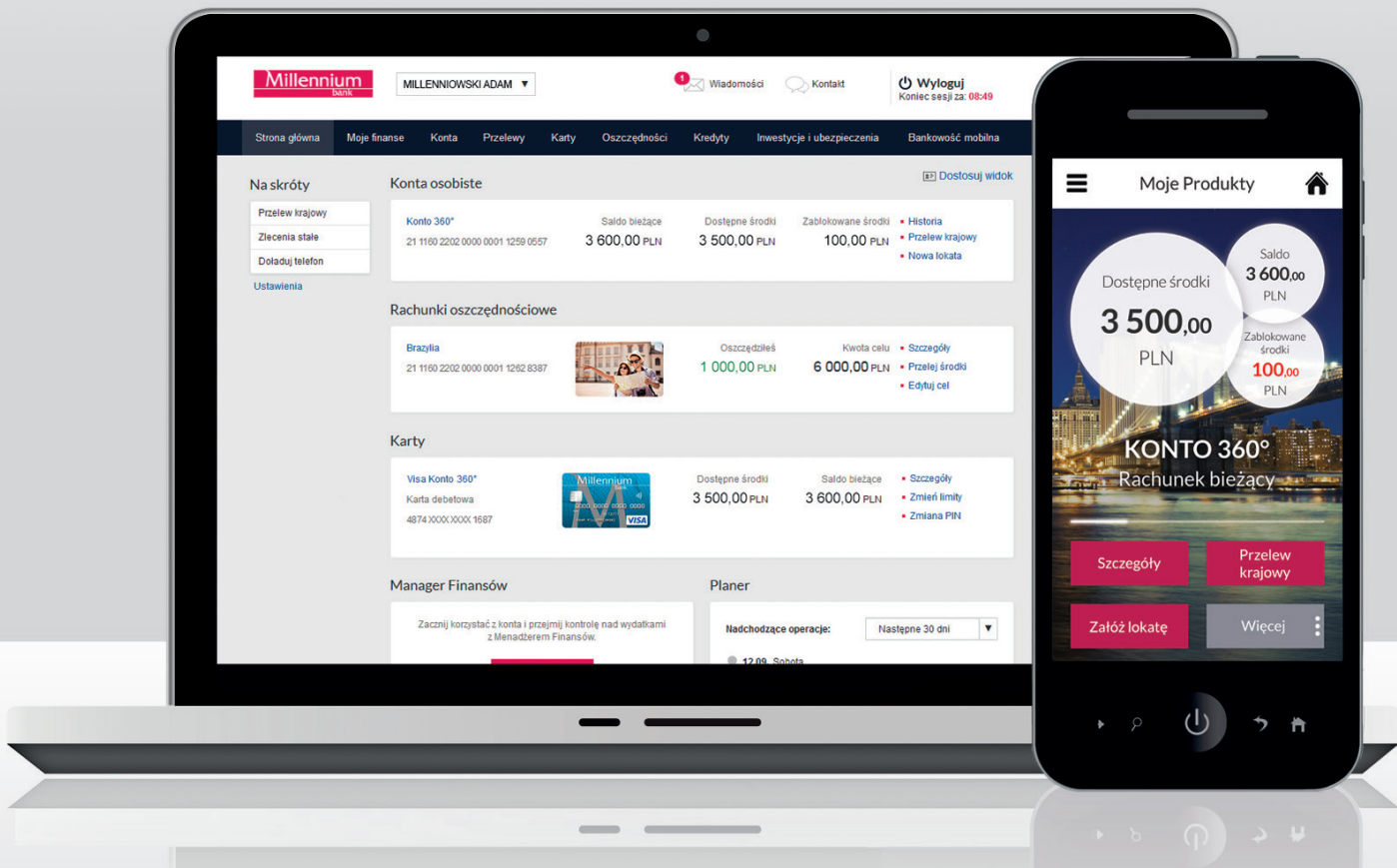


Mobile and Internet Banking

Fast and simple



Millennium
bank

Tradycyjna bankowość w nowoczesnym wydaniu

INTERNET BANKING – INTRODUCTION

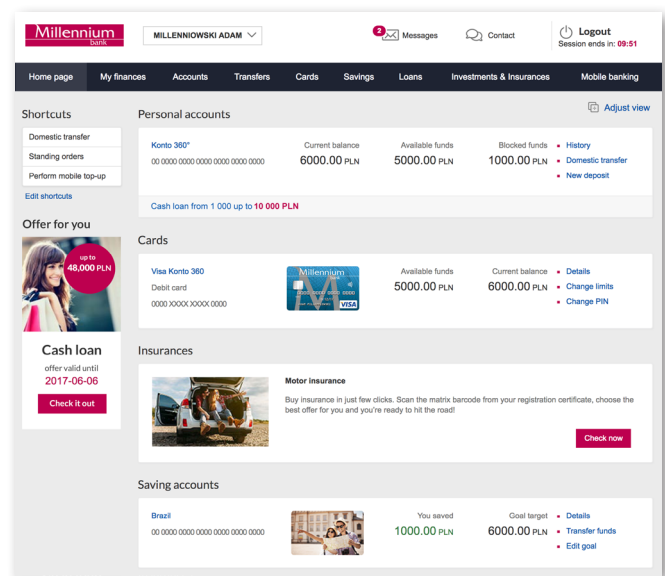
Millenet is Bank Millennium's internet banking system, which offers convenient online access to your accounts, cards, savings and other products.

This means that when using Millenet:

- manage your finances freely whenever you want, wherever you are,
- manage your finances as you like, from your computer, smartphone or tablet – now the system will automatically adjust to the screen of the device you are using,
- saves time and money.

Logon to Millenet and see how convenient sending transfers and making other transactions online can be.

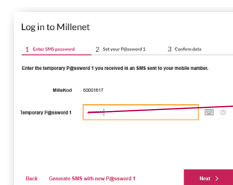
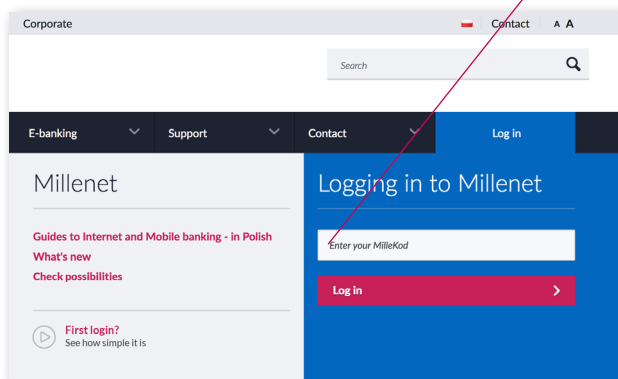
On the main page you will see information concerning your accounts, cards or other products you have. Easily check your account balance, history of transactions, send a payment, repay credit card debt or submit an application.



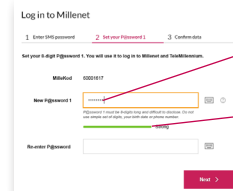
FIRST LOGON

Go to **www.bankmillennium.pl** and ...

Enter your 8-digit MilleKod (it is in the agreement). If you want, you can change MilleKod to any other name. Just logon and select Settings > Security Settings and create your easy-to-remember user name. Remember that you can always logon using MilleKod.



Enter P@ssword 1, which was texted to you (if you defined your phone number) or the password from the secure envelope.



Create and use your own P@ssword 1 (8 digits).

Password strength indicator will help in setting up a new P@ssword 1.



Select the identifier and enter the proper digits.

Click on **Logon**.

INTERNET BANKING – HOW TO?

HO TO SEND A TRANSFER?

If you want to send a transfer...

Click on the Transfers bookmark on the main page and select transfer type.

The screenshot shows the Millennium bank internet banking interface. The user is logged in as MILLENNIOWSKI ADAM. The main navigation bar includes Home page, My finances, Accounts, Transfers, Cards, Savings, Loans, Investments & Insurances, and Mobile banking. The 'Transfers' menu is open, showing options for New transfer (Domestic Regular / Instant, Between my accounts, To email/mobile, 4 in 1 ZUS, Tax/customs, Foreign), My beneficiaries (Beneficiaries list, New beneficiary), Electronic invoices (Electronic invoices, Agreements list), Payments (Upcoming payments, Standing orders, Direct debits, Salary transfer), Pending transfers, and Rejected transfers. A blue chat icon is visible in the bottom right corner.

If you have questions, this is where you will always get online help – Millennium Consultant – if you agree – he will remotely guide you through any process.

The screenshot shows the 'Domestic transfer' form. The 'From account' field is set to '0111578259 - Konto 360* test (20,255.88 PLN)'. The 'Transfer beneficiary details' section includes fields for 'Beneficiary name*', 'Beneficiary address (optional)', and 'Account number*'. There is a checkbox to 'Add this beneficiary data to beneficiaries list'. The 'Details' section includes 'Transfer description*' (Funds transfer), 'Amount*' (0.00 PLN), and 'Execution date*' (16 / 05 / 2017). There is a checkbox for 'Send confirmation of transfer sent'. The form has 'Clear' and 'Next' buttons.

- Fill-in the short transfer form.
- Confirm the transfer with an SMS P@ssword, which you will receive on your phone.
- After you have typed-in the SMS P@ssword, you will receive confirmation that the transfer order was accepted.

When making a transfer you can save the recipient's data to reuse them for future transfers.

INTERNET BANKING – HOW TO?

HOW TO ACTIVATE SMSP@SSWORD SERVICE?

SMS P@sswords are single-use codes sent to your mobile phone, which you will use to approve transactions in Millenet. If you have not activated SMS P@sswords in a Millennium branch, you can choose one of the options below:

- Call 24HELP 801 244 357 or +48 22 598 40 50
- Use any Bank Millennium card in an ATM to print the single-use P@ssword 2, by selecting the option [8] “Electronic Banking Channels”. Go to the Bank’s website and when logging on to Millenet define your phone number for SMS P@sswords service.

SUBSEQUENT LOGONS

When logging on the next time you can ...

Log in to Millenet

MilleKod 60001617

P@ssword 1

Identifier PESEL Change identifier

Selected PESEL digits

Back Log in >

> Problem with Login in?

Choose any new name for your MilleKod

The name must contain from 8 to 16 characters (letters or digits) and should be easy only for you to remember.

Use virtual keyboard

Select digits clicking on the appropriate button.

Choose captcha

You will define captcha after logon and selecting the Settings > Security Settings bookmark. After you have defined captcha will always appear after typing MilleKod.

YOU CAN ALSO:

- Set up MilleSMS notifications e.g. of money arriving on your account.
- Send a transfer to an e-mail address or phone number.
- Manage finances with our convenient Finance Manager.
- Top-up a phone.
- Use savings products, such as Savings Accounts or Deposit Auctions.
- Have access to additional funds: get an Authorised Overdraft, get a Cash Loan or Credit Card.
- Set up an account in another currency.

MOBILE BANKING - INTRODUCTION

Mobile banking provides easy and unrestrained access to the Bank without restriction of time and place. With mobile you always have your bank at hand.

NOW:

- FAST, logging on just with a 4-digit PIN or fingerprint
- CONVENIENTLY, making bank transactions wherever you are
- SAFELY, with confidence that only you have access to the account

YOU CAN...

- check the balance,
- send a transfer,
- top-up a phone,
- set-up a deposit,
- repay credit card debt,
- find the nearest cash machine,
- add loyalty cards,
- get special offers prepared by the Bank, such as: cash loan or authorised overdraft,
- pay bills and send transfers by scanning QR codes,
- link the app with a smartwatch.

MOBILE BANKING – HOW TO START?

1. INSTALL THE “BANK MILLENNIUM” APP

You will find it the app store on your mobile device

In order to open an appropriate store you can also scan the **QR code** provided here



or type the following in your device's browser:
www.bankmillennium.pl/mb

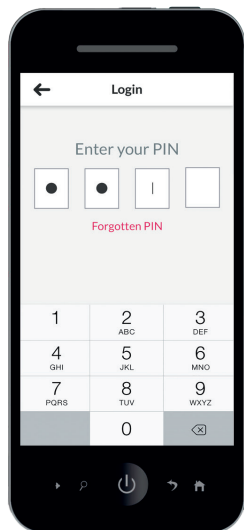
2. ACTIVATE AND START THE APP

- Enter your MilleKod
- Enter the SMS P@ssword, which you will have received
- Enter the selected characters from your identifier; e.g. PESEL number*
- Define the PIN number for the App
- Define the Mobile Password*

* If you activate the app again e.g. on a different device, then enter the proper characters from the Mobile Password, which you already have. The activation procedure is now shortened – it is not necessary to redefine Mobile Password.

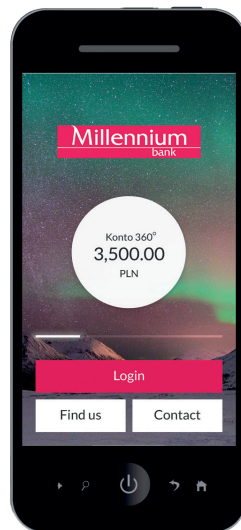
MOBILE BANKING – HOW TO?

SIMPLE LOGON



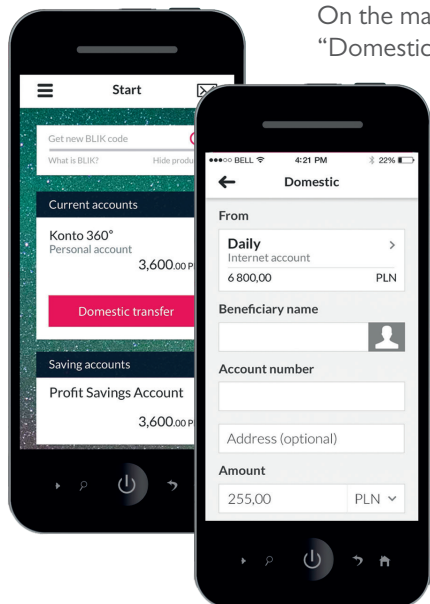
Logon to the app with a fingerprint or the 4-digit PIN number.

CHECK THE BALANCE



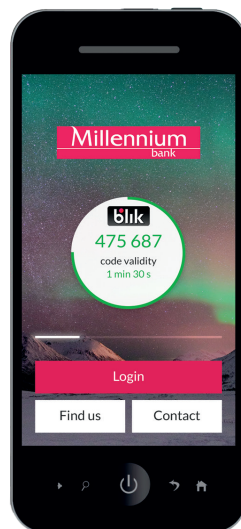
You will define widgets, thanks to which you will have access to the balance of your account or credit card without the need to logon.

DO YOU WANT TO SEND A TRANSFER FAST?



On the main screen click on the “Domestic Transfer” button and then fill-in the recipient’s data or select the recipient from your saved list.

BLIK



Pay and withdraw cash by BLIK, no card, no wallet. Copy the BLIK on the ATM screen or in the terminal, approve the transaction in the app and you’re done.