

Warsaw, 5 May 2020

Bank Millennium information for Clients with CHF mortgage loans

Dear Sir/Madam,

We would like to inform you that for the purpose of performance of liabilities and orders of Clients who have mortgage loans indexed to CHF or denominated in CHF, the Bank creates FX tables *CHF FX rates for service of mortgage loans granted in Swiss Franc by Bank Millennium (CHH)*.

From 5 May 2020, CHH rate published in the Bank Millennium SA FX Rates Table will constitute the equivalent of the average NBP rate for CHF published in *Table A - Average FX rates* on the day preceding the day of publication of the CHH rate in the FX Table. We would also like to inform you that if the CHF sell rate from the Bank Table of FX Rates section "Dewizy", as published on the maturity day of liabilities under mortgage loans indexed to or denominated in CHF is more favourable than the CHH rate published in the FX Table on this day, for the purpose of performance of the Clients' liabilities and orders, the rate more favourable for the borrower shall be applied.

We would like to kindly inform you that you shall find the information on the average rates of the National Bank of Poland on the website www.nbp.pl (*Tabela A kursów średnich walut obcych lub Archiwum kursów średnich - Tabela A*).

The CHH table development approach and thus the method of determination of CHF rate for mortgage loans indexed to CHF or denominated in CHF does not limit your capacity to pursue claims related to the concluded mortgage loan agreement, also those related to the provisions concerning the method of FX rate determination by the Bank.

We would like to remind the Clients who are currently repaying their loans directly in CHF about the option to change the loan payment currency to PLN. For this purpose an annex has to be concluded. The Bank does not charge a fee for preparation and conclusion of the annex.

Infoline for Clients who have mortgage loans: +48 22 598 40 60 from Monday to Friday, 8.00 – 20.00 hrs. Before calling us make sure you have your MilleKod and P@sswordI at hand.

Bank Millennium S.A.