

Dear Sir/Madam,

We wish to inform you kindly that in result of a recommendation of the Management Board of Polish Bank Association of 21 May 2015 Bank Millennium S.A. has prepared a new solution for Customers who have a mortgage loan indexed/denominated to a foreign currency. The solution permits a change of collateral of the loan.

Specifically the solution is intended to facilitate sale of the real estate, which collateralises the mortgage loan indexed/denominated to a foreign currency and simultaneous exchange of the collateral for newly purchased real estate.

The above solution is available to Customers whose loan liability exceeds the value of the real estate, which is current collateral of the loan.

Detailed information can be obtained:

- by calling +48 22 598 40 60 Monday to Friday from 8:00 a.m. to 8:00 p.m.

or

- by visiting a Millennium branch

Bank Millennium