

# Cash Loan

## Interest, fees and commissions

Product type	Interest rate (fixed in PLN) <sup>1)</sup>
Cash Loan or Consolidation Loan	7,99%
Product type	Commission (based on the granted amount)
Cash Loan	8,99% <sup>2)</sup>
Consolidation Loan	0% <sup>3)</sup>
Fee type	Fee
Early repayment fee	0 PLN
Fee for a contract amendment concluded within 14 days from signing a contract or signing of the Bezpieczna Pożyczka insurance agreement during validity of the contract	0 PLN
Fee for signing an amendment related to any other changes	1,00% of the current balance of the loan min. 50 PLN
Overdue debt from contracts signed before 20 <sup>th</sup> February 2006 (in PLN) <sup>4)</sup>	30,00%
Overdue debt from contracts signed after 20 <sup>th</sup> February 2006 (in PLN) <sup>4)5)</sup>	10,00%

### Explanations:

- The above interest rates include the reduction by 2 percentage points, i.e. 1 percentage point in case of signing by the Customer of an insurance agreement with scope and cover as stemming from Bezpieczna Pożyczka Terms & Conditions and identifying Bank as the party eligible under the insurance agreement and 1 percentage point in case of monthly transfers of funds from salary or net income to customer's account at Bank Millennium, in accordance with the declaration in the terms of the contract. In other cases the above interest rates are increased by 1 or 2 percentage points depending on which of the means of reducing the interest rate are applicable in a particular case.
- The commission is increased by 1 percentage point when the Customer does not sign an insurance agreement with scope and cover as stemming from Bezpieczna Pożyczka Terms & Conditions or when Bank was not identified as the party eligible under the insurance agreement.
- The 0% commission shall be applied as follows:
  - If the amount assigned to consolidation of credit products from outside Bank Millennium is 20 000 PLN or more - the rate is applied to the entire loan
  - If the amount assigned to consolidation of credit products from outside Bank Millennium is lower than 20 000 PLN - the rate is applied only to that amount, while the commission on the amount not assigned to consolidation of credit products from outside Bank Millennium shall be the same as the Cash Loan commission

The Consolidation Loan is a loan, part or all of the amount of which is assigned for consolidation of credit products from outside Bank Millennium.
- Charged for the amount of outstanding debt (capital).
- Interest rate for past-due debt is variable and calculated as 4-fold of the Lombard rate of the National Bank of Poland.

Representative example: the overall loan amount: 11 771,06 PLN, term of the loan: 72 months, fixed interest rate: 9,99% annually (interest rate counted on the entire loan amount plus costs of the loan, if they are debt-financed), commission (credited): 6,67%, insurance (credited): 2 712,14 PLN, instalment (fixed) 282,78 PLN, 1st instalment paid after 30 days from disbursement, total amount of interest: 5 091,95 PLN, total amount to pay 20 360,28 PLN, EAPR: 22,09%.

# Premiums tariff

## Attachment to Bezpieczna Pożyczka T&C

1. In keeping with Bezpieczna Pożyczka T&C the insurance premium for Insurance Agreements signed starting from 28.03.2015 shall be calculated in Polish zloty for the period of liability of the Insurers.
2. The insurance premiums thus calculated shall be rounded to the second decimal point.
3. The insurance premium under one Insurance Agreement shall be calculated with the following formula:

$$\text{premium} = S \times M \times \text{PNS}$$

where:

S - premium coefficient 0.3%

M - duration of the Insurance Agreement in months

PNS - basis for calculation of the insurance premium, which is:

- a. for Borrowers who sign the Insurance Agreement when signing the Loan Agreement - the total Loan amount plus loan fee (if credit-financed),
- b. for Borrowers who sign the Insurance Agreement after signing the Loan Agreement - debt outstanding as at the day of signing the Insurance Agreement,
- c. in case of extending the maturity of the Loan - debt outstanding as at the day of signing the annex to the Loan Agreement extending its maturity.