

Pricelist for Private Banking Customers - credit products

Current Account Limit	in PLN	in foreign currency
Interest rates, when Customer utilizes limit up to 7 days in settlement month	0,00% ¹²⁾	-
Interest rates, when Customer utilizes limit for more than 7 days in settlement month	15,00% ¹²⁾	-
Non-authorized overdraft	16,00% ¹⁵⁾	-
Application fee ³⁾	1,00%	-
Consumer credit Private ^{1) 14)}	in PLN ¹⁴⁾	in foreign currency ¹⁴⁾
Fixed interest rate	9,90%	-
Variable interest rate	WIBOR 1M/3M/6M + margin ²⁾	LIBOR/EURIBOR 1M/3M/6M+margin ²⁾
Application fee ³⁾	2,50%	2,50%
Commission for early loan repayment ⁴⁾	0,20%	0,20%
Agreement amendment fee ⁵⁾	100 PLN	100PLN
Overdue liabilities interest rates for agreements concluded before 20th February 2006 ⁶⁾	35,00%	15,00%
Overdue liabilities interest rates for agreements concluded from 20th February 2006 ¹⁵⁾	16,00%	16,00%
Loan secured with assets	in PLN	in foreign currency ¹⁵⁾
Interest rate	WIBOR 3M ⁹⁾ + 3,00% margin ¹⁰⁾	LIBOR 3M ⁸⁾ + 3,00% margin ¹⁰⁾
Application fee ³⁾	1,00%	1,00%
Commission for early loan repayment ⁴⁾	0,00%	0,00%
Agreement amendment fee ⁵⁾	-	-
Overdue liabilities interest rates for agreements concluded before 20th February 2006 ⁶⁾	35,00%	35,00%
Overdue liabilities interest rates for agreements concluded from 20th February 2006 ¹⁵⁾	16,00%	16,00%
Loan for purchase of securities (credit line) ⁷⁾	in PLN	in foreign currency
Interest rate	WIBOR 1M ¹¹⁾ + 6,50% margin	-
Application fee ³⁾	1,00% min.100 PLN	-
Agreement amendment fee ⁵⁾	100 PLN	-
Overdue liabilities interest rates for agreements concluded before 20th February 2006 ⁶⁾	35,00%	-
Overdue liabilities interest rates for agreements concluded from 20th February 2006 ¹⁵⁾	16,00%	-
Credit for purchase of securities ^{13) 14)}	in PLN	in foreign currency
Interest rate	WIBOR 1M ¹¹⁾ + 4,00% margin	-
Application fee ³⁾	od 0,50% do 0,20% ¹³⁾	-
Agreement amendment fee ⁵⁾	100 PLN	-
Overdue liabilities interest rates for agreements concluded before 20th February 2006 ⁶⁾	35,00%	-
Overdue liabilities interest rates for agreements concluded from 20th February 2006 ¹⁵⁾	16,00%	-
Other fees and commissions	in PLN	in foreign currency
Fees for past-due debt reminders: SMS / telephone / letter / call for payment (the maximum total of fees for reminders in each 30 day period of past-due debt is 100 PLN)	1,99 PLN / 15 PLN / 25 PLN / 20 PLN	1,99 PLN / 15 PLN / 25 PLN / 20 PLN

Notes:

- Loans are available from 3 to 84 months. Credit available in PLN.
- Interest rates based on indices WIBOR/LIBOR/EURIBOR 1M/3M/6M respectively to credit currency and repayment schedule. Valid base rates are presented below in the Table of base rates.
- Commission on amount of the loan granted and on the amount of credit increase in case of increase of credit amount during financing term. The commission is charged also in case of renewal.
- Minimum amount of early repayment is 1 000 PLN or equivalent in foreign currency.
- Does not apply to extension or increase of the credit limit. In case of changes regarding increase of the credit limit or its extension fees and commissions as in the original agreement shall apply. If two (or more) commissions overlap then the bank shall apply only one - the higher of them.
- Accrued on loan (principal) amount in default.
- Minimum amount of the loan is 20 000 PLN.
- As of March 31st 2014 LIBOR 3M (CHF)=0,0220%; LIBOR 3M (USD)=0,2306%; LIBOR(EUR) 3M=0,2814%.
- As of March 31st 2014 WIBOR 3M=2,7100%.
- Interest rate of assets blocked loan, which is totally or partly secured by 3 months SuperDuet/MegaDuet in PLN is equal to interest rate of 3 months SuperDuet/MegaDuet in PLN, which secures the assets blocked loan.
- As of April 30th 2014 WIBOR 1M=2,75%
- Interest for limit utilisation is collected in monthly settlement cycles, for the period: from the last day of the previous month until the last-but-one day of the current month. If limit in the personal account has been utilised for up to any 7 days in monthly settlement cycle, the interest shall not be accrued (this regards limits in personal accounts up to 150 000 PLN). If limit in the account has been utilised for more than 7 days, the interest shall be accrued for all the days of limit utilisation and the accrued interest shall be collected on the last business day of the month. Effective annual percentage rate (EAPR) is 18,11%. The value was calculated for a representative example as of March 27th, 2014 with following assumptions: overall limit amount 3554.08 PLN, fixed annual interest rate 16%, origination fee 25 PLN, loan tenor 12 months, during the whole tenor the limit remains fully utilised, interest payment is monthly, with principal being repaid in a single payment at end of the tenor, total amount due is 4147.73 PLN.
- Minimum amount of the credit is 20 000 PLN. Commission: 0,20% for credit 1 MM PLN -10 MM PLN, 0,30% for credit 200 tsd.PLN - 999 tsd.PLN, 0,40% for credit 100 tsd.PLN - 199 tsd.PLN, 0,50% for credit 20 tsd.PLN - 99 tsd.PLN.
- Credit currently unavailable in offer.
- Accrued on loan (principal) amount in default. Minimum interest rate on past-due debt is variable and is equal to the quadruple lombard rate of NBP.

Reference rates:

- WIBOR (1M/3M) - (Warsaw Interbank Offered Rate), interest rate given by Reuters at 11.00 hours, based on the arithmetic average 1 or 3-month quotes at which the banks are ready to sell their financial surpluses on the interbank market in the case of a PLN loan.
- LIBOR (3M) - (London Interbank Offered Rate), interest rate given by Reuters, established at 11.00 GMT in London, based on the arithmetic average 3-month quotes at which the banks are ready to sell their financial surpluses on the London interbank market in the case of a USD / CHF / EUR loan.

The rules for defining the level and changing of loan interest based on WIBOR / EURLIBOR / LIBOR 1M / 3M / 6M rates are specified in credit agreements.

Interest rate margin and commissions negotiable. The parties may define other fees in the credit agreement.

Regarding fees and commissions for guarantees and sureties the Price table for small business segment is applied.

Table of base rates for interest rates of consumer credit within Millennium Private Banking Customers (valid from 02.05.2014)

Type		Base value rate after in round to ¼ p.p.	Base value rate valid until	Type		Base value rate after in round to ¼ p.p.	Base value rate valid until
WIBOR(PLN)	1M	2,75	31.05.2014	EURIBOR(EUR)	1M	0,50	31.05.2014
	3M	2,75	30.06.2014		3M	0,50	30.06.2014
	6M	2,75	30.06.2014		6M	0,50	30.06.2014
LIBOR(USD)	1M	0,25	31.05.2014	LIBOR(CHF)	1M	0,00	31.05.2014
	3M	0,25	30.06.2014		3M	0,25	30.06.2014
	6M	0,50	30.06.2014		6M	0,25	30.06.2014