

IT'S HIGH TIME...

...for Millennium mortgage autumn campaign!

Warsaw, 13.09.2010 -- on 13th September Bank Millennium launches its autumn mortgage campaign. The Bank has prepared very beneficial offer conditions for the time of the campaign: 0% commission fee and low installments, exceptionally attractive due to spread reduction by 0.3 p.p. offered to active Bank Customers.

Millennium mortgage is:

- 0% commission fee
- spread lower by 0.3 p.p. against standard offer, for Customers who use or declare willingness to use other BM products (exemplary spreads in the table below)*
- loans up to 100% real estate value
- 0% early repayment commission - after 3 years of lending period, as well as within the first 3 years, if total early payments do not exceed 30% of loan amount
- the same attractive conditions are available in 'Family at Home' programme, where 50% of interest rates over first 8 years of lending period will be covered by the Treasury.

Spreads table for mortgage loans and preferential loans in 'Family at Home' programme, including spread reduction for active BM Customers*.

LTV (PLN loan amount against collateral real estate value)	Loan amount	
	from PLN 100 thds	from PLN 300 thds
Up to 30%	1,40%	1,40%
From 30,01% to 50%	1,60%	1,60%
From 50,01% to 80%	1,70%	1,60%
From 80,01% to 90%	1,80%	1,70%
From 90,01% to 100%	2,10%	2,00%

* lower spreads for Customers who will use Millennium C/A and debit card throughout the lending period, i.e. make average monthly spending of PLN 500 (verification each 3 months). Real Annual Interest Rate from 6.04% to 7.22% for PLN loans – as of 13.09.2010. More details available in branches of Bank Millennium S.A.



Millennium offers a number of facilities which contribute to growing interest on the part of the Customers. BM product is also recommended by financial brokers as one of the most available and Customer friendly mortgage products in PLN. **Not incidentally in 2010 Millennium mortgage got golden Customer Laurel for the third time running and - as a result - Grand Prix Customer Laure!**

Campaign offer includes:

1. **Customer friendly spread reduction conditions** - in order to get 0.3 p.p. spread reduction it's enough to declare willingness to use promotion once the Customer submits loan application and to use Millennium C/A and debit card, i.e. make average monthly spending of PLN 500 (verification each 3 months) throughout the whole lending period. Cross-sell offer is available both to existing and prospective BM Customers who start using other products on applying for a mortgage loan. Temporary loss of right to spread reduction (i.e. situation when conditions for spread reduction over a quarter were not fulfilled) is not final - Customer may be entitled to spread reduction in future. According to brokers cooperating with Millennium the solution is Customer-friendly and indeed encourages to use Millennium offer and to build a long-lasting relation with the Bank.
2. **No initial fees** - 0% commission fee, real estate appraisal fee is not required to submit an application.
3. Very good conditions and high availability of 'Family at Home' programme. Noteworthy, share of Millennium in preferential loans market in July has exceeded 10%. The Bank focuses on this group of Customers, as it is one of the most important Customer segments (young borrowers, under 35, taking PLN loans of PLN 100 thds to 500 thds for real estate purchase on secondary market).
4. **Wide availability of Millennium offer:**
 - § Acceptance of numerous sources of income (including less popular like Civil Law agreements or managerial contracts), wide variety of loan purposes, option to combine housing and non-housing purposes, loans with collaterals on the financed real estate, a number of real estates or a real estate belonging to a third party)
 - § Extensive branch network - over 450 branches in Poland, tight cooperation with key brokers.

Millennium mortgage offer is valid for applications submitted from 13th of September.

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