

Information

about availability of Bank Millennium S.A. services

Bank Millennium S.A. wants all people - including those with special needs, also people with disabilities - were able to use its services easily and independently. This is why we have prepared this document.

In this document you will find information about how Bank Millennium S.A. ensures accessibility of its services. Document:

- shows, which services of the bank you can use,
- directs you to the documents where you will find information on how and under what conditions you can use the bank's services,
- informs on how the bank's services are available (e.g. in a branch, via e-banking, via call centre),
- contains information on the availability of bank branches, ATMs and documents,
- describes how the bank can be contacted - including by chat, e-mail or telephone,
- explains how to complain if a service is not available.

This document has been prepared in accordance with the provisions of the Accessibility Act (the Act of 26 April 2024 on Ensuring Accessibility Requirements for Certain Products and Services by Business Entities) i.e. **the Polish Accessibility Act**.

Under this law, banks and other companies must ensure that their products and services are accessible to all customers - including those with special needs.

Bank Millennium S.A. sees accessibility as an important part of good service for all clients - regardless of age, fitness or technology literacy.

Table of contents

Information about availability of Bank Millennium S.A. services.....	1
Table of contents	2
Types of services	4
Information about the service and the conditions necessary for its use and how to use it.....	4
Personal account.....	5
Debit card.....	7
Debit card to foreign currency account	8
Prepaid Card.....	9
Personal account overdraft	10
Cash loan	11
POS loan.....	12
Credit card.....	13
Mortgage loan.....	14
Structured deposit	15
Accepting and sending orders or instructions, in particular for sale or purchase of debt securities.....	16
The service of purchasing and selling debt securities for the Bank's own account for the purpose of executing the client's orders or accepting subscriptions by the Bank for bonds issued by the Bank.....	17
Investment advisory services.....	18
Accepting and sending orders or instructions, in particular for sale or purchase of participation titles in investment funds	19
Brokerage services provided by Biuro Maklerskie (Brokerage Office).....	20
Term deposit.....	22
Savings Accounts.....	23
Additional services	24
Availability of indicated documents for services (e.g. regulations, fee schedules, agreement terms and conditions):	26

Accessibility requirements - meeting standards	27
Service delivery and monitoring process	27
Digital accessibility.....	28
Website.....	28
Millenet service (web)	29
Mobile app (iOS and Android).....	30
Infoline availability.....	31
Infoline (TeleMillennium)	31
Live Chat	31
E-mail.....	31
Architectural accessibility of branches.....	32
Description of symbols - level of availability of facilities	33
Availability of external products and devices	34
ATMs and CDMs	34
Information and communication accessibility.....	37
Availability of documents	37
Information on availability at the Bank	38
Complaints about lack of accessibility	39
Right to file complaint.....	39

Types of services

Information about the service and the conditions necessary for its use and how to use it.

Below you will find a list of the services you can use at our Bank.

Next to each service there are links to documents where we explain:

- what the service entails,
- what you need to do to use it,
- how you can use it (ways to use the service).

Some services also have additional functions or capabilities.

You will also find links next to such services. In documents we explain:

- what are additional functions or services,
- what you need to do to use them,
- how to use them?

Personal account

1. [General Regulations on Provision of Banking Services to Individuals in Bank Millennium S.A.](#)

In the file there are additional documents:

- Regulations for the use of Planet Cash CDMs using payment cards issued by Bank Millennium S.A.
- Regulations for the use of Euronet CDMs using payment cards issued by Bank Millennium S.A.

2. [Service Price List - fees and commissions](#)

For personal accounts, we offer various payment services and functionalities, for example:

- transfers, including standing orders and direct debit,
- cash deposits and withdrawals,
- BLIK payments,
- online payments, online card payments, services initiated by other providers,
- payments by phone (Apple Pay, Google Pay, Garmin Pay),
- currency exchange.

Information on these functions is contained in the following regulations:

- [Regulations on Using Payment Cards of Bank Millennium S.A. in Garmin Pay](#)
- [Regulations on Using Payment Cards of Bank Millennium S.A. in Apple Pay](#)
- [Regulations on Using Payment Cards of Bank Millennium S.A. in Google Pay](#)
- [Regulations on the currency exchange service for Business clients at Bank Millennium S.A.](#)

For selected personal accounts we offer additional services:

- Insurance 'Twój Asystent'
- Insurance 'Twój Asystent Prestige'

Information on these services is contained in the following documents:

- [General Conditions of Insurance Twój Asystent](#)
- [General Conditions of Insurance Twój Asystent Prestige](#)

Ways to use the service:

Application:

- [Branch](#)
- [Web site](#) (application for account for new clients)
- [Electronic Banking Millenet](#) (for current clients)
- Mobile app [[iOS](#), [Android](#)] (for current clients)

Maintaining:

- [Branch](#)
- [Electronic banking Millenet](#)
- Mobile app [[iOS](#), [Android](#)]
- [Infoline](#)

Closing:

- [Branch](#)
- [Electronic banking Millenet](#)
- [Infoline](#)

Debit card

1. [General Regulations on Provision of Banking Services to Individuals at Bank Millennium S.A.](#)

In the file there are additional documents:

- Regulations for the use of Planet Cash CDMs using payment cards issued by Bank Millennium S.A.
 - Regulations for the use of Euronet CDMs using payment cards issued by Bank Millennium S.A.
2. [Service Price List - debit cards](#)
 3. [Service Price List - Prestige cards](#)
 4. [Service Price List - Private Banking cards](#)
 5. [Price List - fees and commissions for debit cards from eurobank's offer](#)

For selected debit cards we offer an additional service:

- Travel Insurance for holders of Millennium World Debit MasterCard

Information on these services is contained in the following documents:

- [Conditions of the package for debit card Millennium World Debit Mastercard](#)

Ways to use the service:

Application:

- [Branch](#)
- [Electronic Banking Millenet](#) (for current clients)
- [Infoline](#)

Maintaining:

- [Branch](#)
- [Electronic banking Millenet](#)
- Mobile app [[iOS](#), [Android](#)]
- [Infoline](#)

Closing:

- [Branch](#)
- [Infoline](#)

Debit card to foreign currency account

1. [Regulations on Debit Cards Issued to a Foreign Currency Account in Bank Millennium S.A.](#)
2. [Service Price List - debit cards](#)
3. [Service Price List - Prestige cards](#)
4. [Service Price List - Private Banking cards](#)

Ways to use the service:

Application:

- [Branch](#)
- [Electronic Banking Millenet](#) (for current clients)
- [Infoline](#)

Maintaining:

- [Branch](#)
- [Electronic banking Millenet](#)
- Mobile app [[iOS](#), [Android](#)]
- [Infoline](#)

Closing:

- [Branch](#)
- [Infoline](#)

Prepaid Card

1. [Regulations for Pre-paid Cards for Individual Clients in Bank Millennium S.A.](#)

In the file there are additional documents:

- Regulations for the use of Planet Cash CDMs using payment cards issued by Bank Millennium S.A.
- Regulations for the use of Euronet CDMs using payment cards issued by Bank Millennium S.A.

2. [Prepaid Cards Price List](#)

Ways to use the service:

Application:

- [Branch](#)
- [Electronic Banking Millenet](#) (for current clients)
- [Infoline](#)

Maintaining:

- [Branch](#)
- [Electronic banking Millenet](#)
- Mobile app [[iOS](#), [Android](#)]
- [Infoline](#)

Closing:

- [Branch](#)
- [Infoline](#)

Personal account overdraft

1. [General Regulations on Provision of Banking Services to Individuals in Bank Millennium S.A.](#)

In the file there are additional documents:

- Regulations for the use of Planet Cash CDMs using payment cards issued by Bank Millennium S.A.
- Regulations for the use of Euronet CDMs using payment cards issued by Bank Millennium S.A.

2. [Price List - Fees, Commissions and Interest Rate on Credit Products](#)

Ways to use the service:

Application:

- [Branch](#)
- [Electronic Banking Millenet](#) (for current clients)
- Mobile app [[iOS](#), [Android](#)] (for current clients)
- [Infoline](#)

Maintaining:

- [Branch](#)
- [Electronic banking Millenet](#)
- Mobile app [[iOS](#), [Android](#)]
- [Infoline](#)

Closing:

- [Branch](#)

Cash loan

1. [Regulations on Loans and Advances Granted to Individuals by Bank Millennium S.A.](#)

In the service Cash Loan there is an additional service

- Insurance 'Pożyczka pod ochroną',

Information on this service is contained in the following documents:

- [General Conditions of Insurance 'Pożyczka pod ochroną'](#).

Ways to use the service:

Application:

- [Branch](#)
- [Website](#)
- [Electronic Banking Millenet](#) (for current clients)
- Mobile app [[iOS](#), [Android](#)] (for current clients)
- [Infoline](#)

Maintaining:

- [Branch](#)
- [Electronic banking Millenet](#)
- Mobile app [[iOS](#), [Android](#)]
- [Infoline](#)

Closing:

- [Branch](#)
- [Electronic banking Millenet](#)
- Mobile app [[iOS](#), [Android](#)]
- [Infoline](#)

POS loan

1. [Regulations for conclusion of POS Loan Agreement in electronic form in Bank Millennium S.A.](#)
2. [Regulations for conclusion of POS Loan Agreement in electronic form RTV-EURO-AGD retail network](#)

(in the service POS Loan there are two versions of the Regulations conditional upon cooperation model and Partner type)

[Price List of POS Loans](#)

Ways to use the service:

Application:

- Shops of our commercial Partners (Media Expert, EURO, Bodzio, etc.)

Maintaining/handling:

- [Branch](#)
- [Electronic banking Millenet](#)
- Mobile app [[iOS](#), [Android](#)]
- [Infoline](#)

Closing:

- [Branch](#)
- [Electronic banking Millenet](#)
- Mobile app [[iOS](#), [Android](#)]
- [Infoline](#)

Credit card

1. [Regulations on Credit Cards Issued by Bank Millennium S.A.](#)

In the file there are additional documents:

- Regulations for the use of Planet Cash CDMs using payment cards issued by Bank Millennium S.A.
- Regulations for the use of Euronet CDMs using payment cards issued by Bank Millennium S.A.

2. [Price List - Credit Cards](#)

3. [Price List - Credit Cards Millennium Mastercard World Signia/Elite; Millennium Mastercard World Signia/Elite VIP](#)

For selected credit cards we offer additional services:

- Safe Travel Insurance
- Insurance of International Travel
- Travel Insurance for holders of Millennium MasterCard World Elite card

Information on these services is contained in the following documents:

- [General Conditions of Safe Travel Insurance](#)
- [Conditions of Insurance of the International Travel package](#)
- [The conditions of the Millennium MasterCard World Elite credit card package](#)

Ways to use the service:

Application:

- [Branch](#)
- [Electronic Banking Millenet](#) (for current clients)
- Mobile app [[iOS](#), [Android](#)] (for current clients)
- [Infoline](#)

Maintaining:

- [Branch](#)
- [Electronic banking Millenet](#)
- Mobile app [[iOS](#), [Android](#)]
- [Infoline](#)

Closing:

- [Branch](#)
- [Infoline](#)

Mortgage loan

1. [Regulations on Lending to Individuals in Retail Banking Services at Bank Millennium S.A.](#)
2. [Regulations of the service of informing about the status of a mortgage loan application filed with Bank Millennium S.A.](#)
3. [Price List Mortgage Loan/Home Equity Loan](#)
4. Regulations on Applying in Electronic Form for Mortgage Products Available in the Offering of Bank Millennium S.A. - regulations accessible in Bank branches or upon client's application sent to the e-mail address provided.

In the service Mortgage Loan there are additional services:

- Insurance 'Życie pod ochroną',
- Insurance 'Nieruchomości pod ochroną',

Information on these services is contained in the following documents:

- [General Conditions of Insurance 'Życie pod ochroną'](#)
- [General Conditions of Insurance 'Nieruchomości pod ochroną'](#)

Ways to use the service:

Application:

- [Branch](#)

Maintaining:

- [Branch](#)
- [Electronic banking Millenet](#)
- Mobile app [[iOS](#), [Android](#)]
- [Infoline](#)

Closing:

- [Branch](#)
- [Infoline](#)

Structured deposit

1. [Regulations governing provision of financial services to natural persons by Bank Millennium S.A.](#)

Ways to use the service:

Application:

- [Branch](#)
- [Electronic Banking Millenet](#) (for current clients)
- Mobile app [[iOS](#), [Android](#)] (for current clients)
- [Infoline](#) (for current clients)

Maintaining:

- [Branch](#)
- [Electronic banking Millenet](#)
- Mobile app [[iOS](#), [Android](#)]
- [Infoline](#) (for current clients)

Closing:

- [Branch](#)
- [Electronic banking Millenet](#)
- Mobile app [[iOS](#), [Android](#)]
- [Infoline](#)

Accepting and sending orders or instructions, in particular for sale or purchase of debt securities

This service is provided exclusively to Private Banking Clients in specified branches servicing the Private Banking Clients of Bank Millennium S.A.

1. [Regulations governing provision of financial services to natural persons by Bank Millennium S.A.](#)

Ways to use the service:

Application:

- [Branch](#)
- [Infoline](#) (for current clients)

Maintaining:

- [Branch](#)
- [Infoline](#) (for current clients)

Closing:

- [Branch](#)
- [Infoline](#)

The service of purchasing and selling debt securities for the Bank's own account for the purpose of executing the client's orders or accepting subscriptions by the Bank for bonds issued by the Bank

This service is provided exclusively to Private Banking Clients in specified branches servicing the Private Banking Clients of Bank Millennium S.A.

1. [Regulations governing provision of financial services to natural persons by Bank Millennium S.A.](#)

Ways to use the service:

Application:

- [Branch](#)
- Infoline (+48) 22 598 40 40, (+48) 519 284 040, 801 331 331 (for current clients)

Maintaining:

- [Branch](#)
- Infoline (+48) 22 598 40 40, (+48) 519 284 040, 801 331 331 (for current clients)

Closing:

- [Branch](#)
- Infoline (+48) 22 598 40 40, (+48) 519 284 040, 801 331 331 (for current clients)

Investment advisory services.

1. [Regulations for provision of investment advisory services by Bank Millennium S.A.](#)

Ways to use the service:

Application:

- [Branch](#)
- [Website](#)
- [Infoline](#)

Maintaining:

- [Branch](#)
- [Electronic banking Millenet](#)
- Mobile app [[iOS](#), [Android](#)]
- [Infoline](#)

Closing:

- [Branch](#)
- [Electronic banking Millenet](#)
- Mobile app [[iOS](#), [Android](#)]
- [Infoline](#)

Accepting and sending orders or instructions, in particular for sale or purchase of participation titles in investment funds

1. [Regulations governing provision of financial services to natural persons by Bank Millennium S.A.](#)

Ways to use the service:

Application:

- [Branch](#)
- [Website](#)
- [Infoline](#)

Maintaining:

- [Branch](#)
- [Electronic Banking Millenet](#) (for certain instructions)
- Mobile app [[iOS](#), [Android](#)] for certain instructions
- [Infoline](#)

Closing:

- [Branch](#)
- [Electronic Banking Millenet](#) (for certain instructions)
- Mobile app [[iOS](#), [Android](#)] for certain instructions
- [Infoline](#)

Brokerage services provided by Biuro Maklerskie (Brokerage Office)

Execution of orders

- a) [Regulations on provision of brokerage services](#)
- b) [Schedule of Fees and Commissions](#)
- c) Terms and conditions of the Agreement are available in the Client Service Point of the Brokerage Office and Brokerage service points of Bank Millennium S.A.

IKZE account

- a) [Regulations for the maintenance of securities and cash accounts within individual retirement security accounts.](#)
- b) [Schedule of Fees and Commissions](#)
- c) Terms and conditions of the Agreement are available in the Client Service Point of the Office

Preparation of investment analyses

- a) [Regulation for provision of services involving preparation of investment and financial analyses and other general recommendations regarding transactions in financial instruments](#)
- b) [Schedule of Fees and Commissions](#)
- c) Terms and conditions of the Agreement are available in the Client Service Point of the Brokerage Office.

Provision of services of purchase and selling of derivatives

- a) [Regulations on provision of brokerage services involving execution of orders to purchase or sell derivatives](#)
- b) [Schedule of Fees and Commissions](#)
- c) Terms and conditions of the Agreement are available in the Client Service Point of the Brokerage Office.

Ways to use the service:

Application:

- [POS outlet - Bank Millennium S.A. Brokerage Office](#), Brokerage Service Points
- [Brokerage service Login page for ePromak Plus system](#) (for current clients)

Maintaining:

- [POS outlet - Bank Millennium S.A. Brokerage Office](#)
- [Brokerage service Login page for ePromak Plus system](#)
- Infoline 801601601, (22) 5984687

Closing:

- [POS outlet - Bank Millennium S.A. Brokerage Office](#), Brokerage Service Points
- [Brokerage service Login page for ePromak Plus system](#)

Term deposit

1. [General Regulations on Provision of Banking Services to Individuals in Bank Millennium S.A.](#)
2. [Price List - Interest Rates](#)
3. [Price List - Interest Rates for product withdrawn from the offer](#)

Ways to use the service:

Application:

- [Branch](#)
- [Electronic Banking Millenet](#) (for current clients)
- Mobile app [[iOS](#), [Android](#)] (for current clients)
- [Infoline](#)

Maintaining:

- [Branch](#)
- [Electronic banking Millenet](#)
- Mobile app [[iOS](#), [Android](#)]
- [Infoline](#)

Closing:

- [Branch](#)
- [Electronic banking Millenet](#)
- Mobile app [[iOS](#), [Android](#)]
- [Infoline](#)

Savings Accounts

1. [General Regulations on Provision of Banking Services to Individuals in Bank Millennium S.A.](#)
2. [Price List - Interest Rates](#)
3. [Price List - Interest Rates for product withdrawn from the offer](#)

Ways to use the service:

Application:

- [Branch](#)
- [Electronic Banking Millenet](#) (for current clients)
- Mobile app [[iOS](#), [Android](#)] (for current clients)
- [Infoline](#) (for current clients)

Maintaining:

- [Branch](#)
- [Electronic banking Millenet](#)
- Mobile app [[iOS](#), [Android](#)]
- [Infoline](#)

Closing:

- [Branch](#)
- [Infoline](#)

Additional services

1. VAS - Value Add Services

- a) Purchase of parking tickets
- b) Purchase of city transport tickets
- c) Motorway toll payment
- d) Telephone top-ups
- e) SIM cards registration
- f) Cashback for purchases
- g) Purchase of top-up codes

Regulations provided/accessed on first use of the service.

Ways to use the service:

- [Electronic Banking Millenet](#) (for current clients)
- Mobile app [[iOS](#), [Android](#)] (for current clients)

2. Insurance not connected with banking services

- a) Motor insurance
- b) Tourist Insurance

Information on these services is contained in the following documents:

- [General Conditions of Motor Insurance You Can Drive for Bank Millennium S.A. Clients for agreements concluded from 01 April 2025](#)
- [General Conditions of Motor Insurance mtu24.pl for Bank Millennium S.A. Clients for agreements concluded from 01 April 2025](#)
- [General Conditions of Motor Insurance of ERGO Hestia for Bank Millennium S.A. Clients for agreements concluded from 01 April 2025](#)
- [General Conditions of Tourist Insurance for Bank Millennium S.A. Clients for agreements concluded from 19 May 2025](#)

Ways to use the service:

- [Electronic Banking Millenet](#) (for current clients)
- Mobile app [[iOS](#), [Android](#)] (for current clients)

3. Other

- a) Open Banking
- b) Application 800+
- c) Active Parent
- d) Application 300+
- e) Application for supporting benefit for persons with disabilities
- f) MojelD

Ways to use the service:

- [Electronic Banking Millenet](#) (for current clients)
- Mobile app [[iOS](#), [Android](#)] (for current clients)

Availability of indicated documents for services (e.g. regulations, fee schedules, agreement terms and conditions):

Some of the documents provided are in PDF format compliant with digital accessibility rules.

We are working to make all our materials fully accessible to everyone.

Accessibility requirements - meeting standards

Service delivery and monitoring process

At Bank Millennium S.A., we make sure that our services are accessible to everyone. We are checking what might hinder people with different needs from using our services. We are making changes that help remove these barriers. We are working on this both in branches and online so that every client has equal access to our services.

The following work is currently underway:

1. Improving the accessibility of the website, Millenet service, banking applications for iOS and Android according to the WCAG 2.1 standard
2. Analysis and preparation of documents (forms, regulations, agreements etc.) in a format compliant with accessibility requirements, including Plain Language and readable by screen readers.
3. Analysis of the architectural accessibility of branches and implementation of solutions in line with the principle of universal design.
4. Regular training on digital accessibility and service of clients with disabilities for Bank employees (including managerial staff, client service employees and IT teams).

We check the quality and availability of our services. We do it by way of i.a. conversations with clients, analyses of their notifications and cooperation with organisations of persons with disabilities. This allows us to better tailor our service to different needs.

Digital accessibility

Website

Compliance status

The website is partially compliant with WCAG 2.1 standards at level AA. Most elements of the website are adapted for use by people with special needs, some elements need improvement.

According to the results of expert audits carried out on a representative number of sites, the service meets accessibility criteria to significant extent.

The website allows for features that make the site easier to use, but people with special needs may encounter some errors or barriers when using them.

Accessibility functions

- Predictable and mostly correct performance of site functionality.
- Simple and comprehensible language at B2 level on a majority of pages.
- Mostly comprehensible and clearly structured information.
- Correct contrast of most page elements.
- Content accessible to screen readers and keyboard-enabled on many key pages for users.
- Font enlargement function.
- Adaptation of the website to the native features of browsers that allow for font enlargement.
- No risks for people with photogenic epilepsy.

Plans to eliminate digital accessibility errors

- We are in the process of modifying the Bank's website. The work is carried out in stages, during which we are removing the digital accessibility errors that have been detected.

Millenet service (web)

Compliance status

The website is partially compliant with WCAG 2.1 standards at level AA. Some interface elements and functionalities may not be fully accessible to all users with disabilities. A compliance assessment was carried out on the basis of an expert audit of digital accessibility.

Accessibility functions

- The website is partially compliant with WCAG 2.1 standards at level AA.
- There is limited support for assistive technologies such as the NVDA screen reader.
- Users using assistive technology can use the site, although they may encounter some limitations.
- Content can be zoomed in via browser settings.
- Selected interactive elements have a visible keyboard focus.
- Some of the content is presented in simple and understandable language.
- The website is responsive - it works correctly on different resolutions, including on mobile devices.
- There are no flashing elements.
- The site does not contain CAPTCHA barriers.
- It is possible to change the interface language to English.

Plans to eliminate digital accessibility errors

We are taking steps to improve the accessibility of online banking on an ongoing basis. During the process we are removing the digital accessibility errors that have been detected.

Mobile app (iOS and Android)

Compliance status

The website is partially compliant with WCAG 2.1 standards at level AA. Some interface elements and functionalities may not be fully accessible to all users with disabilities.

A compliance assessment was carried out on the basis of an expert audit of digital accessibility.

Accessibility functions

- The Bank has a mobile app dedicated to systems iOS and Android
- There is limited support for accessibility features such as VoiceOver and TalkBack.
- Users using assistive technology can use the app but may encounter certain limitations.
- The application reacts to changes in font size on Android.
- Most interface elements provide adequate colour contrast.
- For the most part, messages and instructions are formulated in a linguistically comprehensible manner.
- Biometric login capability, without the need for a PIN.
- There are no flashing elements.
- One-handed operation of the application possible.
- App offers opportunity to change the interface language to English.

Plans to eliminate digital accessibility errors

We are taking steps to improve the accessibility of online banking on an ongoing basis. During the process we are removing the digital accessibility errors that have been detected.

Infoline availability

Infoline (TeleMillennium)

- Accessible 24/7 under the numbers:
 - 'Call directly to a consultant' button in the Mobile Application, under the 'Contact' tab. Here, you do not need to enter additional codes and passwords. You don't need to use the numeric keypad either - the IVR system accepts voice commands.
 - 801 331 331 - we may ask you to log in.
 - (+48) 519 284 040 - we may ask you to log in.
 - 22 598 40 40 - we may ask you to log in.

Live Chat

1. Available on the Bank's website.
2. Available in the Mobile App
3. Available in Millenet (for logged-in users).
After logging in, a chat icon appears in the bottom right corner (text chat with a consultant).
4. Support in activating the application and resetting the Password1- people who are deaf or have difficulty speaking can activate the application by a consultant on a chat [[more information](#)].
5. Chat staff provide support on account services, banking products and the availability.
6. Chat is available 24 hours a day (24/7).

E-mail

1. Available [contact form](#) and [e-mail address](#) for correspondence.
2. Email allows you to write and respond at a convenient time, which is helpful for people using assistive technology or those who are deaf.
3. Clients can attach documents, ask questions and the answers are prepared in plain language and in an accessible format (to the extent possible).

Architectural accessibility of branches

Accessibility of our branches is varied.

We are actively working to remove barriers to make it easier for all clients to use our facilities.

In most of our facilities, we provide, i.a.:

- easy entrance and access to facilities for wheelchair users,
- friendly ATMs for people with mobility and sight impairments,
- simplified document signing process:
 - a) blind or partially sighted persons can sign agreement in the presence of two employees and a trusted person,
 - b) people who cannot write can submit signature by way of a fingerprint.
- signature frames to make signing easier,
- optical magnifiers to make it easier to read the denominations on banknotes and to read small print,
- trained employees.

The availability of facilities and external infrastructure is described at

<https://www.bankmillennium.pl/o-banku/oddzialy-i-bankomaty>

Branches are marked with **clear symbols** that show, among other things:

- whether the location is wheelchair accessible,
- whether there is a car park nearby,
- whether the facility is located near a bus, tram or metro stop.

Description of symbols - level of availability of facilities



Easy access for wheelchair users.

Barrier-free accessible facility: wide entrance without thresholds, ramp, adequate manoeuvring space inside.



Assisted access for wheelchair users.

Entrance to the facility possible with the assistance of an accompanying person.

No stand-alone access without support.



Possibility to enter with an assistance dog.

A person with a disability can enter the facility with an assistance dog.



Public parking.

There is a public car park within 100 m of the facility.



Designated parking space.

There is a dedicated, marked parking space of adequate size, without thresholds, within 100 m of the facility.



City transport stop nearby.

The branch is within walking distance of a bus, tram or metro stop - making it easy for those without their own transport to get there.



Fast service area.

A member of staff is available at the branch to explain how to get things done without queuing. Persons of persons with disabilities will receive individual support and help in the branch.

Availability of external products and devices

ATMs and CDMs

Most of our ATMs and CDMs have been designed according to the principles of accessibility to facilitate independent use by all users.

Equipment accessibility features:

1. Numeric keys on the main panel - allows operation without the need for soft keys (important for wheelchair users).
2. No need to reach the top of the screen - key functions accessible from the keyboard.
3. Contrast display mode - improves the visibility of text and graphic elements for persons with sight impairment.
4. Voice messages - triggered when headphones are plugged in.
5. Tactile markings on the keys - facilitates orientation for the visually impaired (e.g. raised dots on the "5" key).
6. Clear text messages - simple language, clear navigation and clear instructions.
7. BLIK withdrawal – if you do not have your card with you, you can withdraw cash using BLIK withdrawal.

You will find a detailed description of the availability of ATMs and CDMs at ATM browser at www.bankmillennium.pl/bankowosc-bez-barier

Description of symbols - level of availability of ATMs and CDMs:



Easy access for wheelchair users.

The unit is positioned at the right height and unobstructed - it can be comfortably approached by a wheelchair and operated independently.



Assisted access for wheelchair users.

The device may require the assistance of a second person - e.g. due to height, step or lack of ramp space. Service possible with the assistance of an accompanying person.



Voice control device.

The device plays voice messages when headphones are connected. This allows blind or partially sighted people to use ATM.

How do I use a voice-enabled ATM?

Connect your own headphones with a 3.5 mm mini jack plug to the socket on the front of the device - below the screen, on the right-hand side.

The layout of the components in our ATMs is standardised and designed for easy navigation:

- Headphone socket - below the screen on the right, used to trigger voice messages.
- Card reader - usually located on the right side below the screen.
- Numeric keypad - centrally located on a special shelf below the screen.
- Cash tray - just above or below the keyboard.
- Confirmation printer - on one side next to the screen (depending on the model).
- Proximity reader (if present) - on the left or right side of the keypad.

How to use the voice function:

1. Plug the headphones into the jack on the front of the ATM.
2. Insert the card into the reader (chip side up).
3. You can also use a contactless card or BLIK code in the mobile app.
4. Follow the instructions you hear in the headphones.

Problem with ATM

If the ATM is not working, has not withdrawn money or there has been another problem - you can quickly report this to the bank.

How to do it?

1. Call Infoline (open 24 hours a day):
 - 801 331 331
 - 22 598 40 40
2. Report online:
 - Log on to Millenet or mobile app
 - Select option „Contact” i send notification through the form.
3. Write e-mail: kontakt@bankmillennium.pl
In your message, state what happened, when and where it happened.
4. Report the problem to the branch - you can speak to a member of staff or leave a written report.

Information and communication accessibility

Availability of documents

1. We are working to make all our materials fully accessible to everyone.
2. We know how important simple and clear communication is. That is why we have been simplifying our documents for several years.

Information on availability at the Bank

Where can you find information about the availability of Bank Millennium S.A.?

- At the bank's website www.bankmillennium.pl/bankowosc-bez-barier you will find information on facilities for people with disabilities, accessible branches and ATMs.
- In the search engine for outlets and ATMs - you can see which outlets are accessible, e.g. for wheelchair users or with an assistance dogs.
- At a bank branch - a member of staff will provide you with information and help you use these facilities.
- Via Infoline or e-mail - you can ask about availability, documents or report your needs.

Complaints about lack of accessibility

Right to file complaint

Any client has the right to complain about the non-availability of a service.

How can you file a complaint?

1. In writing
 - in person - at any branch,
 - by letter to our registered address
Bank Millennium S.A.
Customer Relations Sub-unit
ul. Stanisława Żaryna 2A, 02-593 Warszawa
or any branch - with the **annotation Complaints**
 - to address for electronic delivery AE:PL-10327-59258-UACTU-34
2. Verbally
 - at any branch
 - by telephone: 801 331 331, (+48) 22 598 40 40 (Cost of the call according to your operator's price list).
3. Electronically
 - in Millenet or mobile application - sign on and send the message with the form in the Contact option

What data do you need to provide in an accessibility complaint?

In order for us to consider it, please provide:

1. Your name and surname,
2. Correspondence address, e-mail or telephone number - and preferred method of contact.
3. Information on what the complaint is about - e.g. the name of the product, service or place.
4. An indication of what accessibility requirement the product or service does not meet - and a request that this be corrected.

If this information is missing, we may not be able to consider the complaint.

The complaint may also include how you would like the product or service to be adapted to your needs.

When will you receive an answer to your complaint?

We will respond to your complaint **within 30 days of receipt**.

If the case is particularly complex, we may extend this deadline.

In such case:

- we will inform you about the delay,
- stating the reason and
- indicate a new response due date.

We will respond **within 60 days of receipt** at the latest.

How will you get the response?

We will communicate the response in the manner you indicate in your complaint as preferred, i.e. at:

1. correspondence address,
2. e-mail address,
3. phone number.