

Interest capitalization dates

Statement from Bank Account Terms and Conditions:

§ 34. INTEREST RATE AND INTEREST RATE TABLE

3. Interest on the Account accrues based on the actual number of days, equal to:
 - a) $\frac{1}{365}$ of annual interest (also in a leap year) for Accounts in PLN or GBP.
 - b) $\frac{1}{360}$ of annual interest (also in a leap year) for Accounts in USD, in EUR or in CHF, for every day, starting from the day of payment, if it is a Business Day, or on the next Business Day, until the day preceding the disbursement, and is credited to the Account once a month at the end of the calendar month, subject to Section 10 below.
4. For Deposits opened for a period of less than one year, the actual number of days is adopted as one month.
5. Interest on deposits is calculated as:
 - a) $\frac{1}{365}$ of annual interest (also in a leap year) for Deposits in PLN or GBP,
 - b) $\frac{1}{360}$ of annual interest (also in a leap year) for Deposits in USD, in EUR or in CHF, for every day, starting from the day of payment to the second last day of the contractual Term and is credited to the Deposit or Personal Account balance, unless the Deposit was opened on different terms.