



Customer service in the last days of 2019

In the last days of 2019 we will provide Customer service according to the following schedule.

Introduction of the cut-off times for making orders to be executed in the last days of 2019, presented above, results from the necessity for mBank to adapt the operations to the functioning of the interbank settlement systems. We recommend placing orders for settlement in the current year before the deadlines indicated herein.

Your banking Advisor may provide detailed information on this subject.

Working hours of branches and Contact Centre

- at our **Branches** and **Corporate Offices** on **24 and 31 December** we will provide Customer service until 13:00.
- at the **Contact Center** (Customer Center) on **24 and 31 December** will support corporate clients between 8:00 and 14:00.
- **On 27 December** we will work at standard hours.

Tax Payments

- **31 December 2019** is the last day on which tax orders (CIT, PIT and VAT) can be directed to the existing account numbers of the Tax Offices.
- **From 1 January 2020** all tax orders (CIT, PIT and VAT) should be directed to individual tax accounts, the so-called tax micro accounts.

Information about domestic and foreign payment orders on 24 and 31 December 2019

Domestic payments ordered using electronic banking systems

- orders needing the **ELIXIR** system for their execution made until 12:00, will be executed and the money transferred to the beneficiary's bank in the current day.
Orders made between 12:00 and 20:00, will be executed in the current day, but the beneficiary's bank will receive the money on the next business day.
Orders made after 20:00 will be executed on the next business day.
- orders needing the **SORBNET2** system for their execution made until 14:00, will be executed in the current day.
Orders made after 14:00 will be executed on the next business day.
- orders of **Mass Payment** and **Mass Payment Plus** made until 11:40, will be executed and the money transferred to the beneficiary's bank in the current day.
Orders made between 11:40 and 20:00, will be executed in the current day, but the beneficiary's bank will receive the money on the next business day.
Orders made after 20:00 will be executed on the next business day.
- **Direct Debit** orders, mass and retail ones, made until 20:00 will be executed on the next business day. Orders made after 20:00 will be executed on the second business day.
- **Postal Orders** made by 20:00 will be sent to the Postal Operator for execution on the next business day. Orders made after 20:00 will be sent on the second business day.

Domestic payments ordered in paper form

- orders needing the **ELIXIR** system for their execution made until 10:00, will be executed in the current day. Orders made after 10:00 will be executed on the next business day.

- orders needing the **SORBNET2** system for their execution made until 10:00 will be executed in the current day. Orders made after 10:00 will be executed on the next business day.

Domestic payments ordered using SWIFT MT 101 messages

- orders needing the **ELIXIR** system for their execution made until 12:00, will be executed and the money transferred to the beneficiary's bank in the current day.
Orders made between 12:00 and 15:00 will be executed in the current day, but the beneficiary's bank will receive the money on the next business day.
Orders made after 15:00 will be executed on the next business day.
- orders needing the **SORBNET2** system for their execution made until 14:00, will be executed in the current day. Orders made after 14:00 will be executed on the next business day.

Foreign payments ordered using electronic banking systems

- **foreign payment** orders (FX foreign transfers, FX transfers to an account with another domestic bank, orders to pay the collection fee) made by 11:00 will be executed in the current day. Orders made after 11:00 will be executed on the next business day.
- **SEPA** Transfer Orders and **EuroEkspres** Transfer Orders made until 12:00 will be executed in the current day. Orders made after 12:00 will be executed on the next business day.

Foreign payments ordered using SWIFT MT 101 messages

- **foreign payment** orders (FX foreign transfers, FX transfers to an account with another domestic bank, orders to pay the collection fee) made by 11:00 will be executed in the current day. Orders made after 11:00 will be executed on the next business day.

Foreign payments ordered in paper form

- **foreign payment** orders (FX foreign transfers, FX transfers to an account with another domestic bank, orders to pay the collection fee) made by 10:00 will be executed in the current day. Orders made after 10:00 will be executed on the next business day.

Other order types will be executed as usual and during standard hours.

On 27 and 30 December 2019 all domestic and foreign payment orders will be executed as usual and during standard hours.

Information on prepaid cards orders execution

- Orders for prepaid cards, which are to be executed before Christmas with the courier delivery (cards sent by the bank), should be made via mBank CompanyNet by 14:00, 17 December 2019 at the latest. Applications submitted later will be processed by the bank on an ongoing basis. Due to the holidays the cards will not be sent until 30 December 2019;
- Orders for prepaid cards, which are to be executed in 2020 (cards sent by the bank), should be made via mBank CompanyNet from 14:00, 17 December until 14:00, 23 December 2019 at the latest. Applications submitted later will be processed on an ongoing basis. Due to the holidays the cards will be sent on 2 and 3 January 2019.

Information on loan payments and transfer of funds for loan obligations repayment

- **Orders for loan disbursement** (in particular those which will be executed in the form of domestic or foreign transfers in 2019) should be made by 15:00, 27 December 2019 at the latest. Orders submitted later will be executed on 2 January 2019.
- **Funds for the repayment of loans** in the period between 27 and 30 December 2019 should be credited to repayment accounts by 11:00 of a given day at the latest;
- **Funds for the repayment of loans on 31 December 2019** should be credited to repayment accounts on the preceding business day, i.e., on 30 December 2019. Funds received on 31 December 2019 will be settled no earlier than on 2 January 2019;

Transactions via the Financial Markets Sales Department

- Making transactions and offers (via phone as well as the transaction platform – FX platform) at the Financial Markets Sales Department will be possible during business hours:
 - On 24 December between 8:00 and 14:00
 - On 31 December between 8:00 and 16:00

Information on sorting facilities cooperating with mBank

Direct cash collection will be accepted from the Customers:

Impel Sorting	24 December	25 - 26 December	27 December	28 December	29 December	30 December	31 December	1 January 2020
	Business hours							
COG Białystok	06:00-14:00	closed	24h	00:00-6:00	closed	6:00-00:00	00:00-18:00	22:00-00:00
COG Bydgoszcz	00:00 -14:00	closed	24h	24h	24h	24h	00:00-18:00	20:00-00:00
COG Częstochowa	00:00-14:00	closed	24h	00:00-16:00	20:00-00:00	24h	00:00-18:00	20:00-00:00
COG Gdańsk	00:00-14:00	closed	24h	24 h	24 h	24h	00:00-18:00	18:00-00:00
COG Katowice	00:00-14:00	closed	05:00-00:00	24 h	24 h	24h	00:00-18:00	closed
COG Łódź	06:00-14:00	closed	06:00-00:00	24 h	24 h	06:00-00:00	00:00-18:00	closed
COG Opole	00:00-14:00	closed	22:00-00:00	22:00-00:00	24h	06:00-00:00	00:00-18:00	22:00-00:00
COG Poznań	00:00-14:00	closed	24h	24h	24h	06:00-00:00	00:00-18:00	22:00-00:00
COG Rzeszów	06:00-14:00	closed	06:00-00:00	00:00-20:00	20:00-00:00	06:00-00:00	00:00-18:00	closed
COG Szczecin	00:00-14:00	closed	06:00-00:00	closed	closed	06:00-00:00	00:00-18:00	closed
COG Warszawa	00:00-14:00	closed	24 h	24 h	24 h	06:00-00:00	00:00-18:00	20:00-00:00
COG Wrocław	00:00-14:00	closed	24 h	24 h	24 h	06:00-00:00	00:00-18:00	24 h

CHL Sorting	24 December	25 December	26 December	27 December	28 December	29 December	30 December	31 December	1 January 2020
	Business hours								
Białystok	00:00-00:00	06:00-18:00	closed	18:00-00:00	24h	20:00-04:00	20:00-06:00	24h	06:00-18:00
Olsztyn	00:00-00:00	06:00-19:00	closed	19:00-06:00	06:00-19:00	closed	19:00-06:00	24h	06:00-19:00
Gdańsk	07:00-07:00	06:00-22:00	closed	19:00-07:00	19:00-07:00	19:00-07:00	19:00-07:00	24h	06:00-22:00
Bydgoszcz	07:00-07:00	06:00-22:00	closed	19:00-07:00	19:00-07:00	closed	19:00-07:00	24h	06:00-22:00
Koszalin	06:00-06:00	06:00-17:00	closed	20:00-06:00	06:00-22:00	closed	20:00-06:00	24h	06:00-20:00
Szczecin	00:00-00:00	00:00-16:00	closed	19:00-00:00	24h	closed	19:00-00:00	24h	00:00-16:00
Poznań	06:00-00:00	00:00-16:00	closed	closed	06:00-00:00	00:00-14:00	18:00-00:00	24h	00:00-16:00
Wrocław	06:00-00:00	00:00-16:00	closed	closed	06:00-00:00	00:00-14:00	18:00-00:00	24h	00:00-16:00
Nowa Sól	06:00-06:00	06:00-18:00	closed	18:00-06:00	24h	18:00-06:00	18:00-06:00	24h	06:00-22:00
Katowice	07:00-07:00	07:00-20:00	13:00-19:00	13:00-07:00	24h	closed	24h	24h	07:00-16:00
Kraków	06:00-06:00	06:00-22:00	closed	22:00-06:00	24h	22:00-06:00	22:00-06:00	24h	06:00-22:00
Rzeszów	06:00-00:00	00:00-19:00	closed	21:00-00:00	24h	00:00-14:00	07:00-15:00	24h	00:00-22:00
Warszawa	00:00-00:00	00:00-07:00	15:00-18:00	15:00-00:00	24h	24h	24h	24h	00:00-20:00
Łódź	00:00-00:00	00:00-16:00	closed	20:00-00:00	24h	14:00-00:00	16:00-24:00	24h	00:00-19:00
Kielce	06:00-06:00	06:00-20:00	closed	closed	24h	closed	closed	24h	06:00-20:00
Lublin	00:00-00:00	06:00-19:00	18:00-00:00	19:00-07:00	24h	19:00-07:00	19:00-07:00	24h	06:00-19:00

Solid Sorting	24 December	25 December	26 December	27 December	28 December	29 December	30 December	31 December	1 January 2020
	Business hours								
MCG Białystok	06:00-22:00	closed	14:00-06:00	24h	06:00-03:00	20:00-04:00	24h	06:00-20:00	14:00-06:00
MCG Bydgoszcz	00:00-17:00	closed	22:00-06:00	06:00-00:00	06:00-22:00	22:00-06:00	06:00-00:00	00:00-20:00	22:00-06:00
MCG Gdynia	00:00-16:00	closed	14:00-00:00	24h	24h	14:00-00:00	24h	00:00-18:00	14:00-00:00
MCG Katowice	00:00-16:00	closed	closed	06:00-24:00	24h, break between 06:00-10:10	24h, break between 06:00-10:10	24h	00:00-02:00	closed
MCG Kielce	00:00-17:00	closed	closed	24h	00:00-23:00	09:00-00:00	24h	00:00-20:00	closed
MCG Kraków	00:00-18:00	closed	22:00-06:00	24h	06:00-14:00	22:00-00:00	24h	24h	22:00-00:00
MCG Lublin	00:00-15:00	closed	22:00-00:00	24h	18:00-00:00	21:00-00:00	24h	00:00-19:00	22:00-00:00
MCG Łódź	00:00-20:00	closed	14:00-06:00	24h	12:00-06:00	21:00-06:00	24h	06:00-20:00	18:00-06:00
MCG Olsztyn	06:00-19:00	closed	08:00-02:00	24h	12:00-06:00	21:00-06:00	24h	06:00-20:00	18:00-06:00
MCG Poznań	06:00-16:00	closed	22:00-06:00	24h	24h	24h	24h	06:00-20:00	22:00-00:00
MCG Rzeszów	24:00-16:00	closed	22:00-00:00	24h	00:00-23:00	21:00-00:00	24h	00:00-18:00	20:30-00:00
MCG Szczecin	06:00-17:00	closed	22:00-06:00	06:00-06:00	22:00-06:00	22:00-06:00	24h	06:00-18:00	22:00-06:00
MCG Warszawa	00:00-15:00	closed	21:00-00:00	24h	24h	24h	24h	00:00-15:00	21:00-00:00
MCG Wrocław	06:00-16:00	closed	closed	06:00-06:00	06:00-15:00	20:00-06:00	24h	06:00-16:00	closed
MCG Zielona Góra	00:00-13:00	closed	22:00-6:00	06:00-06:00	closed	22:00-06:00	24h	06:00-13:00	22:00-06:00

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mBank S.A., ul. Senatorska 18, 00-950 Warszawa, entered in the commercial register of the National Court Register kept by the District Court for the Capital City of Warsaw, 12th Commercial Division, under KRS 0000025237, Tax Identification Number (NIP): 526-021-50-88, with its fully paid-up share capital amounting to PLN 169.347.928 as at 1 January 2019.

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