



## Customer service in the last days of 2017

In the last days of 2017 we will provide Customer service according to the following schedule:

- at our **Branches** and **Corporate Offices** we will provide Customer service during the regular business hours;
- at the **Contact Center** we will support electronic banking users as during normal working days.

### Information about domestic and foreign payment orders

#### 28 December 2017

##### **Domestic payments ordered using electronic banking systems:**

- orders of payment to the **Social Insurance Institution** and to **tax authorities** made by 20:00 will be executed in the current year. Orders made after 20:00 will be executed on 2 January 2018.
- **Direct Debit** orders made by 20:00 will be executed in the current year. Orders made after 20:00 will be executed on 2 January 2018.
- **Postal Orders** made by 20:00 will be sent to the Postal Operator for execution in the current year. Orders made after 20:00 will be sent on 2 January 2018.

##### **Domestic payments ordered using SWIFT MT 101 messages:**

- orders of payment to the **Social Insurance Institution** and to **tax authorities** made by 15:00, will be executed in the current year. Orders made after 15:00 will be executed on 2 January 2018.

##### **Domestic payments ordered in paper form:**

- orders of payment to the **Social Insurance Institution** and to **tax authorities** made by 15:00, will be executed in the current year. Orders made after 15:00 will be executed on 2 January 2018.

#### 29 December 2017

##### **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 year.  
Orders made between 12:00 and 20:00, will be executed in the current year, but the beneficiary's bank will receive the money on 2 January 2018.  
Orders made after 20:00 will be executed on 2 January 2018.
- orders needing the **SORBNET2** system for their execution made until 14:00, will be executed in the current year.  
Orders made after 14:00 will be executed on 2 January 2018.
- 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 year.  
Orders made between 11:40 and 20:00, will be executed in the current year, but the beneficiary's bank will receive the money on 2 January 2018.  
Orders made after 20:00 will be executed on 2 January 2018.
- **Direct Debit** orders, mass and retail ones, made until 20:00 will be executed on 2 January 2018. Orders made after 20:00 will be executed on 3 January 2018.
- **Postal Orders** made by 20:00 will be sent to the Postal Operator for execution on 2 January 2018. Orders made after 20:00 will be sent on 3 January 2018.

##### **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 year.  
Orders made between 12:00 and 15:00 will be executed in the current year, but the beneficiary's bank will receive the money on 2 January 2018.  
Orders made after 15:00 will be executed on 2 January 2018.
- orders needing the **SORBNET2** system for their execution made until 14:00, will be executed in the current year.  
Orders made after 14:00 will be executed on 2 January 2018.

##### **Domestic payments ordered in paper form:**

- orders needing the **ELIXIR** system for their execution made until 10:00, will be executed in the current year. Orders made after 10:00 will be executed on 2 January 2018.

- orders needing the **SORBNET2** system for their execution made until 10:00 will be executed in the current year. Orders made after 10:00 will be executed on 2 January 2018.

#### 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 year. Orders made after 11:00 will be executed on 2 January 2018.
- **SEPA** Transfer Orders and **EuroEkspres** Transfer Orders made until 13:00 will be executed in the current year. Orders made after 13:00 will be executed on 2 January 2018.

#### 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 year. Orders made after 11:00 will be executed on 2 January 2018.

#### 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 year. Orders made after 10:00 will be executed on 2 January 2018.

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

#### Information on prepaid cards orders execution

- **Prepaid card** orders made until 14:00 on 15 December 2017, will be executed and sent until 22 December 2017. Orders made after 14:00 on 15 December 2017 will be executed on a current basis and sent starting from 27 December 2017.
- **Prepaid card** orders made until 14:00 on 22 December 2017 will be executed and sent in the current year. Orders made after 14:00 on 22 December 2017 will be executed and sent between 2 and 3 January 2018.

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

- Orders for **loan payments** (in particular those to be executed in the form of domestic or foreign transfers) made by 15:00 on 28 December 2017 will be executed in the current year. Orders made after 15:00 on 28 December 2017 will be executed on 2 January 2018.
- Funds for **repayment of loans** transferred to indicated accounts by 11:00 in the period between 27 and 29 December 2017 will be settled on that day.
- Funds for **repayment of loans** on 29 December 2017 should be transferred to indicated accounts for repayment on the preceding day, i.e. on 28 December 2017, at the latest. Funds transferred on 29 December 2017 will be settled no earlier than on 2 January 2018.

#### Transactions via the Financial Markets Sales Department

- Making transactions and offers (via phone as well as the transaction platform mCurrency platform) at the Financial Markets Sales Department will be possible during the regular business hours.

## Information on sorting facilities cooperating with mBank

Direct cash collection will be accepted from the Customers:

Sorting facility		Business hours	
		From	To
<b>on 24 December 2017</b>			
<b>Solid MCG</b>	<b>Białystok RCG</b>	14:00	19:00
	<b>Bydgoszcz RCG</b>	closed	
	<b>Częstochowa RCG</b>	15:00	17:00
	<b>Gdynia RCG</b>	00:00	22:00
	<b>Katowice RCG</b>	00:00	16:00
	<b>Kielce RCG</b>	14:00	20:00
	<b>Krakow RCG</b>	13:00	21:00
	<b>Lublin RCG</b>	06:00	14:00
	<b>Olsztyn RCG</b>	14:00	17:00
	<b>Poznań RCG</b>	closed	
	<b>Szczecin RCG</b>	06:00	12:00
	<b>Warsaw RCG</b>	open during standard hours	
	<b>Wrocław RCG</b>	06:00	21:00
<b>Impel Cash Solutions</b>	<b>Bydgoszcz – Gdańska COG</b>	standard opening time	16:00
	<b>Gdańsk COG</b>	standard opening time	06:00
	<b>Warsaw COG</b>	standard opening time	17:00
	<b>all the remaining sorting facilities</b>	closed	
<b>Konsalnet Cash Management</b>	<b>Katowice CDG</b>	11:00	19:00
	<b>Koszalin CDG</b>	closed	
	<b>Kraków CDG</b>	15:00	20:00
	<b>Lublin CDG</b>	15:00	20:00 – afterwards treasurers on call
	<b>Łódź CDG</b>	14:00	18:00
	<b>Rzeszów CDG</b>	06:00	12:00
	<b>Szczecin CDG</b>	14:00	16:00
	<b>Warszawa CDG</b>	08:00	22:00
	<b>all the remaining sorting facilities</b>	treasurers on call	
<b>on 25 December 2017</b>			
<b>Solid MCG</b>	<b>Warsaw RCG</b>	14:00	18:00
	<b>all the remaining sorting facilities</b>	closed	
<b>Impel Cash Solutions</b>	<b>all sorting facilities</b>	closed	
<b>Konsalnet Cash Management</b>	<b>Katowice CDG</b>	11:00	17:00
	<b>Koszalin CDG</b>	closed	
	<b>Lublin CDG</b>	16:00	19:00 – afterwards treasurers on call
	<b>Łódź CDG</b>	closed	
	<b>Rzeszów CDG</b>	closed	
	<b>all the remaining sorting facilities</b>	treasurers on call	

Sorting facility		Business hours	
		From	To
<b>on 26 December 2017</b>			
<b>Solid MCG</b>	<b>Białystok RCG</b>	22:00	06:00 on the next day
	<b>Bydgoszcz RCG</b>	22:00	06:00 on the next day
	<b>Częstochowa RCG</b>	22:00	06:00 on the next day
	<b>Gdynia RCG</b>	14:00	00:00
	<b>Katowice RCG</b>	20:00	00:00
	<b>Kielce RCG</b>	closed	
	<b>Krakow RCG</b>	22:00	06:00 on the next day
	<b>Lublin RCG</b>	22:00	00:00
	<b>Olsztyn RCG</b>	08:00	01:00 on the next day
	<b>Poznań RCG</b>	closed	
	<b>Szczecin RCG</b>	22:00	06:00 on the next day
	<b>Warsaw RCG</b>	14:00	standard closing time
		Break 18:00 – 20:00	
	<b>Wrocław RCG</b>	22:00	00:00
<b>Impel Cash Solutions</b>	<b>Białystok COG</b>	closed	
	<b>Bydgoszcz – Gdańska COG</b>	20:00	standard closing time
	<b>Bydgoszcz – Modrzewiowa COG</b>	closed	
	<b>Gdańsk COG</b>	18:00	standard closing time
	<b>Katowice COG</b>	closed	
	<b>Łódź COG</b>	closed	
	<b>Opole COG</b>	22:00	standard closing time
	<b>Poznań COG</b>	18:00	standard closing time
	<b>Rzeszów COG</b>	closed	
	<b>Szczecin COG</b>	closed	
	<b>Warsaw COG</b>	19:00	standard closing time
	<b>Warsaw COG</b>	18:00	standard closing time
	<b>Konsalnet Cash Management</b>	<b>Białystok CDG</b>	treasurers on call
<b>Bydgoszcz CDG</b>		20:00	standard closing time
<b>Gdańsk CDG</b>		19:00	standard closing time
<b>Katowice CDG</b>		11:00	standard closing time
<b>Kielce CDG</b>		22:00	standard closing time
<b>Koszalin CDG</b>		20:00	standard closing time
<b>Kraków CDG</b>		22:00	standard closing time
<b>Lublin CDG</b>		19:00	standard closing time
<b>Łódź CDG</b>		22:00	standard closing time
<b>Olsztyn CDG</b>		19:00	standard closing time
<b>Poznań CDG</b>		18:00	standard closing time
<b>Rzeszów CDG</b>		closed	
<b>Szczecin CDG</b>		19:00	standard closing time
<b>Warszawa CDG</b>		18:00	standard closing time
<b>Wrocław CDG</b>		19:00	standard closing time
<b>Nowa Sól CDG</b>		18:00	standard closing time

Sorting facility		Business hours	
		From	To
<b>between 27 and 29 December 2017</b>			
Solid MCG	Kielce RCG	06:00	00:00
	Poznań RCG	27 December: 06:00 28 – 29 December: standard opening time	standard closing time
	Wrocław RCG	06:00	00:00
	all the remaining sorting facilities	open during standard hours	
Impel Cash Solutions	all sorting facilities	open during standard hours	
Konsalnet Cash Management	Białystok CDG	27 December: 06:00 28 – 29 December: standard opening time	standard closing time
	Kielce CDG	standard opening time	22:00
	Koszalin CDG	standard opening time	22:00
	Łódź CDG	standard opening time	00:00
	Olsztyn CDG	standard opening time	21:00
	all the remaining sorting facilities	open during standard hours	
<b>starting from 30 December 2017</b>			
Solid MCG	Białystok RCG	06:00	20:00
	Bydgoszcz RCG	06:00	06:00 on the next day
		Break 15:00 – 22:00	
	Częstochowa RCG	22:00	06:00 on the next day
	Gdynia RCG	open during standard hours	
	Katowice RCG	00:00	22:00
	Kielce RCG	06:00	20:00
	Kraków RCG	06:00	06:00 on the next day
		Break 14:00 – 22:00	
	Lublin RCG	06:00	14:00
	Olsztyn RCG	20:00	04:00 on the next day
	Poznań RCG	06:00	06:00 on the next day
		Break 14:00 – 22:00	
	Szczecin RCG	06:00	06:00 on the next day
		Break 14:00 – 22:00	
Warsaw RCG	open during standard hours		
Wrocław RCG	06:00	21:00	
Impel Cash Solutions	Białystok COG	closed	
	Bydgoszcz – Gdańska COG	open during standard hours	
	Bydgoszcz – Modrzewiowa COG	standard opening time	06:00
	Gdańsk COG	open during standard hours	
	Katowice COG	00:00	15:00
	Łódź COG	standard opening time	06:00
	Opole COG	closed	
	Poznań COG	open during standard hours	
	Rzeszów COG	06:00	20:00
	Szczecin COG	closed	
	Warsaw COG	open during standard hours	
	Warsaw COG	open during standard hours	

Sorting facility		Business hours	
		From	To
Konsalnet Cash Management	<b>Białystok CDG</b>	standard opening time	standard closing time
		Break 06:00 – 20:00	
	<b>Bydgoszcz CDG</b>	standard opening time	08:00 – afterwards treasurers on call
	<b>Gdańsk CDG</b>	open during standard hours	
	<b>Katowice CDG</b>	standard opening time	22:00
	<b>Kielce CDG</b>	treasurers on call	
	<b>Koszalin CDG</b>	closed	
	<b>Kraków CDG</b>	standard opening time	standard closing time
		Break 06:00 – 22:00	
	<b>Lublin CDG</b>	standard opening time	standard closing time
		Break 07:00 – 19:00	
	<b>Łódź CDG</b>	14:00	00:00
	<b>Olsztyn CDG</b>	treasurers on call	
	<b>Poznań CDG</b>	open during standard hours	
	<b>Rzeszów CDG</b>	open during standard hours	
	<b>Szczecin CDG</b>	standard opening time	22:00
		Break 07:00 – 14:00	
	<b>Warszawa CDG</b>	09:00	22:00
<b>Wrocław CDG</b>	standard opening time	19:00	
<b>Nowa Sól CDG</b>	open during standard hours		

Sorting facility		Business hours	
		From	To
starting from 31 December 2017			
Solid MCG	<b>Białystok RCG</b>	06:00	20:00
	<b>Bydgoszcz RCG</b>	15:00	19:00
	<b>Częstochowa RCG</b>	18:00	20:30
	<b>Gdynia RCG</b>	00:00	22:00
	<b>Katowice RCG</b>	00:00	22:00
	<b>Kielce RCG</b>	06:00	20:00
	<b>Krakow RCG</b>	20:00	24:00
	<b>Lublin RCG</b>	06:00	14:00
	<b>Olsztyn RCG</b>	18:00	02:00 on the next day
	<b>Poznań RCG</b>	closed	
	<b>Szczecin RCG</b>	06:00	12:00
	<b>Warsaw RCG</b>	open during standard hours	
	<b>Wrocław RCG</b>	06:00	21:00
	Impel Cash Solutions	<b>Białystok COG</b>	closed
<b>Bydgoszcz – Gdańska COG</b>		standard opening time	20:00
<b>Bydgoszcz – Modrzewiowa COG</b>		open during standard hours	
<b>Gdańsk COG</b>		standard opening time	06:00
<b>Katowice COG</b>		00:00	15:00
<b>Łódź COG</b>		open during standard hours	
<b>Opole COG</b>		closed	
<b>Poznań COG</b>		standard opening time	14:00
<b>Rzeszów COG</b>		08:00	16:00
<b>Szczecin COG</b>		closed	
<b>Warsaw COG</b>		standard opening time	20:00
<b>Warsaw COG</b>		open during standard hours	
Konsalnet Cash Management	<b>Białystok CDG</b>	standard opening time	04:00 – afterwards treasurers on call
	<b>Bydgoszcz CDG</b>	treasurers on call	
	<b>Gdańsk CDG</b>	standard opening time	07:00 – afterwards treasurers on call
	<b>Katowice CDG</b>	standard opening time	22:00
	<b>Kielce CDG</b>	treasurers on call	
	<b>Koszalin CDG</b>	closed	
	<b>Kraków CDG</b>	standard opening time	21:00
		Break 06:00 – 17:00	
	<b>Lublin CDG</b>	standard opening time	07:00 – afterwards treasurers on call
	<b>Łódź CDG</b>	14:00	18:00
	<b>Olsztyn CDG</b>	treasurers on call	
	<b>Poznań CDG</b>	standard opening time	06:00
	<b>Rzeszów CDG</b>	standard opening time	12:00
	<b>Szczecin CDG</b>	14:00	16:00
	<b>Warszawa CDG</b>	09:00	22:00
	<b>Wrocław CDG</b>	treasurers on call	
<b>Nowa Sól CDG</b>	standard opening time	06:00 – afterwards treasurers on call	

Sorting facility		Business hours	
		From	To
<b>on 1 January 2017</b>			
<b>Solid MCG</b>	<b>Białystok RCG</b>	22:00	06:00 on the next day
	<b>Bydgoszcz RCG</b>	22:00	06:00 on the next day
	<b>Częstochowa RCG</b>	22:00	06:00 on the next day
	<b>Gdynia RCG</b>	14:00	00:00
	<b>Katowice RCG</b>	20:00	00:00
	<b>Kielce RCG</b>	closed	
	<b>Krakow RCG</b>	22:00	06:00 on the next day
	<b>Lublin RCG</b>	22:00	24:00
	<b>Olsztyn RCG</b>	17:00	00:00
	<b>Poznań RCG</b>	closed	
	<b>Szczecin RCG</b>	22:00	06:00 on the next day
	<b>Warsaw RCG</b>	14:00	21:00
	<b>Wrocław RCG</b>	closed	
<b>Impel Cash Solutions</b>	<b>Bydgoszcz – Gdańska COG</b>	20:00	standard closing time
	<b>Opole COG</b>	22:00	standard closing time
	<b>Poznań COG</b>	20:00	standard closing time
	<b>Warsaw COG</b>	19:00	standard closing time
	<b>Warsaw COG</b>	open during standard hours	
	<b>all the remaining sorting facilities</b>	closed	
<b>Konsalnet Cash Management</b>	<b>Białystok CDG</b>	treasurers on call	
	<b>Bydgoszcz CDG</b>	20:00	standard closing time
	<b>Gdańsk CDG</b>	19:00	standard closing time
	<b>Katowice CDG</b>	11:00	standard closing time
	<b>Kielce CDG</b>	22:00	standard closing time
	<b>Koszalin CDG</b>	20:00	standard closing time
	<b>Kraków CDG</b>	22:00	standard closing time
	<b>Lublin CDG</b>	16:00	19:00 – afterwards treasurers on call
	<b>Łódź CDG</b>	22:00	standard closing time
	<b>Olsztyn CDG</b>	19:00	standard closing time
	<b>Poznań CDG</b>	treasurers on call	
	<b>Rzeszów CDG</b>	closed	
	<b>Szczecin CDG</b>	19:00	standard closing time
	<b>Warszawa CDG</b>	18:00	standard closing time
	<b>Wrocław CDG</b>	19:00	standard closing time
<b>Nowa Sól CDG</b>	18:00	standard closing time	

Introduction of the cut-off times for making orders to be executed in the last days of 2017, 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.

Transactional Banking Department