



Customer Service in the last days of 2016 (update: 21 December 2016)

In order to ensure efficient Customer service in the period between Christmas and the New Year, please be advised that in the last days of 2016 the services will be provided according to the following schedule:

- **Corporate Branches** and **Corporate Offices** will be open during the regular business hours;
- **Contact Center** – support line for users of electronic banking systems will work during the regular business hours.

Information about domestic and foreign payment orders

29 December 2016

Domestic payments

- **on 29 December 2016, paper orders of payment to the Social Insurance Institution and to tax authorities** should be made **by 15:00** – if the orders are to be executed and the funds are to be transferred to the beneficiary's bank in the current year – orders placed after 15:00 will be executed on 30 December, but the funds will be transferred to the beneficiary's bank on 2 January 2017;
- **on 29 December 2016, electronic orders of payment to the Social Insurance Institution and to tax authorities** should be made **by 19:00** – if the orders are to be executed in the current year – orders placed after 19:00 will be executed on 30 December, but the funds will be transferred to the beneficiary's bank on 2 January 2017;
- **electronic Mass and Retail Direct Debits**, to be executed in the current year, should be made **by 29 December 2016, 19:00** – orders made after 19:00 will be executed on 2 January 2017;
- **postal orders**, to be sent to the Postal Operator for execution in the current year, should be made **by 29 December 2016, 19:00** – orders made after 19:00 will be sent to the Postal Operator for execution on 2 January 2017;

30 December 2016

Domestic payments

- **on 30 December 2016, paper domestic payment orders** should be made **by 10:00** – this will result in execution of orders and transfer of funds in the **ELIXIR** system to the beneficiary's bank in the current year – orders made after 10:00 will be executed on 2 January 2017;
- **on 30 December 2016, paper domestic payment orders** should be made **by 10:00**, in case of orders to be executed in the **SORBNET2** system in the current year – orders made after 10:00 will be executed on 2 January 2017;
- **on 30 December 2016, electronic mass domestic payment and mass domestic payment plus orders** should be made **by 11:10** – this will result in execution of orders and transfer of funds to the beneficiary's bank in the current year. Orders made between 11:10 and 19:00 will be executed in the current year, but the funds will be transferred to the beneficiary's bank on 2 January 2017. Orders made after 19:00 will be executed on 2 January 2017;
- **on 30 December 2016, electronic domestic payment orders** should be made **by 11:30** – this will result in execution of orders and transfer of funds in the **ELIXIR** system to the beneficiary's bank in the current year. Orders made between 11:30 and 19:00 will be executed in the current year, but the funds will be transferred to the beneficiary's bank on 2 January 2017. Orders made after 19:00 will be executed on 2 January 2017;
- **on 30 December 2016, SWIFT MT101 domestic payment orders** should be made **by 11:30** – this will result in execution of orders and transfer of funds in the **ELIXIR** system to the beneficiary's bank in the current year. Orders made between 11:30 and 15:00 will be executed in the current year, but the funds will be transferred to the beneficiary's bank on 2 January 2017. Orders made after 15:00 will be executed on 2 January 2017;
- **on 30 December 2016, SWIFT MT101 and electronic domestic payment orders** should be made **by 14:00**, in case of orders to be executed in the **SORBNET2** system in the current year – orders made after 14:00 will be executed on 2 January 2017;
- **on 30 December 2016, electronic mass and retail direct debits** should be made **by 19:00**, in case of orders to be executed on 2 January 2017 – orders made after 19:00 will be executed on 3 January 2017;
- **postal orders** made **on 30 December 2016, by 19:00** will be sent to the Postal Operator on 2 January 2017 – orders made on 30 December 2016, after 19:00 will be sent to the Postal Operator on 3 January 2017;

Foreign payments

- **on 30 December 2016, paper foreign payment orders** (FX foreign transfers, FX transfers to an account with another domestic bank, orders to pay the collection fee) should be made **by 10:00**, in case of orders to be executed on the same day – orders made after 10:00 will be executed on 2 January 2017;
- **on 30 December 2016, SWIFT MT101 or electronic foreign payment orders** (FX foreign transfers, FX transfers to an account with another domestic bank, orders to pay the collection fee) should be made **by 11:00**, in case of orders to be executed on the same day – orders made after 11:00 will be executed on 2 January 2017;
- **on 30 December 2016, electronic SEPA transfer orders and EuroEkspres transfer orders** should be made **by 13:00**, in case of orders to be executed on the same day – orders made after 13:00 will be executed on 2 January 2017;

Information on payment cards orders execution

- mBank CompanyNet electronic prepaid card orders to be executed before Christmas (cards sent by the bank) should be made **by 14:00, 16 December 2016 at the latest** – applications filed after the deadline will be processed by the bank on an ongoing basis; however, due to the holidays the cards will not be sent until 27 December 2016;
- mBank CompanyNet electronic prepaid card orders to be executed in 2016 (cards sent by the bank) should be made **from 14:00, 16 December until 11:00, 23 December 2016 at the latest** – applications filed after the deadline will be processed on an ongoing basis; however, due to the holidays the cards will be sent on 2 and 3 January 2017;

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 in 2016) should be made **by 29 December 2016, 15:00** – orders sent after that deadline will be executed on 2 January 2017;
- **funds for repayment of loans in the period between 27 and 29 December 2016** should be transferred to accounts for repayment **by 11:00 of a given day at the latest**;
- **funds for repayment of loans on 30 December 2016** should be transferred to accounts for repayment **on the preceding day, i.e. on 29 December 2016** – funds that will be received on 30 December 2016 can be settled no earlier than on 2 January 2017;

Transactions via the Financial Markets Sales Department

- **on 23 December 2016** concluding transactions by phone and submitting offers (phone as well as FX platform) via **the Financial Markets Sales Department** will be possible between **8:00** and **15:00**. Concluding transaction through the FX platform will be possible during the regular business hours;
- **on 30 December 2016** concluding transactions and submitting offers via **the Financial Markets Sales Department** (phone as well as FX platform) 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
on 24 December 2016			
Solid MCG	all sorting facilities	open during standard hours	
Impel Cash Solutions	Białystok CTC	standard opening time	06:00
	Katowice CTC	24/7	
	Bydgoszcz – Gdańska CTC	standard opening time	20:00
	Bydgoszcz – Modrzewiowa CTC	standard opening time	06:00
	Rzeszów CTC	standard opening time	18:00
	Poznań CTC	standard opening time	18:00
	Szczecin CTC	10:00	15:00
	Gdańsk CTC	standard opening time	14:00
	Łódź CTC	standard opening time	06:00
	Warsaw CTC	standard opening time	20:00
	Opole CTC	closed	
	Wrocław CTC	standard opening time	16:00
Konsalnet Cash Management	Białystok CTC	treasurers on call	
	Bydgoszcz CTC	sorting facility: 06:00	08:00
		vault: 12:00	16:00
	Kielce CTC	closed	
	Gdańsk CTC	treasurers on call	
	Koszalin CTC	closed	
	Krakow CTC	closed	
	Katowice CTC	treasurers on call	
	Lublin CTC	treasurers on call	
	Łódź CTC	07:00	16:00
	Rzeszów CTC	standard opening time	12:00
	Szczecin CTC	closed	
	Wrocław CTC	08:00	17:00
	Warszawa CTC	06:00	18:00
	Olsztyn CTC	closed	
Nowa Sól CTC	treasurers on call		
Poznań CTC	06:00	15:00	
on 25 December 2016			
Solid MCG	all sorting facilities	closed	
Impel Cash Solutions	Katowice CTC	open during standard hours	
	all the remaining sorting facilities	closed	
Konsalnet Cash Management	all sorting facilities	closed	

Sorting facility		Business hours	
		From	To
on 26 December 2016			
Solid MCG	all sorting facilities	open during standard hours	
Impel Cash Solutions	Katowice CTC	open during standard hours	
	Bydgoszcz – Gdańska CTC	20:00	standard closing time
	Gdańsk CTC	standard opening time	18:00
	Poznań CTC	14:00	standard closing time
	Warsaw CTC	19:00	standard closing time
	Bydgoszcz – Modrzewiowa CTC	standard opening time	22:00
	all the remaining sorting facilities	closed	
Konsalnet Cash Management	Białystok CTC	treasurers on call	
	Bydgoszcz CTC	20:00	06:00 on the next day
	Kielce CTC	22:00	06:00 on the next day
	Gdańsk CTC	19:00	07:00 on the next day
	Koszalin CTC	20:00	06:00 on the next day
	Krakow CTC	21:00	06:00 on the next day
	Katowice CTC	treasurers on call from 14:00 to 19:00; from 19:00 open as usual	07:00 on the next day
	Lublin CTC	19:00	07:00 on the next day
	Łódź CTC	20:00	08:00 on the next day
	Rzeszów CTC	closed	
	Szczecin CTC	19:00	07:00 on the next day
	Wrocław CTC	19:00	08:00 on the next day
	Warszawa CTC	standard opening time	06:00 on the next day
	Olsztyn CTC	19:00	07:00 on the next day
	Nowa Sól CTC	18:00	06:00 on the next day
	Poznań CTC	19:00	07:00 on the next day
between 27 and 30 December 2016			
Solid MCG	all sorting facilities	open during standard hours	
Impel Cash Solutions	all sorting facilities	open during standard hours	
Konsalnet Cash Management	Krakow CTC	22:00	06:00 on the next day
	Łódź CTC	08:00	00:00 on the next day
	Rzeszów CTC	06:00	standard closing time
	Olsztyn CTC	07:00	21:30
	Poznań CTC	06:00	00:00 on the next day
	all the remaining sorting facilities	open during standard hours	

Sorting facility		Business hours	
		From	To
on 31 December 2016			
Solid MCG	all sorting facilities	open during standard hours	
Impel Cash Solutions	Warsaw CTC	standard opening time	22:00
	Warsaw CTC	06:00	16:00
	Bydgoszcz – Gdańska CTC	standard opening time	21:00
	Bydgoszcz – Modrzewiowa CTC	standard opening time	06:00
	Rzeszów CTC	06:00	18:00
	Katowice CTC	open during standard hours	
	Poznań CTC	standard opening time	20:00
	Szczecin CTC	10:00	18:00
	Gdańsk CTC	standard opening time	16:00
	Łódź CTC	standard opening time	06:00
	Białystok CTC	standard opening time	06:00
	Opole CTC	closed	
	Konsalnet Cash Management	Białystok CTC	treasurers on call
Bydgoszcz CTC		06:00	08:00
Kielce CTC		closed	
Gdańsk CTC		treasurers on call	
Koszalin CTC		closed	
Kraków CTC		closed	
Katowice CTC		treasurers on call from 14:00 to 19:00;	
Lublin CTC		treasurers on call	
Łódź CTC		07:00	16:00
Rzeszów CTC		standard opening time	12:00
Szczecin CTC		closed	
Wrocław CTC		08:00	18:00
Warszawa CTC		06:00	19:00
Olsztyn CTC		closed	
Nowa Sól CTC		treasurers on call	
Poznań CTC		06:00	15:00
on 1 January 2016			
Solid MCG	all sorting facilities	open during standard hours	
Impel Cash Solutions	Katowice CTC	open during standard hours	
	Bydgoszcz – Gdańska CTC	20:00	standard closing time
	Poznań CTC	18:00	standard closing time
	Warsaw CTC	19:00	standard closing time
	Bydgoszcz – Modrzewiowa CTC	standard opening time	22:00
	all the remaining sorting facilities	Closed	

Sorting facility		Business hours	
		From	To
Konsalnet Cash Management	Białystok CTC	treasurers on call	
	Bydgoszcz CTC	20:00	06:00 on the next day
	Kielce CTC	22:00	standard closing time
	Gdańsk CTC	treasurers on call	
	Koszalin CTC	20:00	standard closing time
	Kraków CTC	20:00	standard closing time
	Katowice CTC	treasurers on call from 14:00 to 19:00; from 19:00 open as usual	07:00 on the next day
	Lublin CTC	19:00	07:00 on the next day
	Łódź CTC	20:00	08:00 on the next day
	Rzeszów CTC	closed	
	Szczecin CTC	19:00	07:00 on the next day
	Wrocław CTC	19:00	08:00 on the next day
	Warszawa CTC	18:00	06:00 on the next day
	Olsztyn CTC	19:00	standard closing time
	Nowa Sól CTC	18:00	06:00 on the next day
Poznań CTC	19:00	standard closing time	

Introduction of the cut-off times for making orders to be executed in 2016, 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