

Customer Service during the final days of 2014

In order to ensure efficient customer service during the Christmas and New Year period, we kindly inform you that during the final days of 2014 the service will be provided in accordance with the following time schedule:

Corporate Branches and Corporate Bureaus

- on **24 December 2014** (Wednesday) – from **8:00 am to 1:00 pm**
- on **31 December 2014** (Wednesday) – from **8:00 am to 2:00 pm**

Contact Centre – support line for users of electronic banking

- on **24 December 2014** (Wednesday) – from **8:00 am to 1:30 pm**
- on **31 December 2014** (Wednesday) – from **8:00 am to 4:00 pm**

Information on the processing of domestic and foreign payment instructions

24 December 2014

Domestic payments

- on **24 December 2014, domestic transfer order instructions in paper form** where the funds are to be processed and sent via the **ELIXIR** system to the beneficiary's bank on the same day **should be submitted until 10:00 am at the latest**; instructions placed after 10:00 am will be processed on 29 December 2014;
- on **24 December 2014, domestic transfer order instructions in paper form** to be processed by the **SORBNET2** system on the same day **should be submitted until 10:00 am at the latest**; instructions placed after 10:00 am will be processed on 29 December 2014;
- **domestic transfer order instructions via the electronic banking system** where the funds are to be processed and transferred via the **ELIXIR** system to the beneficiary's bank on 24 December 2014 **should be submitted until 11:30 am on 24 December 2014 at the latest**. Instructions placed after 11:30 am and before 6:00 pm will be processed on the same day, but the funds will be transferred to the beneficiary's bank on 29 December 2014. Instructions placed after 6:00 pm will be processed on 29 December 2014;
- **domestic transfer order instructions via the SWIFT MT101 message** where the funds are to be processed and transferred via the **ELIXIR** system to the beneficiary's bank on 24 December 2014 should be submitted **until 11:30 am on 24 December 2014 at the latest**. Instructions placed after 11:30 am and before 3:00 pm will be processed on the same day, but the funds will be transferred to the beneficiary's bank on 29 December 2014. Instructions placed after 3:00 pm will be processed on 29 December 2014;

- **domestic mass transfer order and mass plus instructions via the electronic banking systems** where the funds are to be processed and transferred to the beneficiary's bank on 24 December 2014 should be submitted **until 11:10 am on 24 December 2014 at the latest**. Instructions placed after 11:10 am and before 6:00 pm will be processed on the same day, but the funds will be transferred to the beneficiary's bank on 29 December 2014. Instructions placed after 6:00 pm will be processed on 29 December 2014;
- **domestic transfer order instructions via the SWIFT MT101 message and the electronic banking systems** where the funds are to be processed and transferred via the **SORBNET2** system to the beneficiary's bank on 24 December 2014 should be submitted **until 3:00 pm on 24 December 2014 at the latest**. Instructions placed after 3:00 pm will be processed on 29 December 2014.

International payments

- **on 24 December 2014, international payment instructions** (foreign transfers in foreign currency, foreign currency transfers to an account in another domestic bank, instructions for collection cover) **in paper copy** to be processed on the same day should be submitted **until 10:00 am at the latest**; instructions received after 10:00 am will be processed on 29 December 2014;
- **on 24 December 2014, international payment instructions** (foreign transfers in foreign currency, foreign currency transfers to an account in another domestic bank, instructions for collection cover) **via the SWIFT MT101 message and the electronic banking systems** to be processed on the same day should be submitted **until 11:00 am at the latest**; instructions received after 11:00 am will be processed on 29 December 2014;
- **on 24 December 2014, instructions for the SEPA Transfer Order and EuroEkspres Transfer Order via the electronic banking systems** to be processed on the same day should be submitted **until 1:00 pm at the latest**; instructions received after 1:00 pm will be processed on 29 December 2014.

30 December 2014

Domestic payments

- **instructions regarding the Social Insurance Institution and tax authorities in paper form** to be processed and sent to the beneficiary's bank this year should be submitted **until 3:00 pm on 30 December 2014 at the latest**; instructions placed after 3:00 pm will be processed on 31 December and the funds will be transferred to the beneficiary's bank on 2 January 2015;
- **instructions regarding the Social Insurance Institution and tax authorities via the electronic banking systems** to be processed this year should be submitted **until 6:00 pm on 30 December 2014 at the latest**; instructions placed after 6:00 pm will be processed on 31 December and the funds will be transferred to the beneficiary's bank on 2 January 2015;
- **Mass and Retail Debit Order instructions** to be processed this year should be submitted via the electronic banking systems **until 6:00 pm on 30 December 2014**;

- **Postal Order instructions** to be sent to the Postal Operator this year should be submitted **until 6:00 pm on 30 December 2014 at the latest**; instructions placed after 6:00 pm will be forwarded to the Postal Operator for processing on 2 January 2015.

31 December 2014

Domestic payments

- **domestic transfer order instructions in paper form** where the funds are to be processed and sent via the **ELIXIR** system to the beneficiary's bank this year should be submitted **until 10:00 am on 31 December 2014 at the latest**; instructions placed after 10:00 am will be processed on 2 January 2015;
- **domestic transfer order instructions in paper form** to be processed via the **SORBNET2** system this year should be submitted **until 10:00 am on 31 December 2014 at the latest**; instructions placed after 10:00 am will be processed on 2 January 2015;
- **domestic mass transfer order and mass plus instructions via the electronic banking systems** where the funds are to be processed and transferred to the beneficiary's bank this year should be submitted **until 11:10 am on 31 December 2014 at the latest**. Instructions placed after 11:10 am and before 6:00 pm will be processed this year, but the funds will be transferred to the beneficiary's bank on 2 January 2015; instructions placed after 6:00 pm will be processed on 2 January 2015;
- **domestic transfer order instructions via the electronic banking systems** where the funds are to be processed and transferred via the **ELIXIR** system to the beneficiary's bank this year should be submitted **until 11:30 am on 31 December 2014 at the latest**. Instructions placed after 11:30 am and before 6:00 pm will be processed this year, but the funds will be transferred to the beneficiary's bank on 2 January 2015; instructions placed after 6:00 pm will be processed on 2 January 2015;
- **domestic transfer order instructions via the SWIFT MT101 message** where the funds are to be processed and transferred via the **ELIXIR** system to the beneficiary's bank this year should be submitted **until 11:30 am on 31 December 2014 at the latest**. Instructions placed after 11:30 am and before 3:00 pm will be processed this year, but the funds will be transferred to the beneficiary's bank on 2 January 2015; instructions placed after 3:00 pm will be processed on 2 January 2015;
- **domestic transfer orders via the SWIFT MT101 message or the electronic banking systems** to be processed via the **SORBNET2** system this year should be submitted **until 2:00 pm on 31 December 2014 at the latest**; instructions placed after 2:00 pm will be processed on 2 January 2015;
- **Mass and Retail Debit Order instructions** to be processed on 2 January 2015 should be submitted via the electronic banking systems **until 6:00 pm on 31 December 2014 at the latest**; orders placed after 6:00 pm will be processed on 5 January 2015;
- **Postal Order instructions** submitted **until 6:00 pm on 31 December 2014 at the latest** will be forwarded to the Postal Operator for processing on 2 January 2015; instructions placed after 6:00 pm on 31 December 2014 will be forwarded to the Postal Operator on 5 January 2015.

International payments

- **on 31 December 2014, international payment instructions** (foreign transfers in foreign currency, foreign currency transfers to an account in another domestic bank, instructions for collection cover) **in paper copy** to be processed on the same day should be submitted **until 10:00 am at the latest**; instructions received after 10:00 am will be processed on 2 January 2015;
- **on 31 December 2014, international payment instructions** (foreign transfers in foreign currency, foreign currency transfers to an account in another domestic bank, instructions for collection cover) **via the SWIFT MT101 message or the electronic banking systems** to be processed on the same day should be submitted **until 11:00 am at the latest**; instructions received after 11:00 am will be processed on 2 January 2015;
- **on 31 December 2014, instructions for the SEPA Transfer Order and EuroEkspres Transfer Order via the electronic banking systems** to be processed on the same day should be submitted **until 1:00 pm at the latest**; instructions received after 1:00 pm will be processed on 2 January 2015.

Information regarding processing of credit card orders

- orders for prepaid cards to be processed (dispatched by the bank) before Christmas should be submitted via the mBank CompanyNet electronic banking system **until 11:00 am on 19 December 2014 at the latest**. Applications submitted after that deadline will be processed by the bank on an ongoing basis, but given the non-business days, the cards will be dispatched on 29 December 2014;
- orders for prepaid cards to be processed (dispatched by the bank) in 2014 should be submitted via the mBank CompanyNet electronic banking system **in the period from 19 December after 11:00 am to 24 December 2014 by 11:00 am at the latest**. Applications submitted after that deadline will be processed by the bank on an ongoing basis, but given the non-business days, the cards will be dispatched between 2 and 5 January 2015.

Transactions can be executed in the Financial Markets Sales Department (either by phone or via the FX mPlatform transactional platform) as follows:

- on **24 December 2014** – from **8:00 am to 3:30 pm**
- on **31 December 2014** – from **8:00 am to 3:30 pm**

Information on the sorting offices which cooperate with mBank

Direct collection will be accepted from Customers as follows:

Sorting Office		Opening hours	
		From	To
on 24 December 2014			
Solid MCG sorting offices	RCG Katowice	6:00 am	8:00 pm
	RCG Szczecin	6:00 am	7:00 pm
	RCG Częstochowa	6:00 am	8:00 pm
	RCG Warsaw	7:00 am	3:00 pm (on duty from 3:00 pm to 12:00 am)
	RCG Poznań	6:00 am	4:00 pm (on duty from 6:00 pm*)
Impel Cash Solutions sorting offices	Opole	12:00 am	5:00 pm
	Katowice	open 24h	
	COG Bydgoszcz	12:00 am	5:00 pm
	COG Gdańsk	12:00 am	5:00 pm
	COG Wrocław	open 24h	
	COG Poznań	12:00 am	5:00 pm
	COG Białystok	12:00 am	5:00 pm
	COG Łódź	12:00 am	5:00 pm
Konsalnet Cash Management sorting offices	all KCM sorting offices	12:00 am	4:00 pm

on 25 December 2014			
Solid MCG sorting offices	RCG Warsaw	2:00 pm	10:00 pm
	other MCG sorting offices	closed	
Impel Cash Solutions sorting offices	Impel sorting offices: Katowice, Wrocław	open (employees securing the escort groups are on duty*)	
	other Impel sorting offices	closed	
Konsalnet Cash Management sorting offices	all Konsalnet Cash Management sorting offices	closed	
on 26 December 2014			
Solid MCG sorting offices	RCG Warsaw	2:00 pm	10:00 pm (on duty from 10:00 pm to 6:00 am*)
	RCG Szczecin	closed	
	RCG Poznań	10:00 pm	6:00 am
	RCG Katowice	closed	
	RCG Częstochowa	closed	
Impel Cash Solutions sorting offices	Impel sorting offices: Katowice, Wrocław	open (employees securing the escort groups are on duty*)	
	other Impel sorting offices	closed	
Konsalnet Cash Management sorting offices	all Konsalnet Cash Management	closed	

	sorting offices		
on 27 December 2014			
Solid MCG sorting offices	RCG Szczecin	8:00 pm	6:00 am
	RCG Częstochowa	6:00 am	10:00 am (on duty from 10:00 pm to 6:00 am*)
	RCG Poznań	6:00 pm	10:00 pm (on duty from 10:00 pm to 6:00 am*)
	RCG Katowice	open 24h	
	RCG Warsaw	7:00 am	3:00 pm (on duty from 3:00 pm to 10:00 pm*)
Impel Cash Solutions sorting offices	Impel sorting offices: Katowice, Wrocław	open as on business days	
	other Impel sorting offices	closed	
Konsalnet Cash Management sorting offices	all Konsalnet Cash Management sorting offices	open as on business days	
on 28 December 2014			
Solid MCG sorting offices	RCG Szczecin	8:00 pm	6:00 am
	RCG Częstochowa	6:00 am	10:00 am
	RCG Poznań	6:00 pm	10:00 pm (on duty from

		10:00 pm to 6:00 am*)
	RCG Katowice	open 24h
	RCG Warsaw	7:00 am 3:00 pm (on duty from 10:00 pm to 6:00 am*)
Impel Cash Solutions sorting offices	Impel sorting offices: Katowice, Wrocław	open as on business days
	COG: Opole, Bydgoszcz, Gdańsk, Poznań, Białystok	closed
	Łódź	closed – (on duty from 6.00 pm*)
Konsalnet Cash Management sorting offices	all Konsalnet Cash Management sorting offices	open as on business days
on 29 December 2014		
Solid MCG sorting offices	all RCG sorting offices	open 24h
Impel Cash Solutions sorting offices	all Impel sorting offices	open as on business days
Konsalnet Cash Management sorting offices	all Konsalnet Cash Management sorting offices	open as on business days
on 30 December 2014		
Solid MCG sorting offices	all RCG sorting offices	open 24h
Impel Cash Solutions sorting offices	all Impel sorting offices	open as on business days
Konsalnet Cash Management sorting	all Konsalnet	open as on business days

offices	Cash Management sorting offices		
on 31 December 2014			
Solid MCG sorting offices	RCG Szczecin	6:00 am	8:00 pm
	RCG Częstochowa	6:00 am	8:00 pm
	RCG Poznań	6:00 am	8:00 pm (on duty from 8:00 pm*)
	RCG Katowice	6:00 am	10:00 pm
	RCG Warsaw	7:00 am	3:00 pm (on duty from 3:00 pm to 10:00 pm*)
Impel Cash Solutions sorting offices	Impel sorting offices: Katowice, Wrocław	open 24h	
	other Impel sorting offices:	until 5:00 pm (depending on the time of arrival of the last escort team)	
Konsalnet Cash Management sorting offices	all KCM sorting offices	12:00 am	6:00 pm
on 1 January 2015			
Solid MCG sorting offices	RCG Poznań	10:00 pm	6:00 am
	RCG Warsaw	2:00 pm	10:00 pm
	RCG Katowice	on duty from 6:00 pm*	
	other MCG sorting offices	closed	
Impel Cash Solutions sorting offices	Impel sorting offices:	open (employees securing the escort groups are on	

	Katowice, Wrocław	duty*)
	COG Łódź	closed – on duty from 8.00 pm
	other Impel sorting offices	closed (on duty from 6.00 pm*)
Konsalnet Cash Management sorting offices	all Konsalnet Cash Management sorting offices	closed

* **on duty** – means collection from the guards/Customer and/or checking whether the night cash vault operates.

Introduction of the aforementioned deadlines for placing instructions to be processed in 2014 stems from the fact that mBank needs to adjust operations to the availability of interbank clearing systems. We recommend that you place your instructions for settlements to be processed this year before the deadlines indicated in this communication.