



## Customer Service in the last days of 2013

In order to ensure efficient service in the Christmas and New Year period, please be informed that in the last days of 2013 the services for the Clients will be provided in accordance with the following schedule:

### Corporate Branches and Corporate Offices

- on **24 December 2013** (Tuesday) - from **8:00 am to 1:30 pm**
- on **31 December 2013** (Tuesday) - from **8:00 am to 2:00 pm**

### Contact Center - support line for electronic banking users:

- on **24 December 2013** (Tuesday) - from **8:00 am to 4:00 pm**
- on **31 December 2013** (Tuesday) - from **8:00 am to 4:00 pm**

### Information concerning execution of domestic and foreign payment orders

#### 24 December 2013

##### Domestic payments

- on **24 December 2013, 1:00 pm is the cut-off time for placing domestic orders** (transfers in PLN to accounts with other domestic banks) and **internal orders** (transfers to accounts maintained within the Bank) via **SWIFT MT101 message** which are to be executed on the same day - orders received after 1:00 pm will be executed on 27 December 2013;

##### Cross-border payments

- on **24 December 2013, 10:00 am is the cut-off time for placing cross-border payment orders** (transfers abroad in foreign currency, transfers in foreign currency to accounts with other domestic banks, collection payment orders) **in paper form** which are to be executed on the same day - orders received after 10:00 am will be executed on 27 December 2013;
- on **24 December 2013, 11:00 am is the cut-off time for placing cross-border payment orders** (transfers abroad in foreign currency, transfers in foreign currency to accounts with other domestic banks, collection payment orders) via **SWIFT MT101 message and electronic banking systems** which are to be executed on the same day - orders received after 11:00 am will be executed on 27 December 2013;
- on **24 December 2013, 1:00 pm is the cut-off time for placing SEPA Credit Transfer and EuroExpress Credit Transfer orders via electronic banking systems** which are to be executed on the same day - orders received after 1:00 pm will be executed on 27 December 2013;

### 30 December 2013

#### Domestic payments

- on **30 December 2013, 3:00 pm is the cut-off time for placing ZUS and Tax Office payment orders in paper form** which are to be executed and transferred to the beneficiary's bank in 2013 - orders placed after 3:00 pm will be executed on 31 December, whereas funds will be transferred to the beneficiary's bank on 2 January 2014;
- on **30 December 2013, 6:00 pm is the cut-off time for placing ZUS and Tax Office payment orders via electronic banking systems** which are to be executed in 2013 - orders placed after 6:00 pm will be executed on 31 December, whereas funds will be transferred to the beneficiary's bank on 2 January 2014;
- Until **30 December 2013, by 6:00 pm** you should place **mass and retail direct debit orders** via electronic banking systems which are to be executed in 2013;
- Until **30 December 2013, by 6:00 pm at the latest**, you should place **postal orders** which are to be executed by the **Postal operator in 2013** - orders placed after 6:00 pm will be executed by the postal operator on 2 January 2014;

### 31 December 2013

#### Domestic payments

- on **31 December 2013, 10:00 am is the cut-off time** for placing **domestic transfer orders in paper form**, resulting in execution and transfer of funds via ELIXIR system to the beneficiary's bank in 2013 - orders placed after 10:00 am will be executed on 2 January 2014;
- on **31 December 2013, 10:00 am is the cut-off time** for placing **domestic transfer orders in paper form** which are to be executed via SORBNET2 system in 2013 - orders placed after 10:00 am will be executed on 2 January 2014;
- on **31 December 2013, 11:10 am is the cut-off time for Mass Payment orders placed via electronic banking systems**, resulting in execution and transfer of funds to the beneficiary's bank in 2013. Orders placed after 11:10 am, and before 6:00 pm will be executed in 2013, however, funds will be transferred to the beneficiary's bank on 2 January 2014 - orders placed after 6:00 pm will be executed on 2 January 2014;
- on **31 December 2013, 11:30 am is the cut-off time for domestic transfer orders placed via SWIFT MT101 message and electronic banking systems**, resulting in execution and transfer of funds via **ELIXIR** system to the beneficiary's bank in 2013. Orders placed after 11:30 am, and before 2:00 pm and 6:00 pm respectively will be executed in 2013, however, funds will be transferred to the beneficiary's bank on 2 January 2014 - orders placed after 2:00 pm and 6:00 pm respectively will be executed on 2 January 2014;
- on **31 December 2013, 2:00 pm is the cut-off time** for placing **domestic transfer orders via SWIFT MT101 message and electronic banking systems** which are to be executed via **SORBNET2** system in 2013 - orders placed after 2:00 pm will be executed on 2 January 2014;

- on **31 December 2013, 2:00 pm is the cut-off time** for placing **internal orders** (transfers to accounts maintained within the Bank) **via SWIFT MT101 message** which are to be executed on the same day - orders received after 2:00 pm will be executed on 2 January 2014;
- on **31 December 2013, 6:00 pm is the cut-off time** for placing **mass and retail direct debit orders** via electronic banking systems which are to be executed on 2 January 2014 - orders placed after 6:00 pm will be executed on 3 January 2014;
- **Postal orders** placed on **31 December 2013 by 6:00 pm at the latest** will be executed by the postal operator on 2 January 2014 - orders placed on 31 December 2013 after 6:00 pm will be executed by the postal operator on 3 January 2014;

### Cross-border payments

- on **31 December 2013, 10:00 am is the cut-off time** for placing **cross-border payment orders** (transfers abroad in foreign currency, transfers in foreign currency to accounts with other domestic banks, collection payment orders) **in paper form** which are to be executed on the same day - orders received after 10:00 am will be executed on 2 January 2014;
- on **31 December 2013, 11:00 am is the cut-off time** for placing **cross-border payment orders** (transfers abroad in foreign currency, transfers in foreign currency to accounts with other domestic banks, collection payment orders) **via SWIFT MT101 message and electronic banking systems** which are to be executed on the same day - orders received after 11:00 am will be executed on 2 January 2014;
- on **31 December 2013, 1:00 pm is the cut-off time** for placing **SEPA Credit Transfer and EuroExpress Credit Transfer orders via electronic banking systems** which are to be executed on the same day - orders received after 1:00 pm will be executed on 2 January 2013;

### Information on completion of orders for payment cards

- Until **20 December 2013, by midday** at the latest you should place orders for prepaid cards via mBank CompanyNet system to receive the cards before Christmas. Applications submitted after this date will be executed by the Bank on an ongoing basis, however, due to non-working days the cards will be sent on 27 December 2013;
- in the period from **20 December, after midday until 27 December 2013, by midday at the latest** you should place orders for prepaid cards via mBank CompanyNet system to receive the card in 2013. Applications submitted after this date will be executed on an ongoing basis, however, due to non-working days the cards will be sent on 2 and 3 January 2014;

### In the Financial Markets Sales Department transactions may be concluded (both by phone and via mPlatforma transactional platform) according to the following schedule:

- on **24 December 2013** - between **8:00 am and 2:00 pm**
- on **31 December 2013** - between **8:00 am and 2:00 pm**

## Information concerning sorting offices cooperating with the Bank

Direct collection will be accepted from Clients:

Sorting Office		Opening hours	
		From	To
<b>on 24 December 2013</b>			
<b>Solid MCG sorting offices</b>	<b>RCG sorting offices: Katowice</b>	midnight	6:00 pm
	<b>RCG sorting offices: Szczecin</b>	6:00 am	3:00 pm (duty from 3:00 pm for GT)
	<b>RCG sorting offices: Częstochowa</b>	open 24h	
	<b>RCG Bielsko-Biała</b>	6:00 am	3:00 pm
	<b>RCG Warszawa</b>	midnight	2:00 pm (duty until 8:00 pm)
	<b>RCG Poznań</b>	6:00 am	7:00 pm
<b>Asekuracja Cash Handling sorting offices</b>	<b>all ACH sorting offices</b>	midnight	4:00 pm
<b>Konsalnet Cash Management sorting offices</b>	<b>all KCM sorting offices</b>	midnight	4:00 pm
<b>on 25 December 2013</b>			
<b>Solid MCG sorting offices</b>	<b>RCG Warszawa (duty)</b>	3:00 pm	8:00 pm
	<b>other Solid MCG sorting offices</b>	closed	
<b>Asekuracja Cash Handling sorting offices</b>	<b>all ACH sorting offices</b>	closed	
<b>Konsalnet Cash Management sorting offices</b>	<b>all Konsalnet Cash Management sorting offices</b>	closed	

<b>on 26 December 2013</b>			
<b>Solid MCG sorting offices</b>	<b>RCG Warszawa (duty)</b>	3:00 pm	8:00 pm
	<b>RCG Szczecin</b>	10:00 pm	6:00 am
	<b>RCG Bielsko-Biała</b>	8:00 pm	midnight
	<b>RCG Poznań</b>	10:00 pm	6:00 am
	<b>RCG Katowice</b>	6:00 am	midnight
	<b>RCG sorting offices: Częstochowa</b>	closed	
<b>Asekuracja Cash Handling sorting offices</b>	<b>all ACH sorting offices</b>	closed	
<b>Konsalnet Cash Management sorting offices</b>	<b>all Konsalnet Cash Management sorting offices</b>	closed	
<b>on 27 December 2013</b>			
<b>Solid MCG sorting offices</b>	<b>RCG sorting offices: Częstochowa, Warszawa, Szczecin, Poznań</b>	open 24h	
	<b>RCG sorting offices: Bielsko-Biała, Katowice</b>	open 24h	
<b>Asekuracja Cash Handling sorting offices</b>	<b>all ACH sorting offices</b>	like on working days	
<b>Konsalnet Cash Management sorting offices</b>	<b>all Konsalnet Cash Management sorting offices</b>	like on working days	
<b>on 31 December 2013</b>			
<b>Solid MCG sorting offices</b>	<b>RCG sorting offices: Katowice</b>	midnight	6:00 pm
	<b>RCG Warszawa</b>	midnight	2:00 pm (duty until 8:00 pm)
	<b>RCG Szczecin</b>	6:00 am	3:00 pm

	<b>RCG Bielsko-Biała</b>	midnight	6:00 pm
	<b>RCG Częstochowa</b>	open 24h	
	<b>RCG Poznań</b>	6:00 am	7:00 pm
<b>Asekuracja Cash Handling sorting offices</b>	<b>all ACH sorting offices</b>	midnight	4:00 pm
<b>Konsalnet Cash Management sorting offices</b>	<b>all KCM sorting offices</b>	midnight	6:00 pm
<b>on 1 January 2014</b>			
<b>Solid MCG sorting offices</b>	<b>RCG Warszawa (ramp)</b>	2:00 pm	10:00 pm
	<b>RCG Poznań</b>	9:00 pm	midnight
	<b>RCG Katowice</b>	8:00 am	midnight
	<b>RCG Szczecin</b>	8:00 pm	6:00am
	<b>RCG sorting office: Bielsko-Biała</b>	8:00 pm	midnight
	<b>RCG sorting office: Częstochowa</b>	closed	
<b>Asekuracja Cash Handling sorting offices</b>	<b>all ACH sorting offices</b>	closed	
<b>Konsalnet Cash Management sorting offices</b>	<b>all Konsalnet Cash Management sorting offices</b>	closed	

*The introduction of the cut-off times for submitting orders to be executed in 2013 results from the need to adjust operations to functioning of interbank settlement systems by the Bank. We recommend that you submit your orders prior to the cut-off times indicated above.*