



Customer Service in the last days of 2015

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 2015 the services will be provided according to the following schedule:

Corporate Branches and Corporate Offices

- on **24 December 2015** (Thursday) – between **8:00** and **13:00**
(Corporate Branch in **Gorzów Wielkopolski** – between **9:00** and **13:00**)
- on **31 December 2015** (Thursday) – between **8:00** and **14:00**
(Corporate Branches in **Koszalin** and **Szczecin** – between **8:00** and **13:00**; Corporate Branch in **Gorzów Wielkopolski** – between **9:00** and **13:00**)

Contact Center – support line for users of electronic banking systems

- on **24 December 2015** (Thursday) – between **8:00** and **13:00**
- on **31 December 2015** (Thursday) – between **8:00** and **16:00**

Information about domestic and foreign payment orders

24 December 2015

Domestic payments

- on **24 December 2015**, **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 on the same day – orders made after 10:00 will be executed on 28 December 2015;
- on **24 December 2015**, **paper domestic payment orders** should be made **by 10:00**, in case of orders to be executed in the **SORBNET2** system on the same day – orders made after 10:00 will be executed on 28 December 2015;
- on **24 December 2015**, **electronic 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 on 24 December 2015. Orders made between 11:30 and 18:00 will be executed on the same day, but the funds will be transferred to the beneficiary's bank on 28 December 2015. Orders made after 18:00 will be executed on 28 December 2015;
- on **24 December 2015**, **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 on 24 December 2015. Orders made between 11:30 and 15:00 will be executed on the same day, but the funds will be transferred to the beneficiary's bank on 28 December 2015. Orders made after 15:00 will be executed on 28 December 2015;
- on **24 December 2015**, **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 on 24 December 2015. Orders made between 11:10 and 18:00 will be executed on the same day, but the funds will be transferred to the beneficiary's bank on 28 December 2015. Orders made after 18:00 will be executed on 28 December 2015;
- on **24 December 2015**, **SWIFT MT101 and electronic domestic payment orders** should be made **by 14:00** – this will result in execution of orders and transfer of funds in the **SORBNET2** system to the beneficiary's bank on 24 December 2015. Orders made after 14:00 will be executed on 28 December 2015;

Foreign payments

- on **24 December 2015**, **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 28 December 2015;
- on **24 December 2015**, **SWIFT MT101 and 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 28 December 2015;
- on **24 December 2015**, **electronic SEPA transfer 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 28 December 2015;

30 December 2015

Domestic payments

- on **30 December 2015**, **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 31 December 2015, but the funds will be transferred to the beneficiary's bank on 4 January 2016;

- **on 30 December 2015, electronic orders of payment to the Social Insurance Institution and to tax authorities** should be made **by 18:00** – in case of orders to be executed in the current year – orders placed after 18:00 will be executed on 31 December 2015, but the funds will be transferred to the beneficiary's bank on 4 January 2016;
- **electronic mass and retail direct debit**, to be executed in the current year, should be made **by 30 December 2015, 18:00**;
- **postal orders**, to be sent to the Postal Operator for execution in the current year, should be made **by 30 December 2015, 18:00** – orders made after 18:00 will be sent to the Postal Operator for execution on 4 January 2016;

31 December 2015

Domestic payments

- **on 31 December 2015, 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 4 January 2016;
- **on 31 December 2015, 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 4 January 2016;
- **on 31 December 2015, 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 18:00 will be executed in the current year, but the funds will be transferred to the beneficiary's bank on 4 January 2016. Orders made after 18:00 will be executed on 4 January 2016;
- **on 31 December 2015, 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 18:00 will be executed in the current year, but the funds will be transferred to the beneficiary's bank on 4 January 2016. Orders made after 18:00 will be executed on 4 January 2016;
- **on 31 December 2015, 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 4 January 2016. Orders made after 15:00 will be executed on 4 January 2016;
- **on 31 December 2015, 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 4 January 2016;
- **on 31 December 2015, electronic mass and retail direct debits** should be made **by 18:00**, in case of orders to be executed on 4 January 2016 – orders made after 18:00 will be executed on 5 January 2016;
- **Postal orders** made **on 31 December by 18:00** will be sent to the Postal Operator for execution on 4 January 2016 – orders made on 31 December 2015 after 18:00 will be sent to the Postal Operator for execution on 5 January 2016;

Foreign payments

- **on 31 December 2015, 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 4 January 2016;
- **on 31 December 2015, 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 4 January 2016;
- **on 31 December 2015, electronic SEPA transfer 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 4 January 2016;

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, 17 December 2015 at the latest**. Orders made after this time will be executed by the bank on a current basis; however, due to the non-trading days, the cards will be sent on 28 December 2015;
- mBank CompanyNet electronic prepaid card orders to be executed in 2015 (cards sent by the bank) should be made **between 14:00, 17 December 2015 and 11:00, 24 December 2015 at the latest**. Orders made after this time will be executed on a current basis; however, due to the non-trading days, the cards will be sent between 4 and 5 January 2016;

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

- **Orders for loan payments** (in particulars those to be executed in the form of domestic or foreign transfers in 2015) should be made **by 15:00, 30 December 2015 at the latest**. Instructions submitted after this time will be executed on 4 January 2016.
- **Funds for repayment of loans in the period between 28 and 30 December 2015** should be transferred to accounts for repayment **by 11:00 of a given day at the latest**.

■ **Funds for repayment of loans on 31 December 2015** should be transferred to accounts for repayment **one day before i.e. on 30 December 2015**. Funds transferred on 31 December 2015 may be settled no earlier than on 4 January 2016.

Making transactions via the Financial Markets Sales Department (phone as well as mCurrency platform transactions) will be possible:

- on **24 December 2015** - between **8:00** and **15:30**
- on **31 December 2015** - between **8:00** and **15:30**

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 2015			
Solid MCG sorting facilities	Katowice RCC	standard opening hour	22:00
	Szczecin RCC	06:00	15:00 (duty between 15:00 and 20:00) *
	Białystok RCC	06:00	18:00
	Częstochowa RCC	06:00	19:30
	Gdynia RCC	standard opening hour	22:00
	Warsaw RCC	07:00	15:00 (duty between 15:00 and 24:00) *
	Poznań RCC	standard opening hour	22:00
	Krakow RCC	standard opening hour	18:00
	Lublin RCC	standard opening hour	16:00
Impel Cash Solutions sorting facilities	Warsaw CTC	24/7	
	Wrocław CTC	standard opening hour	19:00
	Bydgoszcz – Gdańska CTC	standard opening hour	18:00
	Bydgoszcz – Modrzewiowa CTC	standard opening hour	18:00
	Rzeszów CTC	standard opening hour	18:00
	Katowice CTC	24/7	
	Poznań CTC	standard opening hour	18:00
	Szczecin CTC	standard opening hour	17:00
	Gdańsk CTC	standard opening hour	16:00
	Łódź CTC	standard opening hour	16:00
	Krakow CTC	24/7	
	Białystok CTC	standard opening hour	19:00
	Lublin CTC	standard opening hour	16:00
	Olsztyn CTC	standard opening hour	16:00
	Opole CTC	standard opening hour	19:00
	Częstochowa CTC	standard opening hour	18:00

Sorting facility		Business Hours	
		From	To
Konsalnet Cash Management sorting facilities	all Konsalnet Cash Management sorting facilities	00:00	16:00
on 25 December 2015			
Solid MCG sorting facilities	all Solid MCG sorting facilities	closed	
Impel Cash Solutions sorting facilities	all Impel Cash Solutions sorting facilities	closed	
Konsalnet Cash Management sorting facilities	all Konsalnet Cash Management sorting facilities	closed	
on 26 December 2015			
Solid MCG sorting facilities	Warsaw RCC	21:00	6:00 on the next day
	Szczecin RCC	20:00	6:00 on the next day
	other Solid MCG sorting facilities	closed	
Impel Cash Solutions sorting facilities	all Impel Cash Solutions sorting facilities	closed	
Konsalnet Cash Management sorting facilities	all Konsalnet Cash Management sorting facilities	closed	
between 27 and 30 December 2015			
Solid MCG sorting facilities	all SOLID MCG sorting facilities	open during standard hours	
Impel Cash Solutions sorting facilities	all Impel Cash Solutions sorting facilities	open during standard hours	
Konsalnet Cash Management sorting facilities	all Konsalnet Cash Management sorting facilities	open during standard hours	
on 31 December 2015			
Solid MCG sorting facilities	Katowice RCC	06:00	24:00
	Szczecin RCC	06:00	15:00 (duty between 15:00 and 20:00)
	Częstochowa RCC	06:00	19:30
	Warsaw RCC	07:00	15:00 (duty between 15:00 and 24:00) *
	Poznań RCC	06:00	22:00
	Lublin RCC	standard opening hour	20:00
	Gdynia RCC	standard opening hour	22:00
	Białystok RCC	06:00	22:00
	Krakow RCC	24/7	

Sorting facility		Business Hours	
		From	To
Impel Cash Solutions sorting facilities	Warsaw CTC	24/7	
	Wrocław CTC	standard opening hour	19:00
	Bydgoszcz – Gdańska CTC	standard opening hour	20:00
	Bydgoszcz – Modrzewiowa CTC	standard opening hour	18:00
	Rzeszów CTC	standard opening hour	18:00
	Katowice CTC	24/7	
	Poznań CTC	standard opening hour	20:00
	Szczecin CTC	standard opening hour	20:00
	Gdańsk CTC	standard opening hour	16:00
	Łódź CTC	standard opening hour	20:00
	Krakow CTC	24/7	
	Białystok CTC	standard opening hour	22:00
	Lublin CTC	standard opening hour	21:00
	Olsztyn CTC	standard opening hour	18:00
	Opole CTC	standard opening hour	19:00
	Częstochowa CTC	standard opening hour	18:00
Konsalnet Cash Management sorting facilities	all Konsalnet Cash Management sorting facilities	00:00	18:00
On 1 January 2016			
Solid MCG sorting facilities	Szczecin RCC	20:00	06:00 on the next day
	Katowice RCC	18:00	standard closing hour
	Krakow RCC	22:00	06:00 on the next day
	other Solid MCG sorting facilities	closed	
Impel Cash Solutions sorting facilities	all Impel Cash Solutions sorting facilities	closed	
Konsalnet Cash Management sorting facilities	all Konsalnet Cash Management sorting facilities	closed	

* **duty** – means collecting the cash from convoy guards/Customer and/or checking the functioning of the cash deposit box.

Introduction of the time limits for making orders to be executed in 2015, presented above, results from the necessity for mBank to adapt the operations to functioning of the interbank settlement systems. We recommend placing orders for settlements in the current year before the deadlines indicated herein.

Transactional Banking Department