



Customer service schedule in the last days of 2021

Introduction of the cut-off times for making orders to be executed in the last days of 2021, 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 below.

In the last days of 2021 we will provide Customer service according to the following schedule.

Your banking Advisor may provide detailed information.

Working hours of branches and Client Centre

- Our **Branches** and **Corporate Offices** on **24 December** will be closed. **31 December** we will provide customer service until 13:00.
- At the **Client Centre** on **24 and 31 December** will support corporate clients between 8:00 and 15:00.
- **On 27 and 30 December** we will work at standard hours.

Information about domestic and foreign payment orders

Domestic payments ordered using electronic banking systems and SWIFTNET Korpo service

- orders needing the **ELIXIR (including ZUS transfers)** system for their execution made on 24 December until 12:00, 31 December until 12:30 will be executed and the money transferred to the beneficiary's bank in the current day.
Orders made on 24 December between 12:00 and 20:00, will be executed in the current day, but the beneficiary's bank will receive the money on the next business day.
Orders made after 20:00 will be executed on the next business day.
Orders made on 31 December after 12:30 will be executed in the current day, but the beneficiary's bank will receive the money on the next business day.
- orders needing the **SORBNET2** system for their execution made until 14:00, will be executed in the current day. Orders made after 14:00 will be executed on the next business day.
- orders of **Mass Payment** and **Mass Payment Plus** posted on 24 December until 11:40, 31 December until 12:30, will be executed and the money transferred to the beneficiary's bank in the current day.
Orders made on 24 December between 11:40 and 20:00, will be executed in the current day, but the beneficiary's bank will receive the money on the next business day.
Orders made on 24 December after 20:00, 31 December after 12:30 will be executed on the next business day.
- **Direct Debit** orders, mass and retail ones, made until 20:00 will be executed on the next business day. Orders made after 20:00 will be executed on the second business day.
- **Postal Orders** made by 20:00 will be sent to the Postal Operator for execution on the next business day. Orders made after 20:00 will be sent on the second business day.



Domestic payments ordered in paper form

- orders needing the **ELIXIR** system for their execution made until 10:00, will be executed in the current day. Orders made after 10:00 will be executed on the next business day.
- orders needing the **SORBNET2** system for their execution made until 10:00 will be executed in the current day. Orders made after 10:00 will be executed on the next business day.

Domestic payments ordered using SWIFT MT 101 messages

- orders needing the **ELIXIR (including ZUS transfers)** system for their execution made on 24 December until 12:00, 31 December until 12:30, will be executed and the money transferred to the beneficiary's bank in the current day.
Orders made on 24 December between 12:00 and 15:00 will be executed in the current day, but the beneficiary's bank will receive the money on the next business day. Orders made after 15:00 will be executed on the next business day.
Orders made on 31 December after 12:30 will be executed and transferred to the beneficiary's bank on the next business day.
- orders needing the **SORBNET2** system for their execution made until 14:00, will be executed in the current day. Orders made after 14:00 will be executed on the next business day.

Foreign payments ordered using electronic banking systems and SWIFTNET Korpo service

- **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 day. Orders made after 11:00 will be executed on the next business day.
- **SEPA** Transfer Orders and **EuroEkspres** Transfer Orders made until 12:00 will be executed in the current day. Orders made after 12:00 will be executed on the next business day.

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 day. Orders made after 11:00 will be executed on the next business day.

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 day. Orders made after 10:00 will be executed on the next business day.

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

27 - 30 December all domestic and foreign payment orders will be executed as usual and during standard hours.

Information on prepaid cards orders execution

- Orders for prepaid cards, which are to be executed before Christmas with the courier delivery (cards sent by the bank), should be made via mBank CompanyNet by 14:00, 15 December 2021 at the latest. Applications submitted later will be processed by the bank on an ongoing basis. Due to the holidays the cards will not be sent until 30 December.



Paynow payment gateway service

- we will handle payments at the Paynow gate as standard.
- the mElements helpline will support corporate clients on 24 and 31 December from 8:00 am to 3:00 pm.

Loan payments and transfer of funds for loan obligations repayment

- Orders for payments and repayment of loan receivables made until 23 December by 14:00, will be executed in the current day. Orders made later will be executed on 27 December.
- **Orders for loan disbursement** (especially those that we will make in the form of domestic or foreign transfers in 2021) please submit until 29 December. Orders submitted after this time will be executed on 3 January 2022;
- **Funds for the repayment of loans** in the period between 27 and 30 December should be credited to repayment accounts by 11:00 of a given day at the latest;
- **Funds for the repayment of loans on 31 December** should be credited to repayment accounts on the preceding business day, i.e., on 30 December. Funds received on 31 December will be settled no earlier than on 4 January 2022;

Financial market transactions

- Making transactions and offers (via phone as well as the transaction platform mPlatforma) at the financial market transaction will be possible:
 - on 24 December between 8:00 and 13:00
 - on 31 December between 8:00 and 16:00



Information on sorting facilities cooperating with mBank

Direct cash collection will be accepted from the customers according to schedule:

Impel Sorting	December							January
	24	25-26	27	28	29	30	31	1
	opening hours							
Białystok	6:00-22:00	closed	6:00-22:00	6:00-22:00	6:00-22:00	6:00-22:00	6:00-22:00	closed
Bydgoszcz	till 14:00	closed	24h	24h	24h	24h	till 18:00	closed
Częstochowa	00:00-14:00	closed	24h	24h	24h	24h	00:00-18:00	closed
Gdańsk	till 16:00	closed	24h	24h	24h	24h	till 16:00	closed
Katowice	00:00-13:00	closed	4:00-23:59	00:00-23:59	00:00-23:59	00:00-23:59	00:00-15:00	closed
Łódź	till 18:00	closed	from 6:00	24h	24h	24h	till 18:00	closed
Opole	6:00-15:00	closed	6:00-23:00	6:00-23:00	6:00-23:00	6:00-23:00	6:00-17:00	closed
Poznań	till 18:00	closed	24h	24h	24h	24h	till 18:00	closed
Rzeszów	till 14:00	closed	from 6:00	24h	24h	24h	till 22:00	closed
Szczecin	till 15:30	closed	From 6:00	24h	24h	24h	till 20:00	closed
Warszawa	till 20:00	closed	24h	24h	24h	24h	till 20:00	closed
Wrocław	till 12:00	closed	24h	24h	24h	24h	till 24:00	closed

Solid Sorting	December								January
	24	25	26	27	28	29	30	31	1
	opening hours								
Białystok	6:00-20:00	closed	22:00-06:00	24h	24h	24h	24h	6:00-20:00	closed
Bydgoszcz	till 17:00	closed	from 22:00	24h	24h	24h	24h	till 20:00	closed
Gdynia	till 22:00	closed	from 22:00	24h	24h	24h	24h	till 22:00	closed
Katowice	till 22:00	closed	18:00-6:00	24h	24h	24h	24h	till 24:00	closed
Kielce	till 17:00	closed	from 14:00	24h	24h	24h	24h	till 20:00	closed
Kraków	00:00-18:00	closed	21:00-24:00	24h	24h	24h	24h	00:00-20:00	closed
Lublin	00:00-14:00	closed	22:00-00:00	00:00 - 24:00	00:00 - 24:00	00:00 - 24:00	00:00-24:00	00:00-18:00	closed
Łódź	till 18	closed	from 14	24h	24h	24h	24h	till 20:00	closed
Olsztyn	5:00-16:00	closed	8:00-16:00	5:00-1:00	5:00-1:00	5:00-1:00	5:00-1:00	5:00-19:00	closed
Poznań	till 16:00	closed	from 22:00	24h	24h	24h	24h	till 21:00	closed
Rzeszów	till 14:00	closed	from 22:00	24h	24h	24h	24h	till 16:00	closed
Szczecin	till 17:00	closed	19:00-7:00	24h	24h	24h	24h	till 21:00	closed
Warszawa	00:00-18:00	closed	22:00-00:00	24h	24h	24h	24h	00:00-18:00	closed
Wrocław	till 17:00	closed	from 20:00	24h	24h	24h	24h	till 17:00	from 20:00
Zielona Góra	till 16:00	closed	from 22:00	24h	24h	24h	24h	till 18:00	closed

CHL Sorting	December								January
	24	25	26	27	28	29	30	31	1
	opening hours								
Białystok	00:00-20:00	closed	closed	18:00-00:00	24h	24h	24h	00:00-21:00	closed
Olsztyn	00:00-18:00	closed	19:00-00:00	24h	24h	24h	24h	00:00-18:00	closed
Gdańsk	00:00-19:30	closed	19:00-00:00	24h	24h	24h	24h	00:00-20:00	closed
Bydgoszcz	00:00-20:00	closed	19:00-00:00	24h	24h	24h	24h	00:00-21:00	closed
Koszalin	00:00-20:00	closed	20:00-00:00	24h	24h	24h	24h	00:00-20:00	closed
Szczecin	00:00-18:00	closed	19:00-00:00	24h	24h	24h	24h	00:00-16:00	closed
Poznań	00:00-16:00	closed	18:00-00:00	24h	24h	24h	24h	24h	closed
Wrocław	00:00-16:00	closed	20:00-00:00	24h	24h	24h	24h	00:00-16:00	closed
Nowa Sól	00:00-16:00	closed	18:00-00:00	24h	24h	24h	24h	00:00-20:00	closed
Katowice	00:00-19:00	closed	13:00-00:00	24h	24h	24h	24h	00:00-23:00	closed
Kraków	00:00-18:00	closed	closed	6:00-00:00	24h	24h	24h	00:00-20:00	closed
Rzeszów	00:00-19:00	closed	22:00-00:00	24h	24h	24h	24h	00:00-22:00	closed
Warszawa	00:00-18:00	closed	20:00-00:00	24h	24h	24h	24h	00:00-20:00	closed
Łódź	00:00-16:00	closed	20:00-00:00	24h	24h	24h	24h	00:00-20:00	closed
Kielce	00:00-18:00	closed	closed	6:00-00:00	24h	24h	24h	00:00-20:00	closed
Lublin	00:00-18:00	closed	19:00-00:00	24h	24h	24h	24h	00:00-22:00	closed