



## Customer service schedule in the last days of 2023

Introduction of the cut-off times for making orders to be executed in the last days of 2023, 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 2023, we will provide Customer service according to the following schedule.

Your banking Advisor may provide detailed information.

### Working hours of Branches and Client Centre

- **Corporate Branches on 22 and 27-29 December** will work at standard hours.
- **Corporate Client Centre on 22 and 27-29 December** will support corporate clients at standard hours (8:00 – 18:00).

### Domestic payments ordered using electronic banking systems and SWIFTNET Korpo service

- On **22 and 27-28 December** all domestic and foreign payment orders will be executed as usual and during standard hours.
- orders needing the **ELIXIR (including ZUS transfers)** system for their execution made on **29 December**:
  - **by 12:30** will be executed and the money transferred to the beneficiary's bank in the current day.
  - **after 12:30** will be executed in the current day, but the beneficiary's bank will receive the money on the next business day.
  - **after 20:00** will be executed on the next business day.
- orders needing the **SORBNET2** system for their execution made on **29 December**:
  - **by 14:00** will be executed in the current day.
  - **after 14:00** will be executed on the next business day.
- orders of **Mass Payment** and **Mass Payment Plus** posted on **29 December**:
  - **by 12:30** will be executed and the money transferred to the beneficiary's bank in the current day.
  - **after 12:30** will be executed in the current day, but the beneficiary's bank will receive the money on the next business day.
  - **after 20:00** will be executed on the next business day.

### Domestic payments ordered in paper form

- orders needing the **ELIXIR** system for their execution made on **29 December**:
  - **by 12:00** will be executed in the current day.
  - **after 12:00** will be executed on the next business day.
- orders needing the **SORBNET2** system for their execution made on **29 December**:
  - **by 12:00** will be executed in the current day.
  - **after 12:00** 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 **29 December**:
  - **by 12:30** will be executed and the money transferred to the beneficiary's bank in the current day.
  - **between 12:30 and 15:00** will be executed in the current day, but the beneficiary's bank will receive the money on the next business day.
  - **after 15:00** will be executed on the next business day.
- orders needing the **SORBNET2** system for their execution made on **29 December**:
  - **by 14:00** will be executed in the current day.
  - **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 on **29 December**:
  - **by 11:00** will be executed in the current day.
  - **after 11:00** will be executed on the next business day.



- **SEPA Transfer Orders and EuroEkspres Transfer Orders made on 29 December:**
  - **by 12:00** will be executed in the current day.
  - **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 on **29 December:**
  - **by 11:00** will be executed in the current day.
  - **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 on **29 December:**
  - **by 10:00** will be executed in the current day.
  - **after 10:00** will be executed on the next business day.

Other order types 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 **until 13 December by 14:00** at the latest. Applications submitted later will be processed by the bank on an ongoing basis.

#### Paynow payment gateway service

- we will handle payments at the Paynow gate as standard.
- the mElements helpline will support corporate clients at standard hours.

#### Loan payments and transfer of funds for loan obligations repayment

- Orders for payments and repayment of loan receivables made by **22 December by 12:00**, 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 2023) please submit **by 29 December by 12:00**. Orders submitted after this time will be executed on 2 January 2024.
- **Funds for the repayment of loans between 27 and 29 December** should be credited to repayment accounts by 11:00 of a given day at the latest.
- **Funds for the repayment of loans on 30/31 December** should be credited to repayment accounts on the preceding business day, i.e., on 29 December. Funds received on 30 December will be settled no earlier than on 2 January 2024.

#### 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 business days as usual.



### Information on sorting facilities cooperating with mBank

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

Solid Sorting	December								January	
	24	25	26	27	28	29	30	31	1	2
	opening hours									
<b>Białystok</b>	closed	closed	closed	24h	24h	24h	16:00 - 6:00	closed	closed	24h
<b>Bydgoszcz</b>	closed	closed	22:00 - 6:00	24h	24h	24h	22:00 - 6:00	closed	22:00 - 6:00	24h
<b>Gdynia</b>	closed	closed	closed	from 14:00	24h	24h	24h	by 20:00	from 14:00	24h
<b>Katowice</b>	closed	closed	closed	6:00 - 24:00	24h	24h	24h	closed	closed	24h
<b>Kielce</b>	closed	closed	closed	24h	24h	24h	16:00 - 24:00	closed	closed	24h
<b>Kraków</b>	closed	closed	from 22:00	24h	24h	24h	closed	closed	from 22:00	24h
<b>Lublin</b>	closed	closed	closed	6:00 - 24:00	24h	24h	24h	closed	closed	6:00 - 24:00
<b>Łódź</b>	closed	closed	closed	24h	24h	24h	12:00 - 4:00	closed	closed	24h
<b>Olsztyn</b>	closed	closed	closed	5:00 - 1:00	5:00 - 1:00	5:00 - 1:00	20:00 - 4:00	closed	closed	5:00 - 1:00
<b>Poznań</b>	closed	closed	from 22:00	24h	24h	24h	6:00 - 14:00 22:00 - 6:00	closed	from 22:00	24h
<b>Rzeszów</b>	closed	closed	closed	from 6:00	24h	24h	17:00 - 1:00	closed	closed	from 6:00
<b>Szczecin</b>	by 7:00	closed	closed	7:00 - 15:00 19:00 - 7:00	7:00 - 15:00 19:00 - 7:00	7:00 - 15:00 19:00 - 7:00	7:00 - 15:00 19:00 - 7:00	by 7:00	19:00 - 7:00	7:00 - 15:00 19:00 - 7:00
<b>Warszawa</b>	closed	closed	22:00 - 6:00	24h	24h	24h	24h	00:00 - 14:00	22:00 - 6:00	24h
<b>Wrocław</b>	closed	closed	closed	6:00 - 24:00	24h	24h	24 h	by 6:00	closed	from 6:00
<b>Zielona Góra</b>	closed	closed	closed	from 6:00	24h	24h	by 6:00	closed	closed	from 6:00



Impel Sorting	December									January	
	23	24	25	26	27	28	29	30	31	1	2
	opening hours										
<b>Białystok</b>	closed	closed	closed	closed	6:00-22:00	6:00-22:00	6:00-22:00	closed	closed	closed	6:00-22:00
<b>Bydgoszcz</b>	24h	by 8:00	closed	closed	from 5:30	24h	24h	24h	by 8:00	closed	from 5:30
<b>Częstochowa</b>	by 14:00	closed	closed	from 22:00	24h	24h	24h	by 14:00	closed	from 22:00	24h
<b>Gdańsk</b>	by 6:00	closed	closed	from 18:00	24h	24h	24h	by 6:00	closed	from 18:00	24h
<b>Katowice</b>	24h	closed	closed	closed	from 5:00	24h	24h	24h	closed	closed	from 5:00
<b>Łódź</b>	by 6:00	closed	closed	closed	from 6:00	24h	24h	by 6:00	closed	closed	from 6:00
<b>Opole</b>	closed	closed	closed	closed	6:00-24:00	6:00-24:00	6:00-24:00	closed	closed	closed	6:00-24:00
<b>Poznań</b>	24h	by 6:00	closed	from 18:00	24h	24h	24h	24h	by 6:00	from 18:00	24h
<b>Rzeszów</b>	by 6:00	closed	closed	closed	from 6:00	24h	24h	by 6:00	closed	closed	from 6:00
<b>Szczecin</b>	by 6:00	closed	closed	closed	from 6:00	24h	24h	by 6:00	closed	closed	from 6:00
<b>Warszawa</b>	24h	by 7:00	closed	closed	from 6:00	24h	24h	24h	by 7:00	closed	from 6:00
<b>Wrocław</b>	by 22:00	closed	closed	from 18:00	24h	24h	24h	by 22:00	closed	from 18:00	24h
<b>Lublin</b>	by 18:00	closed	closed	closed	from 6:00	24h	24h	by 18:00	8:00-20:00	closed	from 6:00
<b>Olsztyn</b>	closed	closed	closed	closed	6:15-21:00	6:15-21:00	6:15-21:00	closed	closed	closed	6:15-21:00
<b>Wieliczka</b>	by 16:00	closed	closed	from 20:00	24h	24h	24h	24h	by 16:00	from 20:00	24h



CHL Sorting	December									January
	23	24	25	26	27	28	29	30	31	1
	opening hours									
<b>Białystok</b>	closed	closed	closed	closed	from 6:00	24h	by 6:00	closed	closed	closed
<b>Bydgoszcz</b>	closed	closed	closed	from 18:30	24h	24h	by 7:00	closed	closed	18:30 – 7:00
<b>Gdańsk</b>	closed	closed	closed	from 18:30	24h	24h	by 7:00	closed	closed	18:30 – 7:00
<b>Katowice</b>	7:00-19:00	closed	closed	from 23:00	24h	24h	24h	by 19:00	closed	from 23:00
<b>Kielce</b>	00:00 – 6:00	closed	closed	closed	from 6:00	24h	24h	by 6:00	closed	closed
<b>Koszalin</b>	closed	closed	closed	20:00 - 6:00	24h	24h	by 22:00	closed	closed	from 20:00
<b>Kraków</b>	closed	closed	closed	closed	from 6:00	from 1:00	by 6:00	closed	closed	closed
<b>Lublin</b>	closed	closed	closed	closed	from 6:00	24h	by 7:00	closed	closed	closed
<b>Łódź</b>	00:00 – 16:00	closed	closed	closed	from 5:00	24h	24h	14:00 – 20:00	by 18:00	closed
<b>Olsztyn</b>	closed	closed	closed	from 19:00	24h	24h	24h	closed	closed	from 19:00
<b>Poznań</b>	00:00 - 6:00	closed	closed	from 18:00	24h	24h	24h	by 6:00	closed	from 19:00
<b>Rzeszów</b>	6:00 – 14:00	closed	closed	closed	from 6:00	24h	24h	by 14:00	closed	closed
<b>Szczecin</b>	closed	closed	closed	from 19:00	24h	24h	24h	by 6:00	closed	closed
<b>Warszawa</b>	00:00 – 19:00	closed	closed	from 18:00	24h	24h	24h	by 19:00	closed	from 18:00
<b>Wrocław</b>	00:00 – 6:00	closed	closed	closed	from 5:00	24h	24h	24h	by 6:00	closed
<b>Nowa Sól</b>	closed	closed	closed	closed	from 4:00	24h	24h	by 6:00	closed	closed