



Customer service in the last days of 2018

In the last days of 2018 we will provide Customer service according to the following schedule.

Introduction of the cut-off times for making orders to be executed in the last days of 2018, 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 herein.

Working hours of branches and Contact Centre

- at our **Branches** and **Corporate Offices** on 24 and 31 December we will provide Customer service until 13:00.
- at the **Contact Center** (Customer Center) on 24 and 31 December will support corporate clients between 8:00 and 14:00.

Information about domestic and foreign payment orders on 24 and 31 December 2018

Domestic payments ordered using electronic banking systems:

- orders needing the **ELIXIR** system for their execution made until 12:00, will be executed and the money transferred to the beneficiary's bank in the current day.
Orders made 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 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** made until 11:40, will be executed and the money transferred to the beneficiary's bank in the current day.
Orders made 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 after 20:00 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** system for their execution made until 12:00, will be executed and the money transferred to the beneficiary's bank in the current day.
Orders made 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 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:

- **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 10:00 will be executed in the current day. Orders made after 10:00 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.

On 27 and 28 December 2018 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 (cards sent by the bank), should be made via mBank CompanyNet by 2:00 PM, 14 December 2018 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 27 December 2018;
- Orders for prepaid cards, which are to be executed in 2019 (cards sent by the bank), should be made via mBank CompanyNet from 2:00 PM, 17 December until 2:00 PM, 22 December 2018 at the latest. Applications submitted later will be processed on an ongoing basis. Due to the holidays the cards will be sent on 2 and 3 January 2019.

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

- **Orders for loan disbursement** (in particular those which will be executed in the form of domestic or foreign transfers in 2018) should be made by 3:00 PM, 28 December 2018 at the latest. Orders submitted later will be executed on 2 January 2019.
- **Funds for the repayment of loans** in the period between 27 and 28 December 2018 should be credited to repayment accounts by 11:00 AM of a given day at the latest;
- **Funds for the repayment of loans** on 31 December 2018 should be credited to repayment accounts on the preceding business day, i.e., on 28 December 2018. Funds received on 31 December 2018 will be settled no earlier than on 2 January 2019;

Transactions via the Financial Markets Sales Department

- Making transactions and offers (via phone as well as the transaction platform – FX platform) at the Financial Markets Sales Department will be possible during business hours between 8:00 and 14:00.

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 2018			
Solid MCG	RCG Białystok	00:00	18:00
	RCG Bydgoszcz	00:00	20:00
	RCG Częstochowa	00:00	17:30
	RCG Gdynia	00:00	20:00
	RCG Katowice	00:00	18:00
	RCG Kielce	00:00	16:00
	RCG Kraków	00:00	18:00
	RCG Lublin	00:00	15:00
	RCG Olsztyn	00:00	17:00
	RCG Poznań	00:00	16:00
	RCG Szczecin	00:00	14:00
	RCG Warszawa	standard opening time	
	RCG Wrocław	00:00	18:00
	RCG Rzeszów	00:00	14:00
	RCG Łódź	00:00	18:00
	RCG Zielona Góra	00:00	17:00
Impel Cash Solutions	COG Białystok	6:00	18:00
	COG Bydgoszcz	standard opening time	16:00
	COG Częstochowa	24h	16:00
	COG Gdańsk	standard opening time	17:00
	COG Katowice	00:00	16:00
	COG Łódź	6:00	14:00
	COG Opole	standard opening time	15:00
	COG Poznań	standard opening time	16:00
	COG Rzeszów	6:00	16:00
	COG Szczecin	00:00	17:00
	COG Warszawa	standard opening time	19:00
	COG Lublin	6:00	17:00
	COG Wieliczka	8:00	16:00
	COG Olsztyn	6:15	16:00
	COG Wrocław	00:00	12:00
Konsalnet Cash Management	CDG Białystok	standard opening time	18:00
	CDG Bydgoszcz	standard opening time	16:00
	CDG Gdańsk	7:00	19:00
	CDG Katowice	standard opening time	19:00
	CDG Kielce	standard opening time	18:00
	CDG Koszalin	6:00	22:00
	CDG Kraków	standard opening time	19:00
	CDG Lublin	standard opening time	15:00
	CDG Łódź	standard opening time	18:00
	CDG Olsztyn	7:00	19:00

	CDG Poznań	1:00	15:00
	CDG Rzeszów	6:00	15:00
	CDG Szczecin	7:00	19:00
	CDG Warszawa	00:00	18:00
	CDG Wrocław	standard opening time	18:00
	CDG Nowa Sól	6:00	18:00
on 25 December 2018			
Solid MCG	RCG Warszawa	6:00	18:00
	all the remaining sorting facilities	closed	
Impel Cash Solutions	all sorting facilities	closed	
Konsalnet Cash Management	CDG Bydgoszcz	8:00	20:00 afterwards treasurers on call
	CDG Katowice	13:00	18:00
	CDG Wrocław	treasurers on call	19:00
	CDG Gdańsk	treasurers on call	
	CDG Kielce		
	CDG Kraków		
	CDG Olsztyn		
	CDG Poznań		
	CDG Nowa Sól		
	all the remaining sorting facilities	closed	

Sorting facility		Business hours	
		From	To
on 26 December 2018			
Solid MCG	RCG Białystok	14:00	00:00
	RCG Bydgoszcz	22:00	00:00
	RCG Częstochowa	closed	
	RCG Gdynia	14:00	00:00
	RCG Katowice	6:00	00:00
	RCG Kielce	9:00	00:00
	RCG Kraków	22:00	00:00
	RCG Lublin	22:00	00:00
	RCG Olsztyn	8:00	16:00
	RCG Poznań	22:00	00:00
	RCG Szczecin	20:00	00:00
	RCG Warszawa	13:00 20:00	18:00 00:00
	RCG Wrocław	20:00	00:00
	RCG Rzeszów	22:00	00:00
	RCG Łódź	14:00	00:00
	RCG Zielona Góra	22:00	00:00
Impel Cash Solutions	COG Bydgoszcz	20:00	standard closing time
	COG Częstochowa	20:00	24h
	COG Gdańsk	18:00	Open
	COG Opole	22:00	24h
	COG Poznań	22:00	Open

	COG Rzeszów	20:00	6:00
	COG Lublin	18:00	6:00
	COG Wieliczka	20:00	24h
	COG Wrocław	19:00	00:00
	all the remaining sorting facilities	Closed	
Konsalnet Cash Management	CDG Białystok	20:00	standard closing time
	CDG Bydgoszcz	19:00	standard closing time
	CDG Gdańsk	19:00	standard closing time
	CDG Katowice	13:00	standard closing time
	CDG Kielce	22:00	standard closing time
	CDG Koszalin	20:00	standard closing time
	CDG Kraków	22:00	standard closing time
	CDG Lublin	19:00	standard closing time
	CDG Łódź	22:00	standard closing time
	CDG Olsztyn	19:00	standard closing time
	CDG Poznań	18:00	standard closing time
	CDG Rzeszów	22:00	standard closing time
	CDG Szczecin	19:00	standard closing time
	CDG Warszawa	18:00	standard closing time
	CDG Wrocław	19:00	standard closing time
	CDG Nowa Sól	18:00	standard closing time

Sorting facility		Business hours	
		From	To
between 27 and 29 December 2018			
Solid MCG	27 - 28.12:		
	all sorting facilities	27 - 28.12 all sorting facilities are open during standard hours	
	29.12:		
	RCG Białystok	19:00	6:00
	RCG Częstochowa	22:00	6:00
	RCG Kraków	6:00	14:00
		22:00	6:00
	RCG Olsztyn	6:00	14:00
		20:00	04:00
	RCG Poznań	22:00	6:00
	RCG Rzeszów	6:00	23:00
	RCG Łódź	00:00	6:00
		12:00	6:00
RCG Zielona Góra	6:00	14:00	
	all the remaining sorting facilities	open during standard hours	
Impel Cash Solutions	COG Białystok	6:00	6:00 on the next day
	COG Bydgoszcz	open during standard hours	
	COG Częstochowa	24h	29.12 - 16:00
	COG Gdańsk	open during standard hours	
	COG Katowice	27.12 od 5:00	29.12 - 23:59
	COG Łódź	6:00	29.12 - 6:00
		29.12 - 21:00	standard opening time
	COG Opole	24h	28.12 - 22:00
	COG Poznań	open during standard hours	

	COG Rzeszów	6:00	21:00
	COG Szczecin	6:00	6:00
	COG Warszawa	6:00	standard closing time
	COG Lublin	00:00	00:00
	COG Wieliczka	open during standard hours	
	COG Olsztyn	6:15	22:00
		29.12 closed	
	COG Wrocław	open during standard hours	
Konsalnet Cash Management	CDG Bydgoszcz	standard opening time	8:00
	CDG Gdańsk	standard opening time	7:00
	CDG Koszalin	standard opening time	28.12 - 22:00
	CDG Łódź	standard opening time	29.12 - 14:00
	CDG Olsztyn	standard opening time	28.12 - 19:00
	CDG Poznań	standard opening time	20:00
	CDG Szczecin	standard opening time	7:00
	CDG Nowa Sól	standard opening time	29.12 - 6:00
		29.12 - 18:00	30.12 - 6:00
	all the remaining sorting facilities	open during standard hours	

Sorting facility		Business hours	
		From	To
between 30 and 31 December 2018			
Solid MCG	30.12:		
	RCG Białystok	6:00	20:00
	RCG Bydgoszcz	22:00	6:00
	RCG Częstochowa	22:00	6:00
	RCG Kraków	22:00	00:00
	RCG Olsztyn	19:00	3:00
	RCG Poznań	22:00	6:00
	RCG Szczecin	20:00	6:00
	RCG Rzeszów	22:00	6:00
	RCG Łódź	20:00	00:00
	RCG Zielona Góra	22:00	6:00
	RCG Gdynia RCG Katowice RCG Kielce RCG Lublin RCG Warszawa RCG Wrocław	open during standard hours	
	31.12:		
	RCG Białystok	6:00	20:00
	RCG Bydgoszcz	6:00	21:00
	RCG Częstochowa	6:00	20:00
	RCG Gdynia	6:00	20:00
	RCG Katowice	6:00	22:00
	RCG Kielce	6:00	20:00
	RCG Kraków	open during standard hours	
	RCG Lublin	6:00	18:00

	RCG Olsztyn	6:00	22:00
	RCG Poznań	6:00	20:00
	RCG Szczecin	6:00	18:00
	RCG Warszawa	open during standard hours	
	RCG Wrocław	6:00	18:00
	RCG Rzeszów	6:00	15:00
	RCG Łódź	00:00	20:00
	RCG Zielona Góra	6:00	17:00
Impel Cash Solutions	COG Białystok	30.12 – closed	
		31.12 - 6:00	31.12 - 22:00
	COG Bydgoszcz	24h	31.12 - 20:00
	COG Częstochowa	30.12 - 20:00	31.12 - 16:00
	COG Gdańsk	standard opening time	17:00
	COG Katowice	30.12 - 00:01	31.12 - 16:00
	COG Łódź	standard opening time 30.12 - 21:00	30.12 - 6:00 31.12 - 21:00
	COG Opole	30.12 - 20:00	31.12 - 15:00
	COG Poznań	standard opening time	18:00
	COG Rzeszów	30.12 - closed 31.12 - 6:00	31.12 - 23:00
	COG Szczecin	6:00	20:00
	COG Warszawa	standard opening time	19:00
	COG Lublin	30.12 - 6:00	31.12 - 23:00
	COG Wieliczka	standard opening time	20:00
	COG Olsztyn	6:15	18:00
		30.12 closed	
	COG Wrocław	open during standard hours	
Konsalnet Cash Management	CDG Białystok	standard opening time	20:00
	CDG Bydgoszcz	19:00	16:00
	CDG Gdańsk	19:00	19:00
	CDG Katowice	13:00	19:00
	CDG Kielce	30.12 treasurers on call from 20:00	22:00
	CDG Koszalin	20:00	22:00
	CDG Kraków	standard opening time	22:00
	CDG Lublin	standard opening time	19:00
	CDG Łódź	standard opening time	20:00
	CDG Olsztyn	19:00	19:00
	CDG Poznań	18:00	15:00
	CDG Rzeszów	standard opening time	22:00
	CDG Szczecin	19:00	19:00
	CDG Warszawa	standard opening time	20:00
	CDG Wrocław	standard opening time	19:00
	CDG Nowa Sól	18:00	22:00

Sorting facility		Business hours	
		From	To
on 1 January 2019			
Solid MCG	RCG Białystok	14:00	6:00
	RCG Bydgoszcz	22:00	6:00
	RCG Częstochowa	Closed	
	RCG Gdynia	14:00	6:00
	RCG Katowice	18:00	6:00
	RCG Kielce	20:00	6:00
	RCG Kraków	22:00	6:00
	RCG Lublin	22:00	6:00
	RCG Olsztyn	19:00	3:00
	RCG Poznań	22:00	6:00
	RCG Szczecin	22:00	6:00
	RCG Warszawa	13:00 20:00	18:00 00:00
	RCG Wrocław	20:00	6:00
	RCG Rzeszów	22:00	6:00
	RCG Łódź	19:00	6:00
	RCG Zielona Góra	closed	
Impel Cash Solutions	COG Bydgoszcz	20:00	standard closing time
	COG Częstochowa	20:00	24h
	COG Opole	22:00	24h
	COG Poznań	22:00	standard closing time
	COG Wieliczka	20:00	standard closing time
	COG Wrocław	standard opening time	
	all the remaining sorting facilities	closed	
Konsalnet Cash Management	CDG Białystok	20:00	standard closing time
	CDG Bydgoszcz	19:00	08:00
	CDG Gdańsk	19:00	7:00
	CDG Katowice	13:00	standard closing time
	CDG Kielce	treasurers on call	
	CDG Koszalin	20:00	standard closing time
	CDG Kraków	22:00	standard closing time
	CDG Lublin	00:00	standard closing time
	CDG Łódź	22:00	standard closing time
	CDG Olsztyn	19:00	7:00
	CDG Poznań	18:00	6:00
	CDG Rzeszów	22:00	standard closing time
	CDG Szczecin	19:00	7:00
	CDG Warszawa	18:00	standard closing time
	CDG Wrocław	19:00	standard closing time
	CDG Nowa Sól	18:00	6:00