



INFORMATION SHEET FOR DEPOSITORS

Deposits at mBank S.A. are covered by the guarantee of:	Bank Guarantee Fund ¹⁾
Scope of coverage:	PLN equivalent of EUR 100,000 for each depositor in one entity covered by the guarantee scheme. ²⁾ mBank S.A. uses the following trademarks: mBank, Private Banking mBanku S.A., Orange Finanse produkty bankowe dostarcza mBank.
If a depositor has more deposits in the same entity covered by the guarantee scheme:	all deposits in the same entity covered by the guarantee scheme are totalled, and the resulting amount is subject to the limit of the PLN equivalent of EUR 100,000 ³⁾
If a depositor has a joint account with another person/other persons:	the limit of the PLN equivalent of EUR 100,000 applies to every depositor separately ⁴⁾
Payment period in the case of insolvency of the entity covered by the guarantee scheme:	7 business days ⁵⁾
Payment currency:	PLN
Contact:	Bankowy Fundusz Gwarancyjny, ul. ks. Ignacego Jana Skorupki 4 00-546 Warszawa Phone No: +48 22 58 30 700, +48 22 58 30 701 Fax: +48 22 58 30 589 E-mail: kancelaria@bfg.pl
Additional Information:	https://www.bfg.pl/
Confirmation of receipt of the information sheet by the depositor ⁶⁾ :	1<<The depositor has received the information sheet on the day of submitting the application, not later than on the day of concluding the agreement/annex.>>/ 2<<N/A>>
<p>Additional Information:</p> <p>¹⁾ Name of the deposit guarantee scheme. The Bank Guarantee Fund is responsible for protecting deposits.</p> <p>²⁾ ³⁾ General scope of coverage. If the deposit is not available due to the fact that the entity covered by the guarantee scheme is not able to fulfil its financial obligations, payments for the benefit of depositors are made by the Bank Guarantee Fund. The maximum amount cannot exceed the PLN equivalent of EUR 100,000 for each depositor in one entity covered by the guarantee scheme. This means that in order to determine the amount covered by the guarantee, all deposits held in the same entity covered by the guarantee scheme are totalled. For example, if a depositor has a deposit amounting to the PLN equivalent of EUR 90,000 in the savings account and PLN equivalent of EUR 20,000 in the current account in the same entity covered by the guarantee scheme, only the PLN equivalent of EUR 100,000 will be paid. This method is also used in the case when the entity covered by the guarantee scheme operates under different trademarks. mBank S.A. also operates under the following trademarks: mBank, Private Banking mBanku S.A., Orange Finanse produkty bankowe dostarcza mBank. This means that the total of all deposits held under one or more trademarks belonging to this group is covered up to the total amount of the PLN equivalent of EUR 100,000. When calculating the PLN equivalent of the EUR amount, the fixing rate announced by the National Bank of Poland (NBP) on the day when the guarantee condition was met within the meaning of Article 2 (10) of the Act of 10 June 2016 on the Bank Guarantee Fund, the deposit guarantee scheme and resolution (Journal of Laws, item 996), by a given entity covered by the deposit guarantee scheme, is applied.</p> <p>⁴⁾ Coverage limit for joint accounts. In the case of joint accounts, the limit of the PLN equivalent of EUR 100,000 applies to every depositor. However, deposits in the account to which two or more persons are entitled as members of a partnership, association or an organisational unit without legal personality that is granted legal capacity pursuant to a different legal act, are totalled and treated as a deposit of one depositor for the purposes of calculating the upper limit of the PLN equivalent of EUR 100,000.</p>	

¹ Applicable to the information sheet made available prior to conclusion of an agreement or annex

² Applicable to the information sheet made available on a cyclical basis

If funds or receivables of a depositor who is a natural person result from:

- 1) paid disposal of:
 - a) land developed with a residential building – a detached single-family building within the meaning of the Construction Law Act of 7 July 1994 (Journal of Laws of 2016, item 290, as amended), its part or a share in such land,
 - b) perpetual usufruct of land developed with a residential building – a detached single-family building within the meaning of the Construction Law Act of 7 July 1994, or a share in this right,
 - c) autonomous residential premises within the meaning of the Act of 24 June 1994 on Ownership of Premises (Journal of Laws of 2015, item 1892), constituting a separate real property or a share in such premises, land or a share in land, or perpetual usufruct of land or a share in this right connected with these premises,
 - d) cooperative member's right to residential premises or a share in this right,
- if the disposal was not performed as part of business activity,
- 2) contractual or judicial distribution of property for the benefit of the depositor after the joint marital property regime has been cancelled,
- 3) acquisition of inheritance by the depositor, execution of a legacy for the benefit of the depositor or legitim that the depositor received,
- 4) payment of insurance on account of a life insurance agreement as a result of death of the person insured or the fact that this person reached the specified age,
- 5) payment of insurance on account of an accident insurance agreement as a result of a bodily injury, health disorder or death of the person injured, caused by an accident,
- 6) severance pay paid under the conditions and in the amount specified in separate provisions,
- 7) payment of retirement allowance or pension allowance referred to in Article 92¹ (1) of the Labour Code Act of 26 June 1974 (Journal of Laws of 2014, item 1502, as amended) or different provisions, under the conditions and in the amount specified in those provisions

- they are covered by the guarantee for the period of 3 months from the day on which those funds were credited to the account or on which receivables arose, up to the amount that is the difference between the double limit of the PLN equivalent of EUR 100,000 and the total of the remaining funds and receivables of the depositor, not exceeding, however, the limit of the PLN equivalent of EUR 100,000. After this period the funds and receivables of the depositor are covered by the mandatory deposit guarantee scheme according to general principles, i.e. up to the amount of the PLN equivalent of EUR 100,000.

If the funds result from the damages that were paid in connection with a crime or compensation paid for the damage suffered, damages or compensation referred to in Article 552 of the Criminal Procedure Code Act of 6 June 1997 (Journal of Laws, item 555, as amended), they are covered by the guarantee in whole for the period of 3 months from the day on which those funds were credited to the account or on which receivables arose. After this period the funds and receivables are covered by the mandatory deposit guarantee scheme according to general principles, i.e. up to the amount of the PLN equivalent of EUR 100,000.

For further information please visit: <https://www.bfg.pl>.

5) Payment

The entity responsible for the payment of the funds covered by the guarantee is Bankowy Fundusz Gwarancyjny (the Bank Guarantee Fund), ul. ks. Ignacego Jana Skorupki 4, 00-546 Warszawa, phone no. +48 22 58 30 700 or +48 22 58 30 701, fax: +48 22 58 30 589, e-mail: kancelaria@bfg.pl, website: <https://www.bfg.pl>). The payment is made (in the amount of the PLN equivalent of up to EUR 100,000) not later than within 7 business days from the day on which the guarantee condition, referred to in Article 2 (10) of the Act of 10 June 2016 on the Bank Guarantee Fund, the deposit guarantee scheme and resolution, was met by a given entity covered by the deposit guarantee scheme.

In the cases defined in Article 36 of the Act of 10 June 2016 on the Bank Guarantee Fund, the deposit guarantee scheme and resolution, the 7-day period may be prolonged.

If the funds covered by the guarantee are not paid within these periods, one should contact the Bank Guarantee Fund as the claims for payment may expire. For further information please visit: <https://www.bfg.pl>.

⁶⁾ If a depositor uses online banking services, the information sheet may be made available and its reception may be confirmed by means of electronic communication.

Other important information

In principle, deposits of all individual clients and companies are covered by deposit guarantee schemes. Information on exceptions as regards particular deposits are made available on the website of the relevant deposit guarantee scheme. The entity covered by a given guarantee scheme also responds to the inquiries as to whether given products are covered by the scheme, or not. If deposits are covered by the guarantee, the entity covered by the guarantee scheme also confirms this fact on a bank account statement.