

# Manual for mBank's client

## Corporate and Investment Banking



Welcome among corporate clients of mBank.  
Below please find basic information that you may find useful in day-to-day cooperation.



### Client Advisor

- basic and ongoing contact
- providing information and presenting the offer
- supporting development of business activity of the client
- contact with credit analyst, product specialists and mBank Group subsidiaries



### Account Manager

- servicing current accounts (balances, statements, account history)
- ordering documents and bank certificates
- accepting and giving answers to notifications and complaints
- information on the status of executing instruction



### Contact Center – electronic banking

- instructions for performing operations in electronic banking systems
- solving technical problems
- assistance in using tokens and electronic signature
- integration with financial and accounting systems

## Electronic banking – mBank CompanyNet

#### mBank CompanyNet Basic Module

accounts, payments and cash management

#### mBank CompanyNet Cards

payment cards

#### FX Platform

on-line currency exchange, automatic clearing of transactions

#### mBank CompanyNet Cash

cash collection services

#### mBank CompanyNet Depo Plus

solution dedicated to local governments and companies which accept security deposits

#### mBank CompanyNet Business News

economic articles, analyses, regulations and legislation



#### mBank CompanyNet Trade Finance

trade finance and trade insurance products

#### mBank CompanyNet Liquidity

analysing the dynamics of changes in client accounts, including historical data and projections

#### mBank CompanyMobile

quick authorisation of orders and access to information necessary for company's finance management

#### mBank InvoiceNet

invoice generation, presentment and discounting

#### mBank CompanyConnect

direct data exchange between the ERP system and mBank CompanyNet

## Online information service for corporate clients

### [mbank.pl/MSP-korporacje/info](http://mbank.pl/MSP-korporacje/info)

- addresses of branches
- foreign exchange rates
- tariff of fees and commissions
- rules and forms
- product interest and dates of interest capitalisation
- scope of service in branches
- announcements for clients

# Corporate and Investment Banking of mBank

The highest standard of service and comprehensive offer available in one place, precisely adapted to the needs of enterprises.

## Transactional Banking

mBank CompanyNet, one of the most advanced Internet banking platforms and offer of innovative products useful in the monitoring and planning of company's finances. We offer solutions improving day-to-day business processes in a company, enabling to effectively manage cash flow, optimise interest income, as well as increase effectiveness of settlements related to inflow of receivables and executing payment instructions.

## Financing

Many possibilities of ensuring current financial liquidity and effective implementation of investment and development projects

- financing for small and medium-sized enterprises under simplified procedure
- working capital and investment loans
- multi-product limits
- structured finance related to complex investment projects
- financing using EU and EIB funds
- financing for groups of affiliated entities
- factoring
- leasing of vehicles, machines, devices and real property, fleet management
- financing commercial real property

## Trade service and finance

Products making it possible to eliminate risk related to performed contract and guaranteeing timely receipt of payment, supply of goods or service provision. We are an active financial partner in handling international commercial transactions.

## Investing surplus cash

A wide range of financial market instruments, in particular overnight and term deposits, structured deposits, treasury and corporate bonds.

## Current FX transactions

Services provided by professional dealers and FX mPlatform – computer and mobile application.

## Market risk management

Effective way of securing financial result of a company against market risk

- hedge against currency risk
- hedge against interest rate risk
- securing commodities prices

## Custody and depositary services

Provision of custody services, including, among others, maintaining securities accounts for clients.

## Investment Banking

Advisory services related to property, capital and ownership transformations of companies and services concerning obtaining financing on capital markets. They cover transactions on public and private markets, among others, acquisitions and sale of companies, transformations of companies on the basis of a merger or division plan, acquiring investors (including IPO - first issues of shares), as well as structuring and obtaining debt financing (in particular issues of corporate bonds). Investment banking advisors organise the transaction process and prepare documentation and financial analyses necessary for finalising an undertaking.

**We encourage you to contact your Advisor who will present you with the details of the offer.**