

The process of obtaining a bank confirmation by a statutory auditor as part of audit procedures – specification of procedural matters on the part of the Bank

The Bank is to complete the below form and provide it to its clients.

An audit company obtains this document directly from the unit whose financial statements it audits (the Bank's client) – this way access to this information is restricted only to the parties involved in the process of obtaining bank confirmations.

The completed form can be published on the Bank's website if the Bank so decides.

The Bank updates the information contained in the form if any changes are made to the Bank's internal procedures.

	Stage		Bank's answer	Additional comment of the Bank
	Submission of an application for a bank confirmation			
1.	Manner of submitting an application			
	Electronic form	Does the bank accept applications signed electronically (with a qualified signature)? If so, does the Bank have any additional specific guidelines in this scope? <i>If so, please provide them.</i>	YES/ NO YES/ NO	A client can submit an application for a bank confirmation signed with qualified electronic signatures in accordance with the client's rules of representation online via the mBank CompanyNet platform. To do this, the client needs to use the Application to the Bank – Opinion for an Auditor. The client attaches the auditor's application for an opinion to the

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	Stage		Bank's answer	Additional comment of the Bank
				<p>Application to the Bank – Opinion for an Auditor.</p> <p>The auditor's application should include:</p> <ul style="list-style-type: none"> • REGON number of the client in question, • authorisation for mBank to provide the auditor with information subject to banking secrecy, • auditor's email address to which the bank confirmation will be sent. <p>In the case where a client submits an electronic application for a bank confirmation, the client must not send the application to the Bank in hard copy.</p> <p>mBank does not accept applications for a bank confirmation sent via email.</p>
	Hard copy (letter)	<p>Where a client signs a letter authorising an auditor to receive the Bank's response with a handwritten signature, does the Bank require the original copy of the letter?</p> <p>Or does a scan suffice?</p>	<p>YES/NO</p> <p>YES/NO</p>	<p>An application for a bank confirmation in hard copy must contain handwritten signatures of persons representing the client and the following data:</p>

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				<ul style="list-style-type: none"> • REGON number of the client in question, • authorisation for mBank to provide the auditor with information subject to banking secrecy, • auditor's email address to which the bank confirmation will be sent. <p>mBank does not accept scans of letters.</p> <p>Applications in hard copy should be sent to the following address: mBank S.A., ul. Kilińskiego 74, 90-119 Łódź, with the annotation: "DOT-ZOK".</p>
	External/internal platform	<p>Does the Bank use external platforms (Confirmation.com, other) for the purposes of confirmations?</p> <p>If not, does the Bank use any internal solutions as part of its electronic banking systems?</p> <p><i>If the Bank uses a platform, what are the rules for logging in applicable to auditors?</i></p> <p>If the answer to the first two questions is "no", what alternative forms of submitting the application does the Bank prefer? <i>Please specify.</i></p>	<p>YES/NO</p> <p>YES/NO</p>	

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	Stage		Bank's answer	Additional comment of the Bank
2.	Contact address	Does the Bank have a dedicated email address to which applications for a confirmation are to be sent? <i>If yes, please indicate it.</i>	YES/NO	mBank does not accept applications for a bank confirmation sent via email.
3.	Other formal requirements regarding the application for a bank confirmation	Does the Bank have in place any other requirements that a message to the Bank must fulfil in order to be processed (e.g. specific data identifying the given entity, such as the REGON number etc.)? <i>If so, please specify.</i>	YES/NO	mBank does not accept applications for a bank confirmation sent via email. The auditor's application should include: <ul style="list-style-type: none"> • REGON number of the client in question, • authorisation for mBank to provide the auditor with information subject to banking secrecy, • auditor's email address to which the bank confirmation will be sent.
Sending of a response by the Bank				
4.	Manner of sending a bank confirmation	What is the Bank's preferred form of sending a response to an application for a balance confirmation?	Electronic form/ Letter/ Platform	Regardless of how an application is submitted, we will send the bank confirmation to the indicated auditor in electronic form. We sign the document using a qualified electronic signature. A document signed this way has legal effect and

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	Stage		Bank's answer	Additional comment of the Bank
				requires no hard copy. Bank confirmations in hard copy are sent only to auditors who did not give their email address in the application.
5.	Response sent electronically	<p>Does the Bank use any additional security measures to protect the information sent (password protection etc.)?</p> <p><i>If so, which ones?</i></p> <p>In the case of password protection, how does the Bank provide the password needed to access its response? (SMS/EMAIL/PHONE)?</p>	YES/NO	<p>mBank sends bank confirmations to the indicated email addresses in an encrypted form.</p> <p>The first email informs the recipient that they have to set an individual password which they will need to open subsequent encrypted emails.</p>
6.	Other formal requirements regarding the sending of an application for a bank confirmation	<p>Does the Bank have in place any other guidelines / formal requirements applicable to sending responses to applications for a balance confirmation?</p> <p><i>If so, please specify.</i></p>	YES/NO	