


customer excellence

Initiatives defined in this pillar are aimed at systematically supporting the growth of market shares, in line with the assumed strategic ambitions. We will provide clients with new tools and functionalities tailored to their evolving needs, arising from demographic shifts, social trends, and economic development. Our goal is to ensure a consistent customer experience across every segment. Key activities in this area will include:

- launch of a new mobile application for mBank's retail clients with an architecture based on simplicity, intuitive navigation, and a greater sense of control for users, featuring solutions that support clients in day-to-day finance management, such as the Smart Payment Manager and conversational banking, including an AI assistant,
- facilities for business clients served by Retail Banking, such as a mobile payment terminal available directly in mBank's application without the need to purchase and maintain additional external tools,
- a new version of mBank CompanyNet service for corporate



clients as a modern, digital ecosystem for interacting with the bank, enabling convenient and comprehensive management of enterprise finances,

- implementation of an integrated CRM system in Corporate Banking, which will serve as a central source of knowledge for advisors, including – in addition to a full spectrum of client information – market analyses and evaluation of business potential based on artificial intelligence,
 - ensuring full availability (24/7) of banking services, in particular instant payments,
 - completion of projects that strengthen the resilience of operational infrastructure,
 - systematic deployment of advanced cybersecurity mechanisms and continued education of clients and employees, supported by the bank and mBank Foundation.
- 