



Customer service schedule in the last days of 2024

Introduction of the cut-off times for making orders to be executed in the last days of 2024, 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 below.

In the last days of 2024, we will provide Customer service according to the following schedule.

Your banking Advisor may provide detailed information.

Working hours of Branches and Client Centre

- **Corporate Branches on 24 and 31 December** will be open till 12:00.
- **Corporate Client Centre on 24 and 31 December** will support corporate clients during reduced hours, from 8:00 to 15:00.

Domestic payments ordered using electronic banking systems and SWIFTNET Korpo service

- orders needing the **ELIXIR (including ZUS transfers)** system for their execution made on **24 December**:
 - **by 12:00** will be executed and the money transferred to the beneficiary's bank in the current day.
 - **after 12:00** will be executed in the current day, but the beneficiary's bank will receive the money on the next business day.
 - **after 20:00** will be executed on the next business day.
- orders needing the **ELIXIR (including ZUS transfers)** system for their execution made on **31 December**:
 - **by 12:30** will be executed and the money transferred to the beneficiary's bank in the current day.
 - **after 12:30** will be executed in the current day, but the beneficiary's bank will receive the money on the next business day.
 - **after 20:00** will be executed on the next business day.
- orders needing the **SORBNET2** system for their execution made on **24 and 31 December**:
 - **by 14:00** will be executed in the current day.
 - **after 14:00** will be executed on the next business day.
- orders of **Mass Payment** and **Mass Payment Plus** posted on **24 December**:
 - **by 11:40** will be executed and the money transferred to the beneficiary's bank in the current day.
 - **after 11:40** will be executed in the current day, but the beneficiary's bank will receive the money on the next business day.
 - **after 20:00** will be executed on the next business day.
- orders of **Mass Payment** and **Mass Payment Plus** posted on **31 December**:
 - **by 12:30** will be executed and the money transferred to the beneficiary's bank in the current day.
 - **after 12:30** will be executed in the current day, but the beneficiary's bank will receive the money on the next business day.
 - **after 20:00** will be executed on the next business day.

Domestic payments ordered in paper form

- orders needing the **ELIXIR** system for their execution made on **24 and 31 December**:
 - **by 12:00** will be executed in the current day.
 - **after 12:00** will be executed on the next business day.
- orders needing the **SORBNET2** system for their execution made on **24 and 31 December**:
 - **by 12:00** will be executed in the current day.
 - **after 12:00** will be executed on the next business day.

Domestic payments ordered using SWIFT MT 101 messages

- orders needing the **ELIXIR (including ZUS transfers)** system for their execution made on **24 December**:
 - **by 12:00** will be executed and the money transferred to the beneficiary's bank in the current day.
 - **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.
 - **after 15:00** will be executed on the next business day.



- orders needing the **ELIXIR (including ZUS transfers)** system for their execution made on **31 December**:
 - **by 12:30** will be executed and the money transferred to the beneficiary's bank in the current day.
 - **between 12:30 and 15:00** will be executed in the current day, but the beneficiary's bank will receive the money on the next business day.
 - **after 15:00** will be executed on the next business day.
- orders needing the **SORBNET2** system for their execution made on **24 and 31 December**:
 - **by 14:00** will be executed in the current day.
 - **after 14:00** will be executed on the next business day.

Foreign payments ordered using electronic banking systems and SWIFTNET Korpo service

- **foreign payment** orders (FX foreign transfers, FX transfers to an account with another domestic bank, orders to pay the collection fee) made on **24 and 31 December**:
 - **by 11:00** will be executed in the current day.
 - **after 11:00** will be executed on the next business day.
- **SEPA Transfer Orders and EuroEkspres Transfer Orders** made on **24 and 31 December**:
 - **by 12:00** will be executed in the current day.
 - **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 on **24 and 31 December**:
 - **by 11:00** will be executed in the current day.
 - **after 11:00** 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 on **24 and 31 December**:
 - **by 10:00** will be executed in the current day.
 - **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 30 December** 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 with the courier delivery (cards sent by the bank), should be made via mBank CompanyNet **until 11 December by 14:00** at the latest. Applications submitted later will be processed by the bank on an ongoing basis.

Paynow payment gateway service

- we will handle payments at the Paynow gate as standard.
- the mElements helpline will support corporate clients at standard hours.

Loan payments and transfer of funds for loan obligations repayment

- Orders for payments and repayment of loan receivables made by **23 December by 12:00**, will be executed in the current day. Orders made later will be executed on 27 December.
- **Orders for loan disbursement** (especially those that we will make in the form of domestic or foreign transfers in 2024) please submit **by 30 December by 12:00**. Orders submitted after this time will be executed on 2 January 2025.
- **Funds for the repayment of loans on 27/30/31 December** should be credited to repayment accounts on the preceding business day. Funds received on 31 December will be settled no earlier than on 2 January 2025.

Financial market transactions

- Making transactions and offers (via phone as well as the transaction platform mPlatforma) at the financial market transaction will be possible:
 - **24 December by 13:00**
 - **31 December by 16:00**



Information on sorting facilities cooperating with mBank

Direct cash collection will be accepted from the customers according to schedule:

Solid Sorting	December								January 2025	
	24	25	26	27	28	29	30	31	1	2
	opening hours									
Białystok	06:00-22:00	closed	22:00-06:00	24h	17:00-06:00	closed	24h	06:00-20:00	22:00-06:00	24h
Bydgoszcz	00:00-16:00	closed	closed	06:00-00:00	00:00-05:00	closed	06:00-00:00	00:00-20:00	closed	06:00-00:00
Gdynia	till 18:00	closed	closed	from 06:00	24h	till 06:00	from 06:00	till 20:00	closed	from 06:00
Katowice	till 18:00	closed	closed	from 04:00	24h	24h	24h	till 20:00	closed	from 04:00
Kielce	till 18:00	closed	closed	from 06:00	24h	till 06:00	from 06:00	till 20:00	closed	from 06:00
Kraków	till 20:00	closed	from 20:00	24h	till 14:00, 22:00-06:00	06:00-14:00, from 22:00	24h	till 22:00	from 22:00	24h
Lublin	00:00-12:00	closed	closed	06:00-00:00	20:00-24:00	closed	06:00-00:00	06:00-20:00	closed	06:00-00:00
Łódź	till 17:00	closed	from 22:00	24h	18:00-02:00	closed	from 06:00	till 18:00	from 22:00	24h
Olsztyn	05:00-16:00	closed	closed	05:00-01:00	20:00-04:00	closed	05:00-01:00	05:00-22:00	closed	05:00-01:00
Poznań	06:00-14:00	closed	closed	24h	06:00-14:00, 22:00-06:00	closed	24h	06:00-14:00, 12:00-20:00	closed	24h
Rzeszów	till 15:00	closed	from 22:00	24h	17:00-24:00	closed	24h	till 17:00	closed	24h
Szczecin	till 16:00	closed	19:00-07:00	24h	24h	24h	24h	till 19:00	19:00-07:00	24h
Warszawa	00:00-18:00	closed	22:00-00:00	24h	24h	10:00-00:00	24h	00:00-18:00	22:00-00:00	24h
Wrocław	till 14:00	closed	closed	05:30-23:59	00:00-23:59	00:00-23:59	00:00-23:59	till 14:00	closed	05:30-23:59
Zielona Góra	till 16:00-17:00	closed	from 22:00	24h	till 06:00	from 22:00	24h	till 18:00-19:00	from 22:00	24h

Impel Sorting	December								January 2025	
	24	25	26	27	28	29	30	31	1	2
	opening hours									
Białystok	closed	closed	closed	06:00-22:00	closed	closed	06:00-22:00	06:00-22:00	closed	06:00-22:00
Bydgoszcz	till 08:00	closed	from 20:00	24h	24h	24h	24h	till 20:00	from 20:00	24h
Częstochowa	till 08:00	closed	from 22:00	24h	till 14:00	from 22:00	24h	till 14:00	from 22:00	24h
Gdańsk	till 06:00	closed	from 18:00	24h	24h	24h	24h	till 20:00	closed	from 05:00
Katowice	till 13:00	closed	from 20:00	24h	24h	24h	24h	till 15:00	from 13:00	24h
Łódź	till 06:00	closed	closed	from 06:00	till 06:00	closed	from 06:00	till 18:00	closed	from 06:00
Olsztyn	closed	closed	closed	06:15-22:00	closed	closed	06:15-22:00	06:15-18:00	closed	06:15-22:00
Opole	till 06:00	closed	from 22:00	till 00:00	closed	from 22:00	24h	till 17:00	from 22:00	24h
Poznań	till 14:00	closed	from 22:00	24h	till 18:00	from 22:00	24h	till 18:00	from 22:00	24h
Rzeszów	till 06:00	closed	closed	from 06:00	till 06:00	closed	from 06:00	till 22:00	closed	from 06:00
Szczecin	till 14:00	closed	closed	From 06:00	till 06:00	closed	From 06:00	till 20:00	closed	From 06:00
Warszawa	till 07:00	closed	from 18:00	24h	till 19:00	closed	from 06:00	till 19:00	from 18:00	24h
Wrocław	till 12:00	closed	from 18:00	24h	till 06:00	closed	from 18:00	till 16:00	from 18:00	24h
Lublin	closed	closed	closed	06:00-06:00	06:00-18:00	closed	06:00-06:00	06:00-06:00	closed	06:00-06:00
Wieliczka	00:00-15:30	closed	from 20:00	24h	24h	24h	24h	till 20:00	from 20:00	24h



CHL Sorting	December								January 2025	
	24	25	26	27	28	29	30	31	1	2
	opening hours									
Białystok	00:00-18:00	closed	22:00-00:00	00:00-02:00	closed	closed	06:00-00:00	00:00-20:00	22:00-00:00	00:00-00:00
Olsztyn	00:00-16:00	closed	19:00-00:00	00:00-19:00	closed	19:00-00:00	00:00-00:00	00:00-17:00	19:00-00:00	00:00-00:00
Gdańsk	00:00-21:00	closed	19:00-00:00	00:00-00:00	00:00-07:00	closed	07:00-00:00	00:00-21:00	closed	07:00-00:00
Bydgoszcz	00:00-21:00	closed	closed	07:00-23:00	closed	19:00-00:00	00:00-00:00	00:00-20:00	closed	07:00-00:00
Koszalin	00:00-18:00	closed	20:00-00:00	00:00-22:00	closed	20:00-00:00	00:00-00:00	00:00-20:00	20:00-00:00	00:00-00:00
Szczecin	00:00-18:00	closed	22:00-00:00	00:00-00:00	00:00-00:00	00:00-00:00	00:00-00:00	00:00-22:00	22:00-00:00	00:00-00:00
Poznań	00:00-16:00	closed	18:00-00:00	00:00-06:00	closed	18:00-00:00	00:00-00:00	00:00-16:00	18:00-00:00	00:00-00:00
Wrocław	00:00-18:00	closed	22:00-00:00	00:00-00:00	00:00-20:00	closed	05:00-00:00	00:00-18:00	22:00-00:00	00:00-00:00
Nowa Sól	00:00-20:00	closed	22:00-00:00	00:00-00:00	00:00-00:00	00:00-00:00	00:00-00:00	06:00-22:00	22:00-00:00	00:00-00:00
Katowice	00:00-19:00	closed	23:00-00:00	00:00-00:00	00:00-19:00	23:00-00:00	00:00-00:00	00:00-19:00	23:00-00:00	00:00-00:00
Kraków	00:00-18:00	closed	22:00-00:00	00:00-00:00	00:00-20:00	22:00-00:00	00:00-00:00	00:00-20:00	22:00-00:00	00:00-00:00
Rzeszów	00:00-16:00	closed	closed	06:00-00:00	00:00-20:00	closed	06:00-00:00	00:00-22:00	closed	06:00-00:00
Warszawa	00:00-18:00	closed	18:00-00:00	00:00-00:00	00:00-18:00	18:00-00:00	00:00-00:00	00:00-18:00	18:00-00:00	00:00-00:00
Łódź	00:00-16:00	closed	20:00-00:00	00:00-00:00	14:00-20:00	20:00-00:00	00:00-00:00	00:00-18:00	20:00-00:00	00:00-00:00
Kielce	00:00-16:00	closed	closed	06:00-00:00	00:00-19:00	closed	06:00-00:00	00:00-06:00	closed	06:00-00:00
Lublin	00:00-20:00	closed	closed	06:00-00:00	00:00-20:00	closed	06:00-00:00	00:00-20:00	closed	06:00-00:00