

Amendment to the General Agreement for Rendering Banking Services to Legal Entities

Clauses **5.2.1.8, 5.2.2.1, 5.5.3 to be amended**, also clauses **5.1.3¹, 5.2.3.2¹, 5.2.3.4, 5.4.1¹, 5.4.1² 5.4.1³ to be added** to the **General Agreement for Rendering Banking Services to Legal Entities** posted on the web page of the Bank (www.pashabank.ge) and be formulated as follows:

“5.1.3¹ The Transactions admitted to be performed by the Card, within the terms established by the corresponding payment system, can be online authorized transactions (operation when the authorization of the transaction is held locally, by receiving confirmation from the issuing bank), transactions with offline authorisation (operation which is authorized without confirmation of issuing bank and in case of which overspending can take place on the account), automatically Repeated (Recurrent) transactions (periodic payment of the service or/and good’s fee, when the Card payment order of the mentioned fee is initiated by the seller/service provider based on a preliminary consent of the Card holder).

5.2.1.8. Shall process card payment transaction in the internet only through the web pages having secure payment certifications (web pages where MasterCard Secure Code or Verified by VISA logos are depicted, allowing for making payment with 3D security code). The bank shall bear no responsibility for the transactions of the client made at the web-pages having no secure payment certifications.

5.2.2.1. At any time obtain information on transactions held at the card account and request statements reflecting such transactions. The client is authorized to become familiar with the transactions made at the card accounts in the internet banking and/or address JSC “Pasha Bank Georgia” telephone services center – contact center and/or any branch of the bank to obtain such information. Card transactions statements shall be issued in a form requested by the client in the timelines established by the bank, however no later than 2 (two) banking days after the request of the client has been made. The bank is entitled to establish the commission for issuing the transaction statement made for the card account.

5.2.3.2¹ Shall duly keep the card and not allow third persons to use card and/or card data. Also, shall not assign the card to third parties for settlement purposes in the public trading facilities and request POS terminal for making settlement.

5.2.3.4. Card transactions made at JSC “Pasha Bank Georgia” network are reflected in the card accounts by the day of making transaction or at the following day. Card transactions made in the other banks’ networks are reflected in the card account in no later than 30 (thirty) days after making transactions.

5.4.1¹ The claimant (client) may submit verbal, written and/or electronic claim regarding the transactions held at the card account using card instrument. When submitting verbal and/or electronic claim, if requested by the bank, the client shall additionally submit the claim in written/material form, within one banking day after receiving the claim. For verbal claim the client may address JSC “Pasha Bank Georgia” telephone service center – contact center (+995 322) 265 000. Standard written form of the claim is available at the bank

branches and service centers. Claim can be submitted electronically through internet banking or the bank's web page (www.pashabank.ge). Maximum term for review of the claim submitted by the client shall be no later than 20 (twenty) working days after the claimant's submission and his/her identification. Furthermore, if due to extraordinary and objective circumstances not attributed to the bank the claim cannot be reviewed in 20 (twenty) working days and decision is not made, the bank shall notify the client the substantiated reason of delay and the timelines of claim hearing and resolution. In case of extraordinary and objective circumstances the term of claim resolution and notification to the client shall not exceed 55 (fifty five) working days after acceptance of the claim.

5.4.1² Commensurate with the regulation set forth in clause 5.4.1¹ of the present agreement, the department of plastic cards, operations department and compliance department of JSC "Pasha Bank Georgia" shall review disputes. The client shall be notified on the decision regarding the claim promptly in writing or electronically (as agreed with the client). Information regarding claim hearing process can be obtained at any branch/service centers and/or by means of remote channels. Communication between the client and the bank regarding the claim shall be held at the following email address: customercare@pashabank.ge.

5.4.1³ Commensurate with the regulation set forth by clause 5.4.11 of the present agreement, when submitting the claim, the client shall provide the bank exhaustive information regarding the subject card transaction – including volume of transaction, currency, time and location, also shall provide all documents (if any) which are related to the claimed card transaction and which may affect adoption of the decision by the bank.

5.5.3 The card can be suspended in case the card holder wishes or if the card is lost or stolen. The card holder shall, in the event of loss or stealing of a card/card data, mobile, accessories or obtaining information on unauthorized transaction, loss of the card or stealing, immediately notify the bank in writing or by telephone (+995 322) 265 000. On the other hand, the bank is obliged to ensure suspension of the card, by entering the card data, with the respective method determined by the card holder:

- a. on the local stop-list, which will block the card within maximum 1 (one) banking day, only allowing transactions authorized by the Bank.
- b. on the international stop list, which will block the card in the international payment system within a maximum 14 (fourteen) banking days.”

Present amendments enter into force and are legally binding from December 1st, 2020