

Regarding making changes to the "General Agreement for Banking Services for Individuals" posted on the website www.rebank.ge

On the basis of this document, the "General agreement for banking services for natural persons" posted on the website - www.rebank.ge - should be changed, in particular, the Clause 17.1¹; 17.1²; 17.1³; 17.1⁴; 17.1⁵; 17.1⁶; 17.1⁷. and the accompanying articles, and the content of the article should be worded as follows

- 17.1¹. 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) 22 25 25. 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.rebank.ge). Maximum term for review of the claim submitted by the client shall be no later than 15 (fifteen) 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 15 (fifteen) 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 35 (thirty five) working days after acceptance of the claim.
- 17.1². Commensurate with the regulation set forth in clause 17.1¹. of the present agreement, the department of plastic cards and Customer Experience Management Department of JSC "Pasha Bank Georgia" shall review claims. 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.
- 17.1³. Commensurate with the regulation set forth by clause 17.1¹. 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.
- 17.1⁴. The client is committed, if requested by the Bank, to pay additional costs for the investigation of a problem established by the Bank in the payment system.
- 17.1⁵. The Client has the the right to submit a complaint against the bank to the Dispute Resolution Commission of the NationalBank of Georgia (hereinafter referred to as the Commission) only if the complaint submitted to the bank in accordance with Clause 17.1¹. is not satisfied (including without reply) or satisfied partially, within the term established by the same Clause. The Client in accordance with this clause shall have the right to apply to the Commission if the value of the subject of the dispute stipulated in the complaint does not exceed GEL 50,000 or the equivalent of GEL 50,000 in foreign currency. The Client has the right to appeal to the court without appealing to the commission. **(Effective from 1 December 2023).**

- 17.1⁶. In the case stipulated in p. 17.1⁵. of this agreement, the Client has the right to apply to the commission with a claim to the bank not later than 6 months from the date of the submission of the claim to the Bank. **(Effective from 1 December 2023)**.
- 17.1⁷. The Commission reviews complaints free of charge. **(Effective from 1 December 2023)**.

The amendments provided for herein shall become effective on the date of publication, except for those clauses whose effective date is specifically stated.

Date of publication: November 1 2023