

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, article 8.² should be added to along with its subparagraphs and the content of the article should be worded as follows:

8.² Distance contracts by means of electronic signature.

- 8².1. The Client acknowledges and consents that any document(s)/agreement(s) signed with the Bank, including loan agreement(s), may be signed remotely by electronic signature, in accordance with the procedures established by the Bank. This includes, but is not limited to, documents/agreements executed using the electronic signature platform Signify or any other electronic signature platform approved by the Bank.
- 8².2. The Client declares consent that any document(s)/agreement(s) in relation with the Bank may be signed electronically, using the electronic mail registered by the Client in the Bank's database in accordance with the established procedure.
- 8².3. The Client acknowledges and confirms that document(s)/agreement(s) signed with an electronic signature have the same legal effect as document(s)/agreement(s) signed in physical form and with a personal signature (wet signature).
- 8².4. The Client confirms that in the process of remote signing of the document(s)/agreement(s) by means of electronic signature, the Client will use only the e-mail address and contact data registered and authorised in the Bank's database in accordance with the established procedure. Any attempt to use unregistered and/or unauthorised data will be considered a breach of the Agreement, and the Client shall be obliged to compensate the bank for any losses/damages caused by signing and/or attempting to sign the document/agreement by means of unregistered and/or unauthorised e-mail and contact data.
- 8².5. In case the client has changed and/or lost access to the e-mail address and has not notified the bank thereof, any document/contract signed through the e-mail registered in the Bank's database will be considered signed by the Client and legally valid and binding.
- 8².6. When signing a document(s)/agreement(s) remotely by means of electronic signatures, the client must comply with the Bank's security, strong authentication and verification rules and go through the relevant processes.
- 8².7. The Bank shall not be liable for any damage caused by unauthorized access and/or misuse of an e-mail address, electronic signature system (platform) when signing a document(s)/agreement(s) remotely by means of electronic signature.
- 8².8. The Client shall indemnify and hold the Bank harmless from any losses, fines, penalties, damages, and expenses (including reasonable attorney's fees) incurred by the Bank. Furthermore, the Customer shall release the Bank from any liability, lawsuits, and claims (including those from third parties) that arise in connection with the execution of document(s)/agreement(s) via electronic signature due to unregistered access, unauthorized access, misuse, and/or violations of authentication and verification procedures.

The amendments provided herein shall take effect as of the date of publication.

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