

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, should be added to paragraphs 2.2.9 and 8.¹ and the accompanying articles, and the content of the article should be worded as follows

2.2.9 E-mail Banking service;

8¹. Banking Service Via Email

8¹.1. Banking service via email (hereafter – e-mail banking) means using various bank operations/services by the client on the basis of respective request/order/notification/application sent at the email of an individual banker of the Client and/or the bank mailbank@pashabank.ge, remotely, without need for the client visit the bank consistent with procedures and regulations set forth by the bank, using email registered at the bank, in particular:

- 8¹.1.1 Obtaining information about the balance existing on the account;
- 8¹.1.2 Obtaining information on collection/seizure;
- 8¹.1.3 Obtaining information on account details;
- 8¹.1.4 Obtaining bank statement in PDF or Excel format;
- 8¹.1.5 Blocking/unblocking a card;
- 8¹.1.6 Revoking attempts of incorrectly entered pin code;
- 8¹.1.7 Increasing withdrawal limit from ATM;
- 8¹.1.8 Cancelling letter of attorney;
- 8¹.1.9 Obtaining information on the status of transaction;
- 8¹.1.10 Cancelling transaction;
- 8¹.1.11 Receiving receipt of transfer (among them SWIFT);
- 8¹.1.12 Transfer between own accounts;
- 8¹.1.13 Conversion;
- 8¹.1.14 Transfer to others' accounts;
- 8¹.1.15 Transfer to the budget (paying only own payable within the permitted limit);
- 8¹.1.16 Requesting or cancelling treasury operations;
- 8¹.1.17 Agreeing special rate with the treasury and receiving information;
- 8¹.1.18 Renewal of password (reset);
- 8¹.1.19 Blocking password;
- 8¹.1.20 Removal of password block;
- 8¹.1.21 Opening Deposit
- 8¹.1.22 Obtaining existing information about the deposit;
- 8¹.1.23 Adding amount to the deposit;
- 8¹.1.24 Prolongation of the deposit
- 8¹.1.25 Receiving information about standard exchange rates;
- 8¹.1.26 obtaining information about work schedule of branches;
- 8¹.1.27 Obtaining information on location of ATMs;
- 8¹.1.28 Tariffs;
- 8¹.1.29 Withdrawal limit from ATMs;
- 8¹.1.30 Limit of transfer via internet banking;

8¹.1.31 Information on bank products;

8¹.1.32 Receiving large withdrawal orders from the cash register and requests for a stack of bills;

8¹.1.33 Repayment of the credit product;

8¹.1.34 Closing of the credit product

8¹.2. For using email service, the client must submit an application or relevant consent to the bank, together with the application on opening the account and/or independently, regarding activation of mail bank.

8¹.3. Any notification/order/confirmation/application/request sent from the email address registered in clause 8¹.2. of the present agreement, shall be deemed as the communication from the client and the client shall be responsible for all such notifications/orders/confirmations/applications/requests which will be sent from the given email address. Furthermore, the client envisages that consistent with the rule established by the bank and as necessary, notification/order/confirmation/application/request made from email will be additionally checked by the bank representative by communicating with the authorized person.

8¹.4. The client acknowledges and confirms that any notification/order/confirmation/application/request sent to the bank (among them those sent by the authorized/trustee) by the email has the legal force equaling to the document printed on paper confirmed by the person authorized to dispose the account (made in writing and signed). Furthermore, in case of presence of authorized person/trustee, the client must immediately notify the bank on termination of authorization/power of attorney.

8¹.5. The client must protect, keep safe and not disclose to the third person the password of the email and the username. Furthermore, the client must immediately notify the bank on unauthorized use of email or on such doubt, by means of communication(s) set forth by the present agreement, on the basis of which the bank shall suspend email service;

8¹.6. The bank is authorized, when exercising respective service, to determine additional/particular requirements and/or prerequisites to the client. Furthermore, the bank is authorized at its discretion at any time to refuse client to provide email service, without any justification.

8¹.7. The Bank may, without any justification, refuse to provide e-mail banking services, change the terms of service at any time and/or limit/cancel/add certain types of services.

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

Date of publication: June 14 2023