

## Amendment to the General Agreement for Rendering Banking Services to Individuals

According to the present document, “General Agreement For Rendering Banking Services to Individuals” posted at the web-page [www.rebank.ge](http://www.rebank.ge) to be amended, in particular, clauses 5.1.9-5.1.10, 5.1.11 to be amended, also clauses 5.1.10<sup>1</sup>-5.1.10<sup>2</sup>, 5.6.1.12, 5.6.6.5- 5.6.6.9 to be added and be formulated as follows:

“5.1.9 Upon client’s written consent/application, additional card(s) and relevant pin-code(s) can be prepared and issued, which are linked to the card account, both for the client as well as to the other persons nominated by clients. Unless otherwise determined by the Bank, the client has the right to request issuance of the additional card, furthermore, only the additional card holder is entitled to take additional card and its pin-code.

5.1.10 Client is obliged to introduce the terms of the present agreement to the additional card holder. Furthermore, the client is responsible for the liabilities generated towards the bank, as a result of use of the additional card, including but not limited to, to appeal for the transactions performed with the additional card. The client, prior to sharing the data of the additional card holder to the Bank, is required to have the consent of the additional card holder.

5.1.10<sup>1</sup> Client acknowledges that despite the expiry of the effective term of the card, cancelling (among them cancelling the Top|Card limit), blocking, additional card use is permitted. Furthermore, client may solely and independently make a decision on requesting new additional card, cancelling additional card, closing card account, blocking/unblocking additional card, receiving additional card withheld by ATM. In case the client closes the account (in case of Top|Card additional card - upon closing/cancelling the Top|Card accounts by the client), additional card is automatically invalidated. Client must notify the holders of the additional cards about closing of account(s) and/or cancelling additional card(s).

5.1.10<sup>2</sup> Additional card holder may: receive additional card, block additional card, receive additional card withheld by ATM (only in case the additional card holder has left the additional card in ATM or the additional card was withheld due to malfunctioning of the ATM), change of additional card pin-code, request to cancel additional card.

5.1.11 Client authorizes the bank to provide information to the additional card holder(s) on his/her account(s) (additional card holder shall receive notification on transactions made with the additional card with indication of the balance at the client’s account(s)), also other type of information, which is necessary for due use of the additional card(s). Furthermore, the client may receive information on transactions made with the additional cards only through the internet banking and/or remote communication channel(s) envisaged by present or the particular agreement. Notifications on installments activation and payments, will be received only by the client, according to the rule established by the same agreement.

5.6.1.12 Top|Card additional card – additional card which is requested by the client and is provided to person pre-determined by the client. By the Top|Card additional card, it is possible to fully or partially dispose the balances at the Top|Card accounts of the client, among them, use of the limit of installment approved for the client (payment, transfer, withdrawal).

5.6.6.5 Client acknowledges and confirms that in case he/she requests Top|Card additional card, the additional card holder determined by the client – will be able to fully or partially dispose the amounts at the client’s top-card

accounts, among them, use the limit of installment approved for the client. Client is responsible for the transactions made through the Top|Card additional card, for the transactions performed by the additional card holder (withdrawal, transfer, payment) and envisages that the limit of installment spend by using the additional card is solely his/her credit liability and is responsible to return the spent limit of installment according to the terms of the agreement on use of Top|Card and the terms established by the general agreement.

5.6.6.6 Client acknowledges and envisages that the holder of the Top|Card additional card will receive notifications on transactions made through the additional top-card with indication of the available balance at the client's account(s).

5.6.6.7 Client acknowledges that disregarding the expiry of the effective term of the main Top|Card, also, irrespective whether the limit of installment at the top-card is cancelled or not, if the client decides to use only the current account of the top-card – the Top|Card additional holder will also be able to use the amount(s) at the debit accounts of the client's Top|Card.

5.6.6.8 Considering the context, the contractual terms provided under present agreement, including but not limited to – rules and terms for using card and additional card are fully applicable to Top|Card holder, as well as to Top|Card additional card holder.

5.6.6.9 Cancelling top card, which implies closing/cancelling Top|Card accounts – will automatically entail cancellation of the Top|Card additional card.“

**New wording provided by clauses 5.1.9-5.1.10, 5.1.11 for those individuals who already been the clients of the Bank for 18<sup>th</sup> of May - enters into force since 19<sup>th</sup> of June 2022, but for those individuals who become clients of the Bank from 19<sup>th</sup> of May 2022– is in force from 19<sup>th</sup> of May 2022.**

**All other amendments provided by present document is in force from 19<sup>th</sup> of May 2022**