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 shall be amended, in particular, clauses 5.6.2.6¹ and 12.1.17 shall be added to the agreement and be formulated as follows:

"5.6.2.61 The client, taking into account the term established for the limit of installment and the commission, is authorized to fully or partially withdraw the limit of installment using any ATM, transfer the installment limit and/or make utility payments from the limit of installments. Full or partial withdrawal of the limit of installment is possible using any ATM. When withdrawing/transferring and/or using the limit of installment for making payments, depending when the limit was withdrawn, transferred and/or use to make payments - the client shall benefit from 15 to 45 days commission-free installment. Furthermore, the bank is authorized at any time at own discretion to restrict/block limit of installment fully or partially (among them limit/block limit amount to be withdrawn/transferred and/or the opportunity to make payments fully or partially) or revoke the limit of installment and/or the limit of installment withdrawal/transfer and/or possibility to make payments using the limit of installments. In case of blocking limit of installment and/or the possibility to make payments using the limit of installments and/or transfers, the bank is authorized to make decision independently to remove restriction and determine the limit of installments and/or amount to be withdrawn/transferred in the initial amount. The client shall be notified on blocking/restricting/revoking the limit of installment and/or amount to be withdrawn/transferred under the limit and/or the possibility of making payments or removing the limitations consistent with the rule set forth in the present agreement on the basis of sending notification.

12.1.17 The client shall abide by the regulation and conditions determined by the general agreement. At least once a month shall become familiar with the information posted at the internet bank by means of the web-page www.rebanking.ge."

Amendments set forth in the present document are effective from 24th of January 2022.