

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

Clauses **12.2.5.** and **15.4.6** shall be amended and clauses **4.1.5, 15.4.10 and 15.4.11** shall be added to the **General Agreement for Rendering Banking Services to Individuals** posted at the web-page of the Bank ([www.rebank.ge](http://www.rebank.ge)) and be formulated as follows:

„4.1.5. the bank is entitled, to accrue interest to the amounts placed at the current account(s) of the client opened at the bank, at the amount determined by the bank at the given moment. The interest amount is calculated by the end of each day, according to the existing balance and the accrued interest is released each month, by the end of the month. Furthermore, the bank is authorized, at any time, at its discretion to change (increase/decrease) or revoke the interest amount, on which the client shall be additionally informed by means of internet banking and/or email”.

“12.2.5. at any time, to apply with the respective application and request termination of particular banking product/service, among them closing the account, only in case, the client does not have any unfulfilled liability (financial or any other) deriving from the particular banking product/service owed to the bank. Furthermore, the bank is entitled, in case the client requests to close his/her/its card account(s), not to close those account(s) for 30 (thirty) calendar days. As of the moment of receiving the client’s application regarding accounts to be closed, all commission fees (if any) stop accruing”.

„15.4.6 give information (among them client’s personal data) necessary to provide services (among them for offering various bank/credit product(s)) to the client and/or for identification of the client by means of remote bank service channels (ATM, express pay terminal etc.) to the payment service provider(s) having contractual relations with JSC PASHA Bank Georgia, which on their behalf, assume the responsibility to protect confidentiality of the information provided by the bank”.

“15.4.10. in case the client submits request to the LEPL “Revenues Service” (“request of the taxpayer”), on the basis of the request of the “Revenues Service” itself, shall submit to the latter information on requisites of the active bank accounts of the client;”

“15.4.11. for the purpose to check the decision on issuance of the credit product(s) and/or the information submitted by the client to the bank, shall issue any information regarding the client (including personal data) to any third person.”

**Present amendments enter into force and are legally binding from February 28, 2020.**