

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 **1.1.40**, **1.1.41**, **1.1.42** and **5.7**. and the accompanying articles, and the content of the article should be worded as follows

1.1.40. Co-brand card - a joint payment instrument of the card issuing financial institution and the partner company, which bears the identification marks of one payment brand and one non-payment brand.

1.1.41. Carrefour - Majid Al Futtaim Hypermarkets Georgia LLC (I/N: 404923749)

1.1.42. E-commerce facility - a website and/or application of the merchant, where the product and/or service can be purchased.

5.7. Carrefour card

5.7.1 Carrefour card is a full-fledged co-brand bank card issued by the Bank and Carrefour, bearing the Bank's and Carrefour's brand identifying marks. the co-brand card is tied to a multicurrency account (gel/USD/EUR) and is a card product (for the purposes of this article, hereinafter referred to as the "co-brand card") of the MasterCard payment system, which is issued and valid for a period of 4 (four) years.

5.7.2 From the amount paid during the checkout at the existing/registered merchant in Georgia, including the amounts paid by the co-branded card in e-commerce facilities, the Bank will return to the Customer a part of the spent amount (cash-back), which will be reflected against the Customer's name in the Carrefour Loyalty MyClub Points Accumulation Scheme, and which the Customer will be able to use at any Carrefour Merchant in accordance with the Terms of Use of MyClub Points (<https://www.carrefour.ge/helpcenter/articles/topic/198-MyCLUB>)

5.7.3 For the positive balance on the card, the Customer will get benefit in accordance with the rules and tariffs set by the Bank (<https://rebank.ge/tariffs>).

5.7.4 The Client is entitled to add a Co-brand card to APPLE Pay (if any) and/or Google Pay (if any) (for the purposes of this paragraph, hereinafter referred to as an Electronic Wallet). Adding a card to the Electronic Wallet, according to the rules established for this electronic wallet, can be done from the Internet bank and/or mobile bank and/or by the Clients themselves, by entering the Co-brand card data into the Electronic Wallet.

5.7.5 The Client can use the Co-brand card in accordance with the tariffs set by the Bank. The customer can get acquainted with the current rates of the Bank at the following link: <https://rebank.ge/tariffs>.

5.7.6 The Clients can view their Co-Brand cards and the balances on the bank accounts of the same card in the Internet and/or mobile bank. The Client can view their accumulated MYclub points in the Carrefour app (www.carrefour.ge/login)

5.7.7 The Client acknowledges that he/she is obliged to comply with the security rules set forth in the same agreement, including, but not limited to, the rules of using the bank card and Internet/mobile banking.

5.7.8 The terms established by this General Agreement shall fully apply to the Carrefour card, in accordance with the context and if this does not contradict the terms established by the same article. The Client is entitled to enjoy all the rights that are contextually relevant to the use of the Co-brand Card, do not contradict it and are envisaged by this General Agreement and/or the applicable legislation.

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

Date of publication: August 29 2023