

Amendment to the General Agreement for Rendering Banking Services to Individuals

Clause 8¹ to be added to the **General Agreement for Rendering Banking Services to Individuals** posted on the web page of the Bank (www.pashabank.ge) and be formulated as follows:

„8¹. Banking Service Via Email

8^{1.1}. Banking service via email (hereafter – email) means using various bank operations/services by the client on the basis of respective request/order/notification/application sent at the email of 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:

- 8^{1.1.1} Obtaining information about the balance existing on the account;
- 8^{1.1.2} Obtaining information on collection/seizure;
- 8^{1.1.3} Obtaining information on account details;
- 8^{1.1.4} Obtaining bank statement in PDF or Excel format;
- 8^{1.1.5} Blocking/unblocking a card;
- 8^{1.1.6} Revoking attempts of incorrectly entered pin code;
- 8^{1.1.7} Activating tariff package;
- 8^{1.1.8} Receiving order on request of withdrawal of large amounts and bank note formation;
- 8^{1.1.9} Increasing withdrawal limit from ATM;
- 8^{1.1.10} Cancelling letter of attorney;
- 8^{1.1.11} Obtaining information on the status of transaction;
- 8^{1.1.12} Cancelling transaction;
- 8^{1.1.13} Receiving receipt of transfer (among them SWIFT);
- 8^{1.1.14} Transfer between own accounts;
- 8^{1.1.15} Conversion;
- 8^{1.1.16} Transfer to others' accounts;
- 8^{1.1.17} Transfer to the budget (paying only own payable within the permitted limit);
- 8^{1.1.18} Requesting or cancelling treasury operations;
- 8^{1.1.19} Agreeing special rate with the treasury and receiving information;
- 8^{1.1.20} Renewal of password (reset);
- 8^{1.1.21} Blocking password;
- 8^{1.1.22} Removal of password block;
- 8^{1.1.23} Using and covering the credit line;
- 8^{1.1.24} Obtaining existing information about the deposit;
- 8^{1.1.25} Adding amount to the deposit;
- 8^{1.1.26} Withdrawal/Cancelation of deposit;
- 8^{1.1.27} Receiving information about standard exchange rates;
- 8^{1.1.28} Obtaining information about work schedule of branches;
- 8^{1.1.29} Obtaining information on location of ATMs;
- 8^{1.1.30} Tariffs;
- 8^{1.1.31} Withdrawal limit from ATMs;

- 8¹.1.32 Limit of transfer via internet banking;
- 8¹.1.33 Information on bank products;
- 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 is authorized at any time to change the service terms and/or restrict/revoke/add particular type of service.“

Present amendments enter into force and are legally binding from February 23rd, 2021.