

Appendix #1

Sections 1.16, 4.10, 9.1.1, 10.8, 10.11, 13.3, 13.16 of the Bank Product Service Contract be restated as follows:

1.16. Banking Day – a calendar day where transfers are effected in the NBG real-time via the settlement system; 17 (be deleted)

4.10. For the purpose of writing off funds from the customer's account(s), the Bank shall perform operations on the grounds of the soft- or hardcopy payment documents, which it shall submit to the customer within a day by 16:30. The customer's instructions given after 16:30, shall be deemed received on the next banking day. However, the Bank may fulfill the instructions on the day of their receipt.

9.1.1. For the purpose of a banking service, the customer shall pay the service commission etc. payables relevant to the banking service save the one, which under the legislation is free.

10.8. In the cases under the Laws of Georgia, the customer shall have the right to request the Bank adjustment of an unauthorized or incorrect transaction, if no more than 13 months lapsed from debiting the account with the sum of the unauthorized or incorrectly effected transaction and the customer notified the Bank about the same immediately upon discovering the unauthorized or incorrectly effected transaction.

10.11. The customer shall be responsible for the damage not exceeding 100 GEL done as a result of the unauthorized transaction effected by a stolen, lost appropriated or illegitimately used payment instrument, save the cases under section 10.12 and the one where there are one of the circumstances below:

- a) the user could not have discovered theft, loss or appropriation of the payment instrument prior the transaction;
- b) the loss resulted from an action or omission of the payment service provider, its agent or/and an outsourcing company.

13.3. In connection with the payment transactions under this Contract, the customer shall have the right to file a claim to the Bank (oral or in writing, printed or electronic). The claim form may be obtained at the Operations Department of the Bank's Service Centers or from its website. The customer advocate shall consider the claim within 15 working days. If, for the reasons beyond the Bank's control, the claim cannot be considered and resolved within the said term, the Bank shall send a notice to the customer substantiating the delay and setting out the term of its consideration and resolution. In the said case, the new term shall not exceed 35 business days from the date of receipt of the claim. The Bank shall be obliged to notify the customer its decision in the way preferable to the customer (hard- or softcopy). See the instruction for submission and consideration of the claim on the website of the National Bank of Georgia: www.nbg.gov.ge/cp

13.16. The Bank and the Customer agree that this Contract shall supersede the Bank Transaction Contract concluded between them (the Bank Product Service Contract executed by the Bank and the customer the subject of which is/was the same as the one of this Contract (hereinafter "the Bank Transaction Contract")). Therefore, all the appendices to the Bank Transaction Contract, an additional agreement, all the other contracts relevant to it and executed within its frameworks effective prior to the conclusion of this

Contract shall be valid and deemed an appendix, an additional agreement, all the other contracts executed within its frameworks and associated to it by the parties to this Contract. If, the rules, terms and regulations of the appendix, additional agreement, those of all the other contracts effective prior to the conclusion of this Contract contravene the ones of this Contract, the rules, terms of this Contacts shall prevail.

2. Subsections 1.17 and 6.5 be deleted from the Contact.

3. Subsection 9.2.5. be added to the Contract:

“9.2.5. If a customer, a natural person or a legal entity and organization of no legal status meet the criteria of the legal act issued by National Bank of Georgia shall have the right to file a claim against the Bank/Payment service provider at the Dispute Resolution Commission (hereinafter –“Commission”) at the National Bank of Georgia only in case of delayed satisfaction (absence of response) or partial satisfaction of the claim filed at the Bank. Under this section, the customer shall have the right to appeal to the Commission if the value of the subject of dispute set out in the claim does not exceed 50 000 Gel or in a foreign currency, the equivalent in gel of 50 000. Instead of the Commission, the customer shall have the right to appeal to the Court. Under this section, the customer shall have the right to appeal to the Commission no later than 6 months from submission of the claim to the Bank (this section shall come into effect on 01 August 2023).