

Annex №8 to the Bank Service Agreement – Mobile Banking

1. The **Customer** is able to get the information, carry out **Transactions** and manage own **Accounts** through the **Mobile Banking** as formulated in the **Agreement**.
2. The **Customer** having smartphone running on the Android or IOS operating system is able to use the **Mobile Banking**.
3. **Mobile Banking** can be downloaded/updated from the official portal of Apple - App Store or Android - Google Play Store, for which the **Customer** needs to have the user name and password of the corresponding portal.
4. If the **Customer** is registered in the **CIS** and has **User Name** and **Password**, in order to activate the **Mobile Banking**, after downloading the application, he/she must enter **User Name** and **Password** in the appropriate form and confirm activation with the **OTAC** that he/she will receive on the mobile **Financial Number** fixed in the **CIS**. If the **Customer** uses the **Digipass** device, it is possible to use the generated one-time **Digipass** code.
5. The **Customer**, without the **Authorization** in the **Mobile Banking** is able to:
 - 5.1. Contact the **Telephone Banking**;
 - 5.2. Get information regarding to:
 - 5.2.1. **ATMS**, service centers or **Self-serving Terminals**, including finding the nearest **ATM**, service center or **Self-serving Terminal**.
 - 5.2.2. Information about establishment exchange rates by the **Bank** or by National Bank of Georgia;
 - 5.3. Make **Payment Transactions** by the **Card**.
 - 5.4. Create **Payment Transactions/Transfers** templates (including thematic templates, for example: "My home," "My car" and etc.);
 - 5.5. Remember/save the **Card** details.
 - 5.6. Share the payment cheque.
 - 5.7. Register in the **CIS**.
6. In addition to the data specified in the **Paragraph 5** of this **Annex**, only the **Customer** registered in the **CIS** through the **Mobile Banking** is authorized to:
 - 6.1. Recover the **User Name** and the **Password**.
 - 6.2. Renew activation of the deactivated **Mobile Banking**.
 - 6.3. Select the method of the **Authorization**:
 - 6.3.1. Using the **Username** and **Password/Password** and **OTAC**.
 - 6.3.2. Passcode **Authorization** or **Authorization** passcode and fingerprint **authorization**.
 - 6.4. Change the **User Name** and/or **Password**.
 - 6.5. Get information regarding to:
 - 6.5.1. The **Accounts**, loans, credit **Cards** and deposits.
 - 6.5.2. Accumulation programs (Express points, MR points, sCools, **Electronic Moneybox**).
 - 6.5.3. Nearest paid payments, credit **Cards**, **Commission Fees**, communal bills).
 - 6.6. Pay communal bills and other payments.
 - 6.7. Perform **Transfers**.
 - 6.8. Use **Internet Bank** templates.
 - 6.9. Select a favorite **Account** or display the **Account**.
 - 6.10. Block/unblock the **Cards**.
 - 6.11. Activate or deactivate the **Card Security Service** and **3D Card Security**.
 - 6.12. Print/share **Account** details.
 - 6.13. Print/share the payment cheque or **Payment Order**.

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- 6.14. Find the desired module or information regarding the **Transactions** carried out.
- 6.15. Activate/deactivate the **Electronic Moneybox**.
- 6.16. Exchange Express points.
7. The **Customer** having at least one **Card** of the **Bank** (debit/credit) is able to register in the **CIS** through the **Mobile Bank**. While registering, the **Customer** specifies the **Card** number, **Card** validity period and CVV code, then indicates the **OTAC** received on the mobile **Financial Number** fixed in the **Bank's** registration form . After successfully specifying the **OTAC**, the **Customer** specifies the desired **Username** and **Password** twice.
8. In order to recover the **Password** through the **Mobile Banking**, the **Customer** must specify the **Card** number, validity period of the **Card** and the CVV code and the **OTAC**, in the corresponding form, received on the **Financial Number** fixed in the **CIS**. If the **Customer** uses the **Digipass** device, it is possible to use the generated **Digipass OTAC**.
9. In order to activate the **Authorization** with passcode, the **Customer** must enter **User Name** and **Password** in the appropriate form, then select **Authorization** with passcode, select the desired combination of the digits.
10. The **Customer** having mobile phone with fingerprint scanner function, may use the fingerprint **Authentication** method together with passcode **Authorization** in the **Mobile Banking**, in case of which it is not required to specify the **User Name**, **Password** and **OTAC**.
11. When entering the incorrect **User Name** and/or **Password** and/or passcode three times during the **Authorization** in the **Mobile Bank**, the **Mobile Bank** will be blocked for 1 hour.
12. If the **Customer** has chosen a method of **Complex Authorization**, in order to fulfill **Authorization** successfully, the **Customer** must confirm the **Authorization** with the **OTAC** received via SMS or **Digipass**.
13. Confirmation with the **OTAC** is required for the following types of the **Transactions**:
 - 13.1. Transfer to the **Third Party** on the accounts opened in the **Bank**.
 - 13.2. Transfers to the accounts/budget opened in another bank.
 - 13.3. Block/unblock the **Card**.
 - 13.4. Change the **Username** and/or **Password**.
14. In case of inaction of the **Mobile Banking** within 5 minutes after the **Authorization**, it will be automatically closed and for its further use (except for payment by the **Card**), the **Customer** will need to carry out the **Authorization** once again.