

Annex №10 to the Bank Service Agreement – Tskapplication

1. By means of the **Tskapplication**, the **Customer** is able to carry out the following **Transactions**:
 - 1.1. Contactless payment through the terminals at retail and service facilities. In addition, the **Customer** has an opportunity to choose a **Card** for payment at his/her own discretion.
 - 1.2. Add **Cards** to **Tskapplication** with an unlimited number.
 - 1.3. Check the **Account** balance.
 - 1.4. View the **Extract** of the made payments.
2. **Tskapplication** is available to the **Customers** who have:
 - 2.1. A smartphone with an Android operating system (4.4 or newer version), with NFC support.
 - 2.2. Login and password of the user of the remote banking channel (**Internet bank / mobile bank**).
 - 2.3. At least one active **Card** (except of Visa Electron and Ciruss Maestro cards) of the **Bank**, such as VISA or MASTERCARD.
3. When paying by VISA **Card** through **Tskapplication**, **PIN code** is not required for transactions up to 45 GEL, and when using a Master card, **PIN code** is entered when performing transactions for any amount.
4. Download and update of **Tskapplication** is available to Google Play Store app.
5. In order to activate the **Tskapplication** the following is requested to:
 - 5.1. Accept the terms and conditions of the **Tskapplication**.
 - 5.2. Enter the **Username** and the **Password** which is used by the **Customer** to remote channels (**Internet Banking/Mobile Banking**). In case of not existing corresponding **Username** and **Password**, it should be activated.
 - 5.3. Confirm activation of the **Tskapplication** using the one-time **Password** received by SMS or **Digipass** to the **Customer**.
 - 5.4. Type the 4-digit code which will be used by the **Customer** to enter the **Tskapplication**.
 - 5.5. Choose the main **Card** used for making payment.