

Annex №11 to the Bank Service Agreement – Pay Sticker

1. The **Pay Sticker** provides a **Payment** by attaching it to the **POS-terminal**.
2. The **Pay Sticker** is equipped with a contactless application, providing the **Payment** of a maximum 45 GEL without using a **PIN Code**.
3. The **Pay Sticker** may be an **Additional Card** of any credit/debit MasterCard (except of: American Express cards, sCool Card, Student Card and Maxima).
4. The **Pay Sticker** shall be linked to the corresponding **Card Account** and the **Payment** shall be made from this **Account**.
5. **Pay Sticker** provides **Payments** in:
 - 5.1. The retail and/or service facilities.
 - 5.2. Transport (in case of such an opportunity) and the funicular ropeway of Tbilisi.
- 5.3. The **Remote Channels**: Express Pay, **Mobile Banking**, **Internet Banking**.
6. The **Customer** is entitled to make identification with the **Self-Service Terminal** of the Express Pay by using the **Pay Sticker**.
7. **Express Bonuses** are accrued while using **Pay Sticker**, 10 (ten) **Express bonuses** for one **payment**.