

Annex №12 to the Bank Services Agreement – Card Security Service

1. **Card Security Service** allows the **Bank** to indemnify damages to the **Customers** and/or **Additional Cardholders** as a result of the **Transactions – Card** payments and/or **Cash Withdrawal** illegally executed by the **Third Parties** (except when the **Third Party** has used the **Card** with the consent of the **Customer** or/and **Additional Cardholder**).
2. **Card Security Service** extends to all kinds of the **Cards** with so-called chips.
3. **Card Security Service** must be applied to each **Card** separately and it is possible to apply on one **Card** different types of the **Card Security Services** as well.
4. The term of the **Card Security Service** is one reference year since the **Application** is signed, with the subject to be extended automatic.
5. The **Card Security Service** will be automatically extended only in case the fee will be paid by the **Customer**.
6. If by the moment of automatic extension remains less than 1 (one) reference year before expiration of validity of the corresponding **Card**, the term will be extended in accordance with the remaining term of effectiveness of the **Card**.
7. The **Commission Fee** of the **Card Security Service** is to be paid in advance.
8. In case the **Card Security Service** is automatically extended and less than 1 (one) reference year remains before expiration of validity of the **Card**, the size of the **Commission Fee** is defined in proportion with number of quarters (the partial quarter is deemed as full quarter).
9. In case of nonpayment of the **Commission Fee** the **Bank** terminates the **Card Security Services** without the **Customer's** additional consent and acceptance.
10. During the period of the **Card Security Service**, the **Bank** will pay for a maximum 5 (five) illegal **Transactions**.
11. Types of the **Card Security Service**:
 - 11.1. Standard:
 - 11.1.1. Maximum refundable amount for the illegal **Transaction** conducted while **Payment Transaction/cashing** - GEL 2,000 (two thousand).
 - 11.1.2. Maximum recoverable amount for the illegal **Transaction** conducted through the Internet - GEL 400 (four hundred).
 - 11.2. Standard plus:
 - 11.2.1. Maximum recoverable amount for the illegal **Transaction** conducted while payment/cashing - GEL 6,000 (six thousand).
 - 11.2.2. Maximum recoverable amount for the illegal **Transaction** conducted through the Internet - GEL 1,200 (one thousand two hundred).
 - 11.3. Premium:
 - 11.3.1. Maximum recoverable amount for the illegal **Transaction** conducted while **payment/cashing** – USD 10,000 (ten thousand);
 - 11.3.2. Maximum recoverable amount for the illegal **Transaction** conducted through the Internet – USD 2,000 (two thousand).
12. The **Card Security Service** will be active during entire period of the **Card** validity.
13. The **Card Security Service** will be terminated automatically upon occurrence of illegal **Transactions** and in case of termination of the **Card** validity for any reason as well as.

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14. The **Bank** is authorized without the **Customer's** additional consent and acceptance, cancel the **Card** after reimbursement the **Customer** within the corresponding limits.
15. The **Customer** or/and the **Additional Cardholder** must inform the **Bank** immediately about illegal **Transactions** performed by the **Card** and apply to the **Bank** in addition with a written statement within 30 (thirty) calendar days since occurrence of illegal **Transaction's**, with description of the facts and circumstances of the illegal **Transaction** performed by the **Card**.
16. The **Bank** is authorized to request and the **Customer** or/and the **Additional Cardholder** is obliged to present additional written information on the illegal **Transactions** to relevant law enforcement bodies (or relevant foreign authority) and/or any other information and/or documents, which will help the **Bank** to make a decision related to the compensation of funds disposed through illegal **Transactions** to the **Customer**.
17. The **Bank** will not compensate the illegal **Transaction's** amount if:
 - 17.1. The illegal **Transaction's** amount exceeds the limit of the **Card Security Service** package purchased by the **Customer**.
 - 17.2. The additional damage/loss caused as a result of illegal **Transaction**.
 - 17.3. The **Bank** was not notified about the illegal **Transaction** immediately.
 - 17.4. The **Bank** was not notified immediately about the facts of the **Card** loss, theft or/and other persons becoming familiar with **PIN code** and/or other **Access Codes**.
 - 17.5. Illegal **Transactions** have been carried out using contactless application.
 - 17.6. The **Bank** has found out a link between the **Customer** and/or the **Additional Cardholder** and illegal **Transaction**.
18. If the illegal **Transaction** is insured by any **Third Party**, the **Customer** must apply for compensation to the mentioned **Third Party** at first. The **Bank** will compensate the funds disposed as a result of the illegal **Transactions** (including the partial compensation) in case the aforesaid **Third Party** will not provide the corresponding compensation. If the **Third Party** will refuse to make compensation the **Customer** will have to submit a document confirming the refusal to the **Bank**.