

Annex №15 to the Bank Service Agreement - Elva

1. **Elva money transfer** allows the **Customer** to send and/or receive the funds.
2. Only physical person is entitled to send /receive the **Money Transfer**.
3. **Elva** may be sent through the **Service Centers, SMS Banking, Internet Banking, Telephone Banking, Self-Service Terminal** and/or other means determined by the **Bank**.
4. **Elva** may be received at the **Service Centers, through Telephone Banking, ATM and/or Self-Service Terminals**.
5. The **Recipient** of the **Money Transfer** must hold the **Card** for receiving **money transfer** through the **Telephone Banking** and **Self-Service Terminals**.
6. It is allowed receiving the **money transfer** without a **Card** through the **ATM** if it is provided under "**cashing out Money Transfer without a Card**" service.
7. For selection of the "**Cashing out Elva Money Transfer without a Card**" service, **Money Transfer** must meet the following conditions:
 - 7.1. It should be made in GEL
 - 7.2. The amount should be multiples of 10 and not exceed 1,500 (one thousand five hundred) GEL.
8. Within the frameworks of the "**Cashing out Elva Money Transfer without a Card**" service, the control number necessary for cashing out the **Money Transfer** shall be send to the sender on the telephone number indicated by the sender when making the **Money Transfer**.
9. The **Money Transfer** through the **SMS Banking, Telephone Banking** or **Internet Banking** is possible only through the service "**Cashing out Elva Money Transfer without a card**".
10. The **Customer** is entitled to cancel the **Money Transfer**, which implies the return of the amount of the **Money Transfer** to the sender.
11. The sender is entitled to change the **Money Transfer**, which implies any change in its parameter, only if the **Recipient** has not returned/received the **Money Transfer**.
12. Any change of the **Money Transfer** parameter causes its cancelation and granting of new **Money Transfer**.
13. The **Commission Fee** for the **Money Transfer** shall not be returned to the **Customer** in case of cancellation of **Money Transfer**, as well as any change in its parameter.