

Annex №20 to the Bank Service Agreement – Digipass

1. By means of **Digipass**, instead of **OTAC** received by the SMS, the **Customer** receives the **OTAC** for accessing the **Internet Bank** and **Mobile Bank** (in cases of **Complex Authorization**) and for performing **Transactions** the **Internet Banking, Mobile Banking, Telephone Banking** and/or **E-mail Banking**.
2. The **Bank** offers the **Customer** two types of **Digipass**: a device of material form and software **Digipass**, in the form of the mobile application.
3. The **Customer** is not allowed to use both types of **Digipass** at the same time.
4. **Digipass** in material form will be delivered to the **Customer** at the service center, besides this, activation of **Digipass** application is possible by downloading the corresponding application to the mobile phone.
5. The validity period of the **OTAC** generated by the **Digipass** device, as well as the **OTAC** sent for **Digipass** activation is 3 (three) minutes.
6. One **Customer** can have several **Digipass** device of material form, but **Digipass** of the material form can be designed only for the one **Customer**.
7. In case of loss of the **Digipass** of material form, the **Customer** undertakes to contact the service center or **Internet Bnking** immediately (on the **Website**: ibank.ge) in order to block the **Digipass**.
8. In case of any damage to the **Digipass** of material form, the **Customer** undertakes to contact the service center and return **Digipass** to the **Bank**, and if the **customer** wishes to continue using the **Digipass**, the **Customer** must purchase a new **Digipass**.
9. The **Customer** can receive the **OTAC** of **Digipass** application at the service center, through the **Internet Banking** or **Telephone Banking**.
10. For the activation of the **Digipass** application, the **Bank** will send the **OTAC** to the **Customer's Financial Number**, registered in the **CIS**.
11. The **Customer** can use the **Digipass** application both in Georgia and abroad (including activation of roaming and lack of internet access).
12. Activation of the **Digipass** application will lead to the automatic deactivation of the **Digipass** of material form, re-activation (based on deactivation of the **Digipass** application) of which is available at the service center.
13. In case the **Customer** wishes to reactivate the canceled **Digipass** of material form, by deactivating **Digipass** application, the **Customer** must physically present the **Digipass** of material form to the service center.
14. In order to block the **Digipass** applications, the **Customer** must contact service center.
15. The **Customer** is obliged to delete the **Digipass** application from the mobile phone in case of change mobile phone, its alienation or loss of the right to own it for any other reason.
16. In case of removing the **Digipass** application from the mobile phone and setting the **Digipass** application repeatedly, the **Customer** will have to re-activate the **Digipass** application, in accordance with the rules and procedures specified in this **Annex**.
17. Users of the different **Customers** can be affiliated to the **Digipass** application downloaded on one mobile phone at any time. The last user will be considered applicable for the **Digipass** application and accordingly, generated **OTAC** will be available only to the last attached user.