

## Annex №7 to the Bank Service Agreement - Internet Banking

1. The **Customer** is entitled to use **Internet Banking** and give an **Order** to the **Bank** on execution of the **Banking Operations** under this **Annex** for a distance without visiting the **Bank**.
2. Using the **Internet Banking**, the **Customer** visits the **Internet Banking** web-site and receives the **Authorization** by means of the **Universal Identifiers**.
3. The **Customer** can apply the following **Authorization** methods:
  - 3.1. **Simple authorization.**
  - 3.2. **Complex authorization.**
4. The **Internet Banking** shall be blocked for 1 hour if the **Customer's Username** and/or the **Password** is/are entered incorrectly 3 times for the **Internet Banking Authorization**.
5. Using the **Internet Banking** (from the official website ibank.ge), the **Customer** is entitled to:
  - 5.1. Get the information regarding **Account(s)**, loan(s), deposit(s), securities, accumulation programs, exchange rate, as well as information about the children's deposit, sCool Card.
  - 5.2. Execute **Transactions**.
  - 5.3. Make a Conversion of the Currency in its own **Accounts**.
  - 5.4. Open a deposit.
  - 5.5. Accept credit offer or activate credit card.
  - 5.6. Request an increase of the credit card limit.
  - 5.7. Activate/deactivate/edit (if it is possible) **Automatic Payments, Standing Order, SMS Banking, Internet Banking, 3D Card Security Service, Electronic Purse**.
  - 5.8. Block/unblock /activate **Digipass**.
  - 5.9. Recover/change **Password/Username** of the **Customer** and the **Authorization** method.
  - 5.10. Order a **Card**.
  - 5.11. Receive/send **Money Transfer**.
  - 5.12. Make templates of payment and transfer.
  - 5.13. Pay utility bills and other payments.
  - 5.14. Exchange express points or order a gift using MR points.
  - 5.15. Block the **Card**.
  - 5.16. Print the **Accounts** details, **Bank Statements**, receipts of payment or transfer.
  - 5.17. Manage/plan own finances.
  - 5.18. Change the data of the registration (address, **Financial Number**).
  - 5.19. Use other **Services** periodically provided by the **Bank**.
6. Using the **Internet Banking** (from the website: eonline.ge) the **Customer** is entitled to:
  - 6.1. Get the information regarding: **Account(s)**, loan(s), deposit(s), securities, and accumulation programs.
  - 6.2. Execute the **Transactions**.
  - 6.3. Activate/deactivate the **Electronic Purse**.
  - 6.4. Change the **Customer's Password/Username** and the **Authorization** method.
  - 6.5. Make templates of the payment and transfer.
  - 6.6. Pay utility bills and other payments.
  - 6.7. Exchange Express Points.
  - 6.8. Order a gift by means of MR points.
  - 6.9. Send **Elva Money Transfer**.

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- 6.10. Block the **Card**.
- 6.11. Print the **Account** details, **Bank Statement**, payment and transfer receipt.
- 6.12. Change the data of the registration (address, **Financial Number**).
- 6.13. Use other **Services** periodically provided by the **Bank**.
7. The following Banking Operations should be confirmed in the **Internet Banking** by **One Time** code:
  - 7.1. **Transfer** to a **Third Party**.
  - 7.2. Opening a deposit.
  - 7.3. Ordering a **card** and block the **card**.
  - 7.4. Activation of the **automatic payments**, **Standing Order**.
  - 7.5. Activation / editing / deactivation of **SMS banking**.
  - 7.6. Change of **Customer's** user name, password and the **Authorization** method.
  - 7.7. Change of parameters of registration (address, **Financial Number**)
  - 7.8. Blocking/unblocking/activation of the **Digipass**.
  - 7.9. Acceptance of the offering loan, activation of the credit card.
  - 7.10. Receiving/sending **Money Transfer**.
8. The **Customer** is entitled to receive the relevant **Electronic Document** as approval of the transaction executed by the **Internet Banking**.
9. The **Bank** is entitled to:
  - 9.1. Restrict, change and/or cancel the method of the **Authorization** and/or the method of approval of the **Transactions**, at any time.
  - 9.2. Send the **Customer** different type of notice through the **Inter Banking**, which will be treated as a complete and properly executed communication from the **Bank**.
  - 9.3. Contact the **Customer** regarding any matter related to his/her **Account(s)** while performing the **Banking Operations**. When the **Bank** contacts the **Customer**, it will never ask a question and/or request for the information regarding his/her own **Universal Identifiers**. The **Bank** shall ask the **Customer** questions from the **Customer** information list which is available at the **Bank** (e.g. about the **Banking Operations** executed by the **Customer**) and which enable the **Bank** to identify the **Customer**.
10. The address of the **Web-page**, the **Customer** connects the **Internet Banking**, may be changed.
11. The **Bank** is entitled to terminate the **Internet banking** for the **Customer** without prior notification, if:
  - 11.1. The **Customer** has not any **Account** with the **Bank**.
  - 11.2. The **Customer** has failed to pay the **Commission fee** for the **Internet banking** for the past consecutive at least past 6 (six) months.
12. The **Customer** decides to temporarily suspend and/or interrupt the **Internet Banking**, he/she undertakes to give the **Bank** a written notice two (2) **Banking Days** earlier before his/her action.