

## Annex №9 to the Bank Service Agreement - E-mail Banking

1. Within the **E-mail Banking** the **Customer** is entitled to give the Bank the Order regarding the **Banking Operations** under the Agreement from the e-mail address indicated in the **Application**, to the e-mail address stipulated in the same **Application**.
2. The **Bank** provides the **E-mail Banking** for the **Customer** during the whole **Banking Day**. This provision may be violated if the access to e-mail is temporarily restricted for any reason.
3. Any communication from the e-mail address specified in the **Application** shall be considered as the communication from the **Customer**, and the **Customer** shall be responsible for this communication, **Order** sent from this e-mail address.
4. The **Customer** shall be make an identification by the e-mail address under the **Application** in accordance with the terms and procedures determined by the **Bank** for the **E-mail Banking**..
5. The **Customer's** identification is accessible through the **One-Shot Code** generated by **Digipass** and/or **One-Shot Code** sent to the **Customer's Financial Number** and recorded in the **Central Identification System** in accordance with the **Bank's** requirement.
6. The **Bank** is entitled to execute the **Customer's Order** after the successful identification of the **Customer** at the **Bank's** discretion. The execution of the **Customer's Order** without any limitation means the transfer of funds from the **Account (s)**, even if it is not ordered by the **Customer** or issued without the **Customer's Authorization**.
7. The **Customer** must immediately inform the **Bank** regarding his/her suspicions or real facts concerning an unauthorized use of the **E-mail Banking**, or the fact that a **third party** could or may have certain access to the e-mail address specified in the **Application**.
8. The **Bank** is entitled to:
  - 8.1. Convert the **Order** sent to the e-mail address under the **Application** into the form desired by the **Bank** (including: WORD; PDF, etc.), send this **Order** to the **Customer** and request the confirmation and replying of it by electronic notice. The **Bank** must receive the **Customer's** confirmation until 18:00 pm of the same day the electronic notice was sent by the **Bank**, otherwise, the **Order** shall be automatically canceled, without sending additional notice to the **Customer**.
  - 8.2. Contact the **Customer** through the **Financial Number** under the **Customer's** registration form in the Bank for the confirmation of the **Order** sent by **E-mail Banking**, and request it's confirmation from the **Customer**. If the **Bank** is unable to contact the **Customer**, through the above said **Financial Number** until 18:00 pm on the day of receiving the **Order** to the **Bank** (if the said day falls on the non-banking day, then until the end of the next **Banking Day**), the **Order** shall be automatically canceled, without sending additional notice to the **Customer**.