**Amendments shall be effective as of October 17, 2022**

**The following amendments were introduced to the Banking Services Conditions published on the web page** [www.procreditbank.ge](http://www.procreditbank.ge)**:**

**1. The possibility of biometric identification of the client was added to the Banking Services Conditions, accordingly, the Article 22 shall be amended as follows:**

“**Article** **22. Client Online Identification**

1. Online identification includes:

1.1 Video identification - remote identification/verification of a person through appropriate software and video call.

1.2 Biometric identification - remote identification/verification of a person, which involves the use of a face recognition system to provide the so-called liveness check and biometric comparison of faces in selfie and ID document photos.

2. For the purposes of this article, the term "Customer" in each specific case, depending on the context, refers to both the private individual and the business customer and the person authorized for its management and representation, who applies to the Bank to receive banking services based on online identification.

3. The Bank identifies the Customer online to provide the Customer with various banking services defined by the Bank under the rules and restrictions established at the Bank.

4. If, during online identification, an ID document submitted by the Customer is forged, the data specified in the application are incorrect or the submitted document does not belong to the person going through the identification, the Bank may quit the identification process and refuse the service to the Customer.

5. The Customer shall provide accurate and authentic information in the application for identification. The Customer confirms and is aware that the Bank will use the data specified by the Customer in the application during the provision of various services, including the activation of a new service.

6. After having opened a current account through online identification, the Customer will have access to basic banking products. Besides, before the face-to-face identification of the Customer, banking transactions on the account opened through online identification are subject to the Order No 48/04 of 30 March 2021 of the President of the National Bank of Georgia (NBG) "On the Approval of the Rules for Electronic Implementation of Preventive Measures by the Accountable Person" and the limits and restrictions established under the regulations of the Bank.

7. In case of the presence/detection of increased risk factors, the Bank reserves the right to set further restrictions and limits on the banking transactions using accounts opened through online identification.

8. After completing the online identification process, the Bank confirms the identification. The Customer has access to the relevant remote service only if the Bank confirms that the identification process has been successful. The Bank may reject the identification and determine that the identification process has failed. The Bank will notify the Customer in case of failed identification.

9. The Customer is aware and agrees that the Bank will process, for the purpose of identification/verification, the Customer’s personal data (including biometric data) as established by legislation. The process includes:

* At video identification - taking photos of the Customer and the submitted ID document, and making video and audio recordings of communication with the Customer by a bank employee using the software
* At biometric identification - taking photos/selfies of the Customer and his/her ID document, providing biometric face comparison, and performing a video task using the software
* Checking the authenticity of an ID document and providing verification based on the electronic database of the LEPL Public Services Development Agency.

10. The Customer is aware and declares his/her consent to processing his/her data and making screenshots of video and photo recordings during the online identification process. The Bank shall keep the photos/screenshots/video recordings/audio recordings for the period prescribed by legislation and the regulations of the Bank. The Customer’s personal data may be made available to third parties providing services (IDnow GmbH, Identomat Inc), whose software is used by the Bank for identification/verification.

11. Any request/application/order/message of the Customer received by the Bank during the online identification process and/or via Internet Banking has the same legal force as a document confirmed (executed in writing and signed) by the Customer, and in case of a dispute, such video recording and/or corresponding request/application/order/message shall be used as evidence.”